

MasterAssistPlus™

Butterfield / AAdvantage® Platinum MasterCard® Cardholders and family members can benefit from the security and safety offered through our comprehensive travel medical programme. Some of the benefits provided are Medical Expenses, Emergency Medical Evacuation and Emergency Family Travel expenses among other benefits.

Who is covered?

Butterfield / AAdvantage Platinum MasterCard Cardholders, a Cardholder's Spouse/Domestic Partner and dependent Children, whether travelling together or separately.

How do I get coverage?

Coverage is provided automatically when the entire cost of the Common Carrier passenger fare has been charged to your eligible Butterfield / AAdvantage Platinum MasterCard Card and/or has been acquired with points earned by an eligible Rewards Programme associated with your Card (i.e., mileage points for travel). In order to be eligible for coverage the Cardholder must pay all associated taxes, shipping and handling fees and any other required fees to your eligible Butterfield / AAdvantage Platinum MasterCard Card.

Key features:

- Trips are covered for travel worldwide.
- Coverage is provided for Injury or Sickness, even if it is not an emergency.
- Trips are covered up to a maximum of thirty-one (31) consecutive days.
- Medical Expense coverage up to a maximum benefit amount of US\$^A25,000 per person.
- No limitation on the number of trips.
- Coverage is provided for both, one-way or round-trip travel.
- Schengen Coverage: When an Insured Person travels to any country that has signed and implemented the 1985 Schengen Aquis (Agreement) on a Covered Trip, the Medical Expense benefit maximum will be automatically increased to up to 30,000 Euros, in those countries.
- Covered losses caused by or resulting from Acts of Terrorism are not excluded.
- Cashless services: Payments for all covered Medical Expenses and Emergency Medical Evacuations can be completed on a "Cashless" basis if MasterCard is notified at the point of service, which means MasterCard can contact the Hospital or clinic directly and process payment without the need for any disbursement from the Cardholder.

For questions or to contact MasterAssist Plus™ to arrange for Cashless Services please refer to the MasterCard Global Service™ section in this guide.

Coverage	Maximum Benefit Amount
Medical Expenses (Injury or Sickness) – Cardholder, Spouse/Domestic Partner and Dependent Children	Up to US\$^A25,000
Emergency Medical Evacuation	Up to US\$^A50,000
Hotel Convalescence	Up to US\$^A150 per Day for up to 5 Days
Emergency Family Travel Costs	Roundtrip coach airfare and US\$^A150 per Day for up to 5 Days
Return of Dependent Children/Elderly	Up to US\$^A10,000
Repatriation of Remains	Up to US\$^A25,000

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Medical Expenses*:

If an Insured Person suffers an Injury or Illness and needs medical attention while outside of his/her Home Country, benefits are provided for Covered Medical Expenses (a-g and which are not excluded).

- This coverage provides a maximum benefit up to US\$^A25,000 per person.

Covered Medical Expenses include:

- a) charges made by a Hospital for room and board, floor nursing and other services, including charges for professional services, except personal services of a non-medical nature, provided, however, that expenses do not exceed the Hospital's average charge for semi-private room and board accommodation;
- b) charges made for diagnosis, treatment and surgery by a Physician;
- c) charges made for the cost and administration of anaesthetics;
- d) charges for medication, x-ray services, laboratory tests and services, the use of radium and radioactive isotopes, oxygen, blood transfusions, iron lungs and medical treatment;
- e) dressings, drugs, medicines, and therapeutic services and supplies that can only be obtained upon a written prescription of a physician or surgeon;
- f) charges made for ground ambulance services;
- g) dental Treatment resulting from injuries sustained to sound, natural teeth subject to a maximum of US\$^A100 per tooth.

* *The charges for services enumerated above shall not include any amount of such charges that are in excess of regular and customary charges or excluded.*

What is not covered by "Medical Expenses" (exclusions):

In addition to the MasterAssist Plus™ General Exclusions, "Medical Expense" benefits are not payable for any loss, fatal or non-fatal, which are caused by or resulting from:

- 1) a Pre-existing Condition, as defined herein;
- 2) services, supplies or treatment, including any period of hospital confinement, which was not recommended, approved and certified as necessary and reasonable by a Physician;
- 3) routine physical (including well-child care), laboratory diagnostic, x-ray examinations or other examinations, where there are no objective indications or impairment in normal health;
- 4) cosmetic or plastic surgery, except as the result of an accident;
- 5) dental care, except as the result of injury to sound, natural teeth caused by accident;
- 6) eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless injury or sickness has caused impairment of vision or hearing;
- 7) expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails;
- 8) the diagnosis and treatment of acne;
- 9) a connection with a deviated septum, including sub mucous resection and/or other surgical correction thereof;
- 10) organ transplants;
- 11) any mental, nervous or emotional disorders or rest cures;
- 12) pregnancy if within three months of the expected date of birth.

Emergency medical evacuation/repatriation:

This coverage will provide benefits for covered expenses incurred 100 (160 kilometres) or more miles away from an Insured Person's residence or outside of the Home Country if any Injury or Sickness commencing during the course of a Covered Trip results in the necessary Emergency Medical Evacuation of the Insured Person.

