

Cathay Members' Reward – Chubb Travel Insurance  
Terms and Conditions

1. Cathay Members' Reward – Chubb Travel Insurance (“Promotion”) is organized by Cathay Pacific Airways Limited (“Cathay”), Asia Miles Limited (“AML”) (Cathay and AML collectively are, “Cathay/AML”) and Chubb Insurance Hong Kong Limited (“Chubb”).
2. The Promotion commences on 11 September 2024, 14:00 (GMT +8) and ends on 7 November 2024, 23:59 (GMT +8), both dates inclusive (the “Promotion Period”).
3. During the Promotion Period, Cathay Membership Programme members (“Eligible Member”) who purchase “Cathay Rewards Annual Travel Cover” (“Eligible Policy”) will be entitled to receive 5 Status Points (“Status Points”).
4. Each Eligible Member is entitled to receive the Status Points only once per Eligible Policy during the Promotion Period, with a maximum of 5 Status Points.
5. The Promotion Period will not be extended under any circumstance.
6. If the information submitted by the Eligible Member is incorrect or insufficient for the purpose of crediting the Status Points, the Status Points will be forfeited without prior notice. Cathay/AML accepts no liability in relation to the forfeiture and will not be liable for any compensation.
7. The Status Points are not exchangeable, transferable, refundable or redeemable for cash.
8. The Promotion can be enjoyed in conjunction with the [Regular Mileage Reward and Cathay Members’ Reward](#), subject to the [Regular Mileage Reward Terms and Conditions](#) and [Cathay Members' Reward Terms and Conditions](#), but cannot be enjoyed in conjunction with other promotions, offers, discounts or vouchers.
9. Cathay Rewards Annual Travel Cover is provided and underwritten by Chubb. Cathay is an authorised insurance agent (FA3522) of Chubb in Hong Kong, and Cathay/AML are not responsible for any insurance products issued by Chubb, or any information provided by Chubb in relation to insurance products. For details of the plan, please refer to the Policy Wording for the exact coverage, terms, conditions and exclusions.
10. If the Eligible Policy is cancelled or terminated, you will not be eligible to receive any Status Points. By participating in the Promotion, the Eligible Member fully and unconditionally agrees to and accepts these terms and conditions. In the event of any dispute regarding these terms and conditions, conduct, and all other matters relating to the Promotion, the decision of Cathay/AML shall be final.
11. Cathay/AML may at any time cancel or reverse any Status Points credited or refuse to credit any Status Points to an Eligible Member’s Cathay membership account if:
  - a) The Status Points have been awarded due to any error;
  - b) Chubb refunds any premiums paid to Chubb on the Eligible Policy for any reason;
  - c) The Eligible Member fails to comply with these terms and conditions and/or the Cathay Membership Programme terms and conditions;
  - d) Chubb notifies Cathay/AML that the Eligible Member has failed to comply with the terms and conditions applicable to the Eligible Policy; and/or

- e) The Eligible Member commits any misconduct or fraud or otherwise act illegally, dishonestly, misleadingly, deceptively or fraudulently in connection with the Eligible Policy, the Cathay Membership Programme, or the Promotion under these terms and conditions.
- 12. The purchase of the Eligible Policy is subject to underwriting and approval by Chubb. Chubb reserves the right to accept or decline any application for the Eligible Policy.
- 13. Cathay/AML reserves the right to vary, extend, modify, terminate and/or cancel the Promotion, and to amend any of these terms and conditions at any time during the Promotion Period without any form of notice whatsoever. The continued participation in this Promotion by an Eligible Member after any amendments or modifications have been made will indicate his or her acceptance of such amendments or modifications to these terms and conditions.
- 14. The collection and use of personal data for the Promotion is subject to [Cathay/AML Customer Privacy Notice](#).
- 15. The [Cathay Members' Reward Terms and Conditions](#) and [Cathay Membership Programme Terms and Conditions](#) shall apply.
- 16. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.
- 17. These terms and conditions are interpreted and governed by the laws of Hong Kong.

#### **Terms and Conditions Regarding the Award of Asia Miles in Relation to Purchases or Renewals of Cathay Rewards Annual Travel Cover**

1. These terms and conditions apply to the awarding of Asia Miles by Cathay Pacific Airways Limited ("**Cathay**") and Asia Miles Limited ("**AML**") (herein referred to together as "**us**", "**we**" or "**our**") to customers who are Members (as defined below) who purchase or renew Chubb Travel Insurance (as defined below) through the Channels (as defined below) (herein referred to as "**you**" or "**your**") (the "**Offer**", as described in greater detail below).
2. Cathay and AML reserve the right to amend or vary these terms and conditions from time to time and to cancel, suspend or terminate this Offer at any time, with or without notice to you.
3. You acknowledge and agree that by requesting for the award of Asia Miles in connection with your purchase or renewal of the Chubb Travel Insurance through the Channels and participating in this Offer, you are agreeing to these terms and conditions and any amendments or variations to these terms and conditions.
4. The following capitalised terms used in these terms and conditions have the meaning ascribed to it:

