

Key Terms & Definitions (General)

Accident means a sudden, unforeseen, uncontrollable and unexpected physical event to the Insured Person caused by external, violent and visible means occurring during a Covered Trip.

Account means a Butterfield / AAdvantage® MasterCard® Black™ Credit Card international use Card Account that is open and in good standing (not cancelled, suspended or delinquent) at the time of a loss.

Cardholder means a person who has an eligible Account and whose name is on the surface (embossed or other) of an eligible Butterfield / AAdvantage MasterCard Black™ Card provided by Butterfield.

Chartis (The Company) means the Company underwriting the Insurance Coverage.

Child(ren) means named dependent children, including adopted, step and foster children of the Cardholder, aged between birth and 18 years, or 25 years if attending as a full-time student at an accredited institution of higher learning, who are unmarried and who permanently reside and receive the majority of maintenance and support from the Cardholder.

Common Carrier means any land, water or air conveyance operated under a license for the transportation of passengers for hire for which a ticket has been obtained.

Covered Trip means a trip where (a) the Insured Person's full passenger fare for a Common Carrier Conveyance has been charged to the eligible Butterfield / AAdvantage MasterCard Black™ Account or (b) purchased with an eligible Card that received MasterCard Rewards for travel (i.e., mileage points) issued by a MasterCard issuer.

Home Country means the country where an Insured Person has his/her true, fixed and permanent home and principal establishment, and to which whenever he/she has the intention of returning. For the purpose of MasterAssist™ Black, travel from one US territory or province or island to another US territory, province or island is considered a travel outside the Home Country.

Hospital means a place that (a) holds a valid license (if required by law); (b) operates primarily for the care and treatment of Sick or injured persons; (c) has a staff of one or more Physicians available at all times; (d) provides 24-hour nursing service and has at least one registered professional nurse on duty at all times; (e) has organised diagnostic and surgical facilities, either on premises or in facilities available to the Hospital on a pre-arranged basis; and (f) is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operated as a drug and/or alcohol treatment centre.

Injury means a bodily injury caused solely and directly by violent, accidental, external, and visible means resulting directly and independently of all other causes occurring during a Covered Trip while this Policy is in effect.

Insured Person(s) means a Butterfield / AAdvantage MasterCard Black™ Cardholder or other eligible person(s) who are defined as being eligible under each programme "Who is Covered" provision in this guide.

Issuer means a Bank or financial institution (or like entity) that is admitted and/or authorised by MasterCard to operate MasterCard Card programme in the Territory.

Luggage means any case(s) used to carry belongings when travelling such as suitcases, trunks, and bags of travellers that is "checked" with and under the possession and control of a Common Carrier. This does not include carry-on items.

MasterCard means MasterCard International (or MasterCard Worldwide), a corporation organised under the laws of the State of Delaware, USA, with a principal place of business at 2000 Purchase Street, Purchase, NY 10577.

Physician means a doctor of medicine or a doctor of osteopathy licensed to render medical services or perform surgery in accordance with the laws of

the country where such professional services are performed; however, such definition will exclude chiropractors, physiotherapists, homeopaths, and naturopaths.

Policy means a contract of insurance and any attached endorsements or riders issued to MasterCard.

Pre-existing Conditions for an injury, means a condition for which medical care, treatment or advice was recommended by or received from a Physician or which was first manifested or contracted prior to the commencement of a Covered Trip. For a Sickness, means a condition occurring during the ninety (90) day period prior to the commencement of a Covered Trip for which treatment by a licensed Physician has been sought or advised or for which symptoms exist that would cause a prudent person to seek diagnosis, care or treatment. A medical condition will not be considered a Pre-existing Condition if it is controlled (not exhibiting symptoms or requiring and adjustment of treatment or medication) throughout the ninety (90) day period by taking of prescription drugs or medication and travel restrictions are not advised by a licensed Physician.

Reward Programme means a programme developed/offered by MasterCard and Butterfield, allowing Cardholders to earn value (mileage points, cash, etc.) and redeem rewards (merchandise, travel, etc.) on an eligible Butterfield / AAdvantage MasterCard Black™ Card. An eligible Rewards Programme must be a consequence of "plastic"/Card transactions associated with MasterCard or other associations, in the case where combined points under the specific Rewards Programme cannot be distinguished between one association from another. Rewards programmes where points are not generated by "plastic"/Card transactions are not considered eligible Rewards Programmes.

Sickness means illness or disease of any kind contracted and/or commencing during a Covered Trip.

Spouse means the husband or wife of the Cardholder as legislated and/or regulated by the local law and who is living at the same residence as the Cardholder in the Cardholder's Home Country.

Territory means Latin America and Caribbean Region, which includes but is not limited to: Anguilla, Antigua, Argentina, Aruba, The Bahamas, Barbados, Belize, Bermuda, Bolivia, Brazil, Cayman Islands, Chile, Colombia, Dominica, Dominican Republic, Ecuador, El Salvador, French Guiana, Grenada, Grenadine Islands, Guadeloupe, Guatemala, Guyana, Haiti, Honduras, Jamaica, Martinique, Mexico, Montserrat, Netherlands Antilles, Nicaragua, Panama, Paraguay, Peru, Puerto Rico, St. Kitts-Nevis, St. Lucia, St. Vincent, Suriname, Trinidad & Tobago, Turks & Caicos Islands, U.S. Virgin Islands, Uruguay and Venezuela.

Terrorist Act means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organisation, government, power, authority or military force, when the effect is to intimidate, coerce, or harm a government, the civilian population, or any segment thereof, or to disrupt any segment of the economy. Terrorism shall also include any act which is verified or recognised as an act of terrorism by the government where the event occurs.

War means any declared or undeclared war or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious, or other ends.

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.