

# Rugby professionals

## Personal accident insurance

### Our team

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### 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.



### 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 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



### 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.

### 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 player can pay their premium in monthly instalments.



## What our clients say

"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

"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

## 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