



# Sutton Special Risk Overview for Financial Advisors

**SUTTON**

SPECIAL RISK



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**SUTTON**  
SPECIAL RISK

Always there with you.

Since 1978, Sutton Special Risk has been a premier provider of Accident & Health, Life, and Contingency products and services. We are a Managing General Underwriter focused on delivering customized insurance solutions for a diverse client base of executives, expatriates, key persons, professional athletes, entertainment professionals, employer groups, volunteers, and associations. Our consultative approach and underwriting expertise have allowed us to deliver flexible and affordable insurance solutions for our North American clients. Whether domestic or international, group or individual, our mission is to respond quickly and effectively to any request. We offer industry-leading high sums insured and broad coverage, including special hazards such as high-risk occupations and war risk and terrorism.

Sutton underwrites on behalf of A rated carrier partners who share our appetite for risk, in order to provide our clientele with exceptional security and global reach. As a Lloyd's Coverholder, Sutton

underwrites, binds coverage, issues policies, and adjudicates claims directly from our offices in Toronto and New York.

We provide direct access to our underwriting staff so quotes can be obtained quickly; most quotes are turned around within 24 hours. With compliance at the core of everything we do, our customers enjoy peace of mind knowing they are offering a fully compliant solution to their clients.

Sutton's administration is designed for speed and simplicity. Our claims and administrative personnel are highly experienced, and we handle multiple languages and currencies. Sutton's level of expertise and familiarity with both domestic and expatriate programs ensures seamless implementation, unparalleled service, and knowledgeable, proactive account management.

As a trusted advisor, you can rest assured Sutton will always be there with you and your clients.

# SUTTON

SPECIAL RISK

HIGH LIMIT DISABILITY

Your clients have worked extremely hard  
to get where they are today.

Let's make sure their tomorrow is equally as successful.

## PROTECT YOUR CLIENTS WITH UNSURPASSED DISABILITY COVERAGE.

Not all jobs are created equal. Corporate executives, professionals, professional athletes, and entertainers have occupations that come with unique risks; risks that can impact their ability to perform their duties, fulfill a contract, or an obligation. Sutton Special Risk High Limit Disability insurance helps protect their financial security from a significant loss of income. It offers industry-leading high sums insured and broad coverage, including special hazards such as high risk occupations, out of country exposures and war & terrorism risk. Coverage is available on a group or individual basis.

### WHY CHOOSE SUTTON?

At Sutton Special Risk, we recognize that each of your clients is unique. We offer unsurpassed protection for:

Top Up/Ground Up Coverage  
Key Person  
Performance/Employment Contracts  
Buy/Sell Agreements  
Income Replacement  
Business Overhead

## THE TTD & PTD ADVANTAGE

Our High Limit Disability insurance gives clients the flexibility to purchase Temporary Total Disability (TTD) and Permanent Total Disability (PTD) coverage on a stand-alone basis or together in one policy for complete protection. With combined coverage, when the selected TTD benefit period ends, a lump sum benefit is paid if the insured is permanently and totally disabled. With a lump sum payment, the insured no longer needs to provide ongoing proof of disability and they have the freedom to choose how they use the benefit, for example, invest in a business or pay down debt.

## SUTTON SPECIAL RISK HIGH LIMIT DISABILITY COVERAGE IS IDEAL FOR:

- The high-earning executive whose group disability benefits don't extend to cover his earnings
- Business partners who want to ensure the viability of their company in the event one of them becomes disabled
- The musician who can't sign her dream record deal until she's insured against becoming sick or injured
- The IT consultant who travels regularly to unstable war-torn countries and whose group benefits exclude those countries

## 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.

WORLDWIDE

BUSINESS & PLEASURE

24 HOURS A DAY



# 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 Accidental Death & Dismemberment 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

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GLOBAL



24 HOURS A DAY



COMPREHENSIVE

# SUTTON

SPECIAL RISK

## BUSINESS TRAVEL ACCIDENT INSURANCE

Why your clients are travelling is their business.  
Making sure they're always covered is ours.

