



FITNESS PROFESSIONAL INSURANCE

WITH LEA INSURANCE

➤ FIT COLLEGE BACKGROUND

As part of an insurance review with LEA Insurance Brokers, we also discussed the insurance currently available to our graduates when they begin life as a fitness professional. The result of this discussion produced an extensive fitness professional insurance for our graduates that provide full cover for the first 12 months of their work in the fitness industry.

Fitness professionals currently have the choice of several insurers in the Australian fitness industry, some directly linked with registration bodies while others are not. Employers should recognise that there are several registration bodies currently available in Australia, but it is not compulsory for a fitness professional to register with any if they choose not to. FIT College educates our students on all organisations without bias and explains the facts around registration and that it is not compulsory and not required to gain insurance. Our insurance is not linked to any single registration body and provides our graduates with excellent cover regardless of who they decide to register. If an employer requires a fitness professional to register with an organisation, they can do so and still have full insurance cover with us for their first 12 months of employment and can renew with us at the end of this period. Insurance can be gained through any insurance provider without registration.

➤ INSURANCE FOR FITNESS PROFESSIONALS

A Registered Exercise Professional (REP) is an individual with the knowledge, skills and competency to deliver safe fitness related services for low and moderate risk populations, within their scope of practice according to their level of qualification.

REPs may work with higher risk clientele (whose conditions are stabilised and managed by an allied health practitioner) after making a written referral to and receiving documented guidance on the exercise program from the clients' treatment, medical or allied health practitioner. REPs should refer to the client risk stratification and determine appropriate exercise intensity for physical activities based on the client's risk classification. The services of a REP may be conducted in a variety of indoor and outdoor settings including fitness centres or studios, community centres, aquatic facilities, healthcare facilities, workplaces, a client's home, sports facilities, or public space such as parks, beaches and recreational areas. Competency to deliver in a particular setting is gained through initial qualification and/or approved continuing education.

A REPs scope of practice is the minimum vocational and educational requirements of your qualification and specialisations. A REPs scope of practice defines your professional obligations to safely deliver and prescribe exercise to clients and maintain an appropriate level of insurance cover.





FITNESS PROFESSIONAL INSURANCE

WITH LEA INSURANCE

Professional obligations for all REPs include:

- Always ensuring client safety in all activities and environments;
- Assessing and managing risk for all client and personal activity;
- Conducting and recording pre-exercise health screening for clients as recommended by the Exercise Sport and Science Australia (ESSA) client documentation;
- Maintaining First Aid currency and using First Aid when required;
- Conducting fitness assessment and analysis in accordance with knowledge and skill obtained through qualification and/or continuing education;
- Development of safe, effective and appropriate exercise programs tailored to client or group needs;
- Suitable exercise instruction and supervision through the use of practical demonstrations, clear and appropriate instructions, monitoring of activity, reviewing, modifying and adjusting programs to assist clients in their fitness and health goals safely;
- Using government recommended and endorsed nutritional standards and guidelines to provide basic healthy eating information and advice that will educate and support positive client health outcomes; and
- Referral of clients to an allied health practitioner when the needs of the client fall outside the scope of practice of the REP.

The REP Scope of Practice does not include:

- Provision of nutritional advice outside of basic healthy eating information and nationally endorsed nutritional standards and guidelines, including the use of supplements, special medical conditions, diets not inclusive of the common food groups, religious or culturally different diets, avoidance of specific food groups, specific diets and meal plans;
- Therapeutic treatments such as massage, Active Release Technique (ART), and any techniques related to similar therapies;
- Rehabilitative exercise prescription not related to the specific instructions provided by the referred allied health practitioner;
- Exercise prescription for high-risk clients without direct instructions provided by the referred allied health practitioner;
- Diagnostic tests or procedures;
- Interpretation of any medical screening or assessments;
- An activity where the skills and competency has not been learnt through the original fitness qualification or ongoing education related to the fitness industry, such as Olympic weight lifting, gymnastics, trampolining, trapeze, and sports specific coaching; and
- Psychological counselling and mediation.





FITNESS PROFESSIONAL INSURANCE

WITH LEA INSURANCE

SIS30315 Certificate III in Fitness (Gym Instructor)

A Gym Instructor is defined by the following:

- Works in environments such as fitness centres and studios where they are managed and indirectly supervised by a REP with at least Certificate IV in Fitness;
- Conducts client pre-screening and basic assessments, program development, exercise demonstration, ongoing client support and reviews; and
- Supervises the client's use of the facility, ensuring correct techniques, equipment hygiene and maintenance and provision of customer services.

Knowledge and Skills

- Healthy eating information
- Basic anatomy & physiology
- Maintain basic equipment for fitness activities
- Identify and apply risk management processes
- Participate in workplace health and safety
- Incorporate anatomy & physiology principles into fitness programming
- Provide health screening and fitness orientation
- Conduct pre-screening and fitness appraisals
- Instruct fitness exercises and programs
- Instruct small group and class exercise sessions
- Recognise and apply exercise considerations for specific populations

Training activities requiring additional education

Training activities listed below require evidence of further course work before they can be included in your delivery scope and covered by insurance. If you include any of these activities in your programming, prescription or activities, you must have completed additional study and be able to provide a copy of your completion certificate if required:

- Suspension training
- Boxing pad and glove work for fitness (not competing)
- Kettlebell
- Pilates
- Yoga
- Tai chi
- Aqua exercise
- Group exercise class delivery - pre-choreographed
- Battle ropes
- Functional training - mobility, foam rollers, core training etc.
- Bootcamps





FITNESS PROFESSIONAL INSURANCE

WITH LEA INSURANCE

SIS30315 Certificate III in Fitness - conducting outdoor group training

Certificate III in Fitness graduates often question if they can run outdoor group training programs under their own business name. This document outlines the scope of work these classes include and compares this with what is taught in the Certificate III in Fitness. To conduct outdoor group training programs, a fitness professional must address the following:

Access to outdoor facilities and approval by the local council

- Local councils require fitness professionals to apply for and gain approval to use public land for low-use/low-impact activities, and this is generally done through the council website where fees are paid to the council;
- Fitness professionals must have appropriate fitness qualifications;
- Fitness professionals must hold a current HLTAID003 Provide first aid, and a current HLTAID001 Provide cardiopulmonary resuscitation; and
- Fitness professionals need to provide a certificate of currency, and level of cover requested is typically \$20,000,000.

