



## Disability

Specialty insurance products for personal accident insurance in professional sport, entertainment and high limit key person



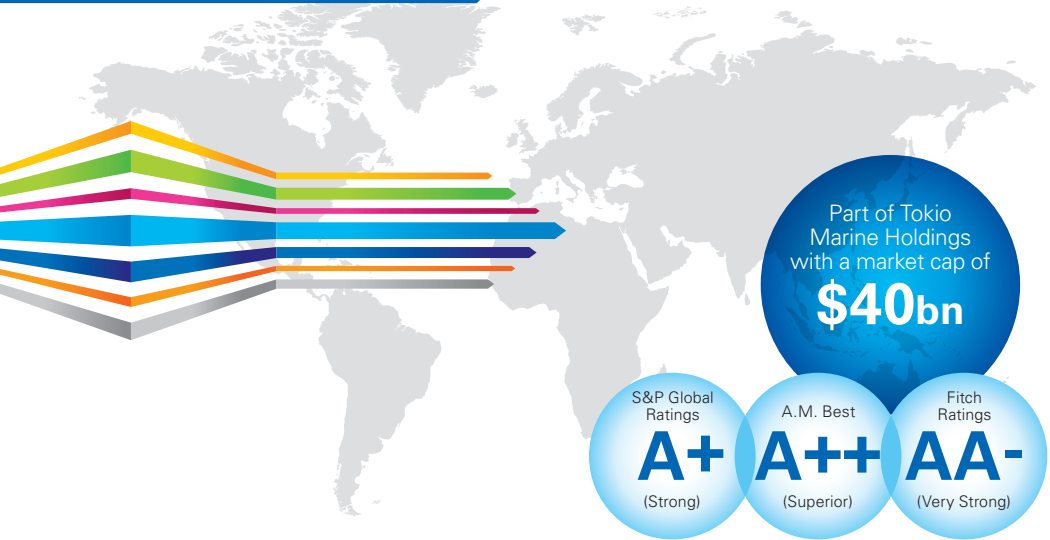
**TOKIO MARINE**  
**HCC**

[tmhcc.com](http://tmhcc.com)

A world leader in personal accident insurance for professional sport, entertainment and high limit key person

An annual gross written Specialty premium in excess of **\$350m**

Global reach in over **180** countries



\* Figures as of 03/31/2022



## Professional Athletes and Sports Teams

**We Know Sports Insurance** and cover some of the biggest names in the world.

We accurately assess individual risks and create a bespoke plan to give the necessary reassurance that if the worst happens, there's a back-up plan in place.

The Specialty Group of Tokio Marine HCC is a pioneer of salary protection and a leading provider of career-ending Insurance in professional sport.

We cover athletes across a wide range of professional sports, including:

Football	Basketball
Golf	Ice hockey
Motorsport	Athletics
Tennis	Rugby

Accidental Death (AD) and Permanent Total Disablement (PTD) Insurance - If illness or injury end a career prematurely		
	For Individual Athletes	For Teams
<b>When it pays: AD</b>	If an athlete dies as a direct result of an accident.	
<b>When it pays: PTD</b>	If an athlete is forced to retire early because of an injury or illness.	
<b>How it protects</b>	Protects against the loss of income that the athlete could have earned had their career not been cut short.	Covers the financial loss incurred by the team as a result of the loss of their asset. This may include the contractual obligations to the player, or costs that would be incurred to find a replacement, including lost transfer value.
<b>How it pays</b>	As a lump sum to the athletes team or next of kin.	
<b>How it works – an example</b>	An international football player was diagnosed with leukaemia during a routine check-up, and was forced to retire. His PTD policy paid out, helping replace the income he would have earned if his career had not ended prematurely.	A player suffered an ankle injury soon after signing a contract with a new team. He never fully recovered causing his retirement, and the team was unable to benefit from their newest transfer despite considerable acquisition costs. The team's PTD policy paid a lump sum to reflect the loss.

## Temporary Total Disablement (TTD) Insurance - Protecting against the short term direct loss of income or associated costs

	For Individual Athletes	For Teams
<b>When it pays</b>	If an athlete is unable to participate due to injury or illness beyond a specified period (known as an excess).	
<b>How it protects</b>	If a contract is based on performance, an injury or illness will prevent an athlete from generating revenue. TTD insurance can provide financial support until they can return to participating in their sport.	Provides balance sheet protection for teams who are contractually obliged to continue to pay their athletes, even when those individuals are unable to participate.
<b>How it pays</b>	As a regular interim payment or as a lump sum based on contractual or historical earnings.	
<b>How it works – an example</b>	A top-ranked golfer injured himself while playing with friends, missing several lucrative tournaments in which he had previously been successful. His TTD policy provided a monthly income until he was able to return to professional competition.	A footballer suffered a serious knee injury requiring ligament reconstruction. The team's policy paid after he had been out for 30 days and continued to pay until recovered.



