

5 Must-Have Liability Insurance Coverages for the Fitness Industry

Do you have enough liability coverage for your fitness organization? Gyms, yoga studios, fitness centers, dance studios, and other fitness organizations have unique businesses and are exposed to a range of different risks. From dealing with trainers to clients and non-conventional business models, every fitness business owner needs these 5 liability coverages for their organization.

1. General Liability

Also called small business liability insurance, this covers your business from claims including bodily injury, damage to property, or personal injury. General liability can cover medical costs for those injured on your business property and repairs for your clients' damaged property.

2. Professional Liability

This is for trainers who train clients in the gym. Because training is a profession, this coverage is essential to ensure trainers are instructing clients correctly. It protects your business from trainer negligence and covers alleged or actual bodily injuries from bad or negligent training.

3. Abuse and Molestation Coverages

Covers defense of sexual misconduct and abuse claims by members of the gym against employees or owners. This is essential for fitness organizations that offer childcare. However, if a member says that a trainer touched them inappropriately, they can press charges. This coverage will protect fitness organizations from bodily injury, property damage, and personal or advertising injury arising from an abuse or molestation claim.



4. Tanning and Swimming Pool Liability

This is typically in the general liability specific form for fitness. If tanning is not specifically excluded, then it is covered along with pool liability. Some companies exclude tanning or limit this coverage in the fitness space. It is always a good idea to ask your agent to make sure your coverage is compliant.

5. Hired and Non-Owned Auto Coverage

Covers rental cars or employees' cars should they have to run errands for the business while on company time. Business owners' cars are not covered in this policy and need to be on commercial auto policies. This insurance protects your business if employees use vehicles that are not the property of the business. It also protects your business from any claims associated with using a company-owned car for business-related activities.

Don't expose your fitness organization to unnecessary risks! Speak to an insurance expert and get the proper liability coverages you need.

About Buck & Affiliates

Founded in 1982, Buck & Affiliates provides a diverse suite of insurance solutions with a strong regional focus and customized approach. Buck & Affiliates has built out a large presence in the health and fitness industry with a national portfolio of gyms and fitness studios. 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 & Affiliates' fitness insurance solutions at buckfitnessinsurance.com.

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