### GLOBAL PROTECTION

Business travelers should feel the assurance of home when travelling for work. Sutton Special Risk's Business Travel plan offers 24 hour worldwide coverage with high limits of accident and emergency medical coverage. Our special risk expertise means we can provide flexible solutions for even the most challenging situations, including risky occupations or locations, war and terrorism risk, and owned, leased, or chartered aircraft.

### 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
- Incidental personal travel in conjunction with business travel
- Spouse and dependent children accompanying an insured-person can be covered
- Short term, annual and multi-year terms available
- War risk coverage can be included or offered on a stand-alone basis

### 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

### COMPLIMENTARY BENEFITS

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

### ADDITIONAL COVERAGE

- Permanent Total Disability
- Emergency evacuation
- Accident medical expense
- Accident dental expense
- Burn
- Felonious assault
- Prosthetic appliance
- Comatose
- Psychological therapy
- Workplace accommodation
- Trip cancellation
- Trip interruption
- Trip delay
- Lost luggage
- Personal property
- Seat bumping
- Lost/stolen passport

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GLOBAL

24 HOURS A DAY

COMPREHENSIVE

# SUTTON

SPECIAL RISK

PROFESSIONAL SPORTS INSURANCE

## Go with the pros.

### PRO ATHLETE COVERAGE IS NOT A GAME

An injury can be physically, emotionally, and financially devastating for a professional athlete. Sutton Special Risk is a leading provider of professional sports insurance protection with over 40 years of experience. Our underwriting expertise enables us to protect athletes and the unique insurance risks they face.

#### OUR LINE UP

Our products, designed specifically for the sports world, provide protection from the following financial exposures:

- A team's contractual obligation to individual players
- An athlete who only gets paid if they play
- An athlete's future income in the event of a career ending injury or illness
- Accidents resulting in death or dismemberment
- A catastrophic accident associated with team travel

### TEMPORARY TOTAL DISABILITY (TTD)

Sports teams and players purchase TTD coverage to protect a contract in the event that an athlete is temporarily unable to play. TTD is also highly effective protection for athletes who do not have guaranteed incomes such as professional golfers and tennis players. TTD insurance pays a monthly benefit for a stated period of time up to 36 months, and in some situations, can be packaged with a Permanent Total Disability benefit.

### PERMANENT TOTAL DISABILITY (PTD)

Professional athletes, college players, and highly ranked prospects need to protect themselves from the financial impact of a career-ending disability. Sutton's Sports Disability insurance pays a tax-free lump sum benefit if the player is unable to participate in their sport at a professional level as a result of injury or illness. Disability insurance can be tailored to each player's unique needs.

### ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Sutton's High Limit AD&D insurance provides a cost-effective supplement to Life insurance. Coverage is 24 hours, worldwide, with amounts up to \$100 million. The benefit pays a tax-free lump sum amount to the athlete's beneficiary in the event of accidental death or to the athlete in the event of accidental dismemberment. Teams can also purchase AD&D policies to cover a player, and name the team as beneficiary.

### TEAM TRAVEL

Sports teams often travel together, which can create the exposure of a catastrophic accident. Our Sports Team Travel insurance provides valuable financial protection. The benefit pays a high limit tax-free lump sum in the event of accidental death as well as for loss or loss of use of limbs, hearing and sight. Since the coverage is usually purchased by the team with themselves as the beneficiary, the sum insured is typically equivalent to the player's contract, though asset value is also an option.

### ABOUT SUTTON

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PROFESSIONAL

COLLEGE

JUNIOR

# SUTTON

SPECIAL RISK

KIDNAP, RANSOM & EXTORTION INSURANCE

Some people may want to take advantage of your clients' success. But we can be ready.

## YES, IT HAPPENS

Key executives working in commercially sensitive positions, financially prominent families, athletes, and entertainers, may find themselves targets of kidnapping or extortion when they travel. Sutton Special Risk's Kidnap, Ransom and Extortion coverage offers worldwide protection and also protects against domestic risks including but not limited to cyber-attacks, home invasions, child abductions, and product extortion and recall.

## COMPREHENSIVE COVERAGE

Sutton's Kidnap, Ransom & Extortion protection is available on an individual, family, or group basis. Benefit amounts are available up to \$25,000,000 or higher if financially justified.

