

... as service is my asset



# GÜNTER EWEN

Insurance broker • Insurance for sport professionals

## Brochure Sports invalidity





## **Sports invalidity**

There are many different reasons for sports invalidity.

The spectrum ranges from ruptures of cruciate ligaments to bone fractures and mental disease.

What happens if health can't be restored?



## **What is sports invalidity?**

Sports invalidity applies if the professional is no longer able to execute his job due to an accident or any disease for at least 12 months and will not be capable of doing it continuously again.

## **Consequences of sports invalidity**

The professional can't do his job any longer, his financial situation quickly changes.



## **How can the professional avoid this risk?**

By taking out a sports invalidity insurance.

## **What does it mean for the professional?**

If he becomes unable to execute his job, his insurance company pays the agreed sum insured, if invalidity was caused by accident or by disease.

## **What about protection by legal accident insurance paid by his sports club?**

In case of invalidity, professionals are compulsorily assured by VBG (Employer's Liability Insurance Association).

But this is not enough!

## **RESULT!**

Private occupational invalidity insurance protects professionals in case of inability to work.

# Private Health Insurance offers

- Freedom and individuality in case of disease
- Individual rates
- Free choice of medical specialists
- Free choice of hospitals in your home country and abroad
- Treatment by chief physicians

## Sickness daily allowance

In case of longer disease, the loss of salary will be compensated by your sickness daily allowance.

Requirements for payment are:

- 100% work incapacity
- Waiting period of 42 days of disease
- Outpayment as from the 43<sup>rd</sup> day

## Prevention for “bad disease”

Insurance against bad disease which avoids to attend routine activities and tasks.

In case of bad disease like cancer, heart disease, multiple sclerosis and so on the insured sum will be paid to secure financial freedom and convalescence.

## Householders' comprehensive insurance

This insurance offers protection against fire, losses by supply water, storm, hail, housebreaking, robbery and vandalism. In addition, bike theft, losses by overvoltage and more can be enclosed.

## Private liability

Private liability protects against risks of damage to third parties. Protection of property, damage to persons and danger of workaday life, but also dogs' insurance, may be enclosed.

## Household insurance

Household insurance protects its owners against risks of fire, storm, hail and damages to supply water pipes to avoid high costs for redevelopment after damage.

## Legal protection

Legal protection insurance covers the costs for legal action in privacy (for equal opportunities in court). If necessary, special risks (such as traffic risks) can be assured. Our highlight is jurisdiction for professionals.

## Car insurance

Car insurance offers protection in case of third party liability and own damage claims. Car-owners must take out general liability insurance to be allowed to traffic.

**Attention!** We can offer better tariff classifications to you.



## **Günter Ewen**

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**We have time for You!**