

# Liability Insurance Can Save Your Career

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If you knew there was a way to protect your career as a personal trainer, would you do it? Of course! You've worked hard to establish your career as a trainer. There are so many "what ifs" you can ask yourself before opening a personal training business, and one way to have peace of mind is to secure Professional Liability Insurance. As someone who deals with clients on a daily basis, it's essential.

So on to the next (and very important) question: What exactly is [Professional Liability Insurance](#)? Should a claim or suit ever arise, as a result of the professional services you provide as a personal trainer, you can seek coverage under a Professional Liability Insurance policy. For example, a client could become injured during a training session.

Imagine you own a gym that you worked hard to develop throughout your career. Now, one of the members of the gym is using the equipment improperly and injures himself by doing so. He's badly injured, and it appears he may have to have surgery. The member is now threatening to sue you, as the gym owner, as well as the equipment manufacturer.

What do you do next? What if you don't have Professional Liability Insurance? How would you cover cost and attorney fees?

The answer is simple, if you have Professional Liability Insurance in place: Call your insurance program administrator! With liability insurance, fitness professionals can seek coverage under their policies, should they ever find themselves the subject of a claim or lawsuit.

While insurance might not be the first thing you think about when you become certified as a personal trainer, it will certainly be the first thing you think about, if you have a claim or lawsuit filed against you. Learn more about the CPH & Associates Liability Insurance program for [WellFit professionals](#), to help protect your career.