

# As a Personal Trainer, Could You Be Held Liable for a Client's Slip and Fall?

written by CPH Insurance | December 14, 2016

✖ It seems like everywhere you look, someone is threatening to sue someone else. How can you, a fitness trainer, protect your livelihood? Carrying [trainer insurance](#) not only covers you if you do make a mistake, but also protects you in cases of lawsuits where you are not found liable.

A good example of a possible claim scenario is a slip and fall complaint. In cases where an injury is involved, you may or may not be held liable.

## **3 Example Claim Scenarios a Trainer May Face:**

- A client slips and falls due to a weight being left out by another client in a fast paced studio training setting. They may try to sue the gym and include you as a plaintiff even though you had nothing to do with the situation.
- Alternately, you might have a client who trains with you 3 times a week in their own home, but today when you arrive they look flushed and seem dizzy. They insist they feel fine, but midway through the session they reel and fall off the back of their treadmill. Could you be held liable?
- Or, if you are in the middle of a series of medicine ball exercises and the client loses their balance due to slipping on water that spilled from their bottle onto the mat. Can they blame you for not noticing the water and say you contributed to their fall?

As you can see, there are plenty of situations in which you may or may not be held responsible for a client's mishap. Having trainer insurance in case of a claim can save your personal trainer business and make defending yourself against lawsuits manageable.

[Personal trainer insurance](#) from CPH protects you against slip and fall claims in the studio or at a client's home. You can apply online through our easy to use online application portal, get a decision and your proof of coverage within minutes.

