

ENTERTAINMENT & SPORTS

# NIL Implications for Student-Athletes: Protecting Your Safety, Property & Future



## Personal Security

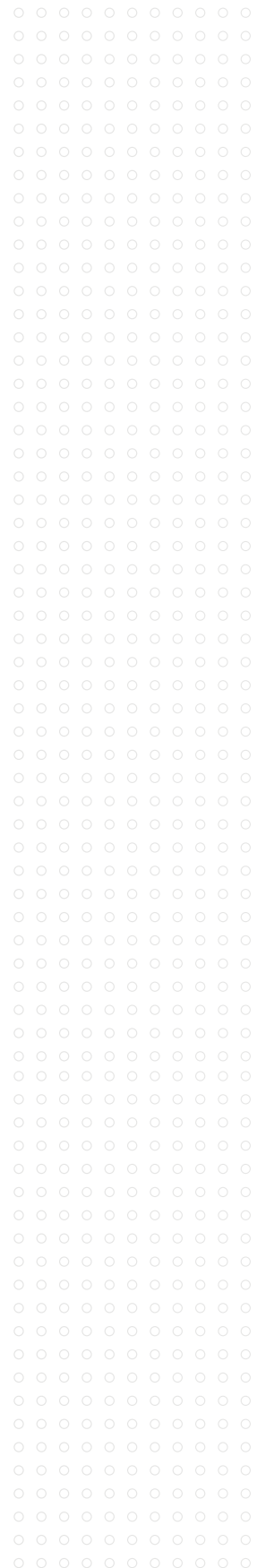
The NIL era has ushered in unprecedented visibility and financial opportunity to college athletes. With that visibility, however, comes heightened risk. The accessibility of personal information online — combined with the perception of increased wealth — makes high-profile athletes potential targets for stalking, harassment and other security threats.

Personal safety is no longer optional; it's a critical part of managing a public profile and career. Student-athletes must learn how to protect themselves while following local, state and federal laws.

## Key security considerations

**Personal security detail.** For high-profile athletes, especially those traveling or appearing publicly, hiring a professional security detail can be invaluable. Executive protection officers, surveillance specialists and threat analysts can safeguard physical safety, protect personal information and help preserve your brand and reputation. A good security team costs less than the benefits it produces and the damage it prevents, which may include:

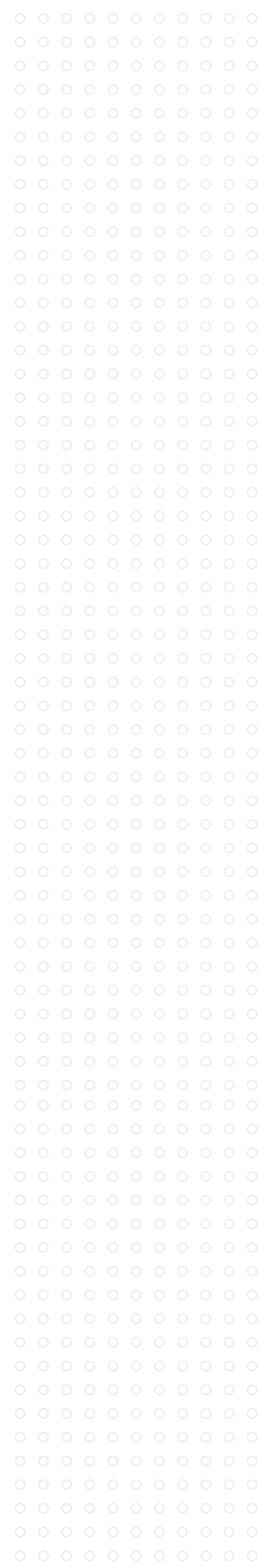
- Physical safety and privacy protection
- More efficient use of your time
- Brand and reputation protection
- Enhanced security for those around you



- **Leverage campus security.** Athletes should familiarize themselves with campus security and available resources – and not hesitate to contact them for escorts, incident reporting or risk assessments.
- **Secure transportation.** Whenever possible, athletes should use vetted private transportation to reduce exposure to fans, media and the general public. Secure transport may include professional driving services or charter travel options designed for discretion and safety.
- **Avoid predictable routines.** Athletes who stick to a routine makes them easier to track. They should change travel routes and daily patterns and avoid posting real-time locations on social media.
- **Be aware of surroundings:** Athletes should stay alert at social events or public gatherings and learn to trust their instincts. If something feels off, it probably is. They should also limit their time in unfamiliar setting, as well as be selective about who they associate with outside training or team facilities.
- **Limit public appearances:** Student-athletes need to build their personal brand strategically, not recklessly. Publicity is valuable, but unnecessary exposure in high-risk environments can harm both reputation and safety.
- **Understand consent.** Respecting boundaries is non-negotiable. Consent must be explicit, informed and ongoing – it cannot be assumed based on past relationships, appearance or perceived interest. Violations can carry severe legal and professional consequences.
- **Secure living arrangements:** Whether on or off campus, student-athletes must ensure their homes or residences are properly secured and accessible to emergency services. Security systems, proper lighting and trusted contacts who can check in if concerns arise can add another layer of protection.

