

Are you Responsible for your Fitness Client's Injury due to Improper Form?

written by CPH Insurance | December 15, 2016

In a litigious society, the chance of someone filing a claim regarding a (real or imagined) injury is always something to consider. As a personal trainer, you can't prevent every possible instance in which someone may decide to sue, but you can protect your future and your business against those who want to make claims and defend yourself without shouldering the prohibitive cost of a good defense.



Fitness insurance can be used if claims are brought to you by an injured client. It's a small cost weighed against the possibility of a crippling lawsuit, and it only takes a few minutes to apply online for and gain [personal trainer insurance](#) through CPH.

A good example is the client who self-injures due to not following instructions and using poor form, putting strain on underdeveloped musculature or tendons that aren't prepared to take the weight

Think of the following scenarios:

- Your client has been training vigorously on the rowing machine for several weeks, and now says that their shoulders feel weird. Their doctor informs them that they have suffered a muscle strain, and they complain it is because you must not have properly trained them on the rower. Will you have to defend yourself?
- You teach Pilates 3 days a week at a local big box gym. A gym member has filed a claim against the gym saying they have injured themselves copying a move they saw you demonstrating to your class. Can she file against you even though she wasn't in the class itself?
- You are helping a client run through their squat routine in an early morning session, but you get involved in a conversation and neither of you notice the weight stack pin isn't in place. Their back is now injured – who is at fault?

These are only a few examples of situations in which you may or may not be held responsible for a client injury. A fitness insurance protects you and your fitness trainer business, against claims.

[Fitness trainer insurance](#) from CPH protects you against improper form injury claims in your own studio or a big gym. You can obtain coverage quickly and have peace of mind – and you could even qualify for discounts if you train part time or are a newly graduated professional!