



SPORTS COVERAGE

HIGH LIMIT DISABILITY INSURANCE

Change the game with IDU's Sport's Coverage.

At IDU, Inc. we understand the complexity and uniqueness of athlete's insurance needs for professional, collegiate, and amateur levels. We offer a suite of A&H solutions to secure these specialized risks, providing consultative expert case designs. With the use of IDU's sports coverage, these high performing clients can focus on winning, knowing that they are covered.

TYPES OF COVERAGE

Draft Protection

Temporary Disability

Permanent Disability

Contract Guarantee

Future Contract Value

Death, Disgrace & Disability

TARGET MARKETS

- Top Round Draft Picks
- Coaches / Referees / Broadcasters
- Miscellaneous/Extreme Sports
- Basketball
- Baseball
- Football
- Hockey
- Golf



KEY FEATURES

- Aggregate Limits of **\$50M** and higher
- Standard Policy Terms of 1 Year
 - Exceptions made depending on need & profile
- Benefit Structures:
 - Monthly - Temporary Total Disability (TTD)
 - Lump Sum - Permanent Total Disability (PTD)
- Standard Elimination Periods: 90 to 365 days or longer
- 3rd Party, Team or Personally Owned Coverage Options
- Own Occupation Definition of Coverage