

SUTTON

SPECIAL RISK

INPATRIATE BENEFITS

When employees transfer to Canada, they may need to be covered before they're covered.

WELCOME COVERAGE

Government health plans usually have a three month waiting period, which leaves employees transferred from other countries with a gap in coverage. Sutton Special Risk has designed a flexible and cost-effective plan to protect inpatriates until they qualify for provincial healthcare, or for their full work term in Canada. Coverage is also available for Embassy employees and international students. Sutton's Inpatriate Benefits plan offers coverage on a group or individual basis. The plan can be designed as a short term provincial healthcare replacement policy or as a longer term comprehensive policy tailored to the needs of your clients' employees.

SHORT TERM EXTENDED HEALTHCARE

- Major Medical up to \$5,000,000
- Dental
- Emergency treatment outside Canada for trips up to 30 days
- Medical, Travel and Security assistance services
- Option to remove pre-existing condition clause for groups with 3 or more lives
- 1-2 lives requires a medical application to be completed

COMPREHENSIVE PACKAGE

The following benefits can be purchased stand alone or packaged with medical coverage:

- Accidental Death & Dismemberment up to \$1,000,000
- Total Disability
- Life insurance up to \$500,000
- Kidnap, Ransom & Extortion coverage

SUTTON'S ONLINE PORTAL MAKES
SUBMITTING CLAIMS FAST AND EASY,
ANYTIME, ANYWHERE

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

COMPREHENSIVE

NATIONWIDE

IMMEDIATE