



## Protecting your fitness centre from damage

While exercising has well recognised benefits, most people would acknowledge that exercising also carries an inherent risk of injury. However, injuries to members and clients aren't the only risks faced by fitness centres.

Guild Insurance sees numerous claims every year involving property damage, both intentional and unintentional, to fitness centres. Don't underestimate the inconvenience property damage causes to a business.

### Case Examples

1. Intruders managed to force open the front door of a fitness centre overnight. Numerous items were stolen including cash, laptops, iPads, cameras, phones and protein products. While attempting to get in, the intruders damaged the front door which then needed to be replaced. Entry to the centre wasn't possible while the door was being replaced, causing members to be inconvenienced.
2. During a storm, water entered a fitness centre through the ceiling. There was significant damage to the office area where water got into the carpet, skirting boards and wooden shelving, all of which needed replacing. It also caused damage to a stereo system and the floor in the cycle studio. This studio could not be used for the next week, causing all classes to be cancelled during that time.

3. While working out, a member of the fitness centre accidentally knocked a mirror in the weights room with the end of a weights bar, causing it to shatter.
4. A water pipe in the wall of a fitness centre burst. It happened overnight when no one was present and therefore severely flooded the group fitness room. Due to the flooring being a sprung floor it couldn't be saved and had to be replaced. Classes held in this room had to be cancelled until the floor was replaced.

### How to protect your property

- > Regularly inspect the area around your centre and keep it as free as possible of objects which could be used to cause damage or break in to your property, such as bottles or bricks.
  - > Install a video surveillance and alarm system. Also have signage around your building alerting people to the fact that security measures are in place.
  - > Ensure all windows and doors have secure locks that can't be easily forced open.
  - > Consider installing break resistant glass.
  - > Reduce the likelihood of a fire by having a qualified electrical tradesperson test and tag electrical equipment and avoid overloading power points.
  - > Keep valuable items locked away when not being used, especially overnight. They should be locked in a safe, not a cupboard or filing cabinet as these are too easy to break into and are usually checked by cunning thieves.
- > Maintain an accurate and up to date register of all equipment which could be damaged or stolen. This should include evidence of purchase or a lease agreement and equipment serial numbers where appropriate. Items to consider placing on this register include all exercise equipment, office administration supplies such as laptops and phones and building infrastructure equipment such as air conditioning units.
  - > All businesses need a plan for how they will deal with an emergency or disaster should it occur. Deciding what to do when an event happens is too late, you must be prepared ahead of time.
    - > Do you have contact details for emergency services, staff, insurers and utility providers easily accessible?
    - > Do you know how you'll contact members if the centre has to be closed?
    - > Do you have another venue you can run your business from while the centre is closed?
    - > Do your staff know what to do in the event of a break-in?
  - > And finally, be sure you have adequate insurance to meet your business needs and be sure you understand what you are and aren't covered for.

1800 810 213

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