



PERMANENT TOTAL DISABILITY POLICY NFL QUARTERBACK

Client

A quarterback on an NFL team with one year left on his current contract.

Situation

The marquee player who led his team to a Super Bowl victory and broke several franchise records had one more year left before his free agency. The market value for his next contract was estimated at over \$150 million. To protect himself during off-season training and travel plans, he needed an insurance policy in place to get him to the next contract.

Assessment

Due to the physical nature of the sport, it was made apparent that if the player suffered an injury or illness resulting in a permanent total disability, then his future contract money would be lost.

Solution

Exceptional Risk Advisors worked with the player's insurance advisor and business manager to develop a \$25 million permanent total disability policy that protected his future income in the event the player became permanently totally disabled.

Result

This benefit gave the player peace of mind that if he suffered a serious injury or illness during the off-season and into the new football season, his future multi-million-dollar estate would be protected.

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