



Football Players' Personal Accident Insurance

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

Protecting
your world

**Miller**

Miller's sports and entertainment team is amongst the **most experienced and influential in the market**, containing former sports professionals who can empathise with the challenges football professionals face.

We are proud of our **passion and dedication** to completely understand both our clients' needs and circumstances. This empowers us to deliver smart, cost-effective risk transfer solutions.





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“When a serious illness threatened to halt my career, **my personal accident insurance policy arranged by Miller was crucial**. I knew that if my career was cut short, I had the right level of protection in place for me and my family. I would strongly recommend my peers to consider purchasing a policy.”

Carl Ikeme

Wolverhampton Wanderers FC
& Nigeria International Footballer

“At the age of 28 I suffered a leg break whilst playing in a game and never thought I would have to retire from my professional football career early, sadly this became a reality.

Having the necessary cover in place with Miller, gave me 24 months to try and return to playing, which really helped me come to terms with this and made the whole process less daunting.

Miller understood what I was going through and throughout this difficult time, made sure that I was **regularly updated throughout the whole process**. This gave me the reassurance and confidence that I was in trusted hands.

During this time, having career ending insurance cover in place alleviated any concerns and doubt about my future. I can only emphasise to any other sporting professionals, the importance of having your future covered.”

Eunan O’Kane

Former Irish Professional Footballer

Protecting a player's financial future



Professional footballers work hard to reach the top of their game. Many however do not fully appreciate the impact a serious or career-ending injury or illness could have on their earning power and financial future.

Sports personal accident (PA) insurance can provide financial protection for sporting professionals and their families against the potential loss of current and future earnings, if their career is either interrupted or prematurely ended due to an accident or illness.

Whether a rising star or a seasoned professional, sports PA insurance should be a vital component of every player's financial planning and wealth management strategy.

Miller Insurance Services LLP (Miller) is the leading sports broker in the London insurance market, arranging bespoke policies tailored to the personal requirements of the individual.

Tailored approach

Our experienced professionals work with the player and/or their representatives to recommend policy options that are suited to their unique circumstances, considering a range of criteria including:



The country in which they play



The length of their current contract



The type of financial protection required (a lump sum / weekly payments etc.)



Other income streams dependent on their on-going ability to be a professional footballer



