

# Could You, as a Personal Trainer, be Faced with a Medical Emergency?

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Medical emergencies can throw the calmest training session into chaos in minutes. Reacting appropriately at the time could save your client's life, but what if they later blame you for having some liability in the situation, or for not helping "enough"?

Having CPH [personal trainer insurance](#) can give you peace of mind in case of medical emergencies occurring in a client's home or in your own studio. It's always a good idea to stay covered no matter what might occur, and medical emergencies are no exception.

The following scenarios can and do happen occasionally during training sessions. They might never happen to you – in fact, the chances are slim you'll experience them – but it's always better to be protected in case you draw the short straw when it comes to risk.

- A client starts complaining of arm or chest pain during a workout that requires strenuous activity of effort, such as weight training, running on a treadmill, or doing a workout on strength training equipment. Before you know it, they are on the floor in the grip of a heart attack. Could you have seen it coming? Do you react quickly and think on your feet while you get help?
- A good client who carried an asthma inhaler starts to have difficulty during a special outdoor session and collapses wheezing for breath. Should you have allowed them to work out in an out of doors situation? Do you know where they keep their inhaler and how to help them?
- You are training with a client in a pool. They are a strong, healthy swimmer, but suddenly they sink and don't come up. You dive down to haul them out but they aren't breathing. Do you know the proper steps to take to fulfill your obligations to help them? What happens if they suffer permanent injury?

A medical emergency can throw even an experienced trainer, so think about taking some lifesaving courses such as first aid and CPR, have guide sheets present in your place of work with step by step instructions so everyone in the building can help if needed, and get [trainer insurance](#) from CPH Insurance to protect your personal trainer business and your employees in case a client suffers a medical emergency during a workout. It's not just a smart thing to do, it's the right thing to do!