### Protecting career and future

Personal safety is inseparable from professional success. In the NIL era, reputation, relationships and opportunities are all part of a personal brand – and that brand is only as strong as the precautions that are taken to protect it. Staying aware, setting boundaries and investing in security where needed will not only keep student-athletes safe but will also demonstrate professionalism and maturity to sponsors, fans and future employers.



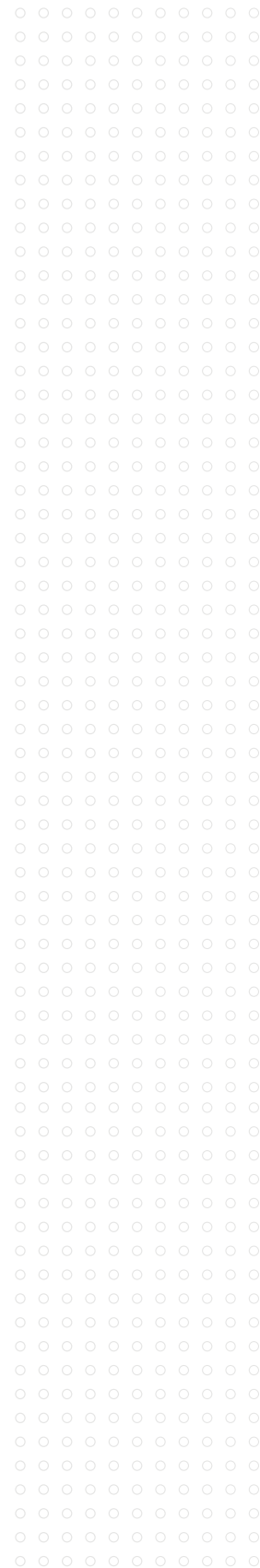
## Firearms

Firearm ownership and use come with significant legal responsibilities, especially for student-athletes navigating varied state, local and campus policies. Understanding the law — and adhering to it — is essential to maintaining personal safety, legal compliance and reputation.

### Key Considerations:

- **Firearms laws.** Laws vary widely by state, municipality and campus. Some states permit concealed carry weapons on college campuses, while others strictly prohibit it. Federal law bans firearms in federal buildings or on federal property, which may include certain university facilities. Ignorance of these rules is not a defense; individuals must ensure they are legally permitted to possess a firearm, particularly if they have a prior criminal record.
- **Concealed pistol licenses.** Legal concealed carry zones differ across states and even local jurisdictions. Always confirm restrictions as most bars, nightclubs and some restaurants do not allow firearms on their premises.
- **Reciprocity.** Some states recognize concealed carry licenses from other jurisdictions. Before traveling, verify whether your license is valid in the destination state.
- **Alcohol, drugs and firearms.** Combining firearms with alcohol or controlled substances is illegal and dangerous. Federal law prohibits possession by unlawful users of drugs, including misused prescriptions. Even if state law does not specifically forbid carrying while intoxicated, doing so can lead to charges such as reckless endangerment or disorderly conduct.





## Property

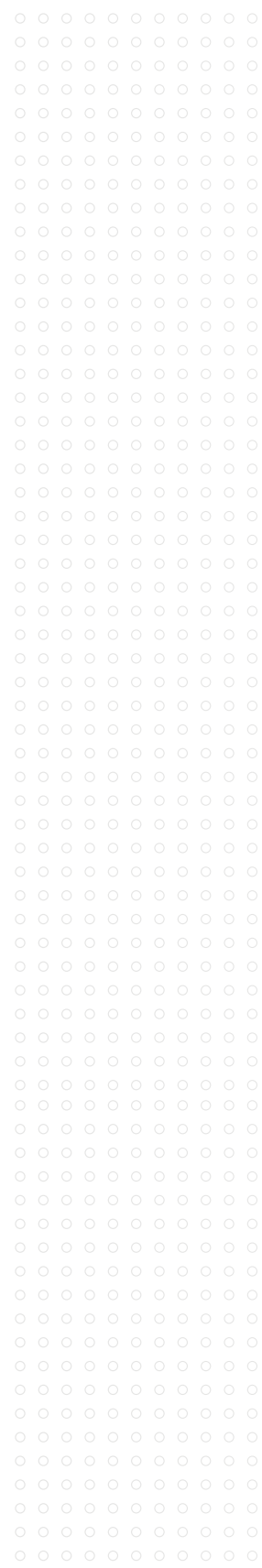
With the rise of NIL opportunities and greater public visibility, securing one's property and valuables has become an essential part of a student-athlete's overall risk management strategy. Recent incidents involving burglaries and home invasions targeting professional athletes highlight the importance of robust physical, digital and financial protections.

