

Provenance Specialty Insurance, along with our industry rated “A” or better companies, provide a wide range of coverage protecting any athlete from “Player to Pro”.

➤ COLLEGE TUITION PROTECTION

College Tuition Protection provides coverage in the event of an accident, illness or injury occurring before the player signs a National Letter of Intent and the scholarship offer could be withdrawn. This coverage is available to pay tuition up to \$50,000/year to a maximum of \$200,000\*.

\*Specifically for tuition cost

Coverage is available to high school juniors, seniors and prep school students with confirmed scholarship offers from colleges registered with a national scouting agency.

➤ FUTURE PROFESSIONAL PROTECTION

Players eligible to be drafted can purchase Permanent Total Disability coverage. Limits vary depending upon the player’s ability and projected draft ranking. Projected 1<sup>st</sup> Round Draft Players may be eligible for Loss of Value (LOV).

Loss of Value covers loss of future earnings due to an accident, illness or injury causing a drop in the players draft selection. Loss of Value is an addition to the basic Permanent Total Disability policy.



➤ PROFESSIONAL ATHLETES

Professional Players can purchase several types of policies:

- **Permanent Total Disability:** This coverage protects the projected career earnings in the event the athlete suffers an accident, illness or disease that renders him/her permanently and totally incapable of participating in their sport. Policy limits are determined based on various factors including annual salary.
- **Temporary Total Disability:** Covers the Non-Guaranteed portion/earnings of a player's contract. \*\*Please contact us for further explanation
- **Accidental Death:** This endorsement can be added to all or any of the policies previously listed in the amount of the premium due for the coverage.

Policies are available to protect loss of income from endorsement deals if the athlete is rendered permanently disabled or injured.