

Premium Discount with Bonus Miles Promotion for Selected Members on Cathay Rewards Travel Cover Terms and Conditions

1. This Premium Discount with Bonus Miles Promotion for Selected Members on Cathay Rewards Travel Cover (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 15 May 2026 00:00 (GMT +8) and ends on 16 June 2026 23:59 (GMT +8) (“**Offer Period**”).
3. The following capitalised terms used in these terms and conditions have the following meanings ascribed to them:

“**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);

“**Channel**” means the [Chubb dedicated website](#);

“**Discount Code**” means “Ready2go” that, when used in accordance with these terms and conditions, entitles an **Eligible Participant** to a 20% discount on the premium of the **Eligible Policy**;

“**Eligible Policy**” means the Cathay Rewards Travel Cover, a single trip travel insurance cover for journey departing from Hong Kong, which is issued during the **Offer Period**;

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

“**Social Media Platform**” means, as the context requires, Facebook, Instagram, Twitter, and/or any other social media platform in existence from time to time.
4. You acknowledge and agree that by purchasing the **Eligible Policy** through the **Channel** and participating in this **Offer**, you are agreeing to these terms and conditions.
5. To become an eligible participant (herein referred to as “**Eligible Participant**”, “**you**” or “**your**”), you must input the **Discount Code** and Cathay Membership Programme membership number to purchase the **Eligible Policy** through the **Channel** during the **Offer Period**.
6. **Eligible Participant** will enjoy the Offer of:
 - I. additional 500 miles (“**Bonus Miles**”) on top of the [Regular Mileage Reward](#) (“**Regular Miles**”); and
 - II. 20% off the **Eligible Policy**.
7. The Bonus Miles will be credited to the **Eligible Participant**’s Cathay Membership Programme membership account (“**Account**”) within 6 to 8 weeks after the **Regular Miles** have been received.

8. The Regular Miles will be credited to the Eligible Participant's Account within 7 days after the policy effective date of the Eligible Policy.
9. The Offer is made available to each **Eligible Participant** of the **Eligible Policy** once.
10. Any request to apply the **Discount Code** and Cathay Membership Programme membership number after policy issuance will not be accepted.
11. When purchasing an **Eligible Policy** through the **Channel**, you must provide all requested information and ensure that all information you have provided is complete and accurate. **Cathay** assumes no responsibility for any liability or loss if you provide incorrect or incomplete information in redemption of the **Offer**.
12. This **Offer** is non-transferable, non-exchangeable, non-returnable or cannot be redeemed for cash.
13. This Offer can be enjoyed in conjunction with the [Regular Miles](#) but cannot be enjoyed in conjunction with any other promotions, offers, discounts or vouchers.
14. The validity of the **Offer** will not be extended under any circumstances.
15. The [Cathay Membership Programme terms and conditions](#) and [Regular Miles offer terms and conditions](#) apply.
16. This **Offer** may at any time be cancelled or voided, if:
 - I. This **Offer** has been awarded to **you** due to any error;
 - II. **Chubb** refunds any premiums paid by you in respect of the **Eligible Policy** for any reason;
 - III. **You** fail to comply with these terms and conditions;
 - IV. Chubb notifies **us** that **you** have failed to comply with the terms and conditions applicable to the **Eligible 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 **Eligible Policy** or this **Offer** under these terms and conditions.
17. These terms and conditions are terms and conditions of this **Offer** only and do not represent the full terms of the **Eligible Policy**. For details of the features, contents, terms, conditions and exclusions of the **Eligible Policy**, please refer to the relevant brochure(s) and policy provision(s).
18. The continued participation in this **Offer** by **you** after any amendments or modifications made to these terms and conditions will indicate **your** acceptance of such amendments or modifications.
19. Where this **Offer** utilises, or requires the use of, any **Social Media Platform**:
 - I. this **Offer** is in no way sponsored, endorsed or administered by, or associated with, any **Social Media Platform**;
 - II. **you** understand that **you** are providing **your** information to **us** and not to any **Social Media Platform**; and
 - III. any questions, comments or complaints about this **Offer** must be directed to **us** and not to any **Social Media Platform**.

