

Zurich Motor Comprehensive Insurance x Cathay: Q4 2025 Bonus Miles Campaign

Terms and Conditions

1. This Zurich Motor Comprehensive Insurance x Cathay: Q4 2025 Bonus Miles Campaign (this “**Campaign**”, as described in greater detail below) is organized by Cathay Pacific Airways Limited (“**Cathay**”), a company incorporated in Hong Kong with limited liability, and Zurich Insurance Company Ltd (“**Zurich**”), a company incorporated in Switzerland with limited liability. Zurich is an authorized insurer in Hong Kong.
2. 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);

“**Comprehensive Plan**” refers to the Zurich motor insurance policy, inclusive of the “Third Party Only Plan”, and in addition covers the insured against loss of or damage to the motor car and/or its spare parts whilst thereon, and other related benefits, subject to the relevant coverage;

“**eForm**” means the designated registration [electronic form](#) that must be completed before the end of the Travel Period when requesting an award of Asia Miles under this Campaign;

“**Registration Form**” means the designated registration electronic form that must be completed before the end of the Purchase Period if a Member wishes to participate in the Campaign by purchasing a Comprehensive Plan during the Extended Purchase Period;

“**Extended Purchase Period**” means the period from 3 January 2026, 00:00 to 31 March 2026, 23:59 (both days inclusive, Hong Kong Time, GMT+8);

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

“**Policyholder**” means a natural person who is a holder of the Comprehensive Plan;

“**Policy Wording**” means the policy wording available at Zurich’s website at <https://info.zurich.com.hk/policy/ZPP-002-07-2022.pdf> ;

“**Purchase Period**” means the period from 4 November, 00:00 to 2 January 2026, 23:59 (both days inclusive, Hong Kong Time, GMT+8);

‘Zurich Dedicated Website’ means the [Zurich Motor Insurance Webpage](#);

3. To become an eligible participant ("**Eligible Participant**", "**you**" or "**your**") for this Campaign, you must:
 - I. be a Member;
 - II. be at least 18 years of age;
 - III. be a Policyholder;
 - IV. have successfully provided the Cathay Membership Programme membership number and purchased the Comprehensive Plan through the Zurich Dedicated Website;
 - V. have purchased a Comprehensive Plan successfully issued (a) during the Purchase Period, or (b) if an Registration Form has been submitted before the end of the Purchase Period, during the Extended Purchase Period; and
 - VI. be the sole driver listed under the Comprehensive Plan.
4. When purchasing the Comprehensive Plan through the Zurich Dedicated Website, you must provide all requested information and ensure that all information you have provided is complete and accurate. Such information includes your Cathay Membership Programme membership number, your surname and your first name as registered in your Cathay Membership Programme membership account. Zurich and Cathay/AML will not be liable if you fail to receive Asia Miles due to incorrect or incomplete information provided.
5. Eligible Participants who met all the conditions in paragraph 3 of this Terms and Conditions will receive 500 bonus miles per day and up to a maximum of 12,000 miles ("**Miles Reward**") when the Policyholder travels outside of Hong Kong between 4 November 2025, 00:00 and ends on 30 June 2026, 23:59 (both days inclusive, Hong Kong Time, GMT+8) ("**Travel Period**"), subject to the following conditions:
 - I. The Eligible Participant must hold a valid Cathay Pacific e-ticket, with an e-ticket number beginning with 160 only;
 - II. the Eligible Participant's flight itinerary must originate and end in Hong Kong on flights operated by Cathay only (including open-jaw journeys, but not including Cathay's codeshare flights which Cathay is not the carrier);
 - III. both Cathay revenue tickets and tickets redeemed from miles are eligible, except for Cathay staff tickets;
 - IV. all miles earned are the same for this Campaign, regardless of the cabin class travelled in;
 - V. Members must provide their Cathay Membership Programme membership number at the time of flight booking to be eligible for the Miles Reward;
 - VI. the Miles Reward will be calculated based on the outbound flight's Scheduled Time of Departure (STD) from Hong Kong International Airport and the inbound flight's Scheduled Time of Arrival (STA) at Hong Kong International Airport listed on the e-ticket. All date and time calculations will be based on Hong Kong's time zone (GMT+8). Miles Reward awarded will be determined based on the number of scheduled days of travel spent outside of Hong Kong, start date and end date inclusive;

- VII. both the start date and the end date of the itinerary must be within the Travel Period;
- VIII. the Eligible Participant must have completed the entire flight itinerary; and
- IX. The Eligible Participant will only start earning the Miles Reward upon issuance of the Comprehensive Plan purchased during the Purchase Period or the Extended Purchase Period under this Campaign.

