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## Football: Top quarterback trio plays it safe, signs insurance policies

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As most freshmen learn at the beginning of school, college is all about preparing for the future and readying yourself for the real world.

The top three college quarterbacks in the nation, Florida's Tim Tebow, Oklahoma's Sam Bradford and Texas' Colt McCoy, are already thinking about continuing their careers. All three have taken out hefty million-dollar insurance policies in case they suffer a career-ending injury while in college. This summer, McCoy invested in an insurance policy ranging anywhere from \$3 million to \$5 million. Tebow took out an estimated \$2 million, and it is unknown how much Bradford took out.

The quarterbacks' policies are allowed under the NCAA. The premiums on the insurance are not paid until after the players ink with an NFL team. These policies are available through the NCAA and independent agencies.

Colt's father, Brad McCoy, said it was a smart investment for the Longhorn quarterback.

"The premium is astronomical," he said. "But the payback in the event of a catastrophe puts the monetary value there. We felt it was the prudent thing to do."

Tebow didn't even think about insurance until Gators' head coach Urban Meyer encouraged the idea.

"How many times does a guy really take advantage of that insurance?" Tebow said. "I have it, but that's because [Meyer] made me get it."

Sam's father, Kent Bradford, is an insurance specialist and declined to release any information involving his son as a client.

"The odds of a kid getting a career-ending injury are slim," Kent said. "But if it did happen, and you had the chance to insure, chances are you would feel pretty dumb. You're insuring earnings power."

Professional athletes have taken out permanent disability insurance policies, guaranteeing themselves a paycheck in case of a career-ending injury. These collegiate quarterbacks don't have any nagging injury to hide, nor have they lost any confidence from their fans or coaching staff. They are just attempting to secure the future.

According to most NFL mock draft boards, Tebow, Bradford and McCoy are all expected to be selected in the first round, which guarantees them money and a contract.

You can't blame them. After all, they turned down entries into last year's NFL Draft. But is it too early to be thinking about investing for the future? Maybe the trio of quarterbacks have nightmares about New England's quarterback Tom Brady's painful misfortune during the first week of the NFL season.

But the insurance policy definitely shows that they hope to be making huge contributions to an NFL team soon. However, what if they don't make it to the NFL?

Chris Weinke and Jason White, who are past Heisman winners, had very successful college careers, but tanked in the professional ranks. If they had invested in million-dollar insurance policies before leaving college, maybe they would not have suffered the consequences.



Caleb Miller/The Daily Texan


Quarterback Colt McCoy fakes out a Florida Atlantic player in 2008. McCoy must remain injury free in order to have a successful NFL draft.

The insurance policy is a calculated financial risk that these players are willing to take and may pan out to be a new trend among high-profile college athletes.

Too bad there isn't a plan for football coaches.



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