

Auto Rental Insurance



Butterfield

BRITISH AIRWAYS



VISA

Butterfield British Airways Visa® Platinum Credit Card Auto Rental Insurance

International British Airways Visa® Platinum Cardholders may obtain the Auto Rental Insurance, at no additional cost, each time they rent an automobile using their British Airways Visa® Platinum Card anywhere in the world. Some conditions apply. Coverage is offered by Chartis Inc.

Eligibility

To be eligible for this insurance coverage you must use your British Airways Visa® Platinum Card with this coverage to pay for the entire cost of the rental. All drivers authorised to operate the rental vehicle in accordance with the rental car Agreement are covered. You must use your British Airways Visa® Platinum Card to initiate and complete the auto rental transaction. No person other than the Cardholder or other authorised drivers shall have any legal or equitable right, remedy, or claims of insurance proceeds and/or damages under or arising out of this coverage.

The Cardholder must decline the Collision Damage Waiver (CDW/LDW) or similar coverage offered by the auto rental company.

If the Cardholder is unable to decline the auto rental coverage, the Visa® coverage will be secondary to the auto rental company coverage and will be responsible for any gap between the auto rental company coverage and the damages for which the Cardholder is responsible.

Coverage

The Chartis Auto Rental Insurance covers British Airways Visa® Platinum Cardholders, up to the actual cash value of the vehicle, the cost of repairs or replacement value of the rental vehicle while said vehicle is in the Cardholder's possession. The following specific costs **are included** in the policy:

- Damage due to collision
- Theft of vehicle and related charges
- Malicious vandalism charges
- Loss due to accidental fire as long as the liability rests with the Cardholder

The following specific costs are **not included** in the policy:

- Any obligation assumed by the Cardholder under other agreements
- Injury to any person or damage to any object that is inside or outside the rental vehicle
- Loss or theft of personal belongings
- Personal Liability
- Expenses assumed, waived or paid by the auto rental company or its insurer
- The cost of the insurance coverage purchased through the auto rental company
- The operation and care of the vehicle contrary to the terms of the auto rental contract
- Losses resulting from intentional acts, or losses arising from admission of guilt, being prosecuted or found guilty by a court of law of being under the influence of drugs or intoxicating substances, or as a result of illegal activities or smuggling
- Gradual wear and tear due to normal use or mechanical problems
- Losses arising from any type of hostility (including war, invasion, rebellion or insurrection)
- Confiscation by the authorities
- Vehicles that do not fit the definition of covered vehicles
- Rental contracts in excess of 31 days. There is no coverage after the 31st day.
- Leases and mini-leases

This is a summary of the exclusions; complete exclusions are contained in the policy on file with Visa®.

What happens if the auto rental company insists that the Cardholder buy its insurance?

The Cardholder must ask the auto rental company representative to call the Assistance Centre toll-free from US and Canada at (800) 396 9665, or collect at (303) 967 1098. The Cardholder can also obtain a "certificate of coverage" from Butterfield to travel.

Where and when is coverage effective?

This coverage is available 24 hours a day and will remain in effect while the vehicle is in the possession of any of the drivers named in the contract. The coverage will cease as soon as the rental car is returned to Vehicle Rental Company. Vehicles rented for rental periods more than 31 days are not covered. This insurance is effective when the British Airways Visa® Platinum Cardholder rents a car anywhere in the world using his or her British Airways Visa® Platinum Card with this coverage. Some conditions apply.

What type of insurance coverage is provided?

This coverage is "primary" coverage. If the Cardholder is unable to decline the auto rental company coverage, the coverage will be "secondary" to the auto rental company coverage and will be responsible for any gap between the auto rental coverage and the damages for which the Cardholder is responsible.

Which vehicles are covered?

Most cars are covered, including some luxury cars such as BMW and Mercedes Benz.

Minivans designed to transport a maximum of eight passengers and used exclusively to transport passengers, such as the Dodge Caravan, Plymouth Voyager and Chevrolet Lumina.

Jeeps (4 x 4) are covered, provided they are not driven outside the government maintained road. Some examples of the latter are Jeep Renegade and Suzuki Samurai.

If the Cardholder has any questions regarding a specific vehicle, he or she should call the Assistance Centre toll-free, within Bermuda at (800) 847 2911, or toll-free from US and Canada at (800) 396 9665, or collect at (303) 967 1098.

Rental cars not covered

Rental cars that are not covered include expensive and exotic cars such as Aston-Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche and Rolls-Royce; very old automobiles (over 20 years old or which were not manufactured in the last 10 years); trucks, motorcycles, mopeds, motor bikes, limousines and recreational vehicles.

What should the Cardholder do in the event of accident or theft?

