

# Group Training... CrossFit... Boot Camps

## Injuries and Liability

Without question, the latest trend in fitness over the past few years is the development of various forms of small group personal training. SGPT is proving not only to be an extremely effective way to deliver the exercise experience to our members, but it also increases retention providing a more profitable bottom line to the clubs and the studios that embrace the small group training concept.

Small group training can come in many different styles and forms and many gyms today utilize the SGPT concept as their primary or even exclusive means of delivering fitness. CrossFit Gyms, Boot Camps, and studios like Core Power Yoga are all experiencing increased growth and profitability by focusing on SGPT. The method of utilizing the talents of a single facilitator to train multiple participants benefit both the facility and the member. A member can experience the advantages of personal training at a reduced cost and the club or trainer can finally break the monetary restrictions associated with the “one member, one trainer” concept. The latest crop of fitness entrepreneurs are also discovering that they don't need to go out and borrow \$3,000,000 to open a gym when they can open one or several extremely profitable SGPT studios for less than \$100,000.

With all of the advantages that small group personal training provides, there is one potentially negative aspect of this delivery system that needs to be considered. Many of the training methods used in SGPT often involve apparatus that increase the probability of injury to the participants. Strained backs due to improper lifting technique while trying to flip a tire...a member whacking another fellow member in the head with a kettle bell...members falling into other members while attempting a burpee for the very first time...members suffering heat stroke because they did not hydrate are just a few examples of the types of claims we are seeing with increased

frequency. Some gyms even have their members use a 12 pound sledgehammers to beat on an old tire while another member is conducting pushups just three feet away.

Trainers are becoming increasingly more “creative” with their training techniques in the SGPT environment. Having members engage in tandem maneuvers involving exercise bands and medicine balls can be fun and effective, but it can also be a recipe for injury when one party doesn't know what the hell they are doing. Trainers will also sometimes modify a piece of equipment in order to create a different workout technique. Most of the training is very effective and generally safe; but I think you can see how some of these new training methods can border on dangerous.

There are two things that increase the potential liability exposure in a CrossFit type of environment. The first is that the member is probably subjected to one of the most intense workouts that he or she has ever experienced. Heart rates are elevated and muscles and joints are challenged to levels that take some getting use to. Members are pushing themselves harder than they would ever possibly do on their own which is a good thing. However, there is often a fine line between a challenging workout and a workout that brings the member to a point where they are vulnerable to injury. The trainer needs to be able to recognize when a member has reached their limit or if the member gets to a point where they become a danger to themselves and the participants around them.

The second area of potential liability exposure is that although small group personal training can involve several participants, the member is still obtaining a “personal training” experience. What I mean is that the member still relies on the trainer to provide guidance and instruction on proper exercise technique. Even simple exercises like a kettle bell swing or flipping a giant tire can result in an injury if the member is using an improper technique. With one trainer facilitating a workout with a dozen participants, I think you can understand how it would be improbable for that trainer to spot a problem with someone using improper form. If that member ruptures a disc or blows out a knee you can bet that the plaintiff attorney will drive home the idea that the trainer

failed to recognize or should have recognized that the member did not receive proper instruction from the professional trainer.

There are several horror stories that come out of these intense group training environments. Exercise bands that are controlled by one member while the other member engages in an opposing run or lunge, and then the anchor member lets go or the band slips and the engaged member is sent flying...a member who was performing a simple jump over a plastic one foot hurdle only to trip while jumping over it causing the hurdle to flip over and become impaled into the member...a member losing her grip on a kettle bell swing sending a 6 pound object into the side of the head of a fellow member. The stories go on and on and maybe you have one of your own...I would love to hear from you.

Despite the potential increased liability exposure of small group personal training, I am still a big fan of the concept. Most of my new clients are opening these types of facilities and my existing clients are modifying their gyms to create a group training environment. Almost every gym in the country now conducts some type of "boot camp" and some of these camps are held off site. If you are engaging in any off site

training, I recommend that you contact your agent to make sure that your liability insurance extends away from your premises.

Small group personal training is here to stay and again, I am all for it. I am hoping that club owners and trainers embrace this profit center with the knowledge that it can come with potential problems if not properly facilitated and monitored. Just be aware of the liability exposures and discuss risk management solutions with your staff to ensure the safety of the participants. Even something as simple as letting everyone know before the workout that they are going to be pushed in the class, but that it is up to them to know where their own personal limitations are can be an effective risk management tool. You should also make sure that your liability waiver is up to date and that every participant and guest sign it.



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*If you have any questions or comments, I would love to hear from you at [ken@theinsuranceguy.com](mailto:ken@theinsuranceguy.com), or call (800) 668-2340.*

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