



The Athlete Protector

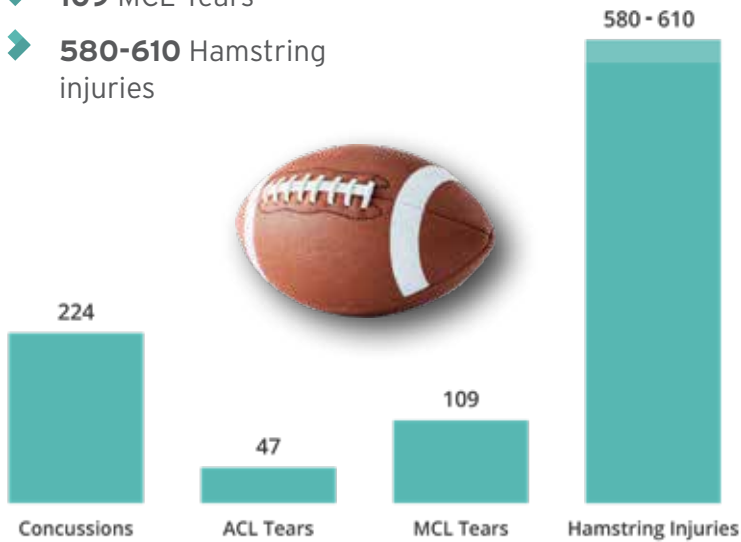




NFL INJURIES²

During the 2019 season, NFL players sustained:

- **224** Concussions (10 more than in 2018)
- **47** ACL Tears
- **109** MCL Tears
- **580-610** Hamstring injuries



WHY CHOOSE HANLEIGH'S ATHLETE PROTECTOR?

All professional and elite college athletes risk serious, disabling injuries every time they practice or compete. The statistics speak volumes about the most common sports injuries. In addition:

During the 2020 NFL regular season, there was a 14% increase over the average injury rate of the previous decade.³

In the 2014 season, lost time injuries in the NHL cost the league \$218 million.⁷

During the 2020 NBA season, an average of 5.1 players were sidelined per game due to injury.⁵

A total of 1094 players appeared in the NBA injury database 3843 times in the 2015 - 2016 basketball season. The NBA has an injury rate of 44.6% per player.⁶

The Athlete Protector from Hanleigh offers a variety of insurance products designed to protect professional and elite athletes in the event of a temporary or even total, career-ending injury. Some of the following coverages are also available to protect teams and coaches:

- High Limit Permanent Disability
- Temporary Total Disability
- Death, Disgrace, Disability
- Coverage for Coaching Contracts
- Loss of Value Coverage
- Individual and Catastrophic AD&D Plans
- Agent Owned Contract Protection Insurance

Hanleigh offers exceptionally high limits, as well as a disappearing deductible and per game benefits.

Sources:

¹ Injury Rates in Major League Baseball During the 2020 COVID-19 Season, Orthopaedic Journal of Sports Medicine, March 16, 2021. <https://journals.sagepub.com/doi/full/10.1177/2325967121999646>

² NFL Reveals 2019 Injury Data, Hopeful Rule Changes Are Working, NFL, January 23, 2020. <https://www.nfl.com/news/nfl-reveals-2019-injury-data-hopeful-rule-changes-are-working-0ap3000001098679>

³ NFL Injury Rate Rises in 2020 as Culprits Range from COVID to Turf, Sportico, January 29, 2021. <https://www.sportico.com/leagues/football/2021/nfl-injury-rate-rise-2020-1234621442/>

⁴ Most Common NHL Injuries Players Suffer, Mueller Sports Medicine, February 7, 2016. <https://builtinsport.com/most-common-nhl-injuries-players-suffer/>

⁵ Data Shows NBA Injuries Up in Condensed Season, ESPN, June 8, 2021. https://www.espn.com/nba/story/_id/31592404/data-shows-nba-injuries-condensed-season

⁶ Injury in the National Basketball Association, Sports Health, July 2010. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3445097/>

⁷ Lost Time Injuries Cost NHL \$218 Million Per Year: Study, Health & Safety, January 22, 2014. <https://www.safetyandhealthmagazine.com/articles/print/9815-lost-time-injuries-cost-nhl-218-million-per-year-study>

⁸ Injury Patterns Among Professional Golfers: An International Survey, British Journal of Sports Medicine, 2011. <https://bjsm.bmj.com/content/45/2/e1.4>

⁹ Injuries in Professional Male Soccer Players in the Netherlands: A Prospective Cohort Study, Journal of Athletic Training, February 2015. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4495432/>

¹⁰ Epidemiology of Injury in Professional Cyclists, British Journal of Sports Medicine, December 2010. https://bjsm.bmj.com/content/44/Suppl_1/i4.2



HANLEIGH ADVANTAGES FOR ATHLETES

Hanleigh offers athletes and coaches solid advantages in the insurance marketplace:

- ▶ Full disclosure on Loss of Value (LOV) threshold
- ▶ LOV premiums based on actual benefits insured can claim
- ▶ Competitive rates
- ▶ Dedicated support team for athletes
- ▶ Strong online security protects client data

ATHLETES INSURANCE CASE STUDIES

Death, Dishonor or Disability Coverage

An NHL player was seeking outside financing for a business venture. The lender he approached required insurance on the loan. Hanleigh was able to assess the player and provide protection against the Death, Dishonor or Disability of the athlete. Any of these circumstances could have otherwise resulted in the lender not being able to collect the outstanding loan balance.

