

Pro-Athlete Disability Income Insurance Including Endorsements

John K Arnold October 09, 2013



Sports Injuries

A professional athlete's income depends on being healthy. Injuries and illnesses are not just annoying, even a minor injury can be career ending. It takes specialized coverage to protect professional athlete's income, bonuses and endorsements..

(Newswire.net -- October 9, 2013) Chicago, Illinois -- A professional athlete's income depends on being healthy. Injuries and illnesses are not just annoying, even a minor injury can be career ending. Insurance companies insure risks and pro-athletes and their income is a big risk to cover. Traditional disability income carriers and plans are not

available to this high risk group.

Every sport has its own particular types of risks.

Pro-athletes can be very highly paid with a promising future. That can all change in a moment and they can see that all coming to an end. Unlike other professionals they can't simply cut back. It is a very fine line and so more than many other professionals they need disability income protection that is specific to their being able to perform in their own sport or own occupation. It must be specific own occ coverage tailored to the athlete.

Now, there is high limit coverage that will cover temporary disabilities as well as permanent disabilities.

A permanent disability for a professional athlete might be a torn rotator cuff, something that would not at all be a total disability for almost all other professional occupations. An attorney can still be an attorney with a torn rotator cuff but a major league baseball pitcher very likely cannot continue in their position, as a major league pitcher. Permanent disability depends on the injury and the sport. At the elite athlete level that might not be anything that others could consider permanent.

Disability for a pro-athlete is usually referred to as a "career ending disability". Disability income plans are designed to replace both personal and what would have been future income.

Some temporary total disability and pro-athlete career ending disability examples:

- Pro Surfer breaks his ankle
- Pro bowler breaks his wrist
- Pro jockey falls in race and has multiple injuries
- Pro baseball player tears rotator cuff
- Any professional athlete having a pulled hamstring, groin or any muscle
- Any pro-athlete having runner's knee

- Pro Skiers, snowboarders, hockey players, runners, soccer players having a knee injury
- Torn ACL
- Severe Concussion
- Torn Ulnar Collateral Ligament
- Fractured Vertebrae
- Broken Leg
- An athlete is bit by a spider in a foreign country and gets an infection
- An athlete gets severe flu

Accidental injuries and illnesses can happen on or off the field.

Athletes that play contact sports are constantly subject to injury but broken bones are not limited to contact sports like football or hockey. A disability income policy needs to cover the pro-athlete whether injured on or off the field. Temporary and permanent disability benefits are available. Coverage needs to be worldwide for disability as well as having international travel health insurance with medical and [emergency medical evacuation](#) benefits and [international life insurance](#) if the athlete travels or competes internationally, for example pro-surfers, skiers and snowboarders.

Disabilities can be temporary or permanent.

Temporary total disability benefits pay monthly for a specific period of time up to the policy maximum. Permanent total disability is paid as a lump sum benefit. The benefits paid are dependent on the maximums and benefits the insured has selected. Maximums available are based on income. Personal income replacement benefits can be as high as 65 % of earnings. Contracts such as sponsorships or endorsements the benefit can be as high as 100% of the remaining contract.

Plans are tailored to the each athlete.

One athlete might need coverage is 24/7 both on and off the field. Another athlete might be covered while playing and need coverage only off the field for injury or illness. Accident only plans are available as well.

A professional athlete must be at the top of their game. Protecting themselves while there can be one of the most important business decisions they make.

For more information on how to protect your income please contact us by phone or email today.

John K Arnold has over 30 years insurance experience both in domestic and international health, life and disability income insurance. He specializes in high risk clients, high net worth or income clients and insuring those in need of specialized experienced help. Agents and agencies are welcome to contact as well as managers and promoters. John is also a featured Newswire author specializing in insurance and has an internet marketing company offering professional press release services to select clients.

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