

# 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



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