

ATHLETE HIGH LIMIT COVERAGE

Your client is high up on the stat board, draft board or leader board. Strenuous demand on their bodies requires unique insurance coverage to protect their affluent lifestyle.

Fairfield Green Enterprises partners with Exceptional Risk Advisors, LLC to provide coverage to professional and top college athletes to protect potential future earnings or non-guaranteed contracts. Contract coverage is also available for teams or sponsors looking to protect their most valued players.

COVERAGE INCLUDES:

- High Limit Disability
- Key Person Coverage
- Catastrophic Accidental Death
- Contractual Indemnification
- Interim Life Insurance
- Coverage for risks that may void guaranteed contracts

CASE STUDY

A young baseball player in the last year of his first professional contract was soon to become one of the league's top free agents. If injured in the final year of his current contract, his future multi-million-dollar contract stood at risk. The principals at Fairfield Green Enterprises secured a \$10,000,000 personal disability policy that would pay him a lump sum payout in the event of a career ending injury.

CASE STUDY

A 25-year old Professional American Football player signed a \$10,000,000 contract this year, \$3,000,000 of which is guaranteed. With the risk of a disabling injury preventing him from earning the full contract value, his advisor sought disability coverage to protect the player's earnings. The advisor obtained a disability policy that would pay a \$5,000,000 lump sum in the event the player was permanently disabled including 24-hour worldwide coverage for accident and sickness, both on and off the field.



Fairfield Green Enterprises

Louis J. Stanzione, Ph. D

Private Wealth Advisor, Insurance and Financial Services Specialist

47 Maple Street, Suite L-19

Summit, NJ 07901

908-277-2603

lstanzone@fairfieldgreenenterprises.com