

SUTTON

SPECIAL RISK



Personal Accident Insurance

Life's Risky.™ Protect Your Clients.

Sutton Special Risk can offer your clients comprehensive Accidental Death & Dismemberment coverage on an individual or group basis. The Sutton Special Risk Personal Accident plan offers 24 hour worldwide coverage, high limits, war risk coverage and can be customized to meet your clients' needs, even for higher risk occupations.

Core Coverage Options:

- 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 breath death
- Weekly indemnity benefits in the event of a disability
- 24 hour coverage
- Occupational and non-occupational business travel coverage available
- Student accident coverage
- 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



Our special risk expertise enables us to provide innovative solutions for even the most hazardous occupations.

Some of the Valuable Additional 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

The following benefits can be easily added to ensure your clients get the protection they need:

- Permanent Total Disability
- Emergency Evacuation
- Accidental Medical Expense
- HIV
- Accidental Dental Expense
- Burn
- Fracture
- Felonious Assault
- Critical Disease
- Child Enhancement
- Eyeglass & contact lens benefit
- Prosthetic appliance
- Common disaster
- Critical Illness rider for cancer, heart attack, stroke and kidney failure



24 hour worldwide coverage available

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



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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