



INSURANCE FOR PTs

WHAT YOU NEED AND WHY
Insurance for your car, health and home are non-negotiables. So too should insurance for personal trainers. Mike Gottlieb explains.



Michael Gottlieb

Michael Gottlieb is the CEO at BizCover, a leading Australian small business insurance site and the folks behind our amazing offering for ALL qualified professionals (great coverage, no fitness registration needed). Learn more at www.bizcover.com.au

An essential element to running your own personal training business is not only being adequately qualified to provide your training services and advice, but also having the right insurances to protect yourself, your clients and your business. Here are some of the insurances you need to consider as a Personal Trainer.



Healthy advice

You're a professional when it comes to giving guidance on all things fitness, something your clients hold you to with high expectations. Along with providing fitness plans and helping achieve results, you're also legally responsible for your client's safety and well-being whilst they are in your care.

Over the years, the fitness industry has become a popular career path, and unfortunately one which has been exposed to increased legal risks. Having Professional Indemnity insurance is vital to the endurance of your business, providing protection against risks of allegations, no matter how valid the claim. Professional Indemnity can help protect you from claims for:

- Unsuitable or ineffective training plans
- Giving wrong or misleading advice in relation to dietary plans and food preparation
- Inappropriate behaviour (including cover for defence costs – note that costs relating to damages are excluded).



Accidents can happen

Nobody likes an unexpected accident, especially one that could end up costing you an arm and a leg.

Keep your business fighting fit with Public Liability insurance. This provides protection against claims against you

for accidental injury to a third party or damage to their property.

Chances are, this is one of the first insurances you will need as it is often a requirement for you to provide your own insurance if you are contracted to a gym, a fitness studio or for obtaining permits from a council to work in public outdoor spaces.



Take a moment to consider this scenario...

A client trips over a dumbbell and fractures their ankle, or you accidentally damage an expensive piece of gym equipment in the gym you are training your clients in. These are real exposures you are faced with every day and situations where Public Liability insurance has got you covered.



Protecting your tools of trade

If you own a few pieces of expensive gym equipment, you might want to consider Portable Equipment cover. It provides protection for your valuable business assets against loss, damage or theft. You can also cover any stock that you may carry such as supplements and protein bars.



Insuring your biggest asset

If your body was out of action due to an accidental injury or illness, how would your personal training business survive? On a daily basis your body experiences a high level of physical demands

from lifting weights to stretching and constantly being on your feet.

Personal Accident and Illness insurance gives you peace of mind that you can still pay the bills when you're off work recovering, providing 85% of your income, up to \$3000 per week, no sweat.

Working out what insurances your business needs doesn't need to be difficult. By understanding the risks you face as a personal trainer and the insurances that can safeguard you against them, you're already on the right track to a successful future.

Discover your **exclusive FITREC offer** and start shedding excess dollars from your insurance policies today with exclusive access to multiple free quotes from Australia's leading insurers. ♦

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This article appeared in The Healthypeople Recruitment Blog. Check it out for ongoing advice, inspiration and motivation to help you have a healthy fitness career.



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