

SPORTS & ENTERTAINMENT

Rugby professionals

Personal accident insurance

An integral part of a rugby professional's wealth management strategy



Rugby players work hard to reach the top of their game. 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 player 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 player's wealth management strategy.

Miller is the leading sports broker in the London insurance market. Our experienced professionals work with over 100 internationals and some of the best talent in the game, as well as their representatives, to recommend a policy that is suited to their unique circumstances.

Permanent total disablement (PTD)

PTD insurance protects a player against the financial impact of a career ending injury or illness.

THE BENEFITS CAN INCLUDE:

- A tax-free, lump sum payable in the event of a claim
- Cover to 'top up' the PTD provisions of a player's central contract
- 24-hour, worldwide cover
- Accidental death cover

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Example PTD claim scenario

A 25-year-old player with 20 international caps and several endorsement deals suffers a knee injury whilst playing for his club.

After surgery and following a period of rehabilitation, the player makes several comeback attempts but repeatedly has to withdraw due to recurrences of the original injury.

Two years after the original injury occurs, the player takes medical advice and retires from rugby.

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

In addition, the player receives a 'retraining' benefit from the policy and uses this to study towards a media qualification.

Premium finance

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

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.

What our clients say

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Representing the British & Irish Lions is a highlight of any player's career; unfortunately, a serious head injury forced me to retire from professional Rugby prematurely. Having a PA policy in place with Miller provided peace of mind and financial protection for me and my family.

Jarred Payne Former

Ireland and British & Irish Lions Rugby International

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Suffering a major shoulder injury, which ultimately led to my early retirement at the age of just 29, was definitely a shock and something I was not expecting. I am so thankful that I made the choice, earlier in my sporting career, to take out an individual career ending insurance policy with Miller, which was tailored and enhanced to suit my needs. Miller supported me throughout this daunting and worrying time. I was surprised at how quick and hassle free the claims process was and the speed that my claim was agreed and paid. Having this policy in place has helped me protect my future and I cannot emphasise enough, to other sporting professionals, the importance of having an insurance policy in place.

James King

Former Welsh Rugby International

“

Miller is a proud company with a successful track record and I am pleased to place my insurance needs in the hands of experts.

Jonny May

England International and Gloucester Rugby Player

“

After battling two major shoulder injuries, I was gutted to have to retire from my professional Rugby career at the age of just 27! During this worrying time, having career ending insurance with Miller meant I had the reassurance and time to reassess what my future options might look like. Miller has always had a great reputation for supporting sports professionals and getting claims paid, and this was evident from the moment that I made my claim. The team were there whenever I needed them. I was so impressed at the speed everything was agreed and the claim was paid. I would really encourage other sports professionals like me to give Miller a call.

Jack Clifford

Harlequins & England Rugby Player

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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

OUR TEAM

For further information, please contact:



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ABOUT MILLER

Miller is a leading specialist (re)insurance broking firm with a rich heritage of over 120 years. With our headquarters in London and a global reach spanning from Bermuda to Singapore, we are an international presence in the industry.

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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