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**A First in the U.S.:  
Court Protects NFL Players' Concussion Settlements  
in Bankruptcy Proceedings**

*U.S. District Court, Southern District of Florida, upholds previous ruling by U.S. Bankruptcy Court, both successfully argued by Van Horn Law Group, P.A.*

Van Horn Law Group, P.A., successfully won an appeal yesterday that protects former NFL players from having to relinquish NFL Concussion Settlement funds during Chapter 7 bankruptcy proceedings. This is the first case in the United States that protects NFL Concussion Settlement funds, awarded upon diagnosis of neurocognitive illnesses such as Chronic Traumatic Encephalopathy (CTE) and Amyotrophic Lateral Sclerosis (ALS) as a result of repetitive brain trauma.

“This was an attempt by a bankruptcy trustee to seize funds that we believed clearly were exempt and protected under bankruptcy law,” said Chad Van Horn, lead attorney in the case. “These players, who literally have had their heads beaten in during the course of their careers, have the right to receive compensation for brain injuries as part of the NFL Concussion Settlement. Any effort to attach these funds for anything but the player’s future well-being is egregious and simply should not happen.”

This case (CASE NO. 18-cv-61581-KMW) will be foundational in protecting the settlement assets of other NFL players facing bankruptcy proceedings by establishing a firm precedent on their behalf. The Court ruled for the NFL player represented in this case because bankruptcy law stipulates that debtors have the right to receive “disability, illness or unemployment benefits.” The court unequivocally categorized NFL Concussion Settlement funds as disability benefits.

“This ruling will have a major impact for retired NFL players,” added Van Horn. “Our team at Van Horn Law Group, especially attorneys John Schank and Matthew Moore who worked tirelessly on the appeal with me, are proud to have brought about this positive outcome.”

**Van Horn Law Group, P.A.**

Founded in 2009, Van Horn Law Group, P.A. is the largest bankruptcy law firm in Broward County based on cases filed.\* The firm is dedicated to restoring peace of mind to individuals in financial distress by providing first rate, affordable legal services with compassion, understanding and respect. This philosophy filters down into all practice areas, including student loan consolidation and litigation, estate planning/asset protection, LGBT estate planning/asset protection, foreclosure defense, corporate representation, debt consolidation, civil litigation, debt relief and consumer law, in addition to personal and corporate bankruptcy,

Founder Chad Van Horn, who graduated from Pittsburgh's Robert Morris University with a B.S. in Business Management, discovered his niche in bankruptcy while working as a clerk for a bankruptcy law firm during the day and pursuing a law degree at night. He received his Juris Doctor from Nova Southeastern University's Shepard Broad Law Center in 2009 and founded his bankruptcy firm shortly thereafter.

Van Horn is the author of *Everything You Need to Know About Bankruptcy in Florida* with chapters covering the pros and cons of bankruptcy, types of bankruptcy, famous bankruptcy filers, a step-by-step guide to bankruptcy filing, and more. The book is free and available by visiting [www.freebankruptcybook.com](http://www.freebankruptcybook.com).

Van Horn Law Group is headquartered in Fort Lauderdale with a satellite office in West Palm Beach. For more information, call (954) 765-3166 or visit <https://www.vanhornlawgroup.com>.

\* Visit [www.pacer.gov](http://www.pacer.gov) for statistics.

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