

# Draft Protection Insurance

Disability Insurance  
for Tomorrows  
Professional Athletes

## Benefits Include

- Worldwide Coverage
- 24-Hour Coverage
- Accident & Sickness Coverage



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## What is Draft Protection Coverage?

Draft Protection is disability insurance that a student athlete with professional potential can buy to protect against his/her Loss of Future Earnings as a professional athlete due to a Permanent Total Disablement that may occur prior to signing a professional contract.



## What is a Permanent Total Disablement?

A Permanent Total Disability is when a player as a result of the Accidental Bodily Injury (on or off the field) or Sickness or Disease giving rise to the total physical inability to participate in their sport, the player has no likely hope of improvement, sufficient to ever commence a career as a professional in their sport. The coverage is designed for a career ending disability.

## When can a player buy Coverage?

A player with professional potential can buy their first policy up to three years prior to their draft eligibility.

## Who qualifies for coverage?

Student-athletes who have demonstrated they have professional potential as determined by third party scouting reports.

## How much coverage can they buy?

The maximum benefit amount that a player can qualify for is determined by our sports underwriters based on where he/she is projected to be drafted and how much that position has signed for in previous year's drafts.

## Is the benefit tax free?

Yes, the benefit is paid as a onetime tax free lump sum.

## Will previous conditions affect the premium?

No, previous conditions will not affect the premium. Most conditions can be covered once they have been sufficiently game tested.



## What is needed to request a quote?

All that is needed to request a quote is the player's name, position and school.

## Who is Petersen International Underwriters?

Petersen International Underwriters designs, underwrites and administers its proprietary line of coverage's. The security behind these risks is furnished by highly rated national and international insurers, including Lloyd's of London. For additional information about Petersen International Underwriters visit our website at [www.piu.org](http://www.piu.org).