

Butterfield British Airways Visa® Platinum Credit Card Emergency Medical Indemnification

What is covered?

As an International British Airways Visa® Cardholder, you, your spouse and dependent children under 23 years of age, will each be covered automatically up to a maximum of **US\$25,000** worldwide (**EUR30,000** in European countries that are Schengen Agreement participants), per person for the Usual Reasonable and Customary Charges for Covered Medical Expenses (subject to a **US\$100** deductible) in the event of Serious Injury or Sickness which occurs during the course of a Covered Journey outside of your country of residence (with the exception of residents in Brazil, Argentina and Mexico for domestic trips over 150km from their primary residence). A journey is considered covered if the full travel fare has been purchased with a valid and active International Visa® Card and it does not exceed 60 days. All Covered Medical Expenses are in excess of all valid and collectible insurance. **Pre-Existing Conditions are not covered.** Treatment must be received upon the recommendation of the attending physician and provided during the course of your Covered Journey.

In addition, each person will be eligible to receive **the following indemnified services:**

- **US\$25,000** worldwide (**EUR30,000** in European countries that are Schengen Agreement participants), per person for the Usual Reasonable and Customary Charges for Covered Medical Expenses (subject to a **US\$100** deductible) in the event of Serious Injury or Sickness which occurs during the course of a Covered Journey outside of your country of residence.
 - US\$1,000 for dental expenses
 - US\$1,000 for prescription medicines
 - US\$1,000 for legal expenses
- **US\$50,000** worldwide (**EUR30,000** in European countries that are Schengen Agreement participants) for covered expenses incurred during the course of a Covered Journey if the injury or sickness results in a necessary Emergency Evacuation, in case adequate medical facilities are not locally available in the event of an accident or illness. The Visa® Assistance Centre will arrange and pay the Reasonable and Customary Charges for an **emergency evacuation** to the nearest facility capable of providing adequate care.
- **US\$25,000** maximum for the Reasonable and Customary Charges incurred during the course of a Covered Journey in the case of death for **Repatriation of Remains.**
- **US\$5,000** maximum to cover the cost of any additional charges that an airline may apply for changing a return ticket in case of an **Early Return** home due to the unexpected death, serious injury, or sickness of you, your travelling companion or immediate family member. In case of a non-refundable ticket with no possibility of changes, this benefit will pay up to the maximum benefit amount to cover the purchase of an economy ticket. The Visa® Assistance Centre must coordinate and make the necessary arrangements to bring the beneficiary back home in this event.
- **US\$500** maximum for loss of travel and/or accommodation expenses for the unused, non-refundable pre-paid expenses paid by the Beneficiary, less the value of applied credit from the unused return travel ticket to return home, if prior to the date of return, the Beneficiary's Covered **Trip is interrupted** due to: Unexpected Death, Serious Injury or Sickness of the Beneficiary, Beneficiary's Travelling Companion or Beneficiary's Immediate Family Member.
- **US\$5,000** to cover the cost of an economy air ticket to send **unaccompanied dependent minor children or an elderly** travel companion back home or the cost of a person who will accompany the dependent minor children or the elderly travel companion during the trip home in the event the Cardholder is hospitalised in a foreign country for over 5 days during a trip that was paid with his British Airways Visa® Platinum Card.
- **US\$750** for convalescence care (US\$150 per day up to 5 days).

What do I need to be eligible?

You must possess a valid and active International Visa® Card, use it to purchase the entire travel fare(s) and your travel must not exceed 60 days.

What do I do if I become seriously ill or sustain an injury while on a Covered Journey?

It is recommended that you contact the Visa® Assistance Centre, within Bermuda at (800) 847 2911, from US and Canada at (800) 396 9665, or collect at (303) 967 1098, as soon as possible after the onset of the illness or occurrence of the injury. If you need a physician or medical provider the Visa® Assistance Centre can help you. They also have doctors and nurses on staff that will monitor your progress on a daily basis to make sure you are getting proper medical care and attention. If you choose not to use the Visa® Assistance Centre, you must contact a certified medical practitioner or a licensed and accredited hospital facility. Be sure to save any medical bills for submission to the Visa® Claims Administrator. Once they have received proper documentation, you will be reimbursed for all covered charges.

