



# The Essential Insurance Guide for Fitness Instructors & Health Coaches

## Why Insurance Matters

As an instructor or coach, you pour into others' health and wholeness. But even with the best intentions, accidents, misunderstandings, or client outcomes can expose you to risk. Insurance is not just a 'legal requirement'. It's a safeguard that protects your income, reputation, and future so you can confidently serve.

## Types of Insurance You May Need

- **General Liability:** Covers bodily injury or property damage during sessions (e.g., client trips over a mat).
- **Professional Liability:** Protects against claims that your instruction, advice, or coaching caused harm.
- **Health/Wellness Coaching:** Needed if you provide lifestyle, nutrition, or habit-change advice.
- **Product Liability:** Covers you if supplements, programs, or merchandise cause harm.
- **Business/Equipment:** Protects your space and tools (weights, reformers, mats, etc.).
- **Cyber Liability:** Covers risks of online coaching, data breaches, or hacked client files.

## Who Offers Bundled Coverage

**Bundled Coverage-** one insurance policy combines multiple types of protection under a single plan, instead of buying separate policies for each service provided.

### Example: Non-Bundled vs. Bundled

#### Without Bundling (Separate Policies):

- **Fitness Instructor Insurance**
  - Covers classes, workouts, and liability in the gym.
- **Health Coach Insurance**
  - Covers wellness coaching, nutrition guidance, and lifestyle advice.
- **Cyber Liability Policy**
  - Covers online coaching/data risks.

You'd be paying for (and managing) multiple policies with different premiums and renewal dates.

#### With Bundling (Combined Policy):

- One insurance plan that covers:
  - **General Liability** (injury/property damage during a class)



- **Professional Liability** (advice, instruction, coaching claims)
- **Health & Wellness Coaching** (nutrition/lifestyle guidance)
- Sometimes, even **Cyber Liability** (online coaching)

With a bundled policy, all coverage is included under one contract, one premium, and one renewal.

## Why Bundled Coverage Matters for Instructors & Coaches

- **Cost-efficient:** Usually cheaper than paying for separate policies.
- **Simpler:** One policy to manage, easier renewals.
- **Broader protection:** Covers your hybrid services (fitness + nutrition + coaching + online) under one roof.
- **Peace of mind:** Fewer gaps, you won't accidentally be uncovered when moving between coaching and teaching.

| Provider                                      | Coverage Bundled                             | Best For                              | Notes                                   |
|---|--|---------------------------------------|---|
| <a href="#">Insurance Canopy</a>              | Fitness + Health<br>Coaching + Nutrition     | Affordable, flexible                  | Starting ~\$159/year                    |
| <a href="#">GEICO/Berxi</a>                   | Wellness + Fitness                           | Broad professional liability          | Strong national carrier                 |
| <a href="#">Alternative Balance</a>           | Holistic, wellness, nutrition, life coaching | Coaches needing templates + biz tools | Includes member perks                   |
| <a href="#">IDEAfit+</a>                      | Modular (fitness + diet/nutrition)           | Group fitness pros                    | Membership includes education resources |
| <a href="#">NASM-NEXT</a>                     | Fitness + coaching (if certified)            | Trainers with NASM credentials        | Discounts available                     |
| <a href="#">PHLY (Philadelphia Insurance)</a> | Fitness & virtual training                   | Larger businesses or studios          | Customizable for hybrid practices       |

Example: [Insurance Canopy](#) offers bundled coverage where both your fitness instruction *and* your health coaching/nutrition advice are included in one plan. That's why it's such a good fit for multi-service professionals..

## How to get started

- ☐ List all services you offer
- ☐ Decide whether you're solo, mobile, online, or studio-based
- ☐ Get quotes from at least 2–3 providers
- ☐ Confirm your exact activities are covered
- ☐ Add 'additional insureds' for places you rent/teach
- ☐ Reassess coverage annually as your practice grows

## Common Mistakes to Avoid

- Assuming your fitness insurance covers nutrition advice
- Overlooking online coaching liability
- Forgetting to add additional insureds (gyms, studios, churches)
- Not updating policies when your services expand

## How Much Coverage Do You Need?

Most fitness instructors go with (this is a suggestion as of 09/2025)

| Coverage Type          | Suggested Minimum Limits                             | Purpose  |
|------------------------|--|--|
| General Liability      | \$1 million per occurrence / \$2–3 million aggregate | Covers injuries like slips, trips, and property damage |
| Professional Liability | \$1 million per occurrence / \$1 million aggregate   | Covers claims of negligence or improper instruction    |
| Optional Add-ons       | Product, equipment, cyber, BOP, etc.                 | Depending on your services and business setup          |

## Rule of Thumb

- If you teach in gyms/studios, they often require proof of at least \$1M/\$3M coverage.
- If you teach online or at parks/community spaces, \$1M/\$2M is generally sufficient.
- If you rent your own studio space, you'll likely need higher coverage (sometimes \$2M/\$4M).

## What Do Typical Plans Cost?

As of 9/2025

### Insureon Averages

- General liability: about \$29/month (\$350/year) for \$1M/\$2M coverage.
- Professional liability: about \$42/month (\$500/year) for \$1M/\$1M coverage, [Insureon](#).

### Typical Small Business Estimates

- General liability: roughly \$500/year
- Professional liability: around \$400/year, [GlossGenius](#).

### User Data from Reddit

- Most trainers pay under **\$16/month** for liability insurance with limits ranging from \$500K to \$2M per incident, [Reddit](#).

## Quick Glance Summary

| Provider                                      | Approximate Annual Cost   |
|---|---|
| <a href="#">Insurance Canopy</a>              | <b>\$159/year</b> (covers general & professional liability)                                   |
| <a href="#">GEICO/Berxi</a>                   | Not publicly listed—pricing requires a custom quote; no specific cost data available online   |
| <a href="#">Alternative Balance</a>           | <b>\$269/year</b> (basic wellness & life coaching policy includes liability + business tools) |
| <a href="#">IDEAfit+</a>                      | <b>\$161/year</b> (includes pro liability + membership for fitness professionals)             |
| <a href="#">NASM-Next</a>                     | <b>\$132/year</b> (approximate; reported starting price via NASM website)                     |
| <a href="#">Philadelphia Insurance (PHLY)</a> | <b>\$172/year</b> (certified fitness trainers: \$122 policy + \$50 group fee)                 |

- Recommended base coverage: **\$1M general liability + \$1M professional liability**.
- Expect to pay **\$11–\$16/month** for basic coverage, more for add-ons or higher limits.