



FITLIFE®

Strengthening **FITNESS & SPA** Insurance

DON'T INJURE YOUR **FITNESS** BUSINESS TAKE STEPS TO PREVENT THE TOP 4 INSURANCE CLAIMS

We all know that a pre-workout warm-up is necessary to prevent injuries. The same is true for your fitness facility: regular maintenance and safety inspections prevent insurance claims and injuries to your business's health and reputation.

Let's look at the most common types of claims and a few actual claims we've seen lately:

Equipment Failure – worn cables and wires, missing pins and damaged equipment add up to serious injuries and claims.

- Back injury from a weight bench giving out while claimant was lifting. The gym had previously tried fixing a crack in the bench, placing it back into service prior to the incident.
- Torn hamstring from a missing pin in a leg press machine; staff had removed it and failed to replace it.
- Concussion and wrist sprain from a snapped cord on a cable crossover machine.

Slips & Falls – wet floor surfaces are the most common causes for slips and falls.

- Hip & back injuries from fall on a slippery floor in the shower area.
- Displaced fracture of shoulder and herniated disc in back from slip and fall on the sauna room floor.
- Muscle tear of right knee from fall on a saturated carpet.
- Back injury due to water on pool deck area.

Water Intrusion – from burst pipes and severe weather to incorrect installation of equipment, water damage risks should always be top-of-mind.

- Severe water leak due to improper installation of a water filtration system.
- Flooding from Hurricane.
- Water damage from a burst wall pipe.

Auto Accidents – distracted driving continues to be the greatest risk for drivers.

- Property damage from rear-end accidents in stopped traffic, due to distracted driving.

Follow these safety steps to lessen the potential your facility will experience these types of claims:

1. Conduct daily inspections of all equipment and properly repair and document the findings.
2. Perform regular, documented preventative maintenance on all equipment per manufacturer's recommendations.
3. Remove all damaged and compromised equipment from the floor or install permanent signage that it is "Out of Service".
4. Conduct hourly, documented walk-through inspections of all common areas for slip and fall hazards.
5. Document employee driving protocols outlining dangers of and prohibiting distracted driving.
6. Review and understand your lease as it relates to any exterior concerns including roof and the potential for water intrusion.



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