



Insurance Coverage and the Fitness Leader

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

Each Fitness Leader that obtains an SPRA Fitness Leader Registration automatically receives \$2M Commercial General Liability insurance coverage through Sport BC Insurance. A \$5M Commercial General Liability insurance coverage policy is also available. Please read the full policy [here](#).

What Your Insurance Does for You

The Commercial General Liability Insurance program provided by SPRA has a \$2 million limit and covers 3rd party bodily injury or property damage caused by your work as an SPRA Fitness Leader. For example, if a client is injured during your class 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.

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. 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, 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. Further, this coverage does not extend to any classes you may conduct outside of Canada. Through this insurance, you are covered for personal injury to clients only while they are participating in the class; additional coverage for the facility or other activities may be required.

Note that this insurance will only cover you if you work within your Scope of Practice. [The Scope of Practice](#) identifies the range of responsibilities for SPRA registered Fitness Leaders in each Specialty module.

Additional Insurance

If you are looking for additional insurance, such as adding a facility onto the insurance policy, please contact Sport BC Insurance directly.

For those of you who teach outdoors, the insurance offered through Sport BC Insurance will cover you, but it is important to ask the park or city for permission. They may ask you to attain a permit for running your classes. Please 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 think their facility's insurance policy will cover them if they are ever sued. This is not always the case, and it is 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 employer's policy (be sure to verify this with your employer). 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 damage to a client for a very long time.

As a fitness leader your registration and renewal fees automatically pay for your insurance. If 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. If 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 [Sport BC website](#) for more information about this insurance program. For a copy of your Certificate of Insurance, please visit the [SPRA Insurance for Fitness Leaders page](#). We are pleased to provide our fitness leaders with the protection and security of this insurance coverage.

Commonly Asked Questions

What is the higher level of insurance?

SPRA has access to a \$2 million and a \$5 million dollar policy. Every fitness leader that registers with SPRA will be automatically given the \$2 million dollar policy. If you would like access to additional insurance, you can contact SPRA at fitness@spra.sk.ca to inquire about increasing your coverage. If you decide to increase your coverage, you will need to fill out a form for Sport BC. This additional coverage will cost the fitness leader \$25/year.

Are Waiver forms required? Does the Par-Q+ constitute as a waiver form?

Yes, waiver forms are a requirement of the insurance provider. SPRA has a sample waiver form on the website and can be accessed [here](#). This form does not have to be the form that is used; however, a waiver form is required.

The Par-Q+ is a physical activity readiness questionnaire. This helps participants know if they are ready for exercise. As a fitness leader, this helps you know that your participants are 'generally healthy' and that you are working within your scope of practice.

Who needs to administer the waiver form?



If you are self-employed, you must administer a waiver form. An appropriate time to get participants to sign a waiver includes during registration for the course, or upon arrival at a first class.

If you are employed by someone (a city, town, organization), you will need to find out if a waiver is already being signed. If that is being managed by your employer, you should be fine and do not need to duplicate. If that is not being done by the employer, the fitness leader will need to administer the waivers.

A waiver form is normally valid for a season or 1 year (depending on how you set up your classes). The best practice is to keep waiver forms electronically for 5-7 years.