Coverage includes:

- Kidnap for ransom
- Hijack
- Detention
- Extortion, including bodily injury and property damage
- Post kidnap or extortion expenses

## CRISIS RESPONSE SERVICES

Sutton Special Risk is pleased to partner with the world's leading providers of Kidnap, Ransom & Extortion coverage, offering best-in-class crisis response services with worldwide negotiation teams on call 24 hours a day - the most experienced political and security risk consultants, advising on negotiation strategies, and liaising with law enforcement, families, and the media.

## ADDITIONAL COVERAGE

- Express kidnapping
- Emergency political repatriation and relocation
- PR consultant
- Interpreter
- Travel and accommodation
- Independent psychiatric care, medical care, and legal advice within 2 years of an event
- Reward for information leading to arrest and conviction
- Fees and expenses of an independent negotiator
- Loss of earnings – hostage and employee replacement
- Security guards
- Communication equipment and advertising
- Forensic analyst
- Cosmetic or plastic surgery
- Product recall, destruction and ensuing loss of value

## ABOUT SUTTON

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GLOBALLY

24 HOURS A DAY

COMPREHENSIVE

# 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 protection or as a longer term comprehensive policy tailored to the needs of your clients.

## 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
- Political, Security and Natural Disaster Evacuation
- Option to remove pre-existing condition clause

## 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

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COMPREHENSIVE

NATIONWIDE

IMMEDIATE

# SUTTON

SPECIAL RISK

EXPATRIATE BENEFITS

Even if they're working thousands of miles away,  
your clients should feel the assurance of home.

WE'VE GOT YOU COVERED  
EVEN IF THE OTHERS DON'T

Sutton Special Risk has designed a flexible and cost effective package incorporating valuable benefits for employees planning to work out of the country for an extended period of time. We also provide coverage for dependents, inpatriates, and third country nationals.

## COMPREHENSIVE COVERAGE

The following benefits can be purchased stand alone or packaged together:

- Major Medical: up to \$5,000,000
- Dental: up to \$2,000 per person per year
- Accidental Death & Dismemberment: up to \$2,000,000
- Temporary Total Disability: up to \$15,000 per month
- Long Term Disability: Lump sum benefit
- Life: up to \$1,000,000
- War Risk
- Kidnap & Ransom

## MEDICAL, TRAVEL, AND SECURITY ASSISTANCE SERVICES

- Medical evacuation and repatriation
- Political, Security and Natural Disaster evacuation
- 24/7/365 multilingual service support
- Pre-trip planning
- Online risk dashboard
- Payment guarantees
- 24 Hour Nurse Help Line
- Medical monitoring
- Medical provider and legal referrals
- Sutton's online portal to submit claims anytime, anywhere

## ABOUT SUTTON

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GLOBAL

24 HOURS A DAY

COMPREHENSIVE

# SUTTON

SPECIAL RISK

WAR RISK INSURANCE

We're always there with you.  
Even in the highest risk places.

## STABLE COVERAGE FOR UNSTABLE REGIONS

Companies operating in politically unstable regions of the world, and individuals who travel to these areas, have exposure to an elevated risk of loss from acts of war. War Risk insurance provides financial protection against losses from events such as invasions, insurrections, riots, strikes, revolutions, military coups, and terrorism.

## WORLDWIDE PROTECTION

Rates vary according to zone and severity of conflict, with Zone A representing very "hot" areas experiencing armed conflict between two or more countries or political factions within a country, or any political region which is considered to be very volatile. Afghanistan, Iraq, Mali and North Korea are just a few examples of Zone A countries.

## TAILORED TO YOUR CLIENTS' NEEDS

As a leader in war risk underwriting for the life and health market for over 40 years, Sutton Special Risk offers war risk coverage on all of our products including Disability, Accidental Death & Dismemberment, and Major Medical. We provide protection for individuals or businesses, either in conjunction with our own base coverage or specifically on a war risk only basis to supplement individual or group policies with war or travel exclusions.

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WORLDWIDE



24 HOURS A DAY



COMPREHENSIVE