

## Insurance Coverage and the Fitness Leader

Insurance is a very important area that many fitness leaders are left in the dark about, but it is an area that must be understood in order to be successful in the industry.

Many questions asked by fitness leaders do not have black and white answers. The fitness industry tends to be filled with many gray areas, which will hopefully recede as the industry develops and SPRA continues to standardize it.

As insurance broker for SPRA, HUB International Insurance Brokers will attempt to shed light on a few key areas to get fitness leaders asking questions and thinking about their own insurance coverage.

### What Your Insurance Does For You

The Commercial General Liability Insurance program provided by SPRA has a limit of \$2 million, and covers 3<sup>rd</sup> Party bodily injury or property damage caused by your work as a SPRA Fitness Leader. For example, if a client is injured and sues you for liability, this coverage will pay to defend you in court, and will pay the settlement if you are found liable, up to the \$2 million limit of the policy. Higher limits of liability coverage can be purchased; contact HUB International for details.

The policy also provides a \$1,000 limit per person for Medical Expenses; these include immediate expenses such as the cost of an ambulance or immediate care of an injury.

Participants in a fitness program assume a certain degree of risk, and accidents do happen that are not a result of negligence or defective equipment. However, if the leader is found to be at fault for an injury that should have been foreseen and where appropriate preventive measures should have been acted on, then they can be held liable for any damages.

Be aware that this coverage does not insure you, yourself, if you are injured while leading a fitness program. Also, this coverage does not extend to any classes you may conduct out of a home studio or a permanent studio that you have leased yourself, or any classes you may conduct outside of Canada. Covered for personal injury to clients while participating in the class only; additional coverage for the facility or other activities is required.

Please note that this insurance will only cover you if you work within your Scope of Practice. If you need additional information about the Scope of Practice please contact SPRA at 306-780-9206. The scope of practice for each module can also be found on the SPRA website at [www.spra.sk.ca/certification](http://www.spra.sk.ca/certification).

### Additional Insured

Additional insured is a term that means adding a facility onto the leader's policy. Facilities (whether they're fitness facilities or otherwise, such as church basements) are requiring this more often, as the facility's insurance company does not want to pay out the settlement if it was the fitness leader who acted negligently.



In order to add a facility onto your policy, contact HUB International and provide them with the name and address of the facility. The cost is approximately \$50 per facility, as adding another insured to the policy increases the insurance company's exposure; should a claim be made, the policy will pay legal defense costs for both the fitness leader and the facility.

For those of you who teach outdoors, the insurance offered through HUB International will cover you, but it is important to ask the park or city for permission. They may want you to attain a permit for running your classes. Also, be aware that coverage for classes taught outdoors only insures injuries caused by the instruction you have given, not injuries caused by anything on the property itself (such as breaking an ankle when stepping into a hole).

### **The Dangers of Training With No Insurance**

Some leaders are under the impression that the insurance policy of their facility will cover them if they are ever sued. This is not always the case, and it's something that all fitness leaders need to be aware of. If a leader is considered an employee of a facility and not a sub-contractor, and that facility has a Commercial General Liability Policy, then the leader should be covered as an additional insured under their employers policy (be sure to verify this with your employer). However, if a leader is considered a subcontractor, they are unlikely to have any coverage under the facility's insurance policy. This means that unless you have insurance coverage of your own, you could be paying for any damages to a client for a very long time.

As a fitness leader, your registration and renewal fees automatically pay for your insurance. As long as you keep your registration, first aid and CPR current, you will automatically receive coverage.

If a claim does occur and someone is injured due to your instruction, be sure to report the claim as soon as possible, as there is no coverage if a claim is not reported within 1 year of the occurrence. As long as a claim occurs during the policy period, the insurance policy will respond and work with you until the claim is resolved, even if you do not renew your insurance policy. Be sure to keep all records of your classes and attendees for a minimum of 2 years in case these records are required as part of a claim.

Please visit the [HUB website](#) more information about this insurance program and to **print a copy of the Confirmation of Insurance certificate**. We are very pleased to provide our valued Fitness Leaders with the protection and security of this insurance coverage.