

# THE LINKS DISABILITY INSURANCE

*A Disability Financial Planning Tool*

## FOR

- Club Professionals
- Touring Professionals
- Teaching Professionals

## Featuring

- Worldwide 24-Hour Coverage
- Accident & Sickness Coverage

## Uses

- Income Protection
- Loss of Future Earnings
- Loss of Endorsements



**PETERSEN**  
International Underwriters  
*Lloyd's Coverholder*

# Links Disability Insurance

## THE LINKS DISABILITY INSURANCE PLAN

Whether your client is a Touring Pro, Club Pro or Teaching Pro, all professional golfers have the need of protecting their incomes. Countless possible injuries or illnesses can create the inability to earn a living. Even a minor disability will interrupt cash flow, with more serious disabilities possibly being career-ending. Because incomes/winnings can fluctuate and the risk is high for a professional golfer to become disabled, traditional insurance companies will not underwrite disability insurance plans for people in these occupations. Petersen International Underwriters provides disability coverage to protect an income during periods of temporary disabilities and in case of permanent career-ending disabilities.



### WHAT IS A TEMPORARY TOTAL DISABILITY (TTD) BENEFIT?

Temporary Total Disability provides a monthly benefit if an accidental bodily injury (on or off the course) or sickness gives rise to the total physical inability to participate in the sport. The policy will begin to pay a benefit following an elimination period and will continue to pay as long as the person remains disabled, but will in no case pay longer than the maximum benefit period purchased. Temporary Total Disability provides for the quickest cash flow to allow a person to maintain his/her standard of living. This benefit is available as a stand alone benefit or in conjunction with a permanent total disability benefit.

### WHAT IS A PERMANENT TOTAL DISABILITY (PTD) BENEFIT?



Permanent Total Disability provides a lump sum benefit if as a result of an accidental bodily injury (on or off the course) or sickness causes total physical inability to participate in the sport. Additionally, if in the opinion of a competent medical authority, the player has no hope of improvement sufficient to ever recommence a career as a professional in their sport a benefit will be provided. Permanent Total Disability is often referred to as “career-ending disability” and is designed to replace lost future income.

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## WHAT IS THE MAXIMUM TTD BENEFIT AVAILABLE?

The level of monthly benefit is determined by underwriters who review the person's prior income track record. Usually the benefit is calculated at up to 65% of prior earnings. Benefit periods range from one year to five years.



## WHAT IS THE MAXIMUM PTD BENEFIT AVAILABLE?

General guidelines are up to 3 to 10 times prior annual income. However, there can be exceptions based on the person's financial history and pattern of income

## IS THE BENEFIT TAX FREE?

The benefits paid under this plan of insurance work as any other disability plan, i.e. if the premiums are paid with after tax dollars, then the benefit is tax free.

## CAN ENDORSEMENT INCOMES BE INSURED?

Yes, underwriters are willing to insure endorsement incomes based on the provisions of each endorsement contract.

## IS COVERAGE AVAILABLE ON AND OFF THE GOLF COURSE?



Yes, coverage is 24/7 unless otherwise requested. An example might be a golfer who is covered by a sponsor while playing golf, but if something happens off the course, then this person will suffer financially. A plan of disability insurance to cover this person off the course only, can be arranged. The plans can be tailored to fit the need so as to not duplicate coverage already in place.

## PETERSEN INTERNATIONAL UNDERWRITERS

Petersen International Underwriters designs, underwrites and administers its proprietary line of coverages. The security behind all risks is furnished by highly rated national and international insurers, including Lloyd's of London. Petersen International Underwriters has been an underwriting firm since 1974. For more information visit our website at [www.piu.org](http://www.piu.org).