



# A Simple Risk Checkup for Life Coaches

You don't need to overhaul your whole practice to reduce risk. Small, intentional choices make a difference over time. Use this checklist to stay thoughtful about your most common legal risks and how to reduce your liability. For more tips, read [Risk Management for Life Coaches](#).

## Coaching Scope and Boundaries

- I can clearly explain what my coaching includes and what it doesn't
- I know when to refer a client to another professional and have a referral list ready
- I understand the ethical scope of practice for my coaching specialty
- My services stay within a consistent, defined scope

## Expectations and Communication

- I tell clients that coaching focuses on process, not guaranteed outcomes
- My marketing and sales language matches how I actually coach
- I revisit expectations when a client's goals or my services change

## Agreements and Structure

- I use a clear coaching agreement or contract that reflects my current services
- I document key terms like fees, session format, hours, and boundaries in writing
- I update agreements as my practice grows or my services change

## Business Practices

- I set time aside to plan, budget, and maintain the business side of my practice
- I keep basic records of services provided and communication with clients
- I know which state or local rules and licensing regulations may affect my work

## Insurance and Protection

- I understand what my insurance does and does not cover
- My coverage matches how and where I coach (online, in person, group, solo)
- I review and update my coverage as my practice evolves

Couldn't check off a few of those items yet? Keep at it. Risk management is about awareness and progress toward a safer practice. For more on protecting your coaching, visit Insurance Canopy's [Life Coach Insurance](#) page.