



# Insurance for Women in Sport

**Empowering Women in Sport:  
Ensuring their success, protecting their journey**

Whatever stage you are at in your sports career, an up and coming star or an experienced veteran, forging a career in sport is challenging. For anyone taking part in professional sports, the risk from injury is ever-present, especially on the practice ground. Such concerns bring the need to protect your income and future earnings into sharp focus.

Professional clubs are also concerned about their on-pitch performance if they should be without influential players for extended periods due to injury or illness. This is becoming even more important as the money involved in sports increases.

The rapid growth in popularity of women's sport has been incredible, so now is the time to consider how insurance can help mitigate the risks faced by female athletes.

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**WTW's Insurance for Women in Sport is a bespoke sports insurance designed specifically to protect sportswomen against loss of income due to their injury or illness.**

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## Who is the solution for?



**Amateur & professional athletes**



**Clubs, associations & federations**



**Sponsors & broadcasters**



**e-sports**



**Coaches, referees and assistants**

## Core policy benefits

The policy is an enhanced personal accident insurance and covers the accidental death of, or severe injury to, the insured party. This would then activate benefits to replace income according to the policy terms.

WTW can arrange worldwide sport personal accident insurance tailor-made to protect individual athletes and sporting teams providing peace of mind should the unfortunate happen.

Our personal accident cover protects individuals in the event of a loss of personal income because of an accident or mental illness, and the benefits consider the genetic differences females may endure whilst playing in their sport.

The policy is valid globally and support is available 24 hours a day.

Any accident within the terms and conditions of the policy that leads to an injury is covered, it does not have to occur during playing, practicing or training. Payments made can be multiples of salary or a lump sum benefit amount.

## Bespoke benefits to support sportswomen

After reviewing this specialised solution and speaking to sportswomen, we have included these additional tailored benefits:

### Conditions covered over and above traditional personal accident (PA) policies include:

- Hormone deficiencies
- Pregnancy complications
- Heart attack or stroke
- Post-traumatic stress disorder



### Additional bespoke support services include:

- Mental health support
- Retraining
- Childcare expenses
- Prosthesis cover
- Reconditioning costs in the event of permanent disability



## Why WTW

Our Global Sports & Entertainment Industry Practice brings together the insight and expertise of our dedicated specialists, embedding claims, technical and servicing colleagues within a single integrated team to ensure that our clients enjoy continuity and the highest standards of service when they need them most.

To reflect the growing focus on this sector over the past five years, we have invested to grow our team to 15 specialists to look after the interests of our clients.

Our integrated global infrastructure means that our clients will always have access to the best resources, capabilities and team available at WTW, regardless of where they are located.

We help to drive product innovation and development through a global network of product and thought leaders, sharing diverse knowledge and expertise across the globe. Rather than relying on insurer products, we provide bespoke industry-specific solutions.

We embed data and analytics into our offerings by building and leveraging our proprietary tools and technology to enable our clients to make data-driven risk management decisions.



## Sports and Entertainment contacts

If you would like to learn more or wish to get an indicative quotation, please contact:

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### About WTW

At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organizational resilience, motivate your workforce and maximize performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at [wtwco.com](http://wtwco.com).



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