### Insurance and financial protection

Comprehensive insurance coverage is the foundation of property protection. Athletes should work with qualified advisors to ensure that all personal and business assets are adequately covered.

- **Property insurance.** Protects homes, vehicles and other owned properties against loss from fire, theft, natural disasters and other perils.
- **Liability insurance.** Shields against lawsuits arising from injuries or accidents occurring on one's property.
- **Automobile insurance.** Provides essential coverage in the event of an accident or damage to vehicles.
- **Excess (umbrella) liability insurance.** Provides an additional layer of financial protection beyond existing policy limits.
- **High-value item insurance.** Covers luxury or collectible items such as jewelry, artwork, watches and memorabilia.

- **Inventory Management.** Maintain a detailed record of valuables, including photos, receipts and appraisals.
- **Privacy and discretion.** Avoid posting valuables or personal collections on social media to reduce theft risk.
- **Off-site storage.** Use secure storage facilities for high-value or infrequently used items.



## Residential Security

Physical security measures are equally critical to protecting both property and personal safety.

### Access control

- Install durable locks on all doors and windows.
- Limit key distribution and update locks regularly.
- Consider advanced systems such as keycards or biometric entry.

### Surveillance and monitoring

- Use strategically placed security cameras inside and outside the property.
- Install motion sensors and remote monitoring systems.
- Leverage smart home technology for real-time alerts and control.

### Lighting and visibility

- Maintain adequate lighting around all entry points.
- Use motion-activated or timer-controlled lights to simulate occupancy.
- Keep landscaping trimmed to eliminate hiding spots.

### Perimeter security

- Install secure fencing and locked gates.
- Consider environmental design elements that enhance visibility and deter intrusion.

### Alarm and detection systems

- Install intrusion alarms, fire alarms and carbon monoxide detectors, ensuring regular maintenance and monitoring.

## Property management and risk oversight

- **Professional oversight.** Engage reputable property management services to oversee maintenance, rental activity and overall security.
- **Regular assessments.** Conduct periodic security and safety audits to identify vulnerabilities.
- **Emergency preparedness.** Establish and practice response plans for fires, storms and other emergencies.
- **Background checks.** Vet all employees, contractors and service providers to reduce insider threats.

## Vehicles

For many student-athletes, vehicles represent both independence and status. However, high-performance cars, motorcycles and luxury vehicles also introduce elevated risks — from safety concerns to insurance and contractual implications. Responsible ownership requires planning, training and sound judgment.

### Safe ownership and use

- **High-performance vehicles.** Sports cars and motorcycles are designed for speed and precision but demand advanced handling skills. Without proper training, these vehicles can easily become a liability. Before purchasing, athletes should weigh the prestige and enjoyment of ownership against the potential risks, costs and contractual restrictions. Some athletic programs and sponsorships expressly prohibit motorcycle use.
- **Driver training.** Professional driver education programs can help owners of high-performance or specialty vehicles operate them safely and confidently. Training reduces accident risk and can even lower insurance premiums.



- **Driving services.** Using professional driving services offers a safe alternative to personal driving, particularly after late nights, during inclement weather or when fatigue or alcohol is a factor. Professional drivers provide convenience, discretion and reduced liability exposure, a worthwhile safeguard for high-profile individuals.
- **Vehicle storage.** Store vehicles in covered, private garages whenever possible. Enclosed storage protects against theft, vandalism and environmental damage such as rust or paint deterioration. It also helps maintain tire pressure, battery life and overall vehicle value.
- **Insurance coverage.** Obtain appropriate coverage through an insurer experienced with high-value or performance vehicles. Adequate insurance ensures financial protection in the event of collision, theft or damage.

## Work with the right broker

Successfully navigating the NIL landscape requires partnering with advisors who understand the unique challenges student-athletes face. HUB's Entertainment and Sports team works with athletes and athletic departments nationwide, providing guidance on risk management, financial planning and long-term protection. [Connect with HUB](#) today to help you build a foundation for lasting success.

## Strategic support that puts you in control.

When you partner with us, you're at the center of a vast network of experts who will help you reach your goals. With HUB, you have peace of mind that what matters most to you will be protected — through unrelenting advocacy and tailored solutions that put you in control.

For more information on how to manage your insurance costs and reduce your risk, contact a HUB [sports insurance specialist](#).



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