

Supporting a Safer Fitness Environment

FITNESS ACCIDENT & HEALTH COVERAGE



Gym



Yoga



Races and Events

Health and fitness organizations work hard to create positive, motivating spaces for their members. Accident & Health (A&H) coverage is designed to help protect participants, staff and volunteers with flexible, straightforward insurance solutions that provide support when accidents occur.

Comprehensive Coverage for Fitness Organizations

We offer flexible plans designed for gyms, studios and fitness programs of all sizes. Each policy is built to help reduce financial exposure and support the well-being of the participants and communities you serve.

| Common Injuries Covered | Who's Covered | What's Included | Where Coverage Applies |
|--|---|--|---|
| <ul style="list-style-type: none"> • Weight Lifting Injuries • Injuries from Faulty Equipment • Slips, Trips, Falls • Broken Bones • Fractures + Dislocations | <ul style="list-style-type: none"> • Gym members • Class participants • Personal training clients • Event and race participants • Volunteers • Staff supervising fitness activities | <ul style="list-style-type: none"> • Hospital stays • Emergency Room Visits • Diagnostics, Tests + Labs • Crutches, Casts + Braces | <ul style="list-style-type: none"> • Gym • Yoga Studio • Fitness Classes • Races • Obstacle, Challenge Courses |



Why Accident & Health Coverage Matters

Accidents related to exercise and fitness activities are more common — and can often be more costly — than many organizations realize. Each year, individuals are treated for injuries involving equipment, group classes and recreational activities, resulting in unexpected medical expenses and potential liability exposure for fitness operators.

A&H coverage helps address gaps that general liability policies may not fill, offering an added layer of financial protection for both participants and fitness organizations.

A Real-World Example

The Situation

A participant fell from a piece of climbing equipment at a fitness facility, resulting in an elbow injury and medical expenses totaling more than \$6,000. After primary health insurance payments, \$3,000 remained as out-of-pocket cost.



Without A&H Coverage

The fitness business may be responsible for uncovered medical expenses and potential legal costs, which can impact operating budgets and future liability premiums.

With A&H Coverage

The remaining medical costs were fully covered — at a cost significantly lower than the out-of-pocket amount. The policy also extended protection to all eligible participants.



Contact Us



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The claims scenarios in this material are provided to illustrate possible exposures faced by your clients. The facts of any situation which may actually arise, and the terms, conditions, exclusions, and limitations in any policy in effect at that time, are unique. Thus, no representation is made that any specific insurance coverage applies to the above claims scenarios. This is an accident only policy with limited benefits and does not pay benefits for diseases, sickness or loss from sickness. Coverage is summarized. Coverage features and product availability may vary by state. This is not a contract for the coverage described herein. Please contact us or your agent/broker for additional information, and refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, authorized insurer in all 50 states and the DC. © 2026 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 5815-6-SHS (02/26)



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