

# SUTTON

SPECIAL RISK

PROFESSIONAL SPORTS INSURANCE

## Go with the pros.

### PRO ATHLETE COVERAGE IS NOT A GAME

An injury can be physically, emotionally, and financially devastating for a professional athlete. Sutton Special Risk is a leading provider of professional sports insurance protection with over 40 years of experience. Our underwriting expertise enables us to protect athletes and the unique insurance risks they face.

#### OUR LINE UP

Our products, designed specifically for the sports world, provide protection from the following financial exposures:

- A team's contractual obligation to individual players
- An athlete who only gets paid if they play
- An athlete's future income in the event of a career ending injury or illness
- Accidents resulting in death or dismemberment
- A catastrophic accident associated with team travel

### TEMPORARY TOTAL DISABILITY (TTD)

Sports teams and players purchase TTD coverage to protect a contract in the event that an athlete is temporarily unable to play. TTD is also highly effective protection for athletes who do not have guaranteed incomes such as professional golfers and tennis players. TTD insurance pays a monthly benefit for a stated period of time up to 36 months, and in some situations, can be packaged with a Permanent Total Disability benefit.

### PERMANENT TOTAL DISABILITY (PTD)

Professional athletes, college players, and highly ranked prospects need to protect themselves from the financial impact of a career-ending disability. Sutton's Sports Disability insurance pays a tax-free lump sum benefit if the player is unable to participate in their sport at a professional level as a result of injury or illness. Disability insurance can be tailored to each player's unique needs.

### ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Sutton's High Limit AD&D insurance provides a cost-effective supplement to Life insurance. Coverage is 24 hours, worldwide, with amounts up to \$100 million. The benefit pays a tax-free lump sum amount to the athlete's beneficiary in the event of accidental death or to the athlete in the event of accidental dismemberment. Teams can also purchase AD&D policies to cover a player, and name the team as beneficiary.

### TEAM TRAVEL

Sports teams often travel together, which can create the exposure of a catastrophic accident. Our Sports Team Travel insurance provides valuable financial protection. The benefit pays a high limit tax-free lump sum in the event of accidental death as well as for loss or loss of use of limbs, hearing and sight. Since the coverage is usually purchased by the team with themselves as the beneficiary, the sum insured is typically equivalent to the player's contract, though asset value is also an option.

### ABOUT SUTTON

Since 1978 Sutton Special Risk has responded to the unique insurance needs of our clients worldwide. With our unparalleled suite of products, consultative approach, and commitment to providing exceptional service, we're always there with you.

Underwritten by certain underwriters at Lloyds

PROFESSIONAL

COLLEGE

JUNIOR

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