

Do Waivers Protect You from a Lawsuit?

Imagine a trainer is conducting a fitness boot camp. The instructor's client has been doing lunges, squats, high knees and jumping jacks and the exercises are being done flawlessly. Up to this point, the workout is going well and both client and trainer feel that the situation is under control. During the next exercise, the swinging of a 30-lb. kettlebell, the client pulls a back muscle and can't complete the rest of their workout. Although the incident is caused in part by the client, who began to lose proper form during the workout, the client decides to sue and claims that the trainer is at fault because the kettlebell was too heavy to handle.

A situation like this can be any trainer's reality one day. What seems like an innocent workout can end up injuring a client and leave the trainer susceptible to a lawsuit. Many trainers face this reality without the [proper insurance coverage](#).

Now, suppose that the same trainer remembered that their client had signed a waiver prior to the bootcamp training session. The waiver stated that, if signed, it would relinquish the client's rights to file a claim against the trainer in the event of an injury. If a waiver could protect against this claim, the trainer will have no issues. So the question is: Do waivers protect you from a lawsuit? Simply put, waivers don't always protect against a lawsuit.

Different states have different laws regarding waivers and their ability to completely protect against litigation. Whether a waiver is sufficient to provide protection against a trainer's liability varies from state to state and, often, case to case. Since cases regarding waivers are more situational, it is not certain if a waiver will always protect against a claim.

When it comes to [trainer insurance](#), no fitness instructor should be left wondering whether or not they are insured. CPH & Associates provides personal trainer insurance with complete coverage against lawsuits. While trainers are responsible for the safety of their clients, experiencing the financial damage it can cause is best avoided. Invest in [personal trainer insurance](#) to ensure that a client injury doesn't put a halt to your career.

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