

# Balance Protection

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As a Butterfield Cardholder, you can enrol in the Butterfield Credit Card Balance Protection Insurance Programme (Balance Protection) at a rate of 28 cents per hundred dollars, calculated on your outstanding balance.

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\$15,000).

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 65. It does not extend to partnerships, corporations or other businesses.

## Communication

Any changes in benefits or relevant news concerning this programme will be posted on our website.

The insurance policy is underwritten by Freisenbruch-Meyer 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.*

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