

Career-ending insurance.

Understand the cover behind your career.



Protect what comes next.

- Your commitments
- Your existing cover
- Your next review

Your ability to compete supports your income and the people who depend on it. Career-ending insurance may pay a lump sum if a covered injury or illness permanently ends your sporting career. The policy definition, exclusions and evidence requirements determine whether a claim qualifies.

SIX QUESTIONS FOR YOUR INSURANCE SPECIALIST

- 01 What triggers a claim?**
Ask how the policy defines permanent disablement from your sport, and what medical evidence and assessment period apply.
- 02 What is already in place?**
Gather club, association and personal policies. Check who receives any payment and where cover overlaps or leaves gaps.
- 03 What does the benefit cover?**
Discuss the sum insured against debts, family commitments and transition costs. Do not assume it replaces all future earnings.
- 04 What could be excluded?**
Check injury versus illness cover, previous conditions, sporting activities, age limits, territory and disclosure obligations.
- 05 When should you revisit it?**
Schedule a review at renewal and after a new contract, transfer, health change or change in family circumstances.
- 06 Who handles the next step?**
KPO helps organise records and questions. An authorised insurance specialist advises on suitability, recommendations and policy placement.

BRING TO YOUR REVIEW

Current policy wording

Contract & income details

Debts & family commitments

Start with a clear picture of your protection.

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General information only, not insurance advice. Cover, claims and tax treatment depend on the policy and your circumstances. Medical expenses and temporary absence may require separate cover.