

# ***TheInsuranceNet.com***

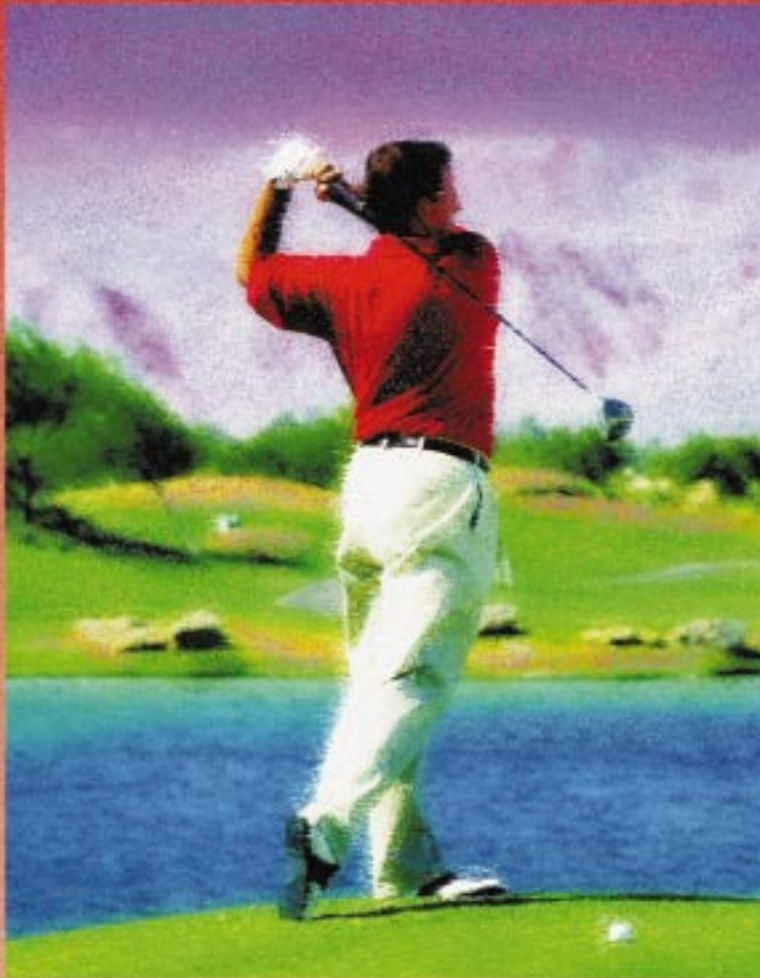
## **Instructions for obtaining quotes for disability insurance**

**1) Call our office for proposal.**

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

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

# THE LINKS DISABILITY INSURANCE



## FOR

- Club Professionals
- Touring Professionals
- Teaching Professionals

## FEATURING

*Worldwide 24-hr. Coverage  
Accident and Sickness Coverages*

## USES

*Loss of Future Earnings  
Contract Completion  
College to Pro Protection  
Loss of Endorsements  
Costs of Agents/Managers*

## OPTIONAL

*Loss of Image/Endorsement  
Coverage Available*



## PETERSEN INTERNATIONAL UNDERWRITERS

*Lloyd's Correspondents*

23929 Valencia Boulevard Suite 215 Valencia California 91355  
Telephone (800) 345-8816 (661) 254-0006 Facsimile (661) 254-0604  
E-Mail: [piu@piu.org](mailto:piu@piu.org) Website: [www.piu.org](http://www.piu.org)

PROPOSAL FOR: \_\_\_\_\_

AGE: \_\_\_\_\_ DATE: \_\_\_\_\_

PRESENTED BY: \_\_\_\_\_

# THE LINKS DISABILITY INSURANCE

## PROFESSIONAL ATHLETES MONTHLY DISABILITY BENEFITS

**Purpose:**  Personal Disability  Contract Guarantee  Loss of Image/Endorsement

**Monthly Benefits** will be paid to the Insured when Totally Disabled. Total Disablement means the Insured's complete and total physical inability to participate in his/her regular occupation. Benefits will begin on the first day following the Elimination Period and pay for each month or portion of a month missed by the Insured, but not for longer than the Maximum Benefit Period.

