

SUTTON

SPECIAL RISK

GROUP CRITICAL ILLNESS

Your client's employees will not be expecting the unexpected. Rest assured, we will.

IT'S ESSENTIAL FOR ANY TEAM

Critical Illness insurance has evolved to become an integral part of employer group benefits plans. Research has shown that a significant number of Canadians will face the challenge of a critical illness in their lifetime.

Critical Illness insurance pays a lump-sum benefit when the insured person is diagnosed with one of the critical illnesses covered under the policy. Coverage is available for employees, their spouses and their dependent children.

ADVANTAGES TO CRITICAL ILLNESS INSURANCE

- Benefit is paid to the insured person
- Tax-free under current Canadian law
- Benefit can be used at the insured's discretion
- Full recovery does not impact payment of the benefit

31 ADULT COVERED CONDITIONS:

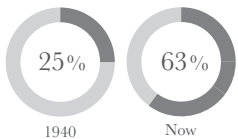
Alzheimer's Disease	Liver Failure of Advanced Stage
Aortic Surgery	Loss of Independent Existence
Aplastic Anemia	Loss of Limbs Loss of Speech
Bacterial Meningitis	Major Organ Failure - Waiting List
Benign Brain Tumour	Major Organ Transplant
Blindness	Motor Neuron Disease
Coma	Multiple Sclerosis
Coronary Artery Bypass Surgery	Muscular Dystrophy
Deafness	Occupational HIV
Dilated Cardiomyopathy	Paralysis
Fulminant Viral Hepatitis	Parkinson's Disease
Heart Attack	Primary Pulmonary Hypertension
Heart Valve Replacement	Progressive Systemic Sclerosis
Kidney Failure	Severe Burns
Life Threatening Cancer	Stroke

CRITICAL ILLNESS: THE NUMBERS

Nearly 1 in 2 Canadians will be diagnosed with cancer



Five year cancer survival rate



1.6 million Canadians are living with the effects of heart disease & stroke



The survival rate from heart disease & stroke has increased 75%



heartandstroke.ca

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16 CHILD COVERED CONDITIONS:

Blindness	Loss of speech
Cerebral Palsy	Major Organ Transplant
Coma	Mental Deficiency
Congenital Heart Disease (requiring surgery)	Muscular Dystrophy
Cystic Fibrosis	Paralysis
Deafness	Severe Burns
Down Syndrome	Spina Bifida Cystica
Life Threatening Cancer	Diabetes Mellitus (Type 1)

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.

ASSURANCE

LUMP SUM PAYMENTS

ESSENTIAL