

Limited Time Offer for Cigna Cathay Premier Health Plans Terms & Conditions

1. This limited time offer for Cigna Cathay Premier Health Plans (“**Promotion**”) is organized by Cathay Pacific Airways Limited (“**Cathay**”), Asia Miles Limited (“**AML**”) (Cathay and AML collectively are, “**Cathay/AML**”) and Cigna Worldwide General Insurance Company Limited (“**Cigna**”).
2. The Promotion is valid from 01 September 2022, 00:00 to 30 November 2022, 23:59 (Hong Kong Time, GMT+8) (the “**Promotion Period**”).
3. The Promotion is only available to Cathay Membership Programme members who satisfy the following criteria (an “**Eligible Participant**”):
 - a) is aged 18 years or older;
 - b) holds a valid Hong Kong Identity Card; and
 - c) resides in Hong Kong.
4. To qualify for the Promotion, the Eligible Participant must be a policyholder (“**Policyholder**”) of a Cigna Cathay Premier Health Plan (“**Plan**”) with a policy inception date within the Promotion Period (“**Eligible Policy**”).
5. The application for the Eligible Policy must have been made:
 - a) on the Cathay website or Cathay App; or
 - b) with Cigna where the Eligible Participant has requested to be contacted by Cigna through the ‘Schedule a Call’ form on the Cathay website or Cathay App; or
 - c) directly via the Cathay Cigna dedicated hotline at +852 8100-2040 (or such other number(s) as specified on the Cathay website or Cathay App).
6. During the Promotion Period, the Eligible Policy may enjoy a 20% discount on the first-year premium (“**Limited Time Offer**”).
7. The Limited Time Offer is only applicable to Eligible Policies where the Policyholder and any of the insured person(s) has not cancelled a policy of the Plan in the last 12 months prior to the policy inception date.
8. Each Eligible Policy can enjoy the Limited Time Offer once only during the Promotion Period.
9. The Limited Time Offer will end once the discount has been applied to 1,500 Eligible Policies.
10. The Limited Time Offer can be enjoyed in conjunction with the current family discount offer (“**Family Discount**”) upon enrolling in the Plan. If this Limited Time Offer is combined with the Family Discount, each Eligible Policy can enjoy up to a 50% discount on the first-year premium as illustrated in the table below:

Number of Insured Person(s) *	Current Family Discount	Limited-time Offer	Total First Year Discount Offer
4 or more person family	30%	20%	50%
3 person family	20%		40%
2 person family	10%		30%
Individual	-		20%

**If a Policyholder would like to purchase the Plan for a family member other than a spouse or child, please contact a Cathay Cigna Customer Advisor at +852 8100 2040 or complete the "[Schedule a Call](#)" form.*

11. All discounts are calculated based on the standard premium of the Plan. Any additional premium payable due to premium loadings (if any) and/or levy will not be used to calculate the discount.
12. If the Family Discount is applied together with this Limited Time Offer, the [terms and conditions](#) of the current First Year Family Discount applies.
13. The Plan is underwritten by Cigna. Cathay is an authorised insurance agency of Cigna for distribution of the Plan. The Plan is subject to relevant terms and conditions of the insurance policies.
14. If the Eligible Policy is cancelled within the cooling off period (if applicable) or terminated in the first policy year, the Limited Time Offer will not be made available to the Eligible Participant upon reinstatement of or reenrollment to the Plan (if such reinstatement or reenrollment is permitted by Cigna).
15. The Limited Time Offer is not transferable, returnable or redeemable for cash.
16. Eligible Participants are responsible for reviewing these terms and conditions. By participating in this Promotion, the Eligible Participant agrees and accepts to be bound by these terms and conditions.
17. All applications for the Plans are subject to underwriting and approval by Cigna. Cigna reserves the right to accept or decline any application.
18. This is a short-term promotion. Cathay/AML and Cigna reserve the right to amend any of these terms and conditions or terminate this Promotion at any time without prior notice.
19. All matters and disputes relating to the Promotion and these terms and conditions will be subject to the final decision of Cathay/AML and Cigna.

20. The Cathay Membership Programme [Terms and Conditions](#) shall also apply. To the extent there is any inconsistency, these terms and conditions shall prevail.
21. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong SAR.
22. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.
23. Personal data collected in connection with this Promotion shall be processed in accordance with Cigna privacy policy linked in the [Form](#) and AML privacy policy which can be found [here](#).
24. These terms and conditions are the terms and conditions of this Promotion only and do not represent the full terms of the Plan. For details of the features, content, terms, conditions and exclusions of the Plan, please refer to the relevant product brochure [here](#) and relevant information on the [Cathay website](#) and the policy provisions.