

# SUTTON

SPECIAL RISK

GLOBAL BUSINESS TRAVEL

We're always there with you. No matter where you go.

## TRAVEL WITH PEACE OF MIND

Safety and security are the primary concerns of business travelers. Sutton's 24 hour worldwide business travel coverage delivers high limits of emergency medical and accident insurance combined with 24/7 assistance services. Our special risk expertise enables us to provide flexible solutions for even the most challenging situations, including risky occupations or locations, war risk & terrorism, and owned/leased/chartered aircraft.

### PLAN FEATURES

Up to \$5,000,000 of emergency medical coverage:

- Worldwide medical, security, and travel assistance
- Pre-trip assistance services
- Medical evacuation coverage up to \$300,000
- Zero deductible
- 100% co-insurance

Accidental Death & Dismemberment coverage:

- Customizable benefit amounts
- Generous loss schedule
- Comprehensive ancillary benefits

## FLEXIBLE AND CUSTOMIZABLE COVERAGE

- Pre-existing condition limitation can be removed
- Personal travel up to 14 days in conjunction with a business trip can be included
- Add ons:
  - Security, Political, and Natural Disaster evacuation coverage up to \$100,000
  - War risk and terrorism coverage
  - Weekly accident indemnity
  - Permanent Total Disability (Accident Only) benefit equal to the AD&D principal sum

24/7 multilingual medical and travel support services backed by high limits of emergency medical and accident coverage

## GLOBAL SUPPORT FOR EMPLOYEES

- 24/7/365 multilingual service centre support
- Ongoing monitoring of a hospitalized employee's condition, including proactive updates to the employee's family and Sutton's in-house care management team
- Medical provider and legal referrals
- Deposits, advances, and guarantees for services, including but not limited to: medical facilities, hotels, airlines, and ground & air ambulances
- Coordination with local medical teams
- Online claims portal to submit expenses anytime, anywhere

## COMPREHENSIVE TRAVEL BENEFITS CAN BE ADDED:

- Lost luggage
- Return of personal effects
- Trip interruption
- Replacement of lost travel documents
- Trip cancellation
- Seat bumping
- Trip delay

## 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

