

## Key Terms & Definitions (General)

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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 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.

**Property Damage** means physical injury to, destruction of or loss of use on tangible property due to an unforeseen event.

**Reward Programme** means a programme developed/offered by MasterCard and Issuer, allowing Cardholders to earn value (mileage points, cash, etc.) and redeem rewards (merchandise, travel, etc.) on an eligible Butterfield / AAdvantage® Standard MasterCard® 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 Reward 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. For a Cardholder to be eligible for coverage, he/she must pay all associated taxes, shipping and handling fees and any other required fees with his/her eligible Butterfield / AAdvantage® MasterCard® Card.

**Spouse** means the husband or wife or domestic partner 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, 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.*



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**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® Standard MasterCard® Credit Card account that is open and in good standing (not cancelled, suspended or delinquent) at the time of a loss.

**American International Group (the Company)** means the Company underwriting the Insurance Coverage.

**Biological Event (biological weapon)** means the deliberate use of disease-causing biological agents such as protozoa, fungi, bacteria, protists, or viruses, to kill or incapacitate humans, other animals or plants.

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

**Chemical Event (chemical weapon)** means a device utilising chemicals formulated to inflict death or harm to human beings.

**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 fare for a Common Carrier has been charged to an eligible Account or (b) purchased with an eligible Card that received mileage points, and other similar discounts from reward programmes for travel issued by MasterCard or a MasterCard International Issuer, or (c) both point (a) and (b) of this definition and by an Insured Person on behalf of another Insured Person. Additionally, if the above definition has been met and a change in airfare and/or change in flight and/or a class upgrade occurs, which was made with another means of payment or Rewards Programme, it will also be considered a Covered Trip; however the maximum sum insured benefit amount will be based on the eligible class for the original passenger fare purchase and this will be the only benefit amount applicable.

**Dependents** means the Cardholder's legally married Spouse, Domestic Partner and unmarried Dependent Children.

**Dependent 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 Insured Person.

**Disappearance** means the Insurance Company will pay the benefit for loss of life if the body of an Insured Person cannot be located following a known event within one (1) year or within the time local regulations and/or government announcements in each country are determined.

**Domestic Partner** means the husband or wife or domestic partner of the Cardholder may be legislated and/or regulated by applicable local law and who is living at the same residence as the Cardholder in the Cardholder's Home Country.

**Exposure** for the purpose of the Accidental Death and Dismemberment benefit, means a loss resulting from an Insured Person being unavoidably exposed to the elements due to an Accident will be payable as if resulting from an Injury. The loss must occur within 365 days from the date of the Accident which caused Injury.

**Home Country** means the country where an Insured Person has his/her true, fixed and permanent home and principal establishment, and to which

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whenever he/she has the intention of returning. For the purpose of Butterfield / AAdvantage® Standard MasterCard®, travel from one US territory or province or island to another US territory, province or island is considered as travel outside of 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 or a pre-arranged basis; and (f) is not, except incidentally, a clinic, nursing home, rest home, convalescent home for the aged, a facility operated as a drug and/or alcohol treatment centre.

**Infants** while travelling on Common Carrier Conveyance an infant is a child usually under the age of two (2) years old that can be identified as a covered dependent while travelling with the insured Cardholder (i.e. on the Insured's boarding pass or covered under the Insured's travel ticket). Note that the age can vary from one Common Carrier to another (i.e. from one airline to another).

**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.

**Inpatient** means an Insured Person who is confined to a Hospital under the recommendation of a Physician.

**Insured Person(s)** means a Butterfield / AAdvantage® Standard MasterCard® Cardholder or other eligible person(s) who are defined as being eligible under each programme's "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 a MasterCard® Card programme in the Territory.

**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.

**Nuclear Event** means Property Damage and/or Injury caused by or arising from nuclear weapons and/or related materials, ionised radiation or contamination by radioactivity resulting from nuclear fuel or from any nuclear waste or from combustion of nuclear fuel.

**Physician** means a doctor of medicine or a doctor of osteopathy licenced 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.

**POS** means Point of Sale transaction, which includes any purchase made with an access device, whether it's authenticated using a PIN or using a signature; excluding ATM transactions.

**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 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