



SUTTON

SPECIAL RISK

ACCIDENTAL DEATH & DISMEMBERMENT

Because not all your clients have jobs that are safe & sound.

WHEN YOUR RISK IS TRULY RISKY

The Sutton Special Risk Personal Accident plan offers 24 hour worldwide protection, high limits, and can be customized to meet your clients' needs, even those with high risk occupations. Coverage is available on an individual or group basis.

COMPREHENSIVE COVERAGE

- Lump sum benefit in the event of accidental death or dismemberment
- Extensive loss schedule covering loss or loss of use of limbs, sight and hearing; paralysis and brain death
- Weekly indemnity
- Occupational and non-occupational
- Business Travel
- Short term, annual and multi-year terms available
- War risk coverage can be included or offered on a stand-alone basis

BENEFITS INCLUDED AT NO COST

- Waiver of Premium
- Rehabilitation
- Home Alteration
- Vehicle Modification
- Hospital Confinement
- Rehabilitative Physical Therapy
- Funeral Expense
- Identification
- Repatriation
- Bereavement Counseling
- Seat Belt Rider
- Day Care
- Special Education
- Spousal Retraining

ADDITIONAL COVERAGE

- Permanent Total Disability
- Emergency Evacuation
- Accidental Medical Expense
- HIV
- Accidental Dental Expense
- Burn
- Fracture
- Critical Disease
- Child Enhancement
- Eyeglass & contact lens benefit
- Prosthetic appliance
- Common disaster
- Critical Illness rider for cancer, heart attack, stroke and kidney failure

SPECIAL HAZARDS THAT CAN BE COVERED INCLUDE:

- High risk occupations
- Owned or leased aircraft
- Non-scheduled aircraft exposure
- Pilot and crew
- Known accumulations
- Hazardous recreational activities

ABOUT SUTTON

Since 1978 Sutton Special Risk has responded to the unique insurance needs of our clients worldwide. With our unparalleled suite of products, consultative approach, underwriting expertise, and commitment to providing exceptional service, we're always there with you.

Underwritten by certain underwriters at Lloyds

GLOBAL

24 HOURS A DAY

COMPREHENSIVE