

SUTTON

SPECIAL RISK

GROUP CRITICAL ILLNESS

Your client's employees will not be expecting the unexpected. Rest assured, we will.

IT'S ESSENTIAL FOR ANY TEAM

Critical Illness insurance has evolved to become an integral part of employer group benefits plans. Research has shown that a significant number of Canadians will face the challenge of a critical illness in their lifetime.

Critical Illness insurance pays a lump-sum benefit when the insured person is diagnosed with one of the critical illnesses covered under the policy. Coverage is available for employees, their spouses and their dependent children.

ADVANTAGES TO CRITICAL ILLNESS INSURANCE

- Benefit is paid to the insured person
- Tax-free under current Canadian law
- Benefit can be used at the insured's discretion
- Full recovery does not impact payment of the benefit

31 ADULT COVERED CONDITIONS:

Alzheimer's Disease
Aortic Surgery
Aplastic Anemia
Bacterial Meningitis
Benign Brain Tumour
Blindness
Coma
Coronary Artery Bypass Surgery
Deafness
Dilated Cardiomyopathy
Fulminant Viral Hepatitis
Heart Attack
Heart Valve Replacement
Kidney Failure
Life Threatening Cancer
Liver Failure of Advanced Stage
Loss of Independent Existence
Loss of Limbs
Loss of Speech
Major Organ Failure - Waiting List
Major Organ Transplant
Motor Neuron Disease
Multiple Sclerosis
Muscular Dystrophy
Occupational HIV
Paralysis
Parkinson's Disease
Primary Pulmonary Hypertension
Progressive Systemic Sclerosis
Severe Burns
Stroke

CRITICAL ILLNESS: THE NUMBERS

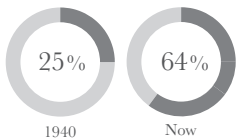
2 in 5 Canadians will be diagnosed with cancer



2.6 million Canadians aged 20 and older are living with diagnosed heart disease



Five year cancer survival rate



The survival rate from heart disease & stroke has increased 21% from 2000-2018



heartandstroke.ca

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16 CHILD COVERED CONDITIONS:

Blindness
Cerebral Palsy
Coma
Congenital Heart Disease (requiring surgery)
Cystic Fibrosis
Deafness
Down Syndrome
Life Threatening Cancer
Loss of speech
Major Organ Transplant
Mental Deficiency
Muscular Dystrophy
Paralysis
Severe Burns
Spina Bifida Cystica
Diabetes Mellitus (Type 1)

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

ASSURANCE

LUMP SUM PAYMENTS

ESSENTIAL