



## Sports Disability Coverage

### Protecting Elite Performers in Sports

Injuries are an unavoidable risk in sports — and for highly compensated athletes, a career-impacting disability can have major financial consequences. Tokio Marine HCC – Specialty Group offers high-limit disability insurance designed exclusively for athletes in need of coverage. Our policies provide significant income protection that reflects an athlete’s true market value, earning potential, and the unique risks associated with a professional sports career. This means that if a covered disability occurs, athletes can maintain financial stability while focusing on recovery.

Whether coverage is needed for an individual athlete, a team’s star player, or arranged on behalf of an agency or league, our team brings unmatched expertise, proven performance, and decades of experience supporting elite sports professionals. We understand the business of sports and the importance of protecting the talent that drives it.

#### Coverages Offered

Our high-limit disability insurance provides meaningful income replacement for athletes whose livelihoods depend on their physical performance and visibility. Coverage is tailored to reflect each athlete’s unique value and career risk, helping ensure financial security in the event of a career-impacting injury or illness.

**Permanent Total Disability**

**Temporary Total Disability**

**Critical Injury**

**Accidental Death & Dismemberment**

**Critical Asset Protection**

#### Highlights

- “Own occupation” definition
- Limits of up to \$100 million (higher limits may be available upon request)
- Benefit periods payable over multi-seasons
- Policy periods up to four years
- Worldwide coverage
- Lump sum options
- Dedicated underwriting team with specific focus on professional & collegiate sports
- Indications are available based on preliminary underwriting data
- Dedicated claims department
- Admitted

#### Target Insureds

- Teams
- Leagues
- Unions
- Professional Team Athletes
- Olympic Sport Athletes
- Collegiate Athletes
- High School Star Athletes

## Contact Us

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HCC**