

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for independent personal trainers. Priorities reflect typical exposure; confirm against locations and services.

CORE **PREVALENT** **SITUATIONAL** — Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Fitness Professional Liability	Covers claims that training caused an injury.	CORE
☐ General Liability	Covers injuries and damage at client homes, parks, and gyms.	CORE
☐ Products Liability	Needed if the trainer sells supplements.	SITUATIONAL
☐ Business Equipment / Inland Marine	Covers portable equipment.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is relying on a gym's policy. Independent trainers usually aren't covered by the gym where they work — and many gyms require trainers to carry their own policy naming the gym. Trainers should carry their own professional and general liability, screen every client's health history, and stay within scope on nutrition and supplements.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.