

PROFESSIONAL ATHLETES

Although a professional athlete most likely earns a higher salary than the average working individual, he or she is still vulnerable when it comes to future earnings - even more so due to the nature of the job. An athlete may have the luxury of a guaranteed contract. But how long is that contract for and what are the chances of the contract getting renewed if he or she were to suffer from an injury or illness that prevented him or her from playing the game?

Your high income clients deserve the same level of benefit as everyone else, don't they? We think so too. As their season starts, so should an athletes coverage.

Case Study #1:

A Pro Bowl Tight End drafted in the mid rounds explodes on to the scene during his third year. He worries about potential injuries derailing his future big pay day.

The Hanleigh Solution:

Realizing the players stock was rising, Hanleigh offered a PTD of \$10m and Loss of Value coverage to protect this players future contract.

Case Study #2:

A baseball player signs a \$36M deal but has a hobby off the field that could cause his contract to be cancelled if he were injured.

The Hanleigh Solution:

Hanleigh provided the baseball player with a \$20M lump sum policy to guarantee the net-earnings of the baseball players' new contract.

Case Study #3:

An NBA player has a \$40M contract but wants to participate for his home country in the Olympics. His NBA team is not thrilled about the idea and could cancel his contract if he were injured.

The Hanleigh Solution:

Prior to leaving for the games, the NBA player secured a \$25M Lump Sum policy to protect his earnings on the contract.

Contact Hanleigh for more information on disability coverage at 800.443.2922 or email info@hanleighinsurance.com. You can also visit our website at www.hanleighinsurance.com to meet the team, find additional information or request a quote.

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