

2025 Christmas Flash Offer Terms and Conditions

1. This offer for Chubb Travel Insurance (this “**Offer**”, as described in greater detail below) is organized by Cathay Pacific Airways Limited (“**Cathay**”, “**us**”, “**we**” or “**our**”) and Chubb Insurance Hong Kong Limited (“**Chubb**”).
2. This Offer commences on 15 December 2025 00:00 (GMT +8) and ends on 26 December 2025 23:59 (GMT +8) (“**Offer Period**”).
3. The following capitalised terms used in these terms and conditions have the meaning ascribed to it:

“**AML**” means Asia Miles Limited, a wholly owned subsidiary of Cathay.

“**Cathay Membership Programme**” means the loyalty and rewards programme operated by AML (as such programme may be renamed, rebranded, amended or replaced from time to time);

“**Member**” means a current member of the Cathay Membership Programme with a membership account in good standing;

“**Chubb Travel Insurance**” means the Chubb Premier Travel Cover, a single trip travel insurance cover for journey departing from Hong Kong, which is issued during the Promotion Period;

“**Channel**” means the Cathay website, https://www.cathaypacific.com/cx/en_HK.html;

“**eForm**” means the designated [Chubb Premier Travel Cover eForm](#) to request an award of Asia Miles;

4. These terms and conditions apply to the awarding of Asia Miles by Cathay to customers who are Members (as defined above) who purchase Chubb Travel Insurance (as defined above) through the Channel (as defined above) (herein referred to as “**you**” or “**your**”).
5. You must meet the following requirements to be eligible to receive Asia Miles in connection with your purchase of the Chubb Travel Insurance (“**Eligibility Requirements**”):
 - I. you must be a Member;
 - II. you must be at least 18 years of age; and
 - III. you must have purchased the Chubb Travel Insurance through the Channel during the Offer Period.
6. To request an award of Asia Miles for your purchase of Chubb Travel Insurance during the **Offer Period**, you must submit the eForm within 21 days of purchase.
7. After fulfilling the Eligibility Requirements and completing the Asia Miles request in accordance with Clause 5, you will be eligible to receive one (1) Asia Mile for every one (1) Hong Kong Dollar you paid for the Chubb Travel Insurance premium per policy (“**Regular Miles**”) with 500 bonus miles (“**Bonus Miles**”). If Cathay is satisfied that you have complied with all requirements under these terms and conditions, the Regular Miles will be credited to your Cathay Membership Programme membership account within 7 days upon request or policy effective date (whichever is the later) ; Bonus Miles will be credited to your Cathay Membership Programme membership account in 6-8 weeks after the **Offer period**.

8. This **Offer** is made available once to each purchase of **Chubb Travel Insurance** policy.
9. This **Offer** to award Asia Miles in connection with the purchase of **Chubb Travel Insurance** is not transferable, exchangeable, returnable or redeemable for cash, and cannot be used in conjunction with other promotional offers.
10. If your **Chubb Travel Insurance** policy is cancelled, terminated or expired before your journey departure, you will not be eligible to receive any Asia Miles in connection with the **Chubb Travel Insurance** policy.
11. You must ensure that all information provided is complete, accurate and consistent. This may include, but is not limited to, your **Cathay Membership Programme** membership number, your **Chubb Travel Insurance** policy number, and your surname and first name. If the information provided does not match the records in your **Cathay Membership Programme** membership account, Asia Miles will not be credited to your account. Cathay and AML will not be liable if you fail to receive Asia Miles due to incorrect, incomplete, or inconsistent information provided.
12. You acknowledge and agree that by requesting for the award of Asia Miles in connection with your purchase of the **Chubb Travel Insurance** through the **Channel** and participating in this **Offer**, you are agreeing to these terms and conditions and any amendments or variations to these terms and conditions.
13. The **Chubb Travel Insurance** is provided and underwritten by Chubb. Cathay is an authorised insurance agent (FA3522) of Chubb in Hong Kong. Cathay/AML are not responsible for any insurance products issued by Chubb, or any information provided by Chubb in connection with this Offer or otherwise. The **Chubb Travel Insurance** is subject to the terms and conditions of the insurance policies determined by Chubb.
14. Cathay and AML may at any time cancel or reverse Asia Miles credited or refuse to credit any Asia Miles to your **Cathay Membership Programme** membership account if without limitation:
 - I. Asia Miles have been awarded to you due to any error;
 - II. Chubb refunds any premiums you paid to Chubb on the **Chubb Travel Insurance policy** for any reason;
 - III. you fail to comply with these terms and conditions and/or the **Cathay Membership Programme** terms and conditions;
 - IV. Chubb notifies us that you have failed to comply with the terms and conditions applicable to the **Chubb Travel Insurance** policy you have purchased; and/or you commit any misconduct or fraud or otherwise act illegally, dishonestly, misleadingly, deceptively or fraudulently in connection with the Chubb Travel Insurance, the **Cathay Membership Programme**, or this **Offer** under these terms and conditions.
15. AML is not a licensed insurance intermediary, and it is not an agent or acting for and on behalf of Chubb, Cathay or you. AML only conducts the relevant administrative or clerical work. AML does not carry on, or hold out to carry on, any "Regulated Activities" as defined in the Insurance Ordinance.
16. Cathay reserves the right to amend or vary these terms and conditions from time to time.
17. The **Cathay Membership Programme** [Terms and Conditions](#) apply. To the extent there is any inconsistency, these terms and conditions shall prevail.
18. Personal data collected in connection with this Offer shall be processed in accordance with [Cathay Pacific Customer Privacy Notice](#)
19. In the event of any dispute regarding these terms and conditions, conduct, and all other matters relating to this Offer, the decision of Cathay and Chubb shall be final.
20. These terms and conditions shall be governed by the laws of Hong Kong. Any dispute that cannot be resolved

between the parties will be submitted to the exclusive jurisdiction of the courts of Hong Kong.

21. In the event of any discrepancy between English and Chinese versions of these terms and conditions, the English version shall prevail.