

Dieting Disasters with Liability

written by CPH Insurance | July 20, 2016

Imagine if the following scenario happened to you. You're a specialized personal trainer working at a large fitness facility who is well-known for developing a successful system of diet and exercise, to promote weight loss. You have a new client with a goal to lose weight and get in shape for summer, so you provide them a tentative diet and workout plan to meet their goals. A couple of weeks into the plan, the client contacts you to say they're upset that they're not seeing results. The client claims you promised that the diet and workout would help them to lose weight. We recommend if you do not hold a degree in nutrition or dietetics, recommending a nutrition plan should be referred to someone who does.

As a fitness professional, you never want to be in a situation where your client is unhappy with their results (or lack thereof). What if this client files a claim or lawsuit against you? Do you have fitness insurance in place to protect you in the event of a claim or lawsuit?

Let's continue with this scenario. A couple of months earlier, you thought about buying liability insurance but decided not to. You figured that you didn't have a need for insurance because your fitness facility had insurance and you assumed you were covered under their policy. Why spend the extra money? However, a case like this is exactly when [fitness insurance](#) is necessary. You might be out of luck if you don't have your own policy in place.

We live in a litigious society and there are many benefits of having your own liability insurance. The most important reason is that you are [protected against lawsuits](#), so you don't have to worry about losing everything you've worked for. Liability insurance would cover the costs of an attorney, to fight on your behalf, as well as the cost of damages, if found liable for making false claims to clients. In some cases, depending on the severity of a claim, it is possible to lose your business, wealth, and even assets, such as a house or car. Years of dedication and hard work could all be lost. [CPH Insurance](#) fitness insurance offers excellent coverage for wellness and fitness professionals so that you're protected in the event of a claim or lawsuit. Make sure you're covered!