



Top ATP Player Utilizes JSA to Resolve Policy Exclusions

One of the top-ranked players on the ATP tour had several exclusions placed on his disability insurance coverage due to significant previous injuries. JSA was approached about the situation as his previous insurance brokers were unable to get the carrier to agree to review the exclusions. The exclusions were very concerning to the player as they involved his serving wrist and lower back.

JSA was able to negotiate a review of the exclusions with the insurance carrier. They obtained current medical records and evaluations of the player's injuries and compared them with his records and evaluations at the time the injuries occurred. JSA then formulated a proposal to get the exclusions reviewed and submitted it to the insurance carrier.

After a review of the proposal and all documents, the carrier removed the exclusions.