

Par-Qs, risk assessments and just what do you need to cover yourself!

Following on from our last Virtual Night Out where some questions came up about par-qs and just what is required to ensure we stay within the limits of our insurance policies, I rang the amazing broker who acts for FitPro.

(I may be biased but I find the level of service from this company extraordinary! Whenever I call they always answer any question thoroughly and with incredible patience. I even cut her off by accident and she was dialling 171 to get my number to phone back even though it after office hours!)



So to answer the queries we had:*

Is there an age range for the Par-Q?

The minimum age is 15 but they would insure for 14 year olds. They would decide on a case by case basis as many girls now reach puberty so much younger and therefore they would insure you for a younger age. Parents consent is still required. As for the upper range, there is actually no set age, it is completely dependent on how they answer the health questionnaire. You could have a completely healthy 73 year old with no conditions or injuries.

When they answer “Yes” to having any conditions or injuries do I need written medical professional consent ?

The answer was an emphatic “Yes”. If the client answers “Yes” to any of the questions about injuries, conditions or diseases, they need to get **written medical professional consent** (so physio, GP etc) before starting any class with you. It needs to state that they are fit to exercise. I explained how some GPs may not wish to give consent or charge but she clearly stated that if the GP will not give consent then there must be some underlying reason for this. (There is a sample referral letter in the Important Documents section of the Member’s Area for you to download)

Verbal consent is not enough either. She explained that underpinning all this is simple fact that if the client died in your class, it would be their relatives that would take legal action and it would not matter what the client themselves had agreed to. (Dramatic I know but it does make the point!)

If you ever are unsure of accepting a client into your class my advice would always be contact your insurance broker, they will then tell you exactly what you may need to do. It is always hard to turn away a client but unfortunately it is a consequence of the industry we work in that we need to ensure we follow our guidelines to the letter.

Should we carry out a Risk assessment before starting each class?

Now this was really interesting. On my current Matwork course we were discussing insurance and one of the students asked if we needed to do Risk Assessments. I had not considered this before as being part of our screening but on asking the broker she explained that it should always be part of our screening and recorded before each class. This simply involves considering any risks that may be present such as,

- Environment-space, layout, flooring, lighting etc
- Equipment- mats, stereo, bands, balls etc
- Clients- suitable clothing, footwear etc

You would need to note any risks such as water on floor, tears in mats, anything which may lead to accidents and what measures you have taken to reduce the risk. For example, *mopped up water and let clients know*. This can easily be recorded on your class register or diary entry and if no action needed to be taken you could just note *all checks made*.

*Please note that these were the answers from FltPro and other insurance companies may differ. You may need to contact your broker directly.