

# RACERCOVER DISABILITY INSURANCE

*Temporary and Career  
Ending Disability*

## Featuring

- Worldwide Coverage
- 24-Hour Coverage or
- While Practicing and Racing  
Only Coverage
- Personal or Team Coverage
- Accident & Sickness Coverage
- Accident Only Coverage

## Uses

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



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INTERNATIONAL UNDERWRITERS

# Racercover Disability Insurance

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

Temporary Total Disability provides a monthly cash benefit in the event of a disability. The disability must be a result of an accidental bodily injury (on or off the track) or sickness causing an inability to participate in the racer's sport. The policy will begin to pay a benefit following a selected elimination period. It 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 a 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.



## TEMPORARY TOTAL DISABILITY BENEFITS

Benefits are payable while totally disabled following the elimination period and may be paid on the basis of:

- Weekly Benefits
- Monthly Benefits or
- Per Missed Race Benefits

Elimination Periods are available based on a selected number of days or number of missed races. The typical elimination periods are:

- 14, 30, 60, 90, 180 Days or
- 1, 2, 3, 4, 5 Missed Races

Disability benefits may be purchased for:

- Accident and Sickness
- Accident only
- 24 Hour Coverage
- While Practicing and Racing Only



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

Permanent Total Disability provides a lump sum benefit amount if as a result of an accidental bodily injury (on or off the track) causes the inability to participate in the racer's sport. Additionally, if in the opinion of a competent medical authority, the racer has no hope of improvement sufficient to ever recommence a career as a professional in his/her 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.

## PERMANENT TOTAL DISABILITY BENEFITS

A single lump sum benefit is paid following the elimination period provided it has been determined that recovery to the point of being able to return to the insured's own occupation is not likely.

Elimination Periods are available based on a selected number of months or races missed. The typical elimination periods are:

- 12, 18, 24 Months or
- 10, 20, 30 Missed Races

Disability benefits may be purchased for:

- Accident and Sickness
- Accident only
- 24 Hour Coverage
- While Practicing and Racing Only



## COMBO COVERAGE



If the driver selects the combination of both Temporary Total Disability and the Permanent Total Disability coverage, the elimination period for the Permanent Total Disability begins at the end of the maximum benefit period under the Temporary Total Disability coverage.