Do I have to pay all medical expenses?

Visa® Emergency medical assistance is a cashless service. That means if you call first to the Visa® Assistance Centre, we will take care of the coordination of the services rendered and we will also cover directly all covered medical expenses allowing you to avoid paying for the medical expenses covered by this benefit and filing for reimbursement. In case you choose not to use the Visa® Assistance Centre, you must contact a certified medical practitioner or a licensed and accredited hospital facility, pay for services rendered, and submit covered medical bills to the Visa® Claims Centre.

What is included in the Covered Medical Expenses?

The expenses that will be covered are those that you incur during the course of a Covered Journey for services and supplies that are recommended by the attending physician. They include:

- The services of a physician
- Hospital Confinement and use of operating room
- Anaesthetics (including administration), X-ray examinations or treatments, and laboratory tests
- Ambulance service and drugs, medicines, and therapeutic services and supplies
- Dental treatment resulting from injuries sustained to sound natural teeth

Which hospitals are covered?

The hospitals covered are those which: (a) hold a valid license (if required by law); (b) operate primarily for the care and treatment of sick or injured persons; (c) have a staff of one or more physicians available at all times; (d) provide 24-hour nursing service and have at least one registered professional nurse on duty at all times; (e) have 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.

What are considered Reasonable and Customary Charges?

You will be covered for treatment, supplies and medical services, which are medically necessary, provided they do not exceed the usual and customary level of charges for similar treatment, supplies or medical services in the locality where treatment is provided. Charges that would not have been made without this benefit are not included in coverage.

What is considered Serious Injury or Sickness?

You will be covered for injury or sickness, which first manifests itself or is contracted during the course of the Covered Journey, is certified as being dangerous to life by a legally qualified medical practitioner and requires the treatment of a physician.

What is considered a Pre-existing Condition?

Pre-existing condition 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 contacted preceding the effective date of coverage. Pre-existing condition for a Sickness means a condition occurring during the ninety (90) day period prior to and including the individual effective date of coverage for which treatment by a licensed physician has been sought or advised or for which symptoms exist which would cause a prudent person to seek diagnosis, care, or treatment. A condition that is controlled (not exhibiting symptoms or requiring an adjustment of treatment or medication) throughout the ninety (90) day period by the taking of prescription drugs or medications and travel restrictions are not advised by a licensed physician, then the medical condition will not be considered a Pre-Existing Condition.

What is not covered?

The following is not covered: Services, supplies, or treatment, including any period of hospital confinement, which were not recommended, approved, and certified as Medically Necessary by a physician; Routine physicals or other examinations where there are no objective indications or impairment in normal health, and laboratory diagnostic or X-ray examinations except in the course of a disability established by the prior call or attendance of a physician; Elective, cosmetic, or plastic surgery, except as a result of an accident; Congenital anomalies and conditions arising out of or resulting there from; Expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails; The diagnosis and treatment of acne; Deviated septum, including sub mucous resection and/or other surgical correction thereof; Organ transplants that competent medical professionals consider experimental; Well child care including exams and immunisations; Private hospital or medical care within home country of residence where public funded services or care is available; Any expenses incurred in home country of residence; Eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless Injury or Sickness has caused impairment of vision or hearing or treatment provided in a government hospital or services for which no charge is normally made; Mental, nervous, or emotional disorders or rest cures; Pregnancy and all related conditions, including services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child; birth control, including surgical procedures and devices; Any Pre-existing Condition; Medical expenses covered under any workers compensation policy; Medical expenses incurred as the result of alcohol, and/or drug abuse, addiction or overdose.

Any Surgical or other medical procedure, test or therapies that can safely be delayed until the return of the beneficiary to his or her home country.

This programme does not cover any expenses provided by another party at no cost to you or already included in the cost of the Covered Journey.

What if the severity of the sickness or injury results in death or the need for emergency evacuation?

If a legally licensed physician certifies that the severity or the nature of the injury or sickness warrants Emergency Evacuation, and the evacuation is approved and ordered by the Visa® Assistance Centre in consultation with the attending physician, you will be covered up to US\$50,000 each for the expenses incurred for the evacuation during the course of a Covered Journey. In the case of death to the Beneficiary(ies) during the course of a Covered Journey, the beneficiary(ies) will be covered up to US\$25,000 each for reasonable expenses incurred to return the Beneficiary's body(ies) to the country of residence.

