

Esports personal accident and illness insurance

Specialist solutions for esports teams



To perform at the highest level in esports requires more than just mastering the skills required to compete. The physical condition of a team plays an equally important role, and the demands placed on their bodies and minds can be extreme, and repetitive in nature.

To become the best requires dedication, and countless hours of training which can place strains on a player's body, either through tension, lack of appropriate rest, or simply pushing themselves too far.

Injury can be a very serious matter to esports competitors in this high-stakes industry. With multi-million dollar prizes up for grabs, the consequences of injuries can have serious repercussions on both players and teams. We have already seen a number of professional players having to cut short their flourishing careers, being forced into early retirement through injury.

Personal accident and illness protection for esports players and teams

Whether career-ending or temporary, player injury affects in more than one way the future of the team and in the worst-case scenario, the financial sustainability and livelihood of all parties.

Players are an esports organisation's key asset and need to be covered as such. A personal accident and illness insurance policy provides you with added peace of mind so your team players can focus on their game.

As a leading risk and insurance adviser to the industry, Marsh has developed a proprietary insurance policy covering individuals up to USD 2,500,000 or 5 times average total remuneration. The product takes into account the specific injuries that may affect esports players.

ESPORTS PARTICIPANTS ARE NOT IMMUNE FROM SUFFERING INJURY OR ILLNESS FROM PLAYING.

Overuse of muscles or simply ignoring those niggling warning signs can result in having to take time out of the esports arena. Some examples of common esports injuries or illnesses can be:

- Muscular disorder.
- Carpal tunnel syndrome.
- Tendinitis.
- Gamers thumb/elbow.
- Neck and lower back pain.
- Vision impairment.
- Burnout.
- Mental wellbeing, including gaming disorder.

Offering worldwide 24/7 protection, our policy would pay out a lump sum benefit in the event of a covered permanent injury or even death; in the event of a temporary injury, weekly payments would be made available and include benefits for re-training and mental health.

This solution protects both the player and the team and constitutes a benefit that may attract or retain the best.

Coupled with pro-active prevention and protection measures implemented by the team, this policy contributes to an all-round/holistic player health package.

Sample policy benefits

	GBP/USD/EUR
Accidental Death	2,500,000
Permanent Total Disablement	2,500,000
Temporary Total Disablement	70% weekly wage
Paraplegia, Quadriplegia, Hemiplegia	75,000
Total severance of limbs	75,000
Coma benefit	750 per week
Degenerative condition up to 23 years of age	Included
Loss of speech up to	10,000
Loss of hearing up to	10,000
Funeral expenses up to	10,000
Re-training up to	10,000
Mental Health benefit up to	30,000

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