

Is Your Fitness Center in the Best Risk Shape?

Since 2015, there have been several settlements approaching or exceeding \$1 million in the fitness industry. One jury verdict alone exceeded \$14 million in damages.¹ What can you as an owner of fitness and wellness centers do to help reduce these type of losses? Start with this 10-point plan that can help improve your risk condition.



- 1. Have Staff Monitor Equipment to Prevent Injuries.** Even though instructions for proper usage is be posted by every machine, make sure your staff is vigilant in watching the exercise areas and helping people use machines properly.
- 2. Create a Preventive Maintenance Program.** Equipment that does not function properly or has not been maintained can become a major source of liability. Having a well-documented maintenance program can help deflect claims in this area.
- 3. Ensure Proper Drainage of Shower.** Water always brings the risk of a slip and fall injury. Standing water or soap film increases that risk. Be sure there is adequate drainage of all shower areas, including walkways between showers and other facilities. Ask your staff to keep watch for soap spillage or other slippery liquids.
- 4. Keep the Pool Area Clear.** Similar to the potential shower risks, be sure nothing adds to the risk of using a pool such as algae, hoses, mats and other slipping and tripping hazards. Maintain proper signage around the pool about risks and properly train your lifeguards and other pool personnel to stay alert.
- 5. Install Cameras to Prevent Theft.** You may already have signage stating that any valuables or property left in lockers are not the responsibility of the ownership. But unhappy clientele can still make theft in the locker room your problem. Consider installing cameras near the entrance and exits of the locker room to monitor any suspicious activity.
- 6. Disinfect Regularly for MRSA.** After hospitals, the Center For Disease Control (CDC) notes that gyms, locker rooms and equipment are the next most common places for the spread of MRSA, a bacteria that can lead to severe illness or even death². Beyond daily staff cleaning, it is worth hiring an outside janitorial service to regularly clean your facility with anti-bacterial disinfectants.
- 7. Make Sure Contract Personal Trainers are Covered.** You can be held liable for contract employee behavior such as sexual harassment, physical injury or poor dietary advice. Ask your contract trainers to show proof of carrying their own General Liability/Professional Liability policies. Or add coverage for them under your own policy.

8. Develop an Emergency Response

Program. Work with local healthcare or medical personnel to develop a program that addresses all major emergency situations. The emergency response program should be in a written form, shared with employees, and practiced regularly.

9. Train Employees in First Aid. All

employees who work in the fitness or pool area should be trained in first aid. At least one CPR-certified employee should be on site at all times during open hours. If your facility has a defibrillator (AED), one trained employee should also be on site at all times during open hours.

10. Obtain Coverage for a Security Breach.

Your computer system contains key member information including birth dates, home addresses, and credit card numbers. A Cyber Risk policy can help protect your center from costs of a breach.

Zurich offers insurance solutions for gyms, fitness centers, dance and yoga studios, spas and so much more.

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1 <http://www.clubindustry.com/clubs/stem-rising-tide-lawsuits-fitness-industry-three-risk-management-steps>

2 <https://www.cdc.gov/mrsa/community/team-hc-providers/advice-for-athletes.html>

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