

Get Coverage Fit For Personal Trainers With MedThree Insurance

January 20, 2021

Health and lifestyle awareness has become a major trend in Canada over the last decade. This has led to a growing demand for fitness businesses as well as personal trainers and instructors.

According to Statista market research, revenue in the Fitness segment is projected to reach US\$351m this year, and is expected to show an annual growth rate (CAGR 2021-2024) of 2.6%, resulting in a projected market volume of US\$379m by 2024.
(1)

An Industry With Unique Risks

The personal trainer industry presents more risks than most. For one thing, it's an unregulated profession. In Canada, the most recognized certifications for group fitness are AFLCA, YMCA of Canada, CanFitPro and ACE (American Council on Exercise). But while training and certification programs are available, they are not mandated, which means a fitness studio might have a mix of certified and uncertified personal trainers on staff.

As professionals, personal trainers need to be well-versed in proper exercise technique, risk and injury management, human physiology, safety, as well as the communication and leadership skills it takes to impart this knowledge successfully to their clients. Many trainers work with a diverse client base - including people who have never used gym equipment before. So, whether they're helping clients get in shape or training professional athletes, they could be liable for advice or instruction that allegedly leads to poor outcomes.

The Key To Effective Coverage Is Knowing What Could Go Wrong

Canada is becoming an increasingly litigious society, and a single lawsuit could be enough to put a fitness trainer's livelihood on the line. While the trainer might not be ultimately responsible for an injury or damages, their role makes them a target and the legal defenses could be costly. Here are examples of common risks for this industry:

- Clients pushing themselves to—and past—physical limits under the trainer's guidance. This could result in a bodily injury claim.

- Supervising clients performing challenging athletic movements. This exposes trainers to bodily injury claims should the client sustain an injury during this exercise.
- Use of specialized equipment. Claims can arise from bodily injury due to alleged failure of the trainer to instruct the client on how to use the equipment. Another common claim is property damage filed by the gym facilities when equipment is moved by the trainer.
- Use of facilities owned, operated, or maintained by someone else. If something goes wrong and property is accidentally damaged, or if the client believes the physical space was inappropriate for the type or level of training, the client could file a claim.
- Providing plans for clients to perform unsupervised athletic activities. An example of a claim arising from such a risk includes a client alleging their trainer failed to properly instruct them on the use of equipment or a particular exercise, resulting in bodily injury.
- Opportunity for misunderstanding about the intent of physical contact with the client.
- A client's preexisting and unreported medical condition that manifests during training.

Full Coverage With MedThree Means Peace Of Mind For Fitness Trainers

MedThree offers full coverage for Non-regulated Practitioners for both their personal professional liability, and clinic or office needs. Our policies are designed to respond to claims brought by third parties alleging bodily injury, property damage, or personal or advertising injury in connection with covered personal training activities.

MedThree also offers professional liability insurance to protect professionals from claims arising from errors or omissions in the performance of their training services.

The MedThree Advantage

Working with MedThree means brokers can save time on the submission process. MedThree's online technical platform instantly manages the entire policy, from application to document issuance. This means brokers can administer high-volume (slot-rated), low-cost policies efficiently and cut out virtually all of the paperwork.

Our platform also benefits the insured because it allows them to purchase insurance at any time online. Once they apply, they will receive instant coverage and documentation right to their inbox.

MedThree's policy for non-regulated healthcare practitioners makes it easy for brokers to find the right coverage for their clients in the healthcare sector. Visit [our website](#) to get started or for more information.

Content is current as of the date of broadcast and is subject to change without notice.

Sources:

1. <https://www.statista.com/outlook/313/108/fitness/canada>