Do I need pre-approval for emergency evacuation?

Yes, the evacuation must be approved and ordered by the Visa® Assistance Centre in consultation with a legally licensed physician who certifies that the severity or the nature of the injury or sickness warrants emergency evacuation. You must obtain Visa® Assistance Centre's pre-approval and/or the Visa® Assistance Centre must make the actual medical transportation arrangements.

Do I need pre-approval in the case of repatriation of remains?

No. As long as the expenses are within what is considered reasonable and customary, pre-approval is not necessary. However, to protect the Beneficiary from excessive charges, it is recommended that the Visa® Assistance Centre make the repatriation arrangements, as provider rates may substantially exceed what is considered Usual and Customary Charges and therefore the excessive portion would not be covered.

Do I need pre-approval for early return?

Yes, before using the early return benefit you must obtain the Visa® Assistance Centre's pre-approval and the Visa® Assistance Centre must make the actual transportation arrangements.

What conditions are necessary for emergency evacuation coverage?

- Your medical condition must warrant immediate transportation from the place where you are injured or sick to the nearest hospital where appropriate medical treatment can be obtained; and/or
- if, after being treated at a local hospital, your medical condition warrants transportation to the nearest qualified medical facility, or to your country of residence to obtain further medical treatment, or to recover.

What kind of transportation will be provided in the case of an evacuation?

Any land, water or air conveyance required to transport you during an emergency evacuation will be provided. Special transportation includes, but is not limited to, air ambulances, land ambulances and private motor vehicles.

How do I obtain a certificate of coverage in order to obtain a visa for the European countries participants in the Schengen Treaty?

You must call the Visa® Assistance Centre, within Bermuda at (800) 847 2911, from US and Canada at (800) 396 9665, or collect at (303) 967 1098, in order to request your certificate. This certificate will be issued by fax or e-mail with no cost to you.

How do I file a claim?

You must call the Visa® Assistance Centre at (800) 847 2911 within 30 days following the date of the occurrence of Serious Injury or onset of the Sickness on your Covered Trip. The representative will answer any questions you may have and will send you a Claim Form. The completed Claim Form must be returned within 90 days of the date of the occurrence of the Serious Injury or onset of the Sickness along with the following documentation:

- a copy of your customer statement and Common Carrier Ticket, as proof that the entire travel fare was purchased with your valid British Airways Visa® Platinum International Card.
- a copy of any bill(s) incurred from your Medical Provider(s).
- documentation of any other valid and applicable insurance.
- a copy of all applicable medical reports including the name and address of the medical facility and any attending physicians.
- a completed Visa® Accident and Sickness Medical Claims Form which contains medical information release.
- for repatriation a certified copy of the death certificate and bills for services rendered.

Not doing so could result in the denial of your claim.

Please keep in mind the General Programme Provisions...

All indemnified assistance services described herein are subject to change or cancellation without notice. This Assistance is effective the date of issuance of your Card and will cease on that date the indemnified assistance plan is terminated.

This description of the indemnified assistance is not a contract of insurance and is intended to be a general informative statement of the indemnified assistance services made available by Visa® International Service Association (Visa® International) throughout Latin America and Caribbean Region. In some instances, according to the indemnified assistance contract the laws in the jurisdiction where your local Visa® International Card has been issued, the US dollar benefit amounts shown will be converted to equivalent local currency and certain details of coverage may differ from what is outlined in this document.

Complete provisions pertaining to this plan of service are contained in the indemnified assistance services contract on file with Visa® International, Latin America and Caribbean Region, Miami, Florida. If a statement in the description of the indemnified assistance services and description of the indemnified assistance services contract differ, the local requirements pertaining to indemnified assistance programmes in the jurisdiction where your Visa® International Card has been issued will govern.

The Plan is administered by: AXA Assistance USA Inc.

If you need to submit a claim or have questions regarding this programme, call the Visa® Assistance Centre, 24 hours a day, 365 days a year, toll-free: within Bermuda at (800) 847 2911, from US and Canada at (800) 396 9665, or collect at (303) 967 1098.

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.