



THE CLIENT

College head football coach of a Division I school in his early 50s.



THE SITUATION

The client recently signed a 5 year contract extension worth in excess of \$5M. In common fashion, the contract was written with an Automatic Termination Upon Disability Clause stating the agreement shall terminate in the event that Coach becomes and remains unable to perform the essential functions of his employment for a period of 90 consecutive days by reason of medical illness or incapacity.



OUR REVIEW OF THE SITUATION

Due to his occupation, the college coach was ineligible to participate in the university group disability plan. A solution was sought to mitigate the substantial financial risk to the client in the event the Automatic Termination Clause was triggered due to a disability.



OUR RECOMMENDATION

A custom-tailored high limit disability program to track with the reducing disability exposure to the coach was designed. As the coach earns into his contract, coverage reduces each year until his contract expires.



RESULTS

With the policy in place, the client could concentrate on coaching and recruiting knowing his family was protected.

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