

## Are you still having Treadmill Accidents?

Every time I see a claim involving a treadmill accident, I sometimes find myself reminiscing about a cartoon that I use to watch when I was a kid. I don't know how many of you remember the Jetson's, but at the beginning of every cartoon, George takes his dog, Astro, for a walk. In the Jetson's futuristic world, there are no running paths or parks, so George and Astro get on a treadmill located on the balcony and begin their exercise routine. As luck would have it, a cat jumps on the treadmill in front of Astro and the chase is on. The speed of the treadmill escalates to the point that George can no longer keep up and falls on the belt. Unlike in real life, George is not catapulted off the back of the treadmill like your members but instead, he stays on the belt as it spins around and tries in vain to regain his balance much to the amusement of Astro and the cat. I guess I should have known then that treadmills are inherently dangerous, but I was still dreaming of becoming an astronaut; not an insurance guy.

Treadmills continue to be one of the major causes of liability claims in the health club industry. As George Jetson discovered, a treadmill has a mind of its own. It is tough enough trying to maintain perfect balance while walking, jogging, or running on a treadmill. If you throw in a few distractions like audio headsets, television monitors, magazines and water bottles, it takes a bit of talent to juggle all these things and still stay upright. A treadmill could care less if a member loses their balance or trips on a shoe lace or catches the edge of the belt. If your member falls, the treadmill just keeps running and running and running.

When a member is injured on a treadmill, it is extremely rare that the accident was caused by a malfunction of the unit itself. The leading cause is usually member malfunction. That being said, regardless of the cause, plaintiff attorneys are highly skilled at placing the liability on the club owner and away from their client. Even if the injury is clearly the result of the member "losing it" the plaintiff attorney simply states in their complaint that the member was not given proper orientation on the use of these deadly devices. The good news is that there are some things we can do help transfer the liability and accountability back to where it belongs...on the member.

- 1) Paint your logo on your belt...often. Several treadmill accidents occur when a lazy or arrogant member finishes their workout or walks away in the middle of their program to get a drink of water and they leave the treadmill running. Hint: these are the same people that don't wipe their sweat from your benches and don't re-rack their weights. The problem with treadmills is that you often can't hear if it is turned on or not. If you have 20 treadmills and 19 of them are running, I guarantee you won't be able to tell if the one open treadmill is on or off. Unless the belt has a distinct marking on it, it can also be hard to see if the belt is moving. Stenciling a logo or design on your belt looks good and greatly improves the safety of the treadmill.
- 2) Digital Video Surveillance Systems: Without going into a lot of detail about video surveillance, the fact is that cameras will always tell the truth. Don't worry about having four different cameras strategically pointed at your front

counter. Make sure that you have all of your treadmills in the field of view of at least one camera preferably two from two different angles. It can also be a source of entertainment for you and your manager to watch your members being thrown off the treadmills. Just kidding.

- 3) Maintenance: Sometimes the treadmill is the culprit and proximate cause of injury. However, if you follow the maintenance guidelines and recommendations of the manufacturer and keep accurate records of all maintenance and repairs, you can help build a case that can help remove or reduce your degree of negligence from the cause of the injury.
- 4) Orientation: It is impossible and ridiculous to show every new member how to use every piece of exercise equipment in your club. However, it is extremely important that you at least OFFER to do so. A simple statement in your new member packet that states “If, at any time, you are unfamiliar with the use of any of our equipment, please do not hesitate to ask a staff member for assistance.” It would also help to post this wording in each workout area of your gym.
- 5) Make sure you have enough “landing area” behind the treadmill. I recommend a minimum of three feet. A couple of throw pillows would be nice as well.

For a free copy of our recommended “Club Policies and Guidelines” or any of our other risk management forms, please email me at [ken@clubinsurance.com](mailto:ken@clubinsurance.com).