If a British Airways Visa® Platinum Cardholder is involved in an accident or the rental vehicle is stolen, he or she should call the Assistance Centre immediately. A representative will answer any questions the Cardholder or the auto rental company representative may have, and will send the Cardholder a claim form.

The auto rental company might require the Cardholder to pay for damages with his British Airways Visa® Platinum Card. If this happens, the insurance company will reimburse the Cardholder directly for the amount after the claim is processed.

The Cardholder is required within 30 days after the accident or theft to notify the Visa® Auto Rental Programme Administrator (by calling the Visa® International Service Centre) Not doing so might result in denial of the claim.

What does the Cardholder need from the auto rental company in order to submit a claim?

As soon as the accident occurs or the Cardholder returns the rental vehicle, he or she must request the following from the auto rental company:

- A copy of the Accident Report and a completed Claim Form indicating the costs for which the Cardholder is liable
- A copy of the initial and final auto rental Agreement (front and back)
- A copy of the repair estimate and final repair invoice
- If available, two photographs of the vehicle showing damages
- For claims including "loss of use" charges by the auto rental company, a copy of the Daily Utilisation Record for the loss period, if available
- A copy of the Police Report (if any)

How is the claim submitted?

The Cardholder must notify the incident to the Visa® Claims Administrator no later than 30 days following the accident or theft (by calling the Visa® International Service Centre).

The Cardholder, within the time frame stated on the claim form, must fill out and sign the claim form and submit it accompanied by:

- A copy of the sales receipt showing that the full auto rental was charged and paid with the Cardholder's British Airways Visa® Platinum Card.
- All documentation the Cardholder receives from the auto rental company (see the list above under "What does the Cardholder need from the auto rental company in order to submit a claim?") must be within the time frame stated on the claim form:

Claims Administrator
Visa® Auto Rental Insurance
PO Box 72047
Richmond, VA 23255

After the Cardholder reports the damage or loss, the claim will remain open during a period of 12 months following the date of loss. During that period, the Cardholder must support the claim as required. No payment will be made until the Visa® Auto Rental Insurance Programme Administrator has received all necessary documentation at its offices.

What else should the Cardholder do?

Normally, nothing else. In normal circumstances, the claim will be paid within a period of 15 days from the date the Claims Administrator receives all required documentation. However, as soon as the claim is paid, all rights against any person in connection with the damage or theft will be transferred to the Insurance Provider.

This means that the Insurance Provider will have the right to file suit on its own in the Cardholder's name. The Cardholder will assist the Insurance Provider in any way, as reasonably requested by the Insurance Provider, in order to help the Insurance Provider enforce any rights or recourse the Insurance Provider may have, including the execution of all documents required by the Insurance Provider to file suit in the Cardholder's name.

General Programme Provisions

The Cardholder will do his or her best to avoid or reduce any losses or damages to the property insured under this programme. Please keep in mind that the Insurance Provider will not apply this provision unreasonably to avoid a claim. If the Cardholder makes any claim knowing it to be false or fraudulent in any respect, he or she will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy. This insurance is subject to the terms and conditions described and includes certain restrictions, limitations and exclusions. This description of coverage is not a contract of insurance and is intended to be a general informative statement of the coverage made available by Visa® Service Association (Visa® International) throughout Latin America and Caribbean Region.

In the event of any discrepancy between the policy and the description of the programme, the policy will govern. This policy is on file at the offices of Visa® International, Latin America and Caribbean Region.

If a Cardholder needs to submit a claim or has any questions regarding this programme, the Cardholder should call the Assistance Centre: within Bermuda at (800) 847 2911, or toll-free from US and Canada at (800) 396 9665, or collect at (303) 967 1098.

The Assistance Centre operates 24 hours a day, 365 days a year.

We are empowered to cancel or decline renewal of any British Airways Visa® Platinum Cardholder's insurance coverage. If we do so, we will give Cardholders at least 60 days advance notice. If the Insurance Company does not renew or cancels any coverage provided to British Airways Visa® Platinum Cardholders, Cardholders will be notified at least 60 to 120 days prior to the date the policy expires. In the event a substantially similar coverage becomes effective without interruption, said notice will not be required. The Auto Rental Insurance will continue to apply to rentals that were effective prior to the date of cancellation or non-renewal, provided all other terms and conditions of coverage are met.

Complete provisions pertaining to this plan of insurance are contained in the policy on file with Visa® International, Latin America and Caribbean Region.

If a statement in the description of coverage and any provision in the policy differ, the locally admitted policy issued in the jurisdiction where your British Airways Visa® Platinum Card has been issued will govern.

Chartis member companies provide security in the form of reinsurance for any non-member company listed.

If you need to submit a claim or have questions regarding this programme, contact the Claims Administrator, 24 hours a day, 365 days a year at LACclaim@ap-visa.com or call the customer service telephone number on the back of your Visa 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.

