

## 2026 Chinese New Year Campaign – Bonus Miles for Chubb Travel Insurance 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 19 January 2026 00:00 (GMT +8) and ends on 20 February 2026 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.

“**Redemption Flow Ticket**” means an air ticket issued by **Cathay** that is acquired through the redemption of Asia Miles rather than by direct purchase;

“**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 **Offer Period**.

“**Channel**” means the Cathay website, [https://www.cathaypacific.com/cx/en\\_HK.html](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 **Members** who purchase **Chubb Travel Insurance** through the **Channel** (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 **Chubb Travel Insurance** (“**Eligibility Requirements**”):
  - I. **you** are a **Member**;
  - II. **you** are at least 18 years of age; and
  - III. **you** have purchased **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 6, **you** will be eligible to receive one (1) Asia Mile for every one (1) Hong Kong Dollar **you** paid for **Chubb Travel Insurance** premium per policy (“**Regular Miles**”) with 380 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 end of 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. This **Offer** does not apply to **Redemption Flow Tickets**.
11. 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.
12. **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.
13. **You** acknowledge and agree that by requesting for the award of Asia Miles in connection with **your** purchase of **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.
14. **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. **Chubb Travel Insurance** is subject to the terms and conditions of the insurance policies determined by **Chubb**.
15. **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
  - V. **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.
16. **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.
17. **Cathay** reserves the right to amend or vary these terms and conditions from time to time.
18. The **Cathay Membership Programme** [Terms and Conditions](#) apply. To the extent there is any inconsistency, these terms and conditions shall prevail.
19. Personal data collected in connection with this **Offer** shall be processed in accordance with [Cathay Pacific Customer Privacy Notice](#)
20. 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.
21. 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.

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