

Five Problems Colleges And Universities Face When Selecting Disability Insurance Coverage For Premiere Athletes

The process of selecting the right loss of value policy or career-ending coverage gets tricky, and that's how a Morgan Breslin misstep takes place. Colleges and universities need someone on their side who is familiar with what types of athletic protection insurance are available, what pitfalls to avoid in the selection, application and submission of a claim to ensure the athlete gets paid and the school doesn't get sued. Here are five problems colleges and universities often face when selecting disability insurance coverage for their elite athletes:

1. They don't know what they're buying.

Are the schools buying the very best policy with all the features, advantages and benefits available, either through the NCAA or the private market? These career-ending and drop in slot protection policies aren't one-size-fits-all. There are multiple companies competing domestically and internationally for the athlete's business, which places the student and the universities helping the student-athlete at an advantage. Leveraging the expertise of someone familiar with the ins and outs of these high-stake insurance policies for elite college and later professional athletes can help ensure they make the most of that opportunity.

2. They don't know they can negotiate for better policy language and a more comprehensive policy.

Are the colleges negotiating the best possible insurance policy with the least limitations and benefits for the athlete? Does the policy have riders and exclusions? Is the coverage comprehensive enough to meet the player's needs? Many universities don't understand the legalese, catchphrases and the death squeeze they will encounter if they sign up with standard language. An expertly negotiated policy that tailors to the needs of the athlete and minimizes the amount of exclusions and limitations may increase the likelihood of timely payout.

3. They don't understand the issues that can arise from an imperfectly completed application.

Carriers have a field day when they find omitted or partially submitted misinformation on an application. If a claim is made, insurers often cite that misinformation and call it fraud. When the carrier plays the fraud card, the policy will be rescinded and the policy premium is refunded with interest, but the athlete won't see seven figures of benefits. Further, if the rescission sticks, the athlete will have to disclose on future applications for life, health, or disability insurance

that they have had a policy rescinded, which will surely affect their credibility and increase premiums.

A disability expert familiar with these applications, claim forms and policy language can help bulletproof the purchase, avoid fraud allegations and get claims paid promptly and fairly.

4. They're making fatal claim mistakes because they don't understand the landscape.

Omission, falsification and misrepresentation of information contribute greatly to denied high-stake disability insurance claims. Lloyd's of London allegedly denied Morgan Breslin's claim because of material misrepresentations, omissions, and/or concealments regarding his health in his application, or the alleged failure to notify insurers of changes in his health prior to the issuance and delivery of the policy on all future coverage.

This carrier move is one of the many tried and true insurance claim denial strategies athletes and colleges are often unfamiliar with. An expert attorney who knows and understands the ins and outs of the disability insurance industry can help colleges and their athletes submit a thorough, accurate claim and promptly receive their rightful benefits.

5. They're not looking for the right kind of attorney to assist with policy review and claim help.

Rather than go to a seasoned national disability insurance lawyer that has dealt with these policies, athletes get a recommendation from friends, family or their school for a local attorney. It's important to find an industry-recognized attorney with a national presence and a history of success who serves elite, college and professional athletes and offers free policy analysis, free case evaluation and free claim help.

How DarrasLaw can help

The disability insurance landscape is hard for most people to navigate alone, but it becomes more difficult when elite athletes are involved. As America's top long term disability insurance litigation firm, our attorneys are experienced in handling high-stake disability insurance matters for exceptional athletes.

We can prepare colleges and universities to help their athletes every step of the way, beginning with our free services:

- **Free consultations.** We'll help review insurance carrier proposals and policies prior to purchase and educate athletes or compliance departments on application tips and pitfalls.
- **Free claim help.** Should a loss in slot or a permanent total/career-ending disability claim be necessary, we can assist in completing bulletproofed claim forms.

DarrasLaw does not sell insurance or endorse any insurance companies; we simply understand how to assist in selecting the right disability insurance carrier, navigating the ambiguous application process and avoiding common claim form pitfalls.

Injuries are a guarantee in sports, but the emotional toll and financial devastation of a denied high-stake disability claim don't have to occur. Any college or university that wants to position its elite athletes for success needs an experienced and nationally recognized disability lawyer with a proven track record of athlete representation at their side when purchasing, applying for or claiming benefits.

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