

Cigna Cathay Premier Health Plan - Limited-time Bonus Miles Promotion
Terms and conditions

1. Cigna Cathay Premier Health Plan - Limited-time Bonus Miles Promotion (“Promotion”) is offered by Cathay Pacific Airways Limited (“Cathay”) and Cigna Worldwide General Insurance Company Limited (“Cigna Healthcare” or “Cigna Hong Kong”).
2. Unless otherwise defined in these terms and conditions (“Terms and Conditions”), the following capitalized terms shall have the following meanings:
 - a) “AML” means Asia Miles Limited, a wholly owned subsidiary of Cathay.
 - b) “Asia Miles by Cathay App” refers to the application of AML that allows users to use on mobile or desktop devices.
 - c) “Cathay Membership Programme” means the travel and lifestyle awards and relationship programme owned by Cathay, and operated and managed by AML.
 - d) “Designated Product” means the Cigna Cathay Premier Health Plan.
 - e) “Eligible Policy(ies)” means a policy, including a Family Policy, issued under the Designated Product, with a Policy Inception Date within the Promotion Period.
 - f) “Member” means any person who is a current member of the Cathay Membership Programme.
 - g) “Policyholder(s)” means the person who is a policyholder of an Eligible Policy.
 - h) “Policy Inception Date” means the inception date of a policy as stated in the policy schedule issued by Cigna Healthcare.
 - i) “Family Policy(s)” means a family policy issued under the Designated Product under the same Policyholder for two or more family members, which include the Policyholder’s spouse (including domestic partners) and children.
 - j) “Wellness Journey” means the wellness experience available on Asia Miles by Cathay App that enables Members to participate in and/or complete activities, challenges, events, assessments and promotions.
3. The Promotion period is from 1 June 2025, 00:00 to 31 July 2025, 23:59 (both dates inclusive, Hong Kong Time, GMT+8) (“Promotion Period”).
4. The Promotion is only eligible to Members who are aged 18 or above Hong Kong resident, holding a valid Hong Kong Identity Card (“Eligible Member”). By participating in the Promotion, the Eligible Members are deemed to have read, accepted and agreed to be bound by the Terms and Conditions.
5. During the Promotion Period, the Eligible Members who have successfully applied to be Policyholders of the first 500 Eligible Policies shall be eligible to receive an extra 8000 Asia Miles (“Mileage Reward”), subject to all conditions below:
 - a) All person insured(s) under the relevant Eligible Policy, who is /are at the age of 18 or above on the Policy Inception Date, must complete at least one goal on the Wellness Journey within 14 days of the Policy Inception Date (“Required Goal”). Person insured(s) under the age of 18 is/are exempt from this requirement.
 - b) For Family Policies, either the Policyholder or any person insured(s) aged 18 or above on the Policy Inception Date, must complete the Required Goal.
 - c) The Policyholders and all person insured(s) of the relevant Eligible Policies must not have cancelled a policy of the Designated Product in the last 12 months prior to the Policy Inception Date.
6. For Policyholders who are eligible to receive the Mileage Reward, the Mileage Reward will be credited to the Policyholders’ Cathay Membership Programme account on or before 31 December 2025.
7. Each Policyholder is only entitled to receive the Mileage Reward once per Eligible Policy during the Promotion Period.
8. Cathay/AML and Cigna Healthcare may cancel or reverse the Mileage Reward credited or refuse to credit any Mileage Reward to the Policyholder’s Cathay Membership Programme account at their sole and absolute discretion if:
 - a) the relevant Eligible Policy is cancelled or terminated within 12 months after the Policy Inception Date; and/or
 - b) the relevant Eligible Policy has not had all payable premiums settled by the due date; and/or

- c) the Policyholder or any of the person(s) insured under the relevant Eligible Policy has breached any of these Terms and Conditions or has acted fraudulently or unlawfully in connection with this Promotion.
9. The Promotion can be enjoyed in conjunction with other promotions or discounts, except for the [Limited-time Flight Credits Promotion](#).
10. The Mileage Reward is not exchangeable, transferable, refundable or redeemable for cash. Any use of the Asia Miles is subject to the relevant terms and conditions imposed by Cathay/AML. Cigna Healthcare is not the owner or operator of the Asia Miles and shall not be liable in any way whatsoever in relation to any aspects for the use of the Asia Miles, including but not limited to redemption of Asia Miles, quality and supply of the redeemed services or products.
11. All policy applications shall be made by Policyholders' own discretions when Policyholders are capable of making an informed decision. The policy applications are subject to the Cigna Healthcare's underwriting and acceptance. Cigna Healthcare reserves the absolute right to accept or decline any policy application at its sole and absolute discretion.
12. The Terms and Conditions are terms and conditions of this Promotion only and do not represent the full terms and conditions applicable to the Designated Product. For details of the features, contents, terms, conditions and exclusions of the Designated Product, please refer to relevant product brochure(s) and policy provision(s) of Cigna Healthcare.
13. All information provided by the Policyholder must be consistent with the record of Cathay/AML, which should be up-to-date, true, correct and complete. Cathay/AML and Cigna Healthcare assume no responsibility for any loss incurred in relation to any outdated, incorrect or incomplete information provided by the Policyholder.
14. The [Cathay Membership Programme Terms and Conditions](#) (including the Wellness Journey Terms and Conditions) shall apply. In the event of any inconsistency between the Terms and Conditions of this Promotion and the terms and conditions of Cathay Membership Programme (including the

Wellness Journey), the Terms and Conditions will prevail for all matters in relation to the Promotion.

15. Cathay is an authorized insurance agent of Cigna Healthcare, with licence no. FA3522. Cathay/AML shall not be responsible for any insurance products issued by Cigna Healthcare, or any information provided by Cigna Healthcare in relation to insurance products in connection with the Promotion or otherwise.
16. AML is not a licensed insurance intermediary, and it is not an agent or acting for and on behalf of Cigna Healthcare, Cathay or the Policyholders. 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.
17. The Terms and Conditions are governed by and shall be interpreted in accordance with the law of Hong Kong Special Administrative Region.
18. For any dispute arising from this Promotion, Cathay and Cigna Healthcare reserve the right of final decision.
19. In case of any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.
20. Personal data collected, used, stored, disclosed or otherwise dealt with in connection with this Promotion shall be processed in accordance with the [Personal Information Collection Statement of Cigna Hong Kong](#) and [Cathay Pacific Customer Privacy Notice](#). By participating in this Promotion, the Policyholders are deemed to have read, understood and agreed to be bound by the Personal Information Collection Statement of Cigna Hong Kong and Cathay Pacific Customer Privacy Notice.