



Quality Fitness Leadership Training Since 1988

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INSURANCE COVERAGE and the GROUP FITNESS LEADER

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

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 and Fitness New Brunswick continues to standardize it.

What Your GFL Insurance Does For You

The Commercial General Liability Insurance program provided by Fitness New Brunswick has a limit of \$2 million, and covers 3rd Party bodily injury or property damage caused by your work as a Fitness New Brunswick Fitness Leader. For example, if a client is injured 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. Higher limits of liability coverage can be purchased; contact HUB International for details.

The policy also provides a \$1,000 limit per person for Medical Expenses; these include immediate expenses such as the cost of an ambulance or immediate care of an injury.

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. However, 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, then 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 class. This coverage does not extend to any classes you may conduct, out of your home, out of a rented space that is considered your personal studio, or outside of Canada. In these cases you will require a separate insurance policy that is attainable by application through HUB TOS or your own personal insurance company. Contact the FNB office for a copy of the Fitness Studio Package application form.

Your commercial general liability insurance is valid up to March 31st of the current fiscal year. If your registration expires for any reason, you are no longer covered under the NFLA (Fitness NB) insurance program. If you apply for an extension, you will not be insured for the period between your registration expiration date and renewal date.

Please note: The HUB insurance for group fitness leaders will only cover you if you are a current FNB member in good standing and teach within your Scope of Practice.

Personal Fitness Trainers (PFT) are responsible for purchasing their own insurance coverage.

FNB does not currently have access to a group insurance plan for our certified PFTs. Personal Training Insurance coverage is available through HUB International Insurance Brokers and can be purchased online at www.hubtos.com/fitness. If you offer on-line services, there is an additional fee, which is rated according to your purchased coverage package.

Please note: The HUB insurance for FNB Personal Fitness Trainers will only cover you if you are a current FNB member in good standing and teach or train within your Scope of Practice.

Additional Insured

Additional insured is a term that means adding a facility onto the leader's policy. Facilities (whether they are fitness facilities or otherwise, such as church basements) are requiring this more often, as the facility's insurance company does not want to pay out the settlement if it was the fitness leader who acted negligently.

In order to add a facility onto your policy, contact HUB International and provide them with the name and address of the facility. The cost is approximately \$50 per facility, as adding another insured to the policy increases the insurance company's exposure; should a claim be made, the policy will pay legal defense costs for both the fitness leader and the facility.

For those of you who teach outdoors, the insurance offered through HUB International will cover you, but it is important to ask the park or city for permission. They may want you to attain a permit for running your classes. Also, 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 are under the impression that the insurance policy of their facility will cover them if they are ever sued. This is not always the case, and it's 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 employers policy (be sure to verify this with your employer). However, 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 damages to a client for a very long time.

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. As long as 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.

HUB On-line teaching insurance guidelines for Group Fitness Leaders and Personal Trainers

The extended online teaching coverage is subject to:

- Participants may be new or existing
- Participants must login to the permitted delivery tool, and register to participate in a class
- Participants must have completed the necessary PAR-Q+ and waiver forms
- All injuries must be documented
- Instruction to professional athletes and carded amateur athletes is strictly prohibited.
- Coverage does not extend to work-related rehabilitation of any condition.
- Permitted delivery tools must include the use of controlled, multi-screen video conferencing programs with **2 way video and communication** (such as Skype or Zoom)
- If you are using a different 2way video and communication tool (other than Skype or Zoom) or you have a pre-recorded class, you must display the **legal disclaimer** before your class commences. This method is only for your registered clients.
- Publicly accessible broadcast tools such as Instagram Live, Facebook Live and YouTube Live are **not acceptable** methods of delivery for online training. The reason behind this is because these platforms do not allow 2 way video and communication for the fitness leaders to determine if the participants are in distress, or performing exercises in a way that could lead to injury. This coverage is also set up for registered clients only

When teaching online, the leader agrees to keep a record of the following:

1. Number of online classes per week
2. Instructor's remote location, bearing in mind facilities are closed
3. Class content (activities to be conducted)
4. Number of participants per class (ensure all participants are currently registered before the start of the session)
5. Class is limited to the number of participants that can be viewed on a single screen, with no more than four (4) participants in one location while following Provincial Physical Distancing Guidelines
6. Participants must have completed the necessary Par-Q + form and waivers
7. If you are using something other than Skype or Zoom or you have pre-recorded classes you will display the legal disclaimer before the class. These classes are only for your registered clients.

In the event of a claim, the insurance company will request a copy of your record with the above questions.