



# Athlete Protector Coverage

At Hanleigh, we offer a comprehensive suite of insurance solutions tailored specifically for athletes. Our programs are designed to provide robust protection, ensuring that both athletes and their stakeholders are safeguarded against the unexpected. Explore our specialized offerings below:

Program	Program Definition	Coverage	Coverage Definition
Top-Off	Bridges the gap between the standard protection offered through league policies and the additional coverage athletes often require to fully safeguard their careers and financial futures.	Accident and Sickness Temporary Total Disability (TTD)	TTD coverage can be customized with lower game deductibles or higher benefit limits beyond standard league offerings.
College Draft	Protects top college draft prospects against the loss of future earnings due to a career-ending injury or illness	Accident and Sickness Permanent Total Disability (PTD)	PTD covers athletes who suffer career-ending injuries or illnesses that prevent them from continuing their sport.
Professional Coverage	Protects athletes sidelined by injury or illness during the season, whether under team contracts or relying on performance-based income.	Accident and Sickness Temporary Total Disability (TTD)	TTD coverage can be tailored for teams or players, with flexible elimination periods and benefit payments available monthly or even weekly.
	Teams use this coverage to protect long-term contract commitments, while individual athletes rely on it to safeguard their future earnings.	Accident and Sickness Permanent Total Disability (PTD)	PTD benefits are paid after 12 months of non-recoverable disability and can be paired with TTD coverage, with a lump sum payable once monthly benefits end.
Loss of Value	Bridges the gap between projected and actual contract values, protecting against earnings lost due to injury.	Accident And Sickness Payable as a Lump Sum	Ideal for athletes with contracts up for renewal within 1–2 years.

Contact your Hanleigh Team at 800.443.2922 or [info@hanleigh.com](mailto:info@hanleigh.com).