POLICY PERIOD _____	<input type="checkbox"/> 24 hour Coverage	<input type="checkbox"/> Other _____
	<b>BENEFIT</b>	<b>PREMIUM</b>
MONTHLY BENEFIT AMOUNT	\$ _____	\$ _____
ELIMINATION PERIOD	_____ Days	
MAXIMUM BENEFIT PERIOD	_____ Months	
MAXIMUM BENEFIT	\$ _____	

SUBJECT TO SATISFACTORY:  Application/Exam  Justification/Contract

## INSURING AGREEMENT

If injury or sickness results in the **Total Disablement** of the Insured and such Total Disability commences during the Policy Period and within six (6) months of the date of the accident causing bodily injury, or in the event of sickness within six (6) months of the date such sickness first manifests itself, the Underwriters will pay to the Insured the Monthly Benefit Amount.

## SPECIAL FEATURES

### RECOVERY, RECURRENT AND SUBSEQUENT DISABILITY:

If the Insured returns to play after a period of Total Disablement for which benefits were received, and is able to participate in the Regular Season, a Total Disablement commencing thereafter will be subject to a new Elimination Period. If the Insured suffers a recurrence of Total Disablement during the Policy Period as a result of the same Accidental Bodily Injury or Sickness or Disease, such recurrence will be deemed part of the prior disability for the purposes of satisfying the Elimination Period.

With regard to any such recurrent or subsequent disability as insured, the Underwriters will pay the monthly benefit only for the unused portion of the maximum benefit period not previously exhausted by payment of monthly benefits due to any prior disability or disabilities.

No benefits are payable in the event of participation, or attempted participation after commencement of Total Disability unless first approved a sports medicine Physician.

No benefits are payable if the services in the Insured's occupation are terminated or altered to decrease compensation and/or the period of the contract unless the Insurer is notified and agrees in writing to continue the coverage in force. If the Insured engages in an occupation or activity of greater risk without obtaining the Insurer's permission in writing and paying any additional premium, no claim is payable.

War, act of war, suicide, self-destruction, attempted suicide or self-destruction, or intentionally self-inflicted injuries, while sane or insane; the Insured's own felonious act; death, howsoever caused, disappearance, being under the influence of alcohol, drugs or narcotics unless prescribed for the Insured by a qualified health care practitioner, using any drugs or substances in violation of the rules or regulations of the sports governing body; the use of performance enhancing substance; any practices or activities excluded by the Insured's professional sports contract; conditions of psychotic, psychoneurotic, or epileptic origin; or the Insured spending time in a drug rehabilitation program, or a weight loss clinic or program.

*This is a brief description of the insurance provided by this plan.  
The Certificate of Insurance is the complete description of coverage.*

# THE LINKS DISABILITY INSURANCE

## PROFESSIONAL ATHLETES CAREER ENDING DISABILITY

**Purpose:**  Personal Disability  Contract Guarantee  
 Loss of Image/Endorsement  College to Pro Protection

The **Principal Sum** is payable after the specified elimination period. The Principle Sum Benefit may be taken in a single lump sum benefit or designed to pay lifetime benefits as an annuity of the lump sum.

POLICY PERIOD _____	<input type="checkbox"/> 24 hour Coverage	<input type="checkbox"/> Other _____
	<b>BENEFIT</b>	<b>PREMIUM</b>
PRINCIPAL SUM BENEFIT AMOUNT	\$ _____	\$ _____
ELIMINATION PERIOD _____	_____ Months	

SUBJECT TO SATISFACTORY:  Application/Exam  Justification/Contract

## PRINCIPAL SUM

Eligibility for the Principal Sum Benefit is conditional upon the Insured having been Totally Disabled for the entire Elimination Period and is then determined by competent medical authority to be Permanently Totally Disabled. Total Disability must result from a bodily injury caused by an accident occurring while this Certificate is in force and results in disablement within six months of the date of the accident, or sickness or disease that manifests itself while this Certificate is in force and results in disablement within six months of the date of such manifestation.