Conducting group classes

- Fitness professionals will check their environment and conduct a risk assessment to ensure the safety of the environment and activity;
- Fitness professionals will design a group activity based on multiple participants performing a range of basic movements using bodyweight, free weights, mobile training implements, and general fitness activity;
- Fitness professionals will consider the medical and health history, as well as fitness of the class participants, and design the class with alternate activities to suit the needs of the clients;
- Fitness professionals will identify older or specific populations and modify training to suit, and will refer clients at risk to medical professionals;
- Fitness professionals will deliver and manage the group in a class-based activity; and
- Fitness professionals must hold a current HLTAID003 Provide first aid, and a current HLTAID001 Provide cardiopulmonary resuscitation.





FITNESS PROFESSIONAL INSURANCE

WITH LEA INSURANCE

SIS40215 Certificate IV in Fitness (Personal Trainer)

A Personal Trainer is defined by the following:

- Can work independently in either a self-employed or as an employee and may support or lead other REPs;
- Provides fitness related services in a wide variety of environments including, but not limited to, fitness facilities, studios, outdoor areas, client homes, community centres, corporate and business workplaces;
- Provides fitness related services such as client pre-screening and assessments, customised programs, exercise instruction and delivery, regular supervision of exercise sessions, and client follow-ups and reviews with regards to exercise progression and fitness goals; and
- Provides fitness related services to individuals or a group of clients.

Knowledge and Skills

- Provide motivation to influence exercise behaviour positively
- Support healthy eating through the Eat for Health Program
- Recognise the dangers of providing nutrition advice to clients
- Assess and develop functional movement competency
- Incorporate exercise science principles into fitness programming
- Plan and conduct group personal training programs
- Plan and instruct exercise programs for body composition goals
- Develop and instruct strength and conditioning techniques
- Instruct exercise to young people aged 5 to 17 years
- Collaborate with medical and allied health professionals in a fitness context
- Develop, manage and market a small business

Training activities requiring additional education

Additional knowledge and delivery skills can be achieved by further education (on top of those listed in SIS30315 Certificate III in Fitness). Training activities listed below require evidence of further course work before they can be included in your delivery scope and covered by insurance. If you include any of these activities in your programming or prescription, you must have completed additional study and be able to provide a copy of your completion certificate if required:

- Strength and conditioning coaching via ASCA
- Pre and post-natal training
- Activities involving tyre flips, sandbags, or other 'strongman' activities.





FITNESS PROFESSIONAL INSURANCE

WITH LEA INSURANCE

➤ FITNESS PROFESSIONALS - SCOPE OF PROFESSIONAL COVER

Our fitness professional insurance scheme will cover you to work as a Gym Instructor or Personal Trainer as soon as your insurance is activated by LEA Insurance Brokers. No searching online for the right cover and no reading complicated insurance policies because we've done all the hard work. If you are a current fitness professional and are interested in this cover, please contact us on 1300 887 017.

Scope of Professional Cover:

- Professional Indemnity: \$5,000,000
- Public Liability: \$20,000,000
- Products Liability: \$20,000,000

Cover is granted to you by FIT College through LEA Insurance Brokers underwritten by ATC Insurance Solutions and Lloyd's of London. For more information, contact FIT College to talk to our amazing Careers Team.

➤ FIT COLLEGE GRADUATES - FITNESS INSURANCE OFFER

If the Fitness Professional Insurance offer is included in your enrolment, you can start immediately as this cover is automatically applied when you receive your qualifications upon initial activation. To activate the free 12 months fitness professional insurance offer, you need to complete the activation form through your student portal, allowing FIT College to provide the insurer with your details for them to communicate with you and provide a certificate of currency and policy document.

You must submit this Insurance Activation Form within the first 3 months of your enrolment.

Failure to activate your insurance within this time frame means the offer of FREE 12 months of professional insurance is null and void. It is your responsibility to take up this offer for insurance by completing this form.

Once you have activated your policy, all communication regards your policy must be made directly with LEA Insurance Brokers.

LEA Insurance Brokers - Contact Detail:



INSURANCE BROKERS PTY LTD
ABN 58 623 762 917 | AFSL 241418

P (07) 5538 8988
E fitness@leaib.com.au

LEA Insurance Brokers normal business hours are 8.00am to 4.30pm Monday to Friday





FITNESS PROFESSIONAL INSURANCE

WITH LEA INSURANCE

Insurance Activation

To activate the free 12 months fitness professional insurance offer, you need to complete the Insurance Activation Form and pay the activation fee through your student portal. If unable to do so, please contact FIT College Head Office on 1300 887 017 or email info@fitcollege.edu.au to request a hard copy of the Insurance Activation Form.

Confirmation and Commencement of Insurance

After graduation and/or receipt of your information, the insurer will email you to confirm your insurance is now live and you are covered. The email will look similar to that shown below:

