



EXCEPTIONAL RISK ADVISORS

AVOIDING A DISABILITY WHILE SHELTERING IN PLACE

By Chris Lack

A professional athlete's career is based on routine. They know when the season starts, when it ends, how much off-season they face, and how to stay in shape while between seasons. They know when to ramp up their training so that they arrive for the start of their respective seasons in peak physical condition. But in these unsettling times they don't know when, or even if, their season will start, which is creating a completely new challenge. Their routine will be to continue to train, but they will be forced to do this without access to gyms, team facilities, trainers, therapists, and so forth. Trying to stay in shape while spending time at home can create the opportunity for some unique "household injuries." In the past, the Detroit Tigers' Brandon Inge strained an oblique fluffing his daughter's pillow, Yankees pitcher Joba Chamberlain dislocated an ankle jumping on his kid's trampoline, San Diego Padres' Adam Eaton stabbed himself in the stomach trying to open a DVD wrapper, and Sacramento King's Lionel Simon developed thumb tendonitis playing his Gameboy. You couldn't make this stuff up.

But what seemed at the time as something rare and unique is now shrouded in definite possibility once a take-no-prisoners virus traveled halfway around the world and created havoc with the sports world, shutting down games and driving athletes indoors. Suddenly, we've been thrust into what seems like a sports multiverse; the NBA and NHL stopped in its tracks with weeks left to play, MLB never getting out of training camp, the NFL not even knowing if it will *have* a training camp. And as fast as you could say "one package of toilet paper per person," athletes suddenly found themselves outside their comfort zone. They are now sheltered in place, without access to proper training facilities, precise dietary restrictions and world class chefs, all while not trying to trip over their son's Big Wheel and blow out a knee. The result: the risk of disability has grown exponentially.

So in an age where sports are shut down we ask; what is your game plan to protect your athlete clients?

Furthermore, how are they going to perform when they return to play after emerging from a bizarre "off-season" where they were unable to stay in top condition? It's not hard to imagine that many world-class athletes are sitting at home right now trying to figure out what they're going to watch on Netflix, while not eating the healthiest of menus. Many of them are not working with the professional trainers. Sure, they might be working out on Zoom, but is it the same? Meanwhile some athletes are just doing different things to garner a few hits on their Twitter account (check out PK Subban and Lindsey Vonn doing an exercise routine that hardly looks like something the team trainer would buy into). Add that

to the fact that athletes are now at home cutting things, barbecuing, cleaning out an attic, while quite possibly not in peak condition. And last, but most certainly not least, there's a pandemic knocking at their door.

Perhaps there is no better time than now to suggest that disability insurance for what is basically an off-kilter off-season would be a wise move, one that covers COVID-19, unless you have pre-existing underlying medical conditions. We can set up coverage for athletes as they wait for their seasons to ratchet up, sometimes even at dramatically reduced prices. For example, we recently placed coverage for a standout wide receiver who is expected to enter the final year of his rookie contract. With the unknowns of the current environment, potential lack of paychecks and not knowing when the season could or will start, the WR's agent and insurance advisor sought out alternative insurance solutions. Exceptional Risk Advisors developed a \$15M Permanent Total Disability policy that required a minimum down payment of 25% at the time of binding with the balance due in the summer. This payment schedule allows flexibility for the Player to continue to provide for his family and protect his next lucrative contract. As the season start gets closer and we learn more, we can work with the Player on his installment date to determine the next course of action. For now, he is fully covered and protected.

Myself, our advisors, the athletes we watch play every day; we are all in this together. But we are in the midst of a fierce tug-of-war; we're on one side of the rope and a virus like something out of a Stephen King novel is tugging hard on the other end. But there's no doubt who will win; it's what we do.

We are here to help. We also want to make sure that your clients have the ability to be in the best shape they can be when their season resumes. But we are aware there are increased risks creeping into athletes lives each and every day as routine crumbles. Before the new normal became abnormal, these athletes lived by the clock; wake up, workout with the trainer from 9 to 11, lunch in the dining hall where the team chef will fix you a healthy meal, followed by another workout, physical therapy, etc.... Now they are working out in a basement and eating food delivered by Grub Hub.

As risk managers we need to protect our clients, especially when a super-flu makes it unable for them to protect themselves.



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