

SID THE KID HOLDS \$20 MILLION DI POLICY

Steven Lamb / February 08, 2012



Imagine being forced into early retirement due to bodily injury—at the age of 24. For most Canadians, this would be a nightmare scenario, as few have disability insurance at that age, let alone for a sufficient amount to last them the rest of their lives.

While Pittsburgh Penguins star Sidney Crosby has not been forced into retirement by his spate of concussions, there is a real danger that repeated blows to the head could end his career prematurely.

Offsetting some of the disappointment that would attend such an early exit from the sport, Crosby would be in line to collect on a \$20 million disability insurance policy, according to a [report in the Toronto Star](#).

That's a little more than double his salary for this season, but fortunately professional sports franchises typically still collect their salary if their injuries were sustained in a game or practice, which Crosby's undoubtedly were.

On top of his insurance and salary continuation, a retired Crosby could probably count on a few more endorsement contracts before his star fades.

That \$20 million insurance payout doesn't come cheap, however. It's believed that the policy would have cost Crosby \$1 million in up-front premium, due to the dangerous nature of his work.

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