# Key Person and Entertainment

## Executive and Key Person

When a key person suffers from an injury or illness, the effects can spread beyond just losing resource. A key person, business owner, executive or leader can drive a company's success, and when that person becomes incapacitated, the business may suffer major financial loss – or even ruin.

Our insurance can help keep your business running, even if a vital cog is missing, with customised insurance that matches your business need.

## Entertainment

In entertainment, big names mean big money. But when success rides on that big name, a temporary absence can lead to cancelled projects, lost reputation or significant extra expenses.

We know entertainment insurance. From film stars to TV producers to pop stars, we know how to create carefully tailored insurance to match the specific risk.

Accidental Death (AD) Insurance		
	Key Person	Entertainment
<b>When it pays</b>	If a key person dies as a result of an accident.	
<b>How it pays</b>	As a lump sum to the next of kin or a business.	
<b>How it works</b>	A realty company relied on one real estate expert's contacts and expertise for the success of their new commercial development. When that person died in a car crash, before the deal was finalised, the company could recover some of their lost investment.	

Critical Asset Protection (CAP) Insurance		
	Key Person	Entertainment
<b>When it pays</b>	If a key person dies.	
<b>How it protects</b>	The policy pays out if the death of the key person causes a measurable financial loss as a direct result of the non-performance of a specific contract.	The policy pays out for unrecouped expenses if a contract paid for upfront cannot be fulfilled.
<b>How it pays</b>	As a lump sum to a business or organisation.	
<b>How it works</b>	A company needed an injection of capital to support its growth. As part of the loan agreement, the bank required the business to purchase CAP insurance on the main revenue generator to guarantee the unpaid loan amount in the event of death.	A record label offered a singer a three album deal with an advance upfront. The singer suffered a stroke after completing just one album, and could no longer sing. The label was able to recover two-thirds of their investment from their insurance.

Permanent Total Disablement (PTD) Insurance		
	Key Person	Entertainment
<b>When it pays</b>	If a key person is seriously ill or injured to the extent that they will never be able to resume their normal occupation after an injury or illness.	If a key performer becomes permanently disabled and is deemed by a doctor to be beyond hope of recovering sufficiently to ever perform again.
<b>How it protects</b>	The policy pays out to compensate for loss of future revenue or income and/or additional costs.	
<b>How it pays</b>	As a lump sum to an individual or a business.	
<b>How it works – an example</b>	A software developer was forced to retire after losing her vision. A PTD policy would have compensated her for the income she would have earned had she been able to continue in her occupation to retirement age.	A TV production company relied on income from advertisement breaks in a popular presenter's show. When the TV presenter was forced to retire early following a car accident, they were able to recover their lost income using their insurance.



## Temporary Total Disablement (TTD) Insurance

	Key Person	Entertainment
<b>When it pays</b>	If a key person or artist is temporarily unable to work due to injury or illness.	
<b>How it protects</b>	<p>The policy will pay the business a regular pre-agreed amount to cover guaranteed additional costs when an individual or group of individuals are unable to work beyond a specific period of time.</p> <p>Individuals are also able to purchase this cover to protect against their loss of income if their salary is not guaranteed should they be unable to work as a result of injury or illness beyond a certain period.</p>	<p>The policy guarantees an employer's salary obligations, if the performer cannot perform for a specified amount of time.</p>
<b>How it pays</b>	As a regular interim payment or lump sum.	
<b>How it works – an example</b>	<p>A media company relied heavily on a small group of key experienced creatives. When a designer needed to take time off for cancer treatment, they were able to use their insurance to pay for an interim freelancer to cover their work.</p>	<p>A TV company guaranteed to continue paying the income of celebrities if they were injured while performing in a reality TV dance show. When an actor fell and broke their ankle, meaning they were unable to take part in several episodes, the company's policy paid out to help with their salary commitments.</p>





## Contact Us

**Neil Paddon**  
**Head of Contingency**  
– Specialty Group  
+44 (0)20 7648 1269  
npaddon@tmhcc.com

**Anthony Osterrieth**  
**Head of Business Development**  
– Specialty Group  
+32 475 540 538  
aosterrieth@tmhcc.com

**Lynda Hamoum**  
**UW Manager**  
– Specialty - France  
+33 (6) 33 760 656  
lhamoum@tmhcc.com

**Farbod Bayat**  
**Underwriter**  
– Specialty Group  
+(49) 172 100 99 69  
fbayat@tmhcc.com

## A member of the Tokio Marine HCC group of companies

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The policyholder will always be informed of which insurer in our group will underwrite the policy according to jurisdiction.

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