

# Balance Protection

As a **Butterfield / AAdvantage® Mastercard® Black™ Cardholder**, you are automatically enrolled in the Butterfield Credit Card Balance Protection Insurance Programme (Balance Protection).

Balance Protection is designed to protect you, the Main Cardholder, by meeting your obligations to the Bank in the event of your death.

## How it works for you

In the event of your death, Balance Protection will pay your entire outstanding balance (up to a maximum of US\$25,000).

Balance Protection specifically excludes death resulting from, among other things, suicide, war, illicit criminal activity, drug/ alcohol addiction or abuse, and air travel not operated by a regulated scheduled airline.

Balance Protection also excludes certain pre-existing medical conditions that result in your death within six months of taking the insurance cover.

## Other conditions

Insurance cover is provided to individuals between the ages of 18 and 70 inclusive. It does not extend to partnerships, corporations or other businesses.

## Communication

You will receive periodic information about service improvements, increased benefits and any other relevant news concerning Balance Protection.

The insurance policy is underwritten by Freisenbruch Insurance Limited.

A copy of the insurance policy, providing details of coverage, limitations, and exclusions, is available upon request from any Butterfield Banking Centre or from the Butterfield Card Services department.

Should you have any questions about Balance Protection, please contact us at (441) 295 1111.

Where services are provided by organisations other than Butterfield, the Bank shall have no responsibility or liability for them, or for their mention in this document, or for their continuance.



[www.butterfieldgroup.com](http://www.butterfieldgroup.com)



[www.aa.com](http://www.aa.com)



[www.mastercard.com](http://www.mastercard.com)

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