

# Professional jockeys

## Personal accident insurance

### Our team

For further information, please contact:

**Jim Rainford**

T +44 7712 592 606

E [jim.rainford@miller-insurance.com](mailto:jim.rainford@miller-insurance.com)



### About Miller

We are a leading independent specialist (re)insurance broking firm with more than 650 people across our UK and international operations.

Our reputation as the strongest advocates in the business comes from our exceptional people delivering exceptional results for over 115 years.

With a client-first approach, we value our long-standing relationships and continue to build strong and rewarding partnerships.



Miller is a Chartered Insurance Broker, the industry's gold standard for insurance brokers. We have committed to delivering professional excellence and adhering to a Code of Ethics.



Protecting  
your world

Miller

### An integral part of a professional jockeys wealth management strategy

Professional jockeys work hard to reach the top of their sport. However, many do not fully appreciate the impact a serious or career-ending injury or illness could have on their short and long-term financial future.

Personal accident (PA) insurance provides financial protection to a jockey and their family against their potential loss of earnings if their career is either interrupted or prematurely ended due to an accident or illness. Personal accident insurance forms a vital component of a jockey's wealth management strategy.

Miller is the leading sports broker in the London insurance market and our experienced professionals work with jockeys and/or their representatives to recommend a policy that is suited to their unique circumstances.

### Permanent total disablement (PTD)

PTD insurance protects a jockey against the financial impact of a career ending injury. The benefits include:

- A tax-free, lump sum payable in the event of a claim
- 24-hour, worldwide cover
- Accidental death cover can be purchased as an extra
- No pre-existing injury exclusion to apply
- Quadriplegia, paraplegia and triplegia cover can be purchased as an extra



#### PTD claim scenario

A 26-year-old jockey at the peak of his riding powers suffers a nasty fall in a race causing multiple injuries.

After surgery and a period of rehabilitation, the jockey makes several comeback attempts but due to a recurrence of the original injury and upon medical advice, the jockey retires from the sport.

Following this, the jockey makes a claim under their PTD insurance policy, which pays them a tax-free lump sum to ease the financial impact of their retirement.



## Next steps

Contact one of our dedicated sports and entertainment team members to arrange a personal accident insurance premium indication or to answer any questions with regards to this cover.

## Premium finance

We can also arrange access to a premium finance facility, through which a jockey can pay their premium in monthly instalments.

## Why Miller?

Below are just some of the reasons why Miller is a leading international sports risk broker:

- ✔ **Dedicated offering**  
within one of the London market's leading specialist brokers
- ✔ **Offering independent advice,**  
allowing us to respond to the needs of clients and insureds first and foremost
- ✔ **Long-standing market relationships**  
meaning we deliver results on placement and claims
- ✔ **Leading broker**  
of accident and health business in London