Permanent Total Disability

A major league baseball player was concerned that his future income of eight-to-nine figures over the next five years was at risk. Specifically, he worried that should he suffer a catastrophic, career-ending disability he would be unable to sign a new multi-year agreement the following year. Hanleigh worked with the player's broker to place \$40 million of Disability Insurance that solved the athlete's concern.

Loss of Value and Permanent Total Disability

A college football quarterback fell to the 4th round in the NFL draft, which in turn determined the value of his contract over the next 4 years. After a solid NFL rookie season this player had a breakout 2nd year and an even better 3rd year that propelled him to superstardom. Due to his 4th round draft position, he was drastically out playing his current salary and was due a top 5 contract for his position. Hanleigh provided Loss of Value coverage, based on 60% of his future projected earnings along with \$25 million in the event of a permanent total disability that would end his career. The player was then covered in the event he suffered an accident or sickness that would cause a contract offering of less than 60% of future projected earnings.

Tip for Insureds:

When speaking about Loss of Value with your insurance representative, it's critical to ask that the threshold be fully disclosed. A large Loss of Value benefit is worthless without the proper threshold.



A photograph of American football players in a three-point stance on a grass field during sunset. The players are wearing helmets and jerseys, with some in white and blue and others in dark blue. The background shows a bright sky with clouds and a blurred crowd in the distance.

WHY CHOOSE HANLEIGH INSURANCE?

For 30-plus years, Hanleigh Insurance has designed and underwritten products for high limit disability, personal life & accident, special risk contingency and other niche products. Our clients include some of the most successful professionals, athletes, entertainers, and organizations in the world.

Hanleigh underwriters offer a balanced approach of discipline and creativity, and industry leading sales support allows us to issue coverage competitively and quickly. What's more, sophisticated data security provides peace-of-mind to clients regarding privacy issues. Clients are also assured of exceptional financial stability. Hanleigh is a division of CRC Group, one of the largest providers of property and casualty insurance in North America. Hanleigh and CRC Group are owned by Truist, one of the largest financial services holding companies in the U.S. In contrast to independent, family-owned competitors, you could say Hanleigh is the gold standard.



Accident

Accident means a sudden, unexpected event that results in injury* to an insured. To be covered under the Certificate of Insurance, an accident must occur while coverage is in force for an insured and result in a loss or injury covered by the Certificate for which benefits are payable.

AD & D

In the event of an accidental death, this insurance pays benefits to a named beneficiary up to the amount designated in the policy, and in addition to any life insurance the insured may have purchased. Exclusions such as war, suicide, death by natural causes and others typically apply. Accidental dismemberment generally pays benefits for the loss of limbs, fingers, toes, sight and permanent paralysis. The types of injuries covered and the amount paid are explicitly enumerated in the insurance policy.

CPI (Contract Protection Insurance) and Sports Agent CPI

Contract Protection Insurance is typically purchased by a team or leading institution to cover the organization in the event of a loss resulting from a death. Sports Agent CPI covers the special circumstances built into contracts between athletes and their talent agents. Benefit is paid on a net ascertained loss basis.

Death, Disgrace, Disability (DDD)

DDD is coverage designed for teams (and others, including lending institutions, advertisers, and more). It serves to protect the team in the event a player dies, becomes disabled or disgraces the organization.

Elimination Period

The period of time shown on the schedule during which the insured must be continuously disabled before benefits may be payable.

Injury

Injury means bodily injury. It must be caused by an accident* occurring while the Certificate is in force. It must be a direct result of an accident, independent of all other causes and/or pre-existing conditions*.

Loss of Value Coverage

Loss of Value (LOV) coverage is insurance that protects an athlete's future contract value from decreasing below a predetermined amount due to a significant injury or illness suffered during the policy's designated coverage period. It is typically purchased for the year leading up to the athlete's draft or free agent eligibility.

Owner

If other than the insured, owner is the person who applies for insurance on behalf of, and in conjunction with the insured. The owner will pay the required premium. A valid insurable obligation must exist between the owner and the insured, and evidenced by and executed contract or other documentation defining such insurable interest.

Permanent Total Disability

This level of disability applies when an accident or illness is so severe it precludes the insured from ever returning to his or her own occupation. Also known as "career-ending disability" this coverage is intended to replace both present and future income.

Physician

A legally licensed practitioner of the healing arts acting within the scope of his or her license and not the insured, a member of the insured's immediate family* or person residing with the insured.

Pre-existing Condition

A condition for which medical advice or treatment was recommended by or received from a physician* during the 12 month period preceding the effective date of coverage, or two, symptoms were present during the 12 month period preceding the effective date of coverage that would cause a reasonably prudent person to seek advice or treatment from a physician.

Presumptive Disability

An insured will be presumed to be totally disabled* if due to accident* or sickness* while coverage is in force, he or she has totally lost: the use of both hands, or both feet, or one hand or one foot, or the sight of both eyes, or the hearing of both ears, or the ability to speak. The Elimination Period* will be waived. Regular medical care will not be required. The covered monthly benefits will be paid as long as the loss exists, up to the maximum benefit period.

Sickness

Any sickness, illness or disease that a. is diagnosed or treated by a physician* while this certificate is in force, and b. is not a pre-existing condition* as defined above, or 2. Is a pre-existing condition but a. is declared on the application of this certificate and b. is not excluded from coverage by name or specific description. Sickness includes complications of pregnancy.

Temporary Total Disability

If an insured suffers an accident or illness that temporarily precludes return to work, this type of coverage provides corresponding benefit payments. Policies typically begin payment benefits after a pre-determined elimination period. Benefits continue while the insured remains disabled, or until the coverage benefit period ends.





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