

A photograph of an NFL player in a white jersey with the number 9, running with the ball. The player is wearing a dark blue helmet and is captured in a dynamic, forward-leaning pose. The background is a blurred crowd of spectators in a stadium.

NFLPA CONTRACT PROTECTION

GUARANTEED ISSUE INCOME INSURANCE



NFL PLAYERS
ASSOCIATION

Income Protection

On behalf of the players of the National Football League, the NFL Players Association has organized an income protection plan to provide monetary benefits to players that suffer career-ending injuries or sicknesses. Benefits are offered with a group discount and on a guaranteed-issue basis which has never before been available to the players of the NFL. The NFLPA created this plan for the good of the players. The NFLPA is not monetarily compensated in any way by this program.

As you are aware from reading your employment contract, very little of your income is contractually guaranteed. In general, your salary is only guaranteed for the remainder of the season even on a multi-year contract. Teams have the authority to release or waive players for any reason, leaving the contract worthless. Careers in the NFL are short compared to other occupations, and it is important that you protect your income against a career-ending disability.

The occupational duties of professional athletes expose them to countless possible injuries, and they are susceptible to illnesses just like any other person. Even a minor disability can be career-ending for a professional athlete. Because the risk is so high, traditional insurance companies usually don't underwrite disability insurance plans for athletes. Petersen International Underwriters is the exception and provides high-limit coverage for professional athletes to safeguard against disablement.



Available Benefits

The NFLPA Permanent Total Disability Plan provides a lump sum benefit if as a result of an accidental bodily injury (on or off the field) or sickness the insured player becomes physically unable to participate in their sport. Permanent Total Disability is often referred to as “career-ending disability” and is designed to replace both personal income and what would have been future income.

Guaranteed Issue \$500,000 - (Ages 18-30)

- Active on the 53 man roster.
- Active for more than three games last season.
- Rookies picked within rounds 1-7.

Guaranteed Issue \$250,000 - (Ages 18-30)

- On last seasons 53 man roster and active for less than three games.

Policies are available on a one-year term basis with the option to renew at the end of the term subject to the above playing qualifications. In the event of a career-ending disability, the lump sum benefit will be paid after a 12 month elimination period. The lump sum benefit is paid tax free as long as the premiums were paid with after-tax dollars.



Carrier & Plan Administrator

This insurance will be placed with certain Underwriters at Lloyd's of London and will be administered exclusively by Petersen International Underwriters. The NFLPA does not endorse the specific terms of the policy or have any role in the securing of coverage for any applicant or any role whatsoever in the administration of any specific policy. This brochure contains a brief description of the coverage provided under the program and how to apply for the coverage. This brochure does not contain all of the policy details and the information herein is subject to the terms, conditions and provisions of the policy.

A player's name is the only information needed for a comprehensive quote. Players over the age of 30 may still be eligible for coverage. Please contact us for an individual quote.



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This is not intended to be a complete outline of coverage. Actual wording may change without notice. Underwriters reserve the right to modify terms and conditions at time of underwriting.

