

Cardholder Duties After a Loss (Due Diligence): You must use all reasonable means to avoid future loss at and after the time of loss and provide full compliance with the duties that are described. This includes full cooperation with the Insurance Company, Plan Administrator(s) and Third Party Claims Administrator who act on behalf of MasterCard® for programme or other services offered as benefits to a Cardholder; with investigating, evaluating and settling a claim.

Rights to recover/subrogation: If payment is made under MasterRental™, the insurance company is entitled to recover such amounts from other parties or persons. Any party or person to or for whom the insurance company makes payment must transfer to the insurance company his or her rights to recovery against any other party or person. The Cardholder must do everything necessary to secure these rights and must do nothing that would jeopardise them, or these rights will be recovered from the Cardholder.

Transfer of rights: After a claim is paid under MasterRental™ Insurance Coverage, the rights and remedies of the eligible MasterCard® Cardholder (or any third party benefiting under this programme) against any party in respect to this loss or damage will be transferred to the insurance company. In addition to transferring such rights, the eligible MasterCard® Cardholder (or any third party paid under this programme) must provide the insurance company with any assistance necessary to secure its rights and remedies and must do nothing that would jeopardise them.

Assignment: No rights or benefits provided under MasterRental™ may be assigned without the prior written consent of the Insurance Company, Plan Administrator or Third Party Claims Administrator.

Concealment, fraud or misrepresentation: Insurance coverage/benefits or services described herein, will be void, whether before or after a loss or request for services are made, if you willfully concealed or misrepresented any material fact or circumstance concerning or provided fraudulent information concerning the plans of insurance or other services described herein to: MasterCard® International, the Insurance Company, financial institution issuing the Card Account, or any other company performing services and/or administration on behalf of these programmes.

Legal actions: No legal action may be brought to recover on a Policy until 60 days after the Company has been given written proof of loss. No such action may be brought after three (3) years from the time written proof of loss is required to be given.

Conformity with local statutes: Any provision of a Policy, which; on its effective date, is in conflict with the statutes of the country in which the policy was delivered or issued for delivery is hereby amended to conform to the minimum requirement of such statutes.

Sanctions: Coverage and benefits provided by these programmes shall be null and void if it violates US economic or trade sanctions such as, but not limited to, the sanctions administered and enforced by the Office of Foreign Assets Control ("OFAC") of the US Treasury Department.

Arbitration: Any dispute regarding the terms of any Master Policy(ies) of insurance, including any question regarding its existence, validity or termination will be referred to and resolved by arbitration and in accordance with the arbitration rules/regulations of the country where your MasterCard® Card account has been issued.

Confidentiality and security: We may disclose all information we collect, as described above, to companies that perform administrative services on our behalf solely in connection with insurance coverage you have received. We restrict access to personal information to our employees, our affiliates' employees, or others who need to know that information to service the account or in the course of conducting our normal business operations. We maintain physical, electronic, and procedural safeguards to protect personal information.

To file a claim or request Travel Assistance Services, call 1 800 MC ASSIST (1 800 622 7747), or en Español: 1 800 633 4466.

Visit our Web site at www.mastercard.com.

Each insurance benefit limit described in this Guide is in United States Dollars (USD). Payment of claims will be made in local currency where required by law, with the official foreign exchange rates published on the date the claim is paid.

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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How to File a Claim



Butterfield

American Airlines
AA Advantage



HOW TO FILE A CLAIM

In the event of a claim, the following procedures should be followed:

1. You (Cardholder) or the beneficiary or someone legally acting on behalf of either, must notify us as required in the Claim Notification Period, or your claim may be denied - Upon receipt of a notice of claim, the Plan Administrator, Claims Administrator or Insurance Company, will furnish to a claimant the necessary Claim Form(s);
2. Complete the Claim Form(s) in its entirety;
3. Submit all Required Information (proof of loss), as outlined in this section no later than the Submission Period.

Please note, there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information in order to process the claim.

For assistance with filing a claim, please call 1 800 MC ASSIST (1 800 622 7747) in the United States or call the MasterCard® Global Service™ toll-free number in your country. If you are unable to access the toll-free number, please call the MasterCard® Global Service™ collect number 1 636 722 7111.

MASTERRENTAL™

Claim Notification Period: Within 30 days from the date of occurrence.

Submission Period: No later than 180 days from the date of Claim Notification.

Required Information (proof of loss):

- a) An original receipt showing payment of the Rental was made entirely with the eligible Card;
- b) Copies of the original rental agreement (front and back);
- c) Copies of certified police reports, if applicable (upon request);
- d) An internal damage document such as an "Incident/Accident Report" from Rental Company, an itemised repair bill or estimate,
- e) Other documentation such as MasterCard® Rewards Programme and Rental Company promotional material, etc. - if applicable
- f) Copies of the Rental Company's Fleet Utilisation log - if "Loss of Use" charges are being claimed;
- g) Your Cardholder's monthly statement of account showing the account is open and in good standing at the time of filing the claim.

