

SUTTON

SPECIAL RISK

ALWAYS THERE WITH YOU.

Accident and Serious Illness Disability Plan

NOT ALL COVERAGE IS CREATED EQUAL

An innovative alternative to traditional long term disability coverage. It is a cost effective group disability solution that provides employees with meaningful protection. The plan consists of two core insurance benefits, Disability and Critical Illness. The coverage delivers significant savings, often half the cost of standard group disability plans, because it focuses on accidental disability and disabilities resulting from an extensive but specific list of serious illnesses.

A TOTALLY NEW WAY OF THINKING

Insured persons are covered if they become disabled after being diagnosed with one of 32 covered conditions, such as life threatening cancer, heart attack, stroke, coronary artery bypass or aortic surgery, heart valve replacement and multiple sclerosis. Monthly benefits are payable if the group member suffers a Temporary Total Disability, and a lump sum benefit is paid in the event of a Permanent Total Disability. Coverage is available up to age 70, 24 hours a day, anywhere in the world.

JUST IN CASE

The plan also provides a lump sum benefit in the event of Accidental Death or Dismemberment equal to two years of monthly disability payments.

THE COVERAGE AT A GLANCE

TEMPORARY TOTAL DISABILITY (TTD):

Up to 5 years of monthly benefit payments

PERMANENT TOTAL DISABILITY (PTD):

A lump sum payment equal to the present value of the Temporary Total Disability benefit to age 65

HIGH LIMITS:

With medical evidence can provide coverage for even the highest earners

NON-EVIDENCE MAXIMUM:

Up to \$10,000 (dependent on group size)

ELIMINATION PERIOD:

60 to 180 days

RECURRENT DISABILITY COVERAGE:

There is no new elimination period if an insured person returns to work and within 6 months becomes disabled again related to the same disability

Underwritten by certain underwriters at Lloyds



24 HOURS A DAY



WORLDWIDE



BUSINESS & PLEASURE