

Butterfield British Airways Visa® Platinum Credit Card Travel Accident Insurance

British Airways Visa® Platinum Cardholders, their spouses and dependent children under 23 years of age will be insured automatically against accidental bodily injuries that are the sole cause of death** or dismemberment arising from an accident that occurs while travelling, boarding or disembarking from an aircraft registered with the Official Airline Guide (OAG), land or water conveyance operated by a common commercial carrier duly authorised to transport passengers, provided the total cost of the ticket was paid with the Cardholder's British Airways Visa® Card. The Travel Accident Insurance coverage is effective worldwide.

The Cardholder is also covered when using a common means of transportation such as a bus authorised to transport passengers, from the common carrier's vehicle when the cost of this service is included in the price of the ticket, or when the airport provides such means of transportation within its perimeter.

This insurance coverage is provided to international Cardholders at no additional cost.

If injuries result in loss of life or mutilation, including the loss of sight, speech and hearing, benefits will be paid as follows:

- Accidental loss of life: US\$500,000
- Loss of both hands and both feet, or sight of both eyes, or speech and hearing, or one hand and one foot, or either one hand or one foot and the sight of one eye: US\$500,000
- Accidental loss of hand or foot, or sight of one eye, or speech or hearing: US\$250,000
- Accidental loss of thumb and index finger: US\$125,000

If the Insured has multiple losses as the result of one accident, the insurance company will pay the single largest benefit amount applicable. The death benefit will be paid to the surviving beneficiary as indicated in the policy.

**In the event of multiple accidental deaths related to the same Visa® Account arising from any one accident, the insurance company's liability for all such losses will be subject to a maximum limit of insurance equal to twice the applicable benefit amount for loss of life. Benefits will be paid to the beneficiary on a pro-rata basis up to the maximum limit of insurance.

This insurance does not cover losses arising from 1) the Cardholder's emotional trauma, mental or physical illness, pregnancy, childbirth or abortion, bacterial or viral infection (except a bacterial infection caused by the accident or by accidental ingestion of a substance contaminated by bacteria, or any physiological dysfunction); 2) suicide, suicide attempt or self-inflicted injuries; 3) war, declared or undeclared. War does not include terrorist acts; 4) injuries sustained while the insured is a passenger in a taxi or while boarding or descending from a taxi.

All coverage described herein is subject to change or cancellation without notice. This insurance is effective on 1 July 1997 and will cease on the date of termination of the Master Policy Number PA009-00155.

Complete provisions pertaining to this plan of insurance are contained in the policy on file with Visa® International, Latin America and Caribbean Region, Miami, Florida. If a statement in this description of coverage and any provision in the policy differ, the policy will govern. The plan is underwritten by New Hampshire Insurance Company, a member company of American International Group, 70 Pine Street, New York, NY 10005.

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.