



# SUTTON

SPECIAL RISK

HIGH LIMIT DISABILITY

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

Let's secure their tomorrow.

## 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

Underwritten by certain underwriters at Lloyds

## 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
- An organization that will suffer significant financial losses if one of their key employees is not able to work as a result of a disability
- 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

416.366.2223 OR 1.800.461.3292

INQUIRIES@SUTTONSPECIALRISK.COM