

## Coverage Fit for Canada's Personal Trainers

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Franchises are traditionally seen as fast-food or quick-service restaurants. Nonetheless, this view of franchising is beginning to change, as a growing number of industries turn to franchises as growth strategies.

The fitness industry has expanded over the past few years and is still growing. There has been a shift away from the large, one-size-fits-all gyms loaded with equipment and classes, to a more intimate group, with hyper-specific training and programs. While the pandemic was at its height, these exclusive fitness franchises were also able to adapt to a virtual class program online. (1)

### A unique industry with unique exposures

**Exposures on the job:** A personal trainer must have expertise in proper exercise technique, risk and injury management, human physiology, safety, as well as communication and leadership skills to effectively impart this knowledge to their clients. Trainers work with a wide variety of clients, including some who have never used gym equipment before. And whether they're training professional athletes or helping clients get in shape, they may be liable for advice or instruction that allegedly leads to poor results.

**Profession-specific exposures:** Personal trainers are not regulated in Canada. AFLCA, YMCA of Canada, CanFitPro, and ACE (American Council on Exercise) are the most recognized certifications for group fitness instructors. However, 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.

### Understanding what could go wrong is the key to effective coverage

The litigation culture in Canada is increasing, and a single lawsuit could decimate a fitness trainer's income. The trainer might not be specifically responsible for an injury or damages, but their role makes them a target and legal defences could be costly. Here are some examples of common risks in the industry:

**Under the trainer's supervision, clients push themselves to their physical limits and beyond.** This could result in bodily injury.

**Assisting clients in challenging athletic movements.** In the event that the client sustains an injury during this exercise, trainers may be liable for damages.

**Specialized equipment is used.** There may be claims for bodily injury resulting from a trainer's alleged failure to instruct the client how to use the equipment. The gym facilities are also often reimbursed for property damage caused by trainers moving equipment.

**The use of facilities that someone else owns, operates, or maintains.** A client could file a claim if there is an accident and property is damaged or if the client believes the physical space was not appropriate for the type or level of training.

**Planned unsupervised athletic activities for clients.** The client may allege that their trainer failed to properly instruct them on the use of equipment or a particular exercise, resulting in bodily injury.

**Other liability risks include:**

- Physical contact with the client may be misunderstood.
- An unreported and preexisting medical condition that manifests during training

## **Trainers can rest easy with full MedThree coverage**

In addition to medical professional liability, MedThree offers clinic or office coverage for non-regulated practitioners. We offer coverage for third-party lawsuits alleging bodily injury, property damage, or personal injury allegedly caused by covered personal training activities.

MedThree also provides professional liability insurance for professionals in the event that errors or omissions are made during training.

## **The MedThree Advantage**

With specialized experience in the healthcare industry, MedThree Insurance Group can help by providing tailored policies for the healthcare and life sciences industries. Our insurance coverage options make it easy for brokers to find the right policy for their clients in the healthcare and life science industry. Visit us at <https://medthreeinsurance.com/> to learn more about our healthcare insurance products.

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Sources:

1. <https://www.franchiseinfo.ca/features/franchise-systems-that-are-on-the-rise/>