



AFS and SFIC's Official Program:

Understanding Insurance - What You Need To Know



"You can't work in the fitness industry today without providing proof of insurance. All fitness professionals - whether you teach classes or train one-on-one, whether you are full-time or part-time - need insurance to protect yourself."

— Jennifer Urmston Lowe, National Accounts Manager, SFIC



**ASSOCIATION OF
FITNESS STUDIOS**



SPORTS & FITNESS
INSURANCE CORPORATION



Why Is Proper Insurance So Critical?

As a fitness professional, you need to be protected for yourself and your business. You are vulnerable to all sorts of claims, real or imagined. The cost to defend a lawsuit, even if you're found innocent – is usually enough to put you out of business.

Both of these headlines are real life examples of why you need coverage. Insurance is your protection against the items below and many, many others.

News Item:

NYC Club Sued for \$1 Million After Member Claims Exercise Band Mishap Caused Loss of Vision

[Click here to read on!](#)

News Item:

Paralyzed Woman Settles Cybex Injury Suit For \$19.5M

[Click here to read how to 'Protect Yourself with Custom Insurance Plans'](#)

"Licensed in all 50 states, SFIC understands the specific exposures common to the fitness industry. They'll work with you to provide the most appropriate, affordable, and comprehensive insurance coverage available."

– Josh Leve, Co-founder & President, AFS



How the SFIC/AFS Program Protects You

The SFIC/AFS program is based on SFIC's 30 years of experience writing insurance in the health and fitness industry. The program is designed for fitness professionals working as –

- Personal trainers
- Group Exercise Instructors
- Pilates, yoga, martial arts and similar disciplines

Your coverage with SFIC follows you wherever you work in the US! Whether you operate out of a single club, multiple clubs, or even at a public facility such as a local park or activity center, the SFIC/AFS program has you covered.

Professional Liability

Professional liability coverage protects you from claims related to the instruction that you do (or do not) provide for your clients. This coverage provides the greatest amount of protection for fitness professionals, given that the instruction you provide clients is the primary service you are providing.

Claim example: *A client claims an injury due to what the trainer tells them to do, or, claims an injury due to the trainer failing to explain how not to get hurt doing an exercise.*

Premises Liability

Premises liability coverage protects you from claims resulting from your facilities rather than your actions or inactions. These can be simple slip and fall injuries to possibly more severe injuries resulting from use (or misuse) of fitness equipment or participation in exercise activities

Claim example: *The classic example of premises liability is the Cybex/Orthopedic Physical Therapy, where a trainer used a Cybex leg extension machine for stretching (not its normal use) and ended up a quadriplegic when the machine fell on her. Cost to the facility: almost \$4 million in damages.*

IMPORTANT NOTE: Several other fitness professional policies DO NOT include Premises liability coverage.

Great news - the SFIC/AFS program does!

"As medical costs have risen so have the costs of liability claims. A very simple slip and fall accident can now cost tens of thousands of dollars in medical bills even if the injured client does not file a lawsuit."

– Steve Shelton, Business Development, SFIC



How the SFIC/AFS Program Protects You (CONTINUED)

Products and Completed Operations

This coverage protects you from claims related to items you sell. Many trainers sell balls, bands, mats, and especially nutritional products.

Claim example: A client claims an allergic reaction to a nutritional product you recommended.

Personal Injury

Personal injury coverage in the fitness professional arena protects you from claims of defamation – libel, slander, or inadvertent invasion of privacy.

Claim example: A seemingly “innocent” statement you make to or about your client turns out to be interpreted as offensive by the client.

Advertising Injury

This coverage protects you and your business from claims related to use of personal information or photos in verbal, print, or electronic media.

Claim example: You post a photo on your Facebook page and a person in the background feels it is unflattering and claims you did not obtain their permission before using their photo.

Abuse or Molestation

Abuse or molestation coverage protects and defends a fitness professional against allegations of sexual misconduct, be it verbal or physical. Fitness professionals are especially vulnerable to this situation due to the physical nature of instruction.

Claim example: A client claims they were touched in an “inappropriate” manner while you provided instruction.

Medical Payments

This coverage reimburses a third party, such as a hospital or doctor’s office for medical expenses (up to \$10,000) incurred due to a bodily injury, including athletic participants. This is voluntary, no-fault coverage to pay medical bills.

Claim example: Your client claims to be injured during one of your workouts and incurs several thousand dollars in medical expenses.

"Insurance today is critical to you and your business - you can't risk working with a company that doesn't understand the fitness business. Sports & Fitness Insurance Corporation has focused solely on the health & fitness industry for 30 years."

– Chuck Leve, Senior Business Consultant & Manager, AFS



AFS and SFIC's 4-Step Review

UNDERSTANDING INSURANCE – What You Need To Know

Step 1 – Understand your Needs

Regardless of your employment status (independent contractor or employee), your certification, the discipline you teach, or even if you own or manage a studio – every situation has similarities and differences. The first step is understanding your needs.

Step 2 - Use an Experienced Professional

Your brother-in-law is a great guy and a wonderful insurance agent but that won't cut it here. Do yourself a favor and use a company that understands your business with people who write insurance for fitness professionals and studios every day. There's no substitute for an experienced professional.

Step 3 - Make Sure Not to 'Scrimp'

The place to cut corners is not on insurance. An extra few dollars a month can mean the difference that saves your business and keeps your doors open. It's always better to have a little extra coverage than not enough.

Step 4 - Don't Overpay

Make sure you're getting the best price for your coverage. Be careful. Many organizations and agencies make claims and it's not unusual for insurance to be their cash cow. Compare carefully. Check with your peers.

"Not many fitness professionals can afford to pay even the smallest claims out of their own pockets. In fact, a real lawsuit will almost always cost over a \$100,000 to defend! Do you want to be weighed down with the debt of having to borrow money to pay a liability claim? The cost of insurance is incredibly low compared to the alternative as a result of a claim."

– Anthony Hicks, Agent, SFIC



SPORTS & FITNESS
INSURANCE CORPORATION

- ✓ 30 Years of experience exclusively serving the fitness industry
- ✓ General Liability and Professional liability policies tailored to specific needs of studio owners, trainers & instructors
- ✓ AFS members receive discounted pricing and dedicated customer service

Comprehensive insurance coverage exclusively for the fitness industry

*AFS Members receive customized plans,
discounted pricing and dedicated customer service.*

Coverage can be provided the same day!

GET INSURED TODAY!



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