

PROTECTING NIL INVESTMENTS

Safeguard athletes, institutions, and NIL revenue streams



WHY DISABILITY INSURANCE MATTERS

For Athletes

- Protect future earnings from NIL deals & pro contracts
- High-limit coverage: \$1M-\$25M

For Universities

- Offset financial loss from sidelined star athletes
- Group Temporary Total Disability (TTD) policies

For NIL Collectives

- Shield donor funds and endorsement commitments
- Permanent Total Disability (PTD), TTD, and Disgrace coverage as differentiators

CORE COVERAGE TYPES

- **Permanent Total Disability (PTD):** Lump-sum payout for career-ending injuries
- **Temporary Total Disability (TTD):** Covers short-term inability to fulfill NIL obligations
- **Critical Injury Riders:** Add-on for catastrophic events
- **Disgrace Coverage:** Protects investments if athlete commits a felony or is expelled

BEST PRACTICES

- Calculate future insurable income (NIL + pro prospects)
- Secure coverage before high-risk seasons
- Bundle disability coverage with health benefits
- Integrate PTD/TTD into NIL agreements

2026 TRENDS

Surge in \$10M+ in High-Limit Policies



AI-Driven Risk Premium Pricing

Bundled NIL & Disability Packages as Recruiting Tools



Global Market Expansion for Cross-border NIL Deals

(866) 512-0444 | ExceptionalRiskAdvisors.com | info@exceptionalriskadvisors.com

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