The terms and conditions of their playing contract

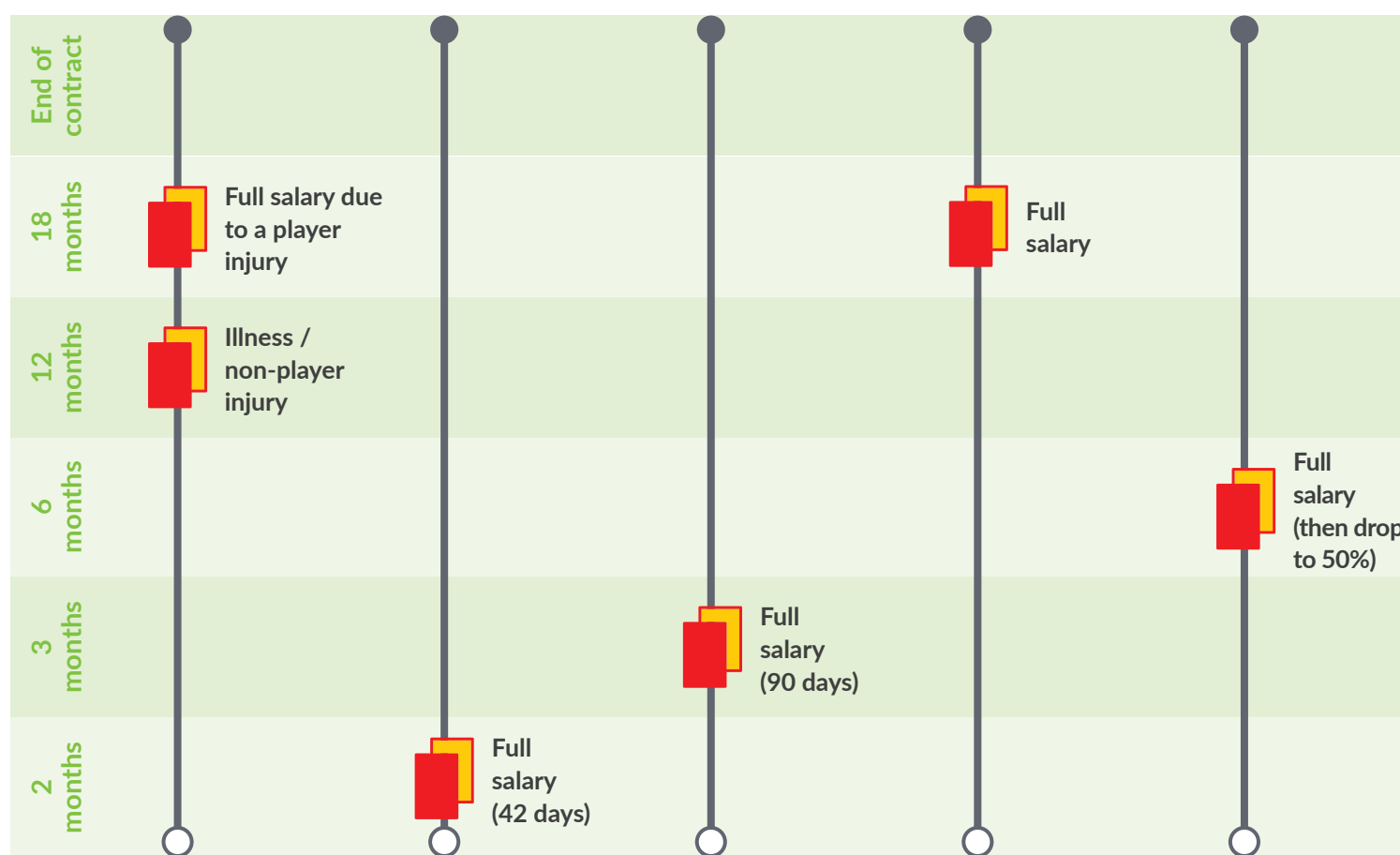


The footballer's potential future earnings



Temporary injury and illness

A footballer's contract determines how long their club is obliged to pay their salary after they sustain a serious career ending injury. This timeframe is governed by a country's legislation, which varies from one country to another. We illustrate the differences below:



England
Premier /
Football League



Germany
Bundesliga



France
Ligue 1



Spain
La Liga



Italy
Serie A

Career-ending injury and illness

At what point can a club terminate a player's contract?

England

Premier / Football League



- 12 months' notice if a player is incapacitated at any point due to a player injury
- Six months' notice if a player is incapacitated by any other means

Germany

Bundesliga



- Immediately

France

Ligue 1



- Immediately
- Compensation would be 40% of their monthly salary multiplied by the number of years they have been at the club

Spain

La Liga



- Immediately

Italy

Serie A



- Immediately

Holland

Eredivisie



- Clubs in Holland are obliged to honour a footballers' salary for the duration of their contract

Belgium

First Division A



- Immediately



Holland
Eredivisie



Belgium
First Division A

What protection is available to players?

Whilst the risk of injury and illness may be unavoidable, its financial impact can be avoided given proper planning and the correct cover. Depending on the footballer's circumstances, we recommend one of, or a combination of, the below:

Permanent total disablement (PTD) – including accidental death

An insurance policy that pays a lump sum benefit in the event a player's career is ended prematurely through accidental bodily injury or illness. In the event of accidental death the benefit would be paid to the insured's beneficiary.

The policy provides the player with 24hr worldwide cover including when they are on international duty.

Temporary total disablement (TTD)

Playing contracts vary depending on the country. Legislation in each country will dictate how long a club is obliged to pay a footballer's salary after they sustain a serious injury. A TTD policy can supplement a professional's salary until they are fit to resume their profession.



Example coverage combinations

We have provided some examples of the combination of cover a player and their representative might choose split by country:

England

Premier / Football League



- 12 months' notice if a player is incapacitated at any point due to a player injury
- Six months' notice if a player is incapacitated by any other means

Italy

Serie A



- Permanent total disablement

Germany

Bundesliga



- Temporary total disablement (42 day excess)
- Permanent total disablement
- Private health insurance over and above that provided by the state

Holland

Eredivisie



- Permanent total disablement (particularly for players aged 17-26)

France

Ligue 1



- Temporary total disablement (90 day excess)
- Permanent total disablement

Belgium

First Division A



- Permanent total disablement
- Temporary total disablement

Spain

La Liga



- Permanent total disablement

Market leading sports insurance broking team

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Why Miller?



Work with a specialist

Our team has extensive experience in handling insurance for clients in the sports and entertainment sectors. A dedicated and specialised approach means we understand the specific challenges they face, which enables us to help them make informed choices when managing their risks.



An integrated service – no outsourcing

Our sports and entertainment claims, technical and servicing specialists are embedded within a single integrated team. We believe keeping everything in-house ensures our clients can enjoy continuity, and consistently high standards when they need them most.



The size and scale to get the job done

Our strong and long-standing relationships with insurers in London, at Lloyd's and internationally mean we are in an excellent position to deliver competitive rates. We are a top-six producer of insurance premiums to Lloyd's alone so our clients can trust the Miller team to effectively represent them in negotiations with underwriters.

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.

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Protecting
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