<u>Is your Personal Trainer Paperwork in Order?</u> <u>Check on your Client Waivers</u>

written by CPH Insurance | December 27, 2016

Running a fitness trainer business means more than just seeing clients, developing training programs, and leading sessions. You also get to deal with the paperwork and legalities of being a small business owner. Even if you work in someone else's gym, you still could be responsible for ensuring certain paperwork is signed.

One of the most important parts of protecting your livelihood is ensuring that clients sign the appropriate releases and waivers before beginning their training. Otherwise, a mishap or injury could put you in the position of having to defend yourself against a claim, even if you aren't at fault.

<u>Getting paperwork signed</u> right off the bat is a priority when you meet with a new or potential client. Get this important step done as soon as they show up and explain it's just for legal reasons that you need waivers and releases signed when you are showing someone around your studio.

After all, any of the following could happen:

- You are a personal trainer working out of a gym and a potential client comes in the door and asks to be shown around the facility. They haven't yet signed up and no-one asked them to sign a waiver at the front desk before showing them into the main area. They are walking around and they mess with a stack of weights and drop one on their foot. Since you are the trainer present, you could end up named along with the gym itself in a lawsuit.
- A client turns in their paperwork but no-one checked it to ensure they signed the last page. The client later becomes injured during a session, and decides to file a claim, knowing they didn't sign the appropriate waivers. Could you be named along with the gym because you are the trainer involved?
- You own your own gym, and you find out the employee designated to handle incoming prospective clients has been neglecting to have them fill out the proper forms when they come in the door, let alone sign them. If one of his clients were to become injured, you could be looking at a claim or lawsuit as owner of the studio.

Make sure signing waivers and releases happens immediately when a client walks in the door, and check even if you aren't the person directly responsible. Then make sure your <u>trainer insurance</u> is up to date, just in case someone tries to sue anyway. Peace of mind is worth it!

If you don't have trainer insurance, we'd love to welcome you to the <u>CPH Insurance</u> family, offering liability insurance for 15 years, with a real time online quote and application.