

Fitness professionals and their risks



Guild Insurance (Guild) undertakes regular reviews of the claims managed by them to understand trends and themes within those claims. Recently Guild has identified an increase in the frequency and severity of fitness related claims being reported. The nature of the incidents which lead to these claims suggest that some fitness professionals are not recognising the risks within their work, or they aren't being proactive enough to properly manage those risks.

The following information will assist fitness professionals in understanding the risks they face in their day to day work and what they need to do to reduce the likelihood of these risks becoming a reality.

Don't underestimate the importance of communication

Guild's claims experience shows us that poor communication is a factor in almost all complaints from fitness clients. In some cases, clients will allege the communication from the fitness professional was poor and this led to an incident, such as the explanation for how to perform an exercise was too brief and this resulted in the client injuring themselves. In other cases, the client may not mention anything about communication when lodging their complaint, yet when the incident is investigated it's found there has been a communication breakdown between the

fitness professional and the client. Fitness professionals need to focus not only on their technical knowledge but also their communication skills when communicating any information to clients.

Don't underestimate the risk of poor exercise selection and prescription

Exercise has the potential to provide a great deal of enjoyment whilst also providing health and fitness benefits. However, Guild's experience in managing fitness claims provides evidence that there are also significant risks attached to exercise; clients can suffer life changing injuries. Yet this doesn't mean we should stop exercising, it means we need to pay closer attention to the risks of exercise and put in place risk mitigation strategies to reduce the likelihood of these injuries occurring. Hoping a client won't be injured isn't enough. The risk of exercise needs to be understood and mitigated.

Work within your scope of practice

Fitness professionals need to be sure they understand, and work within, their scope of practice. This means knowing what they've been trained to do and are competent in. Giving advice outside this scope will potentially be creating a risk for the client which in turn becomes a risk for the professional. Fitness professionals need to be sure that regardless of what information

or program the client has requested, they only plan and deliver exercise programs within their scope. If the client's needs or requests are outside of this, the professional needs to seek assistance or refer the client to someone else. Fitness professionals need to remember they're responsible for all professional advice and guidance they provide, so they should never allow themselves to be coerced into doing something they know they shouldn't.

Keep records of sessions

It's important to keep a record of your sessions with clients. This means maintaining an accurate and detailed history of what exercises your client has performed and the specifics of those exercises in terms of weight, height, sets, repetitions etc. It also means you have details of how successfully the client performed those exercises and if there were any issues such as injuries.

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Records of your sessions with clients serve two key purposes:

1. Continuity of service – this means you don't have to rely on your memory to recall what took place in previous sessions, you have a documented history which will help guide you and your client in future sessions.
2. Defence of an allegation – if there is an allegation against you of wrongdoing, your records will assist in your defence as they provide evidence of what actually took place.

Balance encouragement and pushing too far

It's quite common to hear clients allege their trainer pushed them too hard when they had told the trainer the exercise was beyond their capability and this led to them suffering an injury. But where is the line between encouraging a client to challenge and improve their fitness and pushing too far that it becomes a risk? Unfortunately, this line isn't always obvious. Therefore, fitness professionals need to be sure they're tailoring all they do to each individual client and watch for signs that the client is struggling to a point of potential harm.

Balance creativity and risky

Like all good business people, fitness professionals are continually looking for new and different offerings for their clients and ways to set themselves apart from their competitors. However, this ingenuity can create new risks for the business. The risks of any new offerings need to be carefully considered before being put into place; think about what can go wrong before it does. Guild has seen many claims where clients have been seriously injured undertaking an activity where it could be argued that the risks of the activity outweigh the likely benefits.

Be proactive with managing risks

Guild has seen numerous cases where the fitness professional has identified a potential risk or hazard, such as a pothole where clients are jogging, or weights being left on the floor rather than on racks, yet they've put in very little, if any, effort to manage that risk. Warning clients to avoid a pothole whilst running is not proactively managing a risk. Moving the clients away from the area where there is a pothole is going to be much more effective in preventing an injury. When a risk assessment is done, and

this leads to risks being identified, fitness professionals need to be sure they're taking the necessary steps to reduce the likelihood of that risk eventuating. Hoping it won't happen isn't enough.

And finally...

Don't think it won't happen to you. No fitness professional is immune from the risks involved in training clients. The more aware a professional is of what could possibly go wrong, the more equipped they are to prevent it.



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