

SUTTON

SPECIAL RISK



Contingency Insurance

Life's Risky.™ Plan for the unexpected.

You never know when the unexpected will impact an event, a contract, a television program, a commercial shoot or even the half-time show at a basketball game. The star of the show gets stuck on a plane, a venue is flooded, the 12 year old sinks the basket, or the television goes black in the last 10 seconds of the playoff game. Sutton Special Risk Contingency insurance offers superior coverage with a range of solutions for even the most challenging cases. We are able to customize coverage for a multitude of exposures.

Event Cancellation

Coverage is provided for financial loss due to cancellation, abandonment, postponement, interruption, curtailment or relocation of any type of outdoor or indoor event. Our policies will protect your client from loss of expenses or gross revenue and include additional expenses to mitigate any loss. Coverage can be provided for a variety of events, including but not limited to:

- Sporting Events, one day or over several weeks such as the Pan Am Games or FIFA World Cup
- Music Events, Festivals and Worldwide Tours
- Theatre Productions
- Conferences, Exhibitions and Trade Shows

Weather Day Commercial Shoot

Coverage is available for commercial shoots where there is a requirement to complete filming within a specified number of days. We cover additional costs incurred due to a filming delay caused by adverse weather conditions. Coverage can be offered for sunshine, reasonable photographic conditions, wind or absence of precipitation.



Exceptional coverage for special events

Non-Appearance or Interruption

Coverage is available if death, accident, illness, or the unavoidable travel delay of a key person results in the cancellation, abandonment, postponement, interruption, curtailment or relocation of an event. This insurance can cover artists, bands, stand-up comedians, conference speakers, the bride and groom or even the birthday boy or girl.

Contract Bonus

This coverage can be purchased by sports team owners or sponsors to protect their financial obligation to pay bonuses should specific achievements be met. For example, paying player and staff bonuses should the Toronto Blue Jays win the World Series or paying a bonus to a golfer if she is number one on the LPGA rankings at the end of the year. Bonuses that are given to entire teams can also be protected.

Prize Indemnity

Companies often choose to protect themselves against contractual liabilities to award prizes in the event of success in mathematical & probability and skill based risks. Skill based risks include a golf hole-in-one, a half-court basketball shot contest, a shoot-the-puck hockey contest and those that are more 'outside the box'. Mathematical & probability risk covers lotteries, game shows, envelope picks, roll-a-dice competitions and even weather-related prize promotions.

Death, Disability & Disgrace

Many advertising campaigns are built around celebrities and professional athletes. Clients may incur significant costs related to these campaigns if the star of the campaign were to pass away, become seriously injured or disgrace themselves in the public eye. Our coverage protects against these expenses, and can also be customized for non-advertising related exposures.

Transmission Failure

Sports events can be decided in a matter of seconds. Missing decisive moments like the game winning goal in game seven of the Stanley Cup because of a transmission failure could cost television broadcasters and companies millions of dollars. For certain events, like the Super Bowl, technical difficulties during a commercial break could be just as costly for advertisers. Transmission Failure coverage protects against losses following the failure to provide the entire sound and/or picture of a televised event or commercial due to mechanical or electrical breakdown, the failure of malfunction of the power supply and/or loss of satellite transmission.



**Over 35 years of industry
leading protection**

For more information on this and our other products please contact us at:

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Life's risky.™

Protect your clients with

SUTTON
SPECIAL RISK

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 can ensure your clients are protected against life's risks.

Plan for the unexpected.

NOTE: This is only a brief illustration of our program. Actual coverage is subject to the language of the policy as issued. A specimen policy is available for your review.

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