20. **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 under the Insurance Ordinance (Cap. 41).
21. The **Eligible Policy** 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. The **Eligible Policy** is subject to the terms and conditions of the insurance policies determined by **Chubb**.
22. Your 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**.
23. Personal data collected in connection with this **Offer** shall be processed in accordance with [Chubb Personal Information Collection Statement](#) and [Cathay Pacific Customer Privacy Notice](#).
24. 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.
25. 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.
26. In the event of any discrepancy between English and Chinese versions of these terms and conditions, the English version shall prevail.

**Terms and Conditions Regarding the Award of Asia Miles in Relation to
Purchases of Chubb Travel Insurance**

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. These terms and conditions apply to the awarding of Asia Miles by **Cathay** to customers who are Members (as defined below) who purchase **Chubb Travel Insurance** (as defined below) through one of the Channels (as defined below) (herein referred to as “**you**” or “**your**”).

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;

“**Chubb Travel Insurance**” means the Cathay Rewards Travel Cover, a single trip travel insurance cover for journey departing from Hong Kong, which is issued during the Promotion Period;

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

“**Cathay Website**” means https://www.cathaypacific.com/cx/en_HK.html;

“**Chubb Website**” means <https://hk.chubbpremiertravel.com/cathay/hk-en/home.html>;

“**eForm**” means the designated [Cathay Rewards Travel Cover eForm](#) to request an award of Asia Miles;

“Promotion Period” means between 1 May 2026 (GMT +8) to 31 December 2026 00:00 (GMT +8).

4. You must meet the following requirements to be eligible to receive Asia Miles in connection with your purchase of the **Chubb Travel Insurance** (“**Eligibility Requirements**”):
 - I. you must be a **Member**;
 - II. you must be at least 18 years of age; and
 - III. you must have purchased the **Chubb Travel Insurance** through one of the **Channels** during the Promotion Period.

5. To request an award of Asia Miles for your purchase of **Chubb Travel Insurance** during the Promotion Period, you must:
 - I. **if purchased via the Cathay Website:** submit the **eForm** within 21 days of purchase; or
 - II. **if purchased via the Chubb Website:** enter your Cathay Membership Number in the “Personal Details” page.
6. After fulfilling the **Eligibility Requirements** and completing the Asia Miles request in accordance with Clause 5, you will be eligible to receive one (1) Asia Mile for every one (1) Hong Kong Dollar you paid for the **Chubb Travel Insurance** premium per policy. If **Cathay** is satisfied that you have complied with all requirements under these terms and conditions, the Asia Miles will be credited to your **Cathay Membership Programme** membership account within 7 days of upon request or policy effective date (whichever is the later).
7. This **Offer** is made available once to each purchase of **Chubb Travel Insurance** policy.
8. 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.
9. 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.
10. You must ensure that all information provided, whether through the **eForm** or **Chubb Website**, 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.
11. You acknowledge and agree that by requesting for the award of Asia Miles in connection with your purchase of the **Chubb Travel Insurance** through one of 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.
12. The **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. The **Chubb Travel Insurance** is subject to the terms and conditions of the insurance policies determined by Chubb.
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:
 - 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.
14. **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.
15. **Cathay** reserves the right to amend or vary these terms and conditions from time to time.
16. Personal data collected in connection with this **Offer** shall be processed in accordance with [Cathay Pacific Customer Privacy Notice](#).
17. The **Cathay Membership Programme Terms and Conditions** apply. To the extent there is any inconsistency, these terms and conditions shall prevail.
18. 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.
19. 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.
20. In the event of any discrepancy between English and Chinese versions of these terms and conditions, the English version shall prevail.