Example 1:

A Policyholder submitted the following itinerary:

Ticket number 160-233901472

1. 24 Dec 2025: CX255 STD 23:55 Departure from Hong Kong to London (Heathrow) STA 06:30+1
 2. 25 Dec 2025: BA1360 STD 08:05 Departure from London (Heathrow) to Manchester
 3. 27 Dec 2025: BA1367 STD 12:40 Departure from Manchester to London (Heathrow)
 4. 28 Dec 2025: CX252 STD 12:20 Departure from London (Heathrow) to Hong Kong, STA 29 Dec 07:55+1 HK time
- This itinerary counts as 6 days (24 Dec - 29 Dec), including the end date.
 - Eligible Participant will earn 500 miles per day x 6 days = 3000 miles.

Example 2:

A Policyholder submitted the following itinerary:

Ticket number 160-2339015874

1. 10 Nov 2025: CX255 STD 23:55 Departure from Hong Kong to London (Heathrow) STA 06:20+1
 2. 1 Apr 2026: CX382 STD 13:30 Departure from Zurich to Hong Kong, STA 2 Apr 2026 07:05+1 HK time
- This itinerary counts as 144 days (10 Nov 2025 – 2 Apr 2026), including the end date.
 - Eligible Participants will earn a maximum of 12,000 miles through this Campaign. Other eligible itineraries and ticket submissions will not qualify for this Campaign as the maximum amount of Miles Reward has been reached.

6. To request the Miles Reward in connection with your purchase of the Comprehensive Plan, you must fill in and submit the [eForm](#) before the end of the Travel Period. If multiple eForms are received, only the latest form will be considered valid and processed.
7. If you are eligible to receive the Miles Reward, the Asia Miles will be awarded to you by Zurich and AML will arrange for the Asia Miles to be credited to your Cathay Membership Programme membership account within 6-8 weeks after the end of the Travel Period.
8. You can receive Miles Reward only when your insured cars are not in use during the time you are travelling outside of Hong Kong, and the conditions stated in paragraph 5 are fulfilled. However, if a claim is submitted related to driving activities involving the insured car

during the travel dates for which you are requesting the Miles Reward, you will not be eligible for the Miles Reward, even if the conditions in paragraph 5 are met.

9. The Comprehensive Plan is underwritten and arranged by Zurich. For details including the terms and conditions, coverage details and exclusions of the Comprehensive Plan, please visit Zurich's website: [Policy Wording](#). Cathay is an authorised insurance agent (License No. FA3522) of Zurich in Hong Kong, and Cathay/AML are not responsible for any insurance products issued by Zurich, or any information provided in relation to insurance products in connection with this Campaign or otherwise by Zurich. The Comprehensive Plan is subject to the terms and conditions determined by Zurich.
10. These terms and conditions are terms and conditions of this Campaign only and are not an insurance policy or a contract of insurance. All information in respect of the Comprehensive Plan is provided by Zurich. Any information in respect of the Comprehensive Plan given herein is subject to the policy provisions of the Comprehensive Plan and the related terms and conditions. In the event of any inconsistencies between these terms and conditions and the Policy Wording, the Policy Wording will prevail.
11. Any promotional offer(s) or material(s) should be read in conjunction with the relevant Policy Wording. Before application, please confirm you understand the Comprehensive Plan's features and that it fits your need(s). Eligible Participants should not apply for the relevant insurance product(s) solely on the basis of any promotional offer(s) or material(s) which do not contain the terms and conditions of the relevant insurance plan. For terms and conditions, coverage details and exclusions of the Comprehensive Plan, please refer to relevant [Policy Wording](#).
12. This Campaign can be enjoyed in conjunction with the [Regular Mileage Reward](#), which is subject to separate [terms and conditions](#), but cannot be enjoyed in conjunction with any other promotional or discount offer, and are non-transferable or exchangeable for cash or other products.
13. Zurich and Cathay/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. Your Comprehensive Plan is cancelled or terminated, or Zurich refunds any premiums you paid to Zurich on the Comprehensive Plan for any reason;
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 - III. you fail to comply with these terms and conditions and/or the Cathay Membership Programme terms and conditions;
 - IV. you commit any misconduct or fraud or otherwise act illegally, dishonestly, misleadingly, deceptively or fraudulently in connection with the Comprehensive Plan, the Cathay Membership Programme, or this Campaign under these terms and conditions.

14. Zurich reserves the right to refuse or disqualify any person who, in Zurich's reasonable opinion, has breached any of these terms and conditions. Zurich reserves the right of final decision for any person's entitlement to the Comprehensive Plan.
15. AML is not a licensed insurance intermediary, and it is not an agent or acting for and on behalf of Zurich, 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. By participating in this Campaign, you hereby agree, understand, and accept these terms and conditions.
17. In the event of any dispute, the decision of Zurich and Cathay shall be final and conclusive on all matters related to this Campaign.
18. Personal data collected in connection with this Campaign shall be processed in accordance with [Zurich Privacy Policy](#) and [Cathay Privacy Policy](#).
19. The Cathay Membership Programme [Terms and Conditions](#) apply. To the extent there is any inconsistency, these terms and conditions shall prevail.
20. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong SAR. Any dispute that cannot be resolved between the parties will be submitted to the jurisdiction of the courts of Hong Kong.
21. In the event of any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.