

Return on Your Personal Trainer Insurance Investment

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People usually measure value in a dollar amount. It's a straightforward approach that makes sense and allows us to see a quantifiable return.

We've talked about the peace of mind that having a [fitness trainer insurance](#) policy brings, but it's fun to share the statistics, too. It's helpful to see real-life examples that illustrate the amount professionals can save when they invest in Professional Liability Insurance for their businesses. An initial Google search unearths the following: one lawsuit in which the plaintiff won \$300k, the next details a suit filed for \$30,000, another applies to an undisclosed amount, when the client was using a kettlebell and dislocated his shoulder. In the second case, the client slipped when she bent down to retrieve the towel she had dropped. When she fell, she knocked out several teeth and incurred a major dental bill. It's interesting to note that this plaintiff wound up settling for 10 percent, so even if you don't end up paying the whole bill, if you were the personal trainer, you would still have to cough up \$3,000. On average, personal trainers make just over \$25,000 annually, so that is more than 10% of the annual salary to pay for an incident. Money that you could spend elsewhere.

The fact is that the personal training business is booming, and more and more trainers are entering the market, which accounts for the number of cases against trainers rising. Topping the list for causes of lawsuits: negligence (one PT recommended ephedra to a client who died); sexual misconduct (even if you do nothing wrong, your actions can be misconstrued); accidents, injury and negligence.

Lawsuits affect many areas of your professional life: finances, reputation, business development, and the list goes on. The damage depends on how extensive the suit is, the outcome, and the circumstances behind it.

In addition to securing a fitness trainer liability policy, make sure you also keep detailed records of what you are teaching your clients, how they had been performing (if you noted an incorrect posture, for example) and if they had been following through with the regimen you prescribed. Note what you ordered and if you suggested your client try any type of enhancing supplement. If the time comes where you need to prove your case, you'll need to be well prepared.