

When Your Gym's Insurance Isn't Enough, What Do You Do?

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Fitness instructors are often very vulnerable to lawsuits. Because a fitness instructor's profession requires that they physically train clients, there is always a possibility for injury. Obtaining personal trainer insurance under an individual liability policy is essential for fitness instructors. Envision a group bootcamp session that involved the help of four personal trainers to train a class of 24 participants. During the course of this bootcamp session, there were several rigorous activities for all of the clients in attendance. One client noticed, however, that after doing several deep lunges, they were no longer able to move their leg. This client decides to file a claim against the gym, naming all four trainers in the lawsuit. The gym has insurance for defense costs, however, they can't cover every trainer because the gym's insurance limits are not high enough.

In this case, all four of these trainers are vulnerable for a lawsuit. Since the gym only provides coverage for defense costs, the trainers are responsible for their own coverage. Situations like this are all too common. Unfortunately, there are many personal trainers that are under the assumption that their gym's insurance plan covers them completely in any scenario. Some trainers eventually find out, however, that this is not the case. Coverage doesn't always translate to full coverage. However, if a personal trainer does obtain full coverage, they can avoid all of the financial burden and stress that comes with a lawsuit.

Obtaining personal trainer insurance is necessary for all trainers regardless of their coverage under their gym. Situations may arise when a client files a claim and although the gym may have insurance coverage, it may not be sufficient for the personal trainer to be completely covered. An investment in [personal trainer insurance](#) is necessary for personal trainers to further their career and practice without fear of a future lawsuit.