

**Cathay Rewards Annual Travel Cover Discount Offer for Vantage Pass Customers
Terms and Conditions**

1. This Cathay Rewards Annual Travel Cover Discount Offer for Vantage Pass Customers (this “**Offer**”, as described in greater detail below) is organized by Cathay Pacific Airways Limited (“**Cathay**”), Asia Miles Limited (“**AML**”, and herein referred to together with Cathay as “**Cathay/AML**”, “**us**”, “**we**” or “**our**”) and Chubb Insurance Hong Kong Limited (“**Chubb**”).
2. This Offer commences on 20 December 2024, 00:00 and ends on 28 February 2025, 23:59 (both days inclusive, Hong Kong Time, GMT+8) (the “**Promotion Period**”).
3. Members of Cathay Membership Programme who successfully purchase a Vantage Pass on [Cathay’s designated website](#) or from a designated travel agent during the Vantage Pass Promotion Period are eligible to participate in this Offer (herein referred to as “**Eligible Participants**”, “**you**” or “**your**”).
4. You acknowledge and agree that by participating in this Offer, you are agreeing to these terms and conditions and any amendments or variations to these terms and conditions.
5. 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’s Designated Website**” means

https://www.cathaypacific.com/cx/zh_HK.html?cxsource=LANGUAGE_SELECTOR_QUICKLINK_EN_HK

“Dedicated website” means [Chubb dedicated website](#).

“**Voucher Code**” means a one time unique voucher code that, entitles an Eligible Participant to a 35% premium discount on the purchase of an Eligible Plan for the first policy year.

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

“**Vantage Pass**” means two round-trip flights on Business (applicable to sub-class 'I') or Premium Economy (applicable to sub-class 'E') for the same adult passenger in one ticket for travel from Hong Kong to eligible destinations. Details are set out on the Vantage Pass promotion webpage [here](#).

“**Vantage Pass Promotion Period**” means 5 December 2024, 00:00 to 16 December 2024, 23:59 (both days inclusive, Hong Kong Time, GMT+8).

6. After purchasing a Vantage Pass, Cathay will send an email (“**Promotion Email**”) containing a one-time Voucher code to the Eligible Participant at their registered Cathay Membership Programme account email address after 20 December 2024.
7. To enjoy this Offer, Eligible participants must:
 - (i) Purchase insurance through the [Chubb dedicated website](#); and

(ii) In **Step 2 – Personal Details** page provide a valid Cathay Membership Programme membership number and Vantage Pass booking reference. Then, in **Step 3 – Declaration and Payment** page, enter the Voucher Code to receive a premium discount.

Step 2 – Personal Details	Step 3 – Declaration and Payment

8. The Eligible Plan is provided and underwritten by Chubb. Cathay is an authorized 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 in relation to insurance products in connection with this Offer or otherwise. The Eligible Plan is subject to the terms and conditions of the insurance policies determined by Chubb.
9. This Offer is not transferable, exchangeable, returnable or redeemable for cash, and cannot be used in conjunction with other promotional offers, discounts or vouchers, except for the [Regular Mileage Reward](#), the terms and conditions of which are set out [here](#).
10. The Voucher Code can only be used by each Eligible Participant once and must be used during the Promotion Period.
11. Your purchase of the Eligible Plan is subject to underwriting and approval by Chubb. Chubb reserves the right to accept or decline any application for the Eligible Plan.
12. All matters and disputes relating to this Offer and these terms and conditions are subject to the final decision of Cathay/AML.
13. The Cathay Membership Programme Terms and Conditions apply. To the extent there is any inconsistency, these terms and conditions shall prevail.
14. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong SAR.
15. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.
16. Personal data collected in connection with this Offer shall be processed in accordance with and [Cathay/AML privacy policy](#).