## SPECIAL FEATURES

- **This is not an integrated policy!** This benefit is payable, **in addition to and not reduced by**, any other disability benefits provided by this or any other plan.
- The **Principle Sum Benefit** may be taken in a **single lump sum benefit or** designed to **PAY LONG-TERM BENEFITS** as an annuity of the lump sum.

An injury is a Bodily Injury only if it is the direct consequence of an Accident and is not the accumulation of a series of accidents or traumas and if it is not directly or indirectly caused by, contributed to by and/or aggravated by any physical impairment, defect, degenerative process or infirmity existing prior to the inception of this Policy. A physical impairment, defect, degenerative process or infirmity exists prior to the inception of this Policy or in the event that it has not been so diagnosed then, in the opinion of a health care practitioner the Insured could reasonably have been expected to be aware of its existence on the date of inception of this Policy.

War or any act of war, whether declared or not; suicide, self-destruction, attempted suicide or self-destruction, or intentionally self-inflicted injury, while sane or insane; The Insured's own criminal or felonious act; being under the influence of alcohol, as defined by the motor vehicle laws of the state in which this Policy was delivered or issued for delivery; being under the influence of drugs or narcotics that are not lawfully available, unless prescribed for the Insured by a qualified health care practitioner; using drugs or substances in violation of the rules or regulation of the sanctioning organization in which the Insured plays; The insured's use of performance enhancing substances, including but not limited to anabolic steroids, stimulants or corticosteroids, regardless of whether or not prescribed by a qualified health care practitioner; any practices or activities excluded by the Insured's professional sports contract in connection with his Occupation; conditions of Psychotic, Psychoneurotic or Epileptic origin.

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# THE LINKS DISABILITY INSURANCE

## SPECIFIED OCCUPATIONS

These plans are Specified Occupation Plans. They will terminate automatically if the Insured changes from the occupation in which he/she was engaged in at the time the Plan was issued, unless an agreement has been obtained in writing from the underwriters and any additional premium required by the underwriters has been paid. The sole liability of the underwriters in the event of an occupation change shall be to return any unearned premiums paid for the balance of the Plan term.

## TERM OF COVERAGE

These Plans are annually renewable, or for negotiated longer periods of time. It is contemplated that the Plans will be renewed, however, the underwriters reserve the right to refuse to renew or to change the premium rates on renewal. A renewal application or a statement of good health may be required by the underwriters for consideration of renewal.

## OPTIONAL PLANS OR PLAN DESIGNS

These plans are used in a number of ways to insure the professional athlete personally or to insure other third parties of which the athlete is affiliated as to the financial losses that result from a disabling accidental bodily injury or sickness. Career length varies by the sport in which the athlete performs. Exceptionally high earnings are generated in a short time span making the adequate insuring of the earning potential a primary financial planning process. Here are some of the uses of these plans:

### ■ **Loss of Future Earnings**

A professional athlete can anticipate income levels and probable playing time. A disability can affect the level of income to be earned in the future and a disability can shorten the career period. As an example, an athlete has no income assurance beyond the term period of the present contract. This plan can insure an income should disability shorten the expected career period.

### ■ **Contract Completion**

The loss of an athlete by disability puts the team in double jeopardy . Revenue may slip and the team must continue to pay the non-performing athlete. These plans can insure the contracted compensation to the athlete, thus relieving the team of that financial burden.

### ■ **Loss of Image/Endorsements**

Endorsement income and fees continue to flow as long as the public remains fans of the athlete. A political statement, a drug involvement, a drunk arrest, a public relations goof, and the advertiser/endorsers pull back from sponsorship. This loss is also insurable.

### ■ **Cost of Agents/Managers**

During periods of disability it is in the athletes best interest to continue the use of agents and managers to keep the athlete's value as an athlete and as a product spokesperson keenly in the minds of those who contract for their services. These costs can be insured.

### ■ **College Draft Protection**

Talented athletes may decide to stay in school rather than take early entry into the draft. There is a risk of sustaining a career-ending disability during the final college years. These plans are available to insure the future value of a professional career.

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