

TheInsuranceNet.com

Instructions for obtaining quotes for athlete asset protection insurance

- 1) Print out brochure and questionnaire.**
- 2) Fill out questionnaire completely.**
- 3) Fax back to 410-796-7456 (24 hr fax)**

- 4) or mail to....**

**TheInsuranceNet.com
5965 Sandy Ridge
Elkridge, MD 21075**

- 5) Call with questions 410-796-7497 or toll free 877-634-1256.**

PROFESSIONAL ATHLETES ASSET PROTECTOR



COMPREHENSIVE COVERAGE

High Limits • World-Wide

COVERS ALL

Family Members

Residences

Property

Employees

Activities

Automobiles

Boats

Planes

Pets

Recreation



PETERSEN INTERNATIONAL UNDERWRITERS

Lloyd's Correspondents

23929 Valencia Blvd. Suite 215 • Valencia, CA 91355

Telephone (661) 254-0006 (800) 345-8816 Facsimile (661) 254-0604

PROPOSAL FOR: _____

DATE: _____

OCCUPATION: _____

PRESENTED BY: _____



PROFESSIONAL ATHLETES ASSET PROTECTOR APPLICATION

Please Remit To:
PETERSEN INTERNATIONAL UNDERWRITERS
23929 Valencia Blvd., Suite 215 • Valencia, CA 91355 • Tel (800) 345-8816

1) Name of Proposed Insured: _____

2) Sport/Professional Team: _____

3) Date of Birth: _____

4) Residence Address: _____

5) Number of homes/condos/owned: _____

A) What state(s): _____

B) Name of Homeowner/Condo Insurer: _____

C) Limits of Homeowner/Condo Liability Coverage: _____

6) Do you have an Excess Liability Umbrella through your homeowners? If yes, what are those limits?

A) \$1million B) \$2 million C) Other \$ _____

7) Number of automobiles owned: _____

A) Driver's License #: _____ State License Held: _____

B) Number of drivers and ages: _____

C) Limits of Auto Liability Coverage: _____

D) Number of Moving Violations last 5 years: _____

8) Do you own any personal watercraft, boats, planes, snowmobiles, etc.? YES NO

If so, please list: _____

9) Amount of coverage desired:

\$1million \$2 million \$3 million \$4 million \$5 million



PROFESSIONAL ATHLETES ASSET PROTECTOR

A PLAN OF ADDITIONAL LIABILITY INSURANCE

Excess Liability Insurance is a prudent plan for highly compensated people to carry. Professional Athletes are highly visible targets for liability claims because of their highly publicized incomes and wealth. The Professional Athlete is considered a **Deep-pocket Target** by people who make a career out of pursuing and suing wealthy people.

Certainly not all liability claims are made by predators who seek out wealthy people to sue. Some are legitimate claims made by honest and sincere people who have been injured by another person, a member of his family or the person's pet or was injured while on the premises of another person.

Regardless of the motive of the claiming party, the claiming party usually wins and the liable victim suddenly faces a large cash judgement plus huge legal costs.



SPECIFIC EXAMPLES OF CLAIMS



Specific claims examples that resulted in judgements that exceeded the liability limits in Homeowners, Automobile or Boat Insurance tell the story of the practical reasons to carry Excess (umbrella) Liability Insurance.

- A family member accidentally bumped a novice skier who smashed into a tree. The injured skier suffered a spinal cord injury which has resulted in paraplegia. The judgement was for lifetime care and medical treatment.
- The driver of a power boat cut between an idle boat and a skier in the water. The propeller whipped the ski rope around the skier's neck severing the wind pipe and killing him. The verdict was based on the value of a human life.
- The driver of an SUV crashed into a city bus resulting in injuries to four people who claimed serious injury, loss of income and heavy medical expenses.
- While casting for trout, the fish hook impaled the eye of a bystander whose occupation was a commercial pilot. The injury resulted in loss of his pilots license and ended his career.
- A family pet attacked a visitor resulting in a mangled arm and deep facial scars that damaged the acting career of the visitor.



The Professional Athletes Asset Protector is a shield of one's wealth.

The Sports Division of Petersen Underwriters Presents...

SPECIAL INSURANCE PLANS FOR PROFESSIONAL ATHLETES

Professional Athletes Asset Protector Liability Plan

*is designed to protect you and members of your household
by providing a large additional layer of liability insurance over the liability limits of
your auto, homeowner, boat or other personal insurance policies.
It also gives you special coverages not found in most standard policies.*

Definitions

■ **CGL** means **Comprehensive General Liability**.
This coverage is included in Homeowners/Condo Insurance.

■ **CSL** means **Combined Single Limit**.
This coverage is included in Automobile Insurance.

EXAMPLE: BI (Bodily Injury)	\$250,000 any one person. \$500,000 any one occurrence.
PD (Property Damage):	\$100,000
EXPRESSED AS:	250,000/500,000/100,000

Notice

To purchase this coverage, one must have a minimum base coverage:

A) \$500,000 CSL–Auto, and; B) \$300,000 CGL–Homeowner

Other Important Coverages for Professional Athletes



Career Ending High Limit Disability Insurance

Protects the Professional Athlete from heavy financial loss due to disablement from ACCIDENT or SICKNESS. Also covers...

- Loss of Future Earnings
- Contract Completion
- Temporary or Permanent Disability

administered by

PETERSEN INTERNATIONAL UNDERWRITERS

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(800) 345-8816 telephone • (661) 254-0604 facsimile