

# ATHLETE QUARANTINE COVERAGE

Your professional athlete client was high up on the stat board, draft board or leader board, but given the current environment, they are now jumping on trampolines with their kids, cooking their own meals, binge-watching shows and playing video games. Instead of going to Team facilities to work with trainers and athletic therapists, they are trying to stay in shape at home without access to the normal tools and resources. These are unique times which require us all to adapt with the challenges that COVID-19 presents.

With that in mind, Exceptional Risk Advisors will continue to provide coverage to professional athletes to protect potential future earnings or non-guaranteed contracts, and we will also offer coverage to athletes who are NOT on the field, court, ice or track. Being at home brings new challenges and therefore, athletes still need protection even though they aren't actively playing games.

## COVERAGE INCLUDES:

- ◆ High Limit Disability
- ◆ Key Person Coverage
- ◆ Interim Life Insurance
- ◆ COVID-19 Coverage

## CASE STUDY

A standout wide receiver is expected to enter the final year of his rookie contract. With the unknowns of the current environment, potential lack of paychecks and not knowing when the season could or will start, the WR's agent and insurance advisor sought out alternative insurance solutions. Exceptional Risk Advisors developed a \$15M Permanent Total Disability policy that required a minimum down payment of 25% at the time of binding with the balance due in the summer. This payment schedule allows flexibility for the Player to continue to provide for his family and protect his next lucrative contract. As the season start gets closer and we learn more, we can work with the Player on his installment date to determine the next course of action. For now, he is fully covered and protected.



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