



# SUTTON

SPECIAL RISK

OCCUPATIONAL ACCIDENT

Because not all clients have jobs  
that are safe & sound.

## WORKERS' COMP ALTERNATIVE

Occupational Accident insurance from Sutton Special Risk offers a customizable alternative to WSIB, WCB, WSBC, WorkSafeNB, and WorkplaceNL. While many industries are mandated to participate in provincial Workers' Compensation insurance programs, some sectors may opt-out and secure private insurance coverage.

### WHY OPT OUT?

Businesses in exempt industries consider private insurance alternatives for several reasons, including:

- the ability to customize coverage to better align with the risks of their business,
- achieve cost savings and/or more comprehensive coverage for similar premiums, and
- receive personalized service, expedited claims processing, quicker resolution of workplace injury cases, and reduced administrative burden.

## WHAT IS COVERED?

Available on a group or individual basis, Occupational Accident insurance plans from Sutton Special Risk are competitively designed and priced, and benefits can be tailored to fit the exact requirements of each client. Plan options include:

**PERMANENT AND TOTAL DISABILITY** – provides a lump sum benefit if the insured becomes permanently and totally disabled due to a covered accident.

**WEEKLY ACCIDENT INDEMNITY** – short-term income replacement for accidental disabilities.

**ACCIDENTAL DEATH & DISMEMBERMENT** – principal coverage is a lump sum benefit for accidental death, loss of limbs, paralysis and loss of use of limbs, eyesight, hearing, and speech.

**MEDICAL EXPENSE REIMBURSEMENT** – covers additional medical needs that may not be covered under provincial health plans, such as ambulance services, semi-private hospital rooms, mobility aids, private duty nursing, and para-medical services.

## 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.

*Underwritten by certain underwriters at Lloyd's*



ASSURANCE



24 HOURS A DAY



COMPREHENSIVE

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