

Multi-Tournament Annual Policy

For Professional Cricket Players



Miller has designed an annual policy for professional cricketers that provides cover for a player's schedule of franchise cricket tournaments for the full year ahead.

Offering flexibility and coverage tailored to each player's needs, taking a multi-tournament view can save both money and time.

WHAT TYPE OF TOURNAMENTS CAN BE COVERED?

Global franchise tournaments can be covered, including but not limited to:

- Big Bash / WBBL (Women's Big Bash League)
- SA 20
- UAE "International League T20"
- Pakistan Super League / Women's PSL
- Indian Premier League / WPL (Women's IPL)
- Major League Cricket
- The Hundred
- Caribbean Premier League

HOW DOES THE ANNUAL POLICY WORK?

At the start of the year, the player will declare all tournaments that they are contracted to participate in for the year ahead, including contractual fees.

The policy will be issued in line with the original details provided, however if a player wants to add a tournament at any stage during the policy period, the policy is fully flexible, and the same discounted rates will be applied.

Miller

WHAT ARE THE BENEFITS OF HAVING A MULTI-TOURNAMENT POLICY IN PLACE?

The Flexible Annual Contract enables players to include and add franchise tournaments during the 12-month period.

Significant discounts are included when compared to stand alone tournament quotations.

Permanent Total Disablement (PTD) cover to be included.

A unique aggregate excess is applied on franchise games missed through injury during the tournament.

A unique Proportionate Degenerative Disorder clause applicable for PTD claims.

All underwriting linked to the Declaration of Health signed at the inception of the 12 months cover.

FAQs

Q1 WHAT AM I COVERED FOR?

The cover provided can be split into 3 sections:

Permanent Total Disablement (PTD)
Sum insured selected at inception of cover.

Pre-Franchise Tournament Total Disablement
Sum insured equates to contract value net of perceived income tax payable.

During Tournament Total Disablement
Sum insured, 50% of contract value, payable on a per games missed basis.

Q2 WHAT TOURNAMENTS CAN BE INCLUDED?

All franchise tournaments are covered subject to proof of contract, should a claim occur.

Q3 AT THE TIME OF PURCHASING THE POLICY, WHAT IF I DO NOT KNOW HOW MUCH I WILL EARN IN A SPECIFIC TOURNAMENT?

Franchise cover can only be added once there is an agreed contract value.

Q4 AT THE TIME OF PURCHASING THE POLICY, WHAT IF I DO NOT KNOW ALL OF THE TOURNAMENTS I MIGHT BE PARTICIPATING IN?

As with Q3, franchise cover can be added at any time linked to the known contract value.

Q5 IF I AM INJURED DURING THE SEASON AND DO NOT RECOVER, ARE ALL MY OTHER CONTRACTED TOURNAMENTS COVERED?

Yes, if during the policy period.

Q6 IF I SUFFER AN INJURY, HOW DO I MAKE A CLAIM?

By notifying your claim to the Miller team as soon as you become aware that you will be unable to play in a tournament.

Q7 WHAT INFORMATION DO I NEED TO PROVIDE TO APPLY FOR COVER?

You will be required to complete a proposal form including your name, age, club, and franchise values, which can be supplied on request by contacting:
cricket@miller-insurance.com

Q8 SHOULD I DECIDE TO PROCEED, WHAT MEDICAL DETAILS DO YOU NEED?

In addition to the proposal form mentioned in Q7, you also need to complete a short declaration of health based on your last 24 months' medical history.

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tailored for you

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Placing the annual policy was easy, Miller provided excellent service throughout the process, offering clear and detailed instructions on how the annual policy works and I was able to easily add additional tournaments throughout even after an injury. The claims process was quick, and clear communication was provided throughout.

I am very aware of the importance of managing my personal finances. The security and peace of mind that insuring franchise contracts provides is very important for all players due to the unpredictability of this career.

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WILL SMEED

PROFESSIONAL CRICKETER

OUR TEAM

For further information,
please contact:



AMY HILLS

+44 20 7031 2986
amy.hills@miller-insurance.com



GARY REES

+44 20 7031 2471
gary.rees@miller-insurance.com



KERRY SHEMINANT

+44 20 7031 2611
kerry.sheminant@miller-insurance.com



ABOUT MILLER

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Our team of professionals harness their distinct expertise and knowledge to the benefit of our clients. It is our specialism, unparalleled service, and client-centric approach that sets us apart from the rest.

As a testament to our commitment to professional excellence and high ethical standards, Miller is proud to be a Chartered Insurance Broker, the industry's gold standard. This underscores our commitment to maintaining the highest professional standards in the industry.

For more information, please visit
www.miller-insurance.com

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