**"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);

“**Cathay Website**” means [https://www.cathaypacific.com/cx/en\\_HK.html](https://www.cathaypacific.com/cx/en_HK.html);

“**Channels**” means the Cathay flight ticket booking [website](#) and the [Chubb dedicated website](#);

“**Chubb Travel Insurance**” means the Cathay Rewards Annual Travel Cover for their journey departing from Hong Kong;

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

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

5. You must meet the following requirements to be eligible to receive Asia Miles in connection with your purchase or renewal of the Chubb Travel Insurance (“**Eligibility Requirements**”):
  - I. you must be a Member;
  - II. you must be at least 18 years of age;
  - III. you must fill in and submit the eForm on the Cathay Website within 21 days, after purchasing the Chubb Travel Insurance, or renewing the Chubb Travel Insurance if you have not provided your Cathay Membership Programme member details through eForm in the previous policy year; and
  - IV. you must have purchased or renewed the Chubb Travel Insurance through the Channels.
6. To request an award of Asia Miles in connection with your purchase or renewal of the Chubb Travel Insurance, you must fill in and submit the eForm on the Cathay Website within 21 days after the Chubb Travel Insurance is purchased or renewed if you have not provided your Cathay Membership Programme member details through eForm in the previous policy year.
7. When completing the request eForm, you must provide all the information requested on the registration eForm and ensure that all information you have provided are complete, and accurate. Such information includes your Cathay Membership Programme membership number, your Chubb Travel Insurance policy number, and your surname and first name as registered in your Cathay Membership Programme membership account. Cathay and AML will not be liable if you fail to receive Asia Miles due to incorrect or incomplete information provided. If you have already provided your Cathay Membership Programme member details through eForm in the previous policy year it is not necessary to fill in the eForm again for the renewal year. If you are renewing the Chubb Travel Insurance and submit the e-Form again, all the information provided must be consistent with records from the previous policy year.

8. After fulfilling the Eligibility Requirements and completing the designated eForm (if required) in accordance with these terms and conditions:
- i.) if you purchased or renewed a Cathay Rewards Annual Travel Cover (Annual Multi- Trip Plan), you will be eligible to receive the applicable amount of Asia Miles as set out in the table below, based on the type of insurance plan that has been purchased or renewed:

Destination / Cover Type	Individual plan (per policy)	Couple plan (per policy)	Family plan (per policy)
Asia Pacific	1,000 Asia Miles	2,000 Asia Miles	2,000 Asia Miles
Worldwide excluding the US, Canada & Cuba	1,500 Asia Miles	3,000 Asia Miles	3,000 Asia Miles
Worldwide excluding Cuba	1,500 Asia Miles	3,000 Asia Miles	3,000 Asia Miles

- ii.) The applicable number of Asia Miles will be awarded to your Cathay Membership Programme membership account within seven (7) days of the policy effective date if Cathay and AML are satisfied that you have complied with all requirements under these terms and conditions.
9. You may only make a request to be awarded Asia Miles once for each Chubb Travel Insurance policy that has been purchased or renewed.
10. The Chubb Travel Insurance policies are provided and underwritten by **Chubb Insurance Hong Kong Limited (“Chubb”)**. Cathay is an authorised insurance agent (FA3522) of Chubb in Hong Kong. Chubb Travel Insurance policies are subject to the terms and conditions of the insurance policies determined by Chubb.
11. If your Chubb Travel Insurance policy is cancelled, terminates or expires before your journey departure, you will not be eligible to receive any Asia Miles in connection with the Chubb Travel Insurance policy.
12. 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.
13. 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:
- Asia Miles have been awarded to you due to any error;
  - Chubb refunds any premiums you paid to Chubb on the Chubb Travel Insurance policy for any reason;
  - you fail to comply with these terms and conditions and/or the Cathay Membership Programme terms and conditions;
  - Chubb notifies us that you have failed to comply with the terms and conditions applicable to the Chubb Travel Insurance policy you have purchased or renewed; 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.

14. Your purchase or renewal of Chubb Travel Insurance is subject to underwriting and approval by Chubb. Chubb reserves the right to accept or decline any application for Chubb Travel Insurance.
15. All matters and disputes relating to this Offer and these terms and conditions are subject to our final decision.
16. The Cathay Membership Programme Terms and Conditions apply. To the extent there is any inconsistency, these terms and conditions shall prevail.
17. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong SAR.
18. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.