



# Prepare for the Worst-Case Scenarios

Crime, sexual molestation, and professional trainer endorsements

**Crime, molestation, and professional trainer liabilities are common but often overlooked risks facing gyms, fitness centers, and studios.**

It's essential to be aware of these worst-case scenarios and safeguard your business from accusations or claims. Although it's crucial to mitigate risks to prevent them from happening, it's also imperative to have the proper coverage in place to ensure you're protected. Crime, sexual molestation, and professional trainer insurance endorsements can give you the protection you need at the most vulnerable times. Read below to learn what they are, what they cover, and where the gaps lie.

Help protect your organization from the unthinkable situations.

Type of Insurance	Crime	Sexual Molestation/ Abuse	Professional Trainer Liability
<b>What It Is</b>	Provides protection against losses due to theft and certain types of fraud	Protects companies against sexual molestation and abuse claims	Protects your business from negligent trainers' performance
<b>What It Covers</b>	<ul style="list-style-type: none"> <li>Employee theft</li> <li>Forgery or alteration</li> <li>Computer fraud</li> <li>Funds transfer fraud</li> <li>Money orders and counterfeit currency fraud</li> <li>Robbery or burglary of safes</li> </ul>	<p>The following arising from abuse or sexual molestation:</p> <ul style="list-style-type: none"> <li>Bodily injury</li> <li>Property damage</li> <li>Personal or advertising injury</li> </ul>	<ul style="list-style-type: none"> <li>Alleged or actual negligence</li> <li>Bodily injuries from bad or negligent training</li> </ul>
<b>What It Doesn't Cover</b>	<ul style="list-style-type: none"> <li>Acts committed by business owners or partners</li> <li>Loss committed by employees before covered by insurance</li> <li>Loss from virtual currency</li> </ul>	<ul style="list-style-type: none"> <li>Knowledgeable acts of sexual misconduct or abuse</li> <li>Willful violation of laws</li> <li>Reporting incidents too late after occurrence</li> </ul>	<ul style="list-style-type: none"> <li>Intentional mistakes</li> <li>Illegal activity</li> <li>Employee disputes</li> <li>Claims covered by other policies</li> <li>False advertising</li> </ul>

## Scenarios:

### Crime:

Employees break into a gym's main office, steal and forge checks, and cash thousands of dollars in forged checks.

Employees charge multiple fraudulent charges on business credit cards.

### Sexual molestation:

A trainer is accused of harassing students during one-on-one personal training sessions.

An instructor is accused of inappropriate contact with a student during a class.

### Professional liability:

A student suffers a back injury after class and sues for improper instruction.

A personal trainer at the gym didn't ask about his client's previous injuries. He instructed her to complete exercises that caused further damage to her knees.

### About Buck & Affiliates

Founded in 1982, Buck & Affiliates provides a diverse suite of insurance solutions with a strong regional focus and customized approach. The firm also provides extensive risk management services to augment its insurance offerings. Buck & Affiliates is part of Alliant Insurance Services. Learn more about Buck & Affiliate's innovative insurance solutions at [buckaffiliates.com](https://buckaffiliates.com).

### About Alliant Insurance Services

Alliant Insurance Services is one of the nation's leading and fastest growing distributors of diversified insurance products and services. In the face of increasing complexity, our approach is simple: bring on the best people and invest more deeply in the industries and clients we serve. We operate through a network of specialized national platforms and regional offices to offer a comprehensive portfolio of services to our clients. Our goal is to ensure that they get the most innovative products—and innovative thinking—in the industry.

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