

as seen in

profile
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play hard, plan hard

with David Stone (on behalf of John Milkota)

Watching sport today, it's easy to imagine what it might have been like watching real gladiators fight it out in ancient Rome. Today, as then, true athletes are powerful and fit; ready to risk everything for their teammates and country.

Modern day gladiator Wayne 'Buck' Sheldford made his All Blacks debut against France in 1985. It was in his second test that he endured what is frequently featured in those '10 worst ever sports injuries' lists over 25 years later.

The exact details aren't appropriate for a family publication (a Google search will sate the curious), but the experience of watching it, particularly for male viewers, was almost as painful as the injury itself.

The point, my friends, is that sports injuries do occur and anticipating them is critical for any gladiator-wannabe.

The kinetic energy of two colliding 115kg rugby props, Novak Djokovic's chronic exhaustion after his Australian Open win, Greg Inglis doing anything – these and many more situations are wrought with injury potential.

But the rugby props have sizable contracts and their own team of doctors and physios. Novak and Inglis probably have enough money to tide them over should injury put them out of the game.

Not all sports injuries are fantastic or dramatic. Famously, Texas Rangers star Charlie Hough broke his pinky finger while making a pinky swear. Bill Gramatica of the Arizona Cardinals tore his anterior cruciate ligament jumping up and down to celebrate a first-quarter field goal.

If you're like me, you're probably more likely to make one of these '10 lamest' or '10 most pointless' sports injuries lists, but you lack the medical team and the money. So what do we do?

The good news is that participation in sporting activities can be routinely covered as standard on many income protection policies.

Some more hazardous pursuits may attract a premium loading or an extended waiting period. If you're dead-keen on bungee jumping into crocodile-infested rivers or have won awards for your skills as a 100 metre hot-coals sprinter, or indeed, if you fancy yourself a real-life gladiator, you may be in this category. If you have a policy with an exclusion, particularly from some time ago, it really is as simple as contacting the insurer or your adviser and inquiring if the exclusion can be removed or reviewed with another insurer. ■

Independent Capital Advisers, Cairns
4031 4575
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