

Cigna Cathay Premier Health Plan - Limited-time Flight Credits Promotion
Terms and Conditions

1. Cigna Cathay Premier Health Plan - Limited-time Flight Credits 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.
 - k) “Flight Credits” means the credit provided by Cathay that can be used to book travel on flights marketed and operated by Cathay in accordance with these Terms and Conditions and in accordance with the Additional Terms and Conditions for Flight Credits.
3. This Promotion is subject to the Additional Terms and Conditions for Flight Credits.
4. The Promotion period is from 1 March 2025, 00:00 to 30 June 2025, 23:59 (both dates inclusive, Hong Kong Time, GMT+8) (“Promotion Period”).
5. 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.
6. During the Promotion Period, each Eligible Member who has successfully applied to be Policyholders of one of the first 200 Eligible Policies shall be eligible to receive HKD1,500 worth of Flight Credits per Eligible Policy, 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.
7. For Policyholders who are eligible to receive the Flight Credits, Policyholders will receive an email containing a unique discount code for the Flight Credits (“Reward Email”). The Reward Email will be sent to the Policyholder’s registered email address in the Cathay Membership Programme according to the following schedule:
 - a) For annual premium payments: on or before 5 September 2025;
 - b) For monthly premium payments: on or before 5 December 2025.
8. Each Policyholder is only entitled to receive the Flight Credits once per Eligible Policy during the Promotion Period.

9. Cathay/AML and Cigna Healthcare may refuse to provide any Flight Credits to Policyholders if:
- a) the relevant Eligible Policy is cancelled or terminated before the Flight Credits issued;
 - 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.
10. The Promotion can be enjoyed in conjunction with other promotions or discounts, except for the [Limited-time Bonus Miles Promotion](#).
11. The Flight Credits are not exchangeable, transferable, refundable or redeemable for cash or Asia Miles (or any other credit or loyalty points). Any use of the Flight Credits is subject to the relevant terms and conditions imposed by Cathay. Cigna Healthcare shall not be liable in any way whatsoever in relation to any aspects for the use of the Flight Credits.
12. 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.
13. The Terms and Conditions are terms and conditions of the 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.
14. 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.
15. 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 Cathay Membership Programme Terms and Conditions (including the Wellness Journey Terms and Conditions), the Terms and Conditions of this Promotion will prevail for all matters in relation to the Promotion.
16. 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.
17. 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.
18. The Terms and Conditions are governed by and shall be interpreted in accordance with the law of Hong Kong Special Administrative Region.
19. For any dispute arising from this Promotion, Cathay and Cigna Healthcare reserve the right of final decision.
20. In case of any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.
21. 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.

Additional Terms and Conditions for Flight Credits

1. These terms and conditions are in addition to and form part of the Cigna Cathay Premier Health Plan - Limited-time Flight Credits Promotion Terms and Conditions.
2. To redeem Flight Credits, passengers must log in to their Cathay Membership Programme account on the [Cathay website](#) and apply the unique discount code ("Discount Code") when searching for flights. Any attempt to apply the Discount Code after checkout will not be accepted.
3. Flight Credits are only applicable to flights marketed and operated by Cathay.
4. Flight Credits apply only to flight ticket(s) for travel originating from Hong Kong to any destinations.
5. Discount Code are subject to an expiration date, which will be specified in the Reward Email. If there is any loss, damage, or failure to use the Discount Code before expiry date, no replacement, refund or extension of the Discount Code shall be made.
6. Only one Discount Code can be used for each booking. Any remaining balance of Flight Credits after checkout will be forfeited.
7. Open-jaw, stopover, multi-city, package tickets or tickets booked through Cathay mobile app and other channels are not eligible for Flight Credits.
8. Flight Credits are not exchangeable, transferrable, returnable or redeemable for cash, Asia Miles, or any other form of credit or loyalty points, or usable in conjunction with other promotion offers.
9. Flight Credits do not apply to fuel surcharges, taxes, cancellation or change fees/penalties, administrative fees, or other miscellaneous charges.
10. Premium Economy Class may not be available on all flight segments. If passengers choose to change their booking after ticket issuance to a flight not

offering Premium Economy Class, Economy Class seating may be provided, and no fare refund for the difference will be given.

11. Fares displayed include taxes and carrier-imposed surcharges. All fares, government taxes and fees, and surcharges are subject to change at any time. For ticket cancellations, where applicable, the Hong Kong International Airport Construction Fee will be refunded without any administration fees.
12. Other Cathay terms and conditions applicable to Cathay flights and relevant flight-related services also apply.