

ATM PROTECTION

If a Butterfield/AAdvantage® Business Mastercard® Cardholder is assaulted during or immediately after using an ATM, this programme will provide a benefit in case of death.

DEATH AS VICTIM OF ATM ASSAULT

If a Cardholder is a victim of an assault while using his or her Card at an ATM and suffers loss of life, this coverage provides a death benefit of USD 3,600.

Conditions/Limitations:

- You must report the incident to the local police authorities within 36 hours of the assault and this report needs to indicate the covered time frame for which the assault occurred, unless you are legally incapable of doing so.
- In the event of a claim, notice must be provided to the insurance company within 30 days of the date of incident. Failure to give notice within 30 days from the date of the incident may result in a denial of the claim (please refer to the section, "How to File a Claim").

WHAT IS NOT COVERED BY ATM PROTECTION (EXCLUSIONS):

ATM Protection does not cover any loss, fatal or non-fatal, caused by or resulting from:

1. any intentional act or fraudulent misrepresentation committed by the insured person or one of his close relatives (spouse or common law partner, child or parent)
2. damages and/or liabilities to any third parties
3. damages and/or liabilities that happened before or after the covered robbery period
4. bodily injury not resulting in death (does not apply to ATM robbery - stolen money)

Definitions – ATM Protection

"Assault" means any act of violence committed by a third party, generating physical injuries, with the intention to commit robbery of the insured person.

"ATM" means an Automated Teller Machine, which is a computerised telecommunications device that provides Cardholders of a financial institution with access to financial transactions (i.e., withdrawals, deposits) in a public space, without the need for a human clerk or bank teller.

"Violence" means the use of physical force; or threatened use of physical force; or mental intimidation with the intent of committing harm that may cause a loss to an insured person.

"Third Party" means any person other than the Cardholder, his or her spouse, child or parent.

"Loss" with regards to ATM Protection means a death caused by murder during an assault within two hours of completing an ATM transaction with a covered Card.

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.

The information contained herein is provided solely for general informational purposes. It is not intended to be a complete description of all terms, conditions, limitations, exclusions, or other provisions of any programme or insurance benefits provided by, or for, or issued to MasterCard®.



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