Submit all the above required documentation to the MasterRental™ Assistance Centre address below via regular or certified mail.

MasterRental™ Assistance Centre
C/O Cambridge Integrated Services Group, Inc.
P.O. Box 89405
Cleveland, OH 44101-6405 USA

ATM PROTECTION

Claim Notification Period: Within 30 days from the date of the occurrence / incident.

Submission Period: No later than 90 days from the date of Claim Notification.

Required Information (proof of loss):

- a) A copy of the Police Report, which must be filed within 36 hours of the ATM Robbery or Assault;
- b) Documentation detailing the event, injury or death, including newspaper articles, certified copies of: medical evidence reports, attending physician statements, coroner reports and death certificate;
- c) Transaction verification confirming the ATM transaction (receipt or bank record) indicating the time of withdrawal and amount.

MASTERTRAVEL™

Claim Notification Period: Within 90 days from the date of loss.

Submission Period: No later than 180 days from the date of Claim Notification.

Required Information (proof of loss):

- a) Documentation detailing the nature of injury or death with a breakdown of expenses, including certified copies of: medical evidence reports, attending physician statements, coroner reports, death certificate and related documentation;
- b) Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the eligible Card, including copies of Common Carrier ticket(s) and receipts;
- c) Your Cardholder's statement of account showing the account is open and in good standing.

Submit all required information as outlined above to MasterCard® International, LA/C Claims Centre (Select the address below based on the shipping method):

For all other insurance benefits, please submit the claim to MasterCard® International, LA/C Claims Centre (address that follows):

"CERTIFIED OR COURIER MAIL"

MasterCard® International - LA/C Claims Centre
C/O Chartis II - Puerto Rico
American International Plaza, 5th Floor
250 Muñoz Rivera Ave.
Hato Rey, Puerto Rico 00918

"REGULAR MAIL"

MasterCard® International - LA/C Claims Centre
C/O Chartis - Puerto Rico
P.O. Box 13355
San Juan, Puerto Rico 00908-3968

Payment of Claims:

Where allowable by law, Benefit for loss of life is payable to the beneficiary designated by the Insured Person. If there has been no such designation, then payment of claim will be to the Insured Person's first surviving beneficiary as follows:

- a) spouse
- b) children, in equal shares
- c) parents, in equal shares
- d) brothers and sisters, in equal shares
- e) executor or administrator

All other benefits will be paid to the Insured Person or other appropriate party where necessary.

Payment of any indemnity shall be subject to the laws and governmental regulations then in effect in the country of payment.

† Each insurance benefit limit described in this Guide is in United States Dollars (USD). Payment of claims will be made in local currency where required by law, with the official foreign exchange rates published on the date the claim is paid.

GENERAL PROVISIONS AND DISCLAIMERS

General: These benefits and services are effective for eligible MasterCard® Cardholders effective 1 June 2008. This document supersedes any guide or programme communication you may have received earlier. The information contained herein is provided solely for general informational purposes. This document is not a policy, contract, warranty or promise of insurance or other benefit. It does not intend to be a complete description of all terms, conditions and exclusions of the policies or other benefits, all of which are subject to change by MasterCard® or the underwriters or other service providers at any time and without prior notice. Provision of services is subject to availability and applicable legal restrictions. Insurance coverage is underwritten by approved Member Companies of Chartis. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator, Marsh Global Consumer on behalf of MasterCard® Worldwide, Latin America and Caribbean Region in Purchase, New York, USA. If there are any discrepancies between this document and the Master Policy(ies) or the applicable MasterCard® contract for other benefits, the Master Policy(ies) or the applicable MasterCard® contract for other benefits shall govern. The Insurance Company has the final authority to determine the outcome of an insurance claim. The appointed service provider for non-insurance services and benefits provided to Cardholders holds final authority to determine and respond to any claims, comments, inquiries, disputes; related to utilisation of the Cardholder benefit programme.

Cancellation: MasterCard® can cancel these benefits at any time or choose not to renew insurance coverage for all Cardholders. Insurance coverage or benefits provided by these programmes may cease on the date indicated in the Master Policy in existence between MasterCard® International and the Insurance Company; or will be terminated on the date your MasterCard® Card terminates or ceases to be a Valid Account, whichever occurs first. If a benefit/programme is cancelled, Cardholders will be notified in advance, as soon as reasonably practical. The effective time for any Cancellation referenced in this section shall be 12:01 a.m., Eastern Standard Time. Any claim for benefits from MasterRental™ MasterTravel™, and ATM Protection that occurs prior to the effective date of cancellation shall not be prejudiced by the cancellation or non-renewal, subject to the Terms and Conditions of the Master Policy(ies).

Valid Account: (1) Your MasterCard® Card account must be open, valid and in good standing for any benefits, coverage or services to apply; and (2) Benefits will not be paid and coverage will not apply if; on the date of an accident, occurrence or incident that causes or results in a loss covered under any plan of insurance, your MasterCard® Card account is not open, valid, in good standing; or is in delinquency, collection, or cancellation status.