

# SUTTON

SPECIAL RISK

DISABILITY

Your clients have worked extremely hard  
to get where they are today.  
Let's secure their tomorrow.

## UNSURPASSED DISABILITY COVERAGE

Sutton Special Risk Disability insurance helps protect an employee's financial security from a loss of income. Available on an individual or group basis, Sutton offers broad coverage, including special hazards such as high risk occupations, out of country exposures, and war & terrorism risk.

### WHY CHOOSE SUTTON?

At Sutton Special Risk, we recognize that each of your clients is unique. We offer protection for:

Employer Groups  
Executives  
High Net Worth Individuals  
Top Up  
Key Person  
Buy/Sell Agreements

*Underwritten by certain underwriters at Lloyd's*

## THE SUTTON ADVANTAGE

Our Disability insurance products offer clients the flexibility to purchase stand-alone short term or long term coverage. Our long term coverage provides a lump sum benefit 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 DISABILITY COVERAGE IS IDEAL FOR:

- Small, medium, or large employer groups
- The executive whose group disability benefits don't extend to cover their 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

## 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