An Emergency Medical Evacuation means (a) a legally licensed Physician certifies that the severity the Insured Person's medical condition warrants immediate transportation from the place where the Insured Person is injured or sick

to the nearest hospital where appropriate medical treatment can be obtained; or (b) after being treated at a local hospital, the Insured Person's medical condition warrants transportation to his/her then current place of residence to obtain further medical treatment or to recover; or (c) both (a) and (b) above. The condition and expenses must be incurred 100 (160 kilometres) or more miles away from his or her home residence or outside his or her Home Country.

- This coverage provides a maximum benefit up to US\$▲50,000 per person.

We will work to arrange any medical assistance and Emergency Evacuation services. Decisions regarding urgency of the case, the best timing and the most suitable means of transportation will be made in consultation with the local attending Physician and the patient's receiving Physician.

For questions or to contact MasterAssist Plus™ to arrange for Emergency Medical Evacuation please call **(800) MC ASSIST** or the specific MasterCard Global Service™ toll-free number for your country, or call collect to the United States at **(636) 722 7111**.

Coverage conditions/limitations:

- Expenses for special transportation must be: (a) recommended by the attending Physician or (b) required by the standard regulations of the conveyance transporting the Insured Person. Special transportation includes, but is not limited to, air ambulances, land ambulances, and private motor vehicles.
- Covered expenses include expenses incurred for transportation, medical services and medical supplies incurred in connection with Emergency Evacuation of the Insured Person.
- Expenses for medical supplies and services must be recommended by the attending Physician.
- All transportation arrangements made for evacuating the Insured Person must be by the most direct and economical route.

Hotel convalescence costs:

If an Insured Person is Hospitalised for more than three (3) days and must remain, under medical advice in a hotel (outside of their Home Country before medically released) while outside of his/her Home Country, benefits are provided starting immediately after being discharged from the Hospital for additional convalescence.

- This coverage provides benefits up to US\$▲150 per day for up to five (5) days maximum.

Emergency family travel costs:

If an Insured Person is travelling alone and is hospitalised for more than three (3) days while outside of his/her Home Country, benefits can be provided to bring one (1) immediate family member or friend chosen by the Insured Person to and from the Insured Person's bedside. The benefits are available to pay for the cost of airfare and hotel daily room charges incurred up to a maximum of five (5) days.

- This coverage provides benefits up to US\$▲150 for hotel/lodging daily room charges for a maximum of five (5) days; and an additional benefit up to US\$▲7,500 for the cost of round-trip airfare to bring one immediate family member or friend chosen by the Insured Person to and from his/her bedside.

Return of dependent children/elderly:

If an Insured Person is hospitalised for more than three (3) days while on a Covered Trip and he/she is 100 (160 kilometres) or more miles from the home residence or while outside of his/her Home Country, benefits can be provided to a) bring an otherwise unaccompanied minor Child(ren) or elderly travelling companion home; and/or b) costs to bring and return an escort to accompany dependent minor Children or elderly travelling companion to return home.

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- This coverage provides a maximum benefit up to US\$[▲]10,000 for incurred expenses.
- Benefits are not provided for any expenses provided by another party at no cost to the Insured Person or already included in the cost of the trip.

Repatriation of remains:

If the Insured Person suffers a loss of life while 100 (160 kilometres) or more miles away from his or her home residence or outside his or her Home Country, benefits are provided for reasonable expenses to preserve and return the body home.

- This coverage provides a maximum benefit up to US\$[▲]25,000 per person.

For questions or to contact MasterAssist Plus™ to arrange for Repatriation of Remains please call **(800) MC ASSIST** or the specific MasterCard Global Service™ toll-free number for your country, or call collect to the United States at **(636) 722 7111**.

What is NOT covered by MasterAssist Plus™ (general exclusions):

This plan of insurance does not cover any loss, fatal or non-fatal, which are caused by or resulting from:

- 1) suicide or any attempt thereof by the Insured Person while sane or self destruction or any attempt thereof by the Insured Person while insane;
- 2) loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Injury;
- 3) service in the military, naval or air service of any country;
- 4) the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or the dispersal, release or application of pathogenic or poisonous biological or chemical materials;
- 5) being under the influence of, or any connection with drugs or intoxicants, unless taken under the advice of and as prescribed by a Physician; and/or drug abuse, addiction or overdose;
- 6) participation in an actual felony;
- 7) participation in any professional, semi-professional, or interscholastic team sports;
- 8) participation in contests of speed using a motorised vehicle;
- 9) participation in skydiving/parachuting, hang gliding, bungee jumping, mountain climbing (this does not include regular recreational hiking or similar activity), pot-holing;
- 10) travel for the purpose of obtaining medical advice or treatment;
- 11) travelling against the advice of a Physician.

[▲] Each insurance benefit limit described in this Guide is in United States dollars (USD). Payment of claims will be made in local currency where required by law, with the official Foreign Exchange Rates published on the date the claim is paid.

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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