

# SUTTON

## SPECIAL RISK



## High Limit Disability Insurance

### Life's Risky.™

#### Protect your clients with unsurpassed disability coverage.

Not all jobs are created equal. Corporate executives, professionals, professional athletes and those employed in the entertainment industry 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.

#### Temporary Total Disability

For the many professionals who do not get paid unless they work, it is very important to have financial protection in the event of an injury or illness that causes a temporary inability to work.

- Benefit: Payable monthly
- Elimination period: zero to 180 days
- Maximum Indemnity: up to 120 months
- Short-term coverage is available
- If an insured person returns to work but suffers a recurrence of the TTD, the elimination period is only reapplied if the recurrence occurs after 60 days



#### Optional benefits allow clients to customize coverage

#### Permanent Total Disability

If a high net worth professional suffers an injury or sickness that causes them to be disabled from engaging in their occupation, they need to know they are financially protected.

- Benefit: Payable in the lump sum selected or the insured can choose for it to be calculated as the present value of the TTD benefit to age 65
- Elimination Period: 12 months or following the payout of the TTD benefits

**TTD and PTD coverage can be purchased together or on a stand-alone basis.  
The benefit is available in any amount financially justified.**

**Sutton Special Risk High Limit Disability coverage is ideal for high earning professionals:**

The high level securities executive whose group disability benefits don't extend to cover his earnings

•

The IT consultant who travels regularly to unstable war-torn countries and whose group benefits exclude those countries

•

The musician who can't sign her dream record deal until she's insured against becoming sick or injured

•

The professional hockey player who has just signed a 5 year \$40 million contract who needs off-ice coverage to protect the balance of his contract

•

The 23-year-old top level player in the last year of his first contract who needs 24 hour PTD coverage to protect his future contracts and value



## Insuring High Earning Professionals

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

**Phone: 416.366.2223**

**Toll Free: 1.800.461.3292**

**Email: [inquiries@suttonspecialrisk.com](mailto:inquiries@suttonspecialrisk.com)**



**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.

SSR HLDI 15/08/18

**[suttonspecialrisk.com](http://suttonspecialrisk.com)**