

Cigna Healthcare / Cathay - Referral Reward Programme  
Terms & Conditions

1. Cigna Healthcare / Cathay - Referral Reward Programme (“Promotion”) is offered by Cathay Pacific Airways Limited (“Cathay”), Asia Miles Limited (“AML”) (Cathay and AML collectively as “Cathay/AML”) and Cigna Worldwide General Insurance Company Limited (“Cigna Healthcare” or “Cigna Hong Kong”).
2. Unless otherwise defined in these terms and conditions (“Terms and Conditions”), the following capitalized terms shall have the following meanings,
  - a) “Cathay Membership Programme” means the travel and lifestyle awards and relationship programme owned by Cathay, and operated and managed by AML.
  - b) “Designated Product(s)” means Cigna Cathay Premier Health Plan, Cigna DIY Health Plan, Cigna VHIS Series– Flexi Plan (Superior), Cigna Plus Medical Plan, Cigna HealthFirst Choice Medical Insurance, or any other insurance products as notified by Cigna Healthcare from time to time.
  - c) “Designated Policy(ies)” means a policy issued under the Designated Product.
  - d) “Eligible Product(s)” means Cigna Cathay Premier Health Plan or Cigna VHIS Series – Flexi Plan (Superior).
  - e) “Eligible Policy(ies)” means a policy issued under the Eligible Product.
  - f) “Eligible Member(s)” means any person who is an existing member of the Cathay Membership Programme, is a Hong Kong resident aged 18 or above, and holds a valid Hong Kong Identity Card.
  - g) “Policy Inception Date” means the inception date of a policy as stated in the policy schedule issued by Cigna Healthcare.
  - h) “Participant(s)” means Referrers and/or Referees, as the context requires.
3. The Promotion is valid from 1 January 2025, 00:00 to 31 December 2025, 23:59 (Hong Kong Time, GMT+8) ( “Promotion Period”).
4. By participating in the Promotion, the Participants are deemed to have read, understood, accepted and agreed to be bound by the Terms and Conditions.
5. During the Promotion Period, when an Eligible Member who is an existing policyholder or insured person of Designated Policies (“Referrer”) refers another Eligible Member to become a new policyholder of Eligible Policies (“Referee”), both the Referrer and the Referee are eligible to receive 1,000 Asia Miles (“Referral Reward”), subject to all conditions below:
  - a) the Referee must provide the Referrer’s details (name, phone number, and Cathay Membership Programme membership number) to the Cigna Customer Advisor at the time of purchasing the Eligible Policy. By providing this information, the Referee confirms that they have obtained the Referrer’s consent to provide this information for the purpose of the Promotion;
  - b) the Referee must not be an existing policyholder or person insured of any Cigna insurance products;

- c) each Referee can only receive the Referral Reward once for each Eligible Policy;
  - d) each Referrer can refer a maximum of 10 Eligible Members to this Promotion.
- 6. The Promotion is only applicable to Participants only if such policyholder and any of the person insured(s) under the relevant Eligible Policies have not cancelled a policy of the Eligible Product in the last 12 months prior to the Policy Inception Date.
- 7. For Participants who are eligible to receive the Referral Reward, the Referral Reward will be credited to the Participants' Cathay Membership Programme account within 6-8 weeks from the end of the policy cooling-off period (as specified in the product brochure for the relevant Eligible Policy).
- 8. Cathay/AML may cancel or reverse the Referral Reward credited or refuse to credit any Referral Reward to the Participants' Cathay Membership Programme account if:
  - a) the relevant Eligible Policy is cancelled or terminated within 6 months after the Policy Inception Date; and/or
  - b) the relevant Eligible Policy has not had all payable premiums settled by the due date.
- 9. The Promotion can be enjoyed in conjunction with other promotions or discounts, unless otherwise stated.
- 10. The Referral Reward is not exchangeable, transferable, refundable or redeemable for cash. Any use of the Referral Reward is subject to the relevant terms and conditions imposed by Cathay/AML. Cigna Healthcare is not the owner or operator of the Referral Reward and shall not be liable in any way whatsoever in relation to any aspects for the use of the Referral Reward, including but not limited to redemption of Referral Reward, quality and supply of the redeemed services or products, etc..
- 11. All policy applications shall be made by Participants' own discretions when Participants are capable of making an informed decision. The policy applications are subject to the Cigna Healthcare's underwriting and acceptance. Cigna Healthcare reserves the absolute right to accept or decline any policy application at its sole and absolute discretion.
- 12. The Terms and Conditions are terms and conditions of the Promotion only and do not represent the full terms and conditions applicable to the Designated Product. For details of the features, contents, terms, conditions and exclusions of the Designated Product, please refer to relevant product brochure(s) and policy provision(s).
- 13. All information provided by the Participant must be consistent with the record of Cathay/AML, which should be up-to-date, true, correct and complete. Cathay/AML and Cigna Healthcare assume no responsibility for any loss incurred in relation to any outdated, incorrect or incomplete information provided by the Participant.

14. The [Cathay Membership Programme Terms and Conditions](#) shall apply. In the event of any inconsistency between the Terms and Conditions of this Promotion and the terms and conditions of Cathay Membership Programme, the Terms and Conditions will prevail for all matters in relation to the Promotion.
15. Cathay is an authorized insurance agent of Cigna Healthcare, with licence no. FA3522. Cathay/AML shall not be responsible for any insurance products issued by Cigna Healthcare, or any information provided by Cigna Healthcare in relation to insurance products in connection with the Promotion or otherwise.
16. The Terms and Conditions are governed by and shall be interpreted in accordance with the law of Hong Kong Special Administrative Region.
17. For any dispute arising from this Promotion, Cathay/AML and Cigna Healthcare reserve the right of final decision.
18. In case of any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.
19. Personal data collected, used, stored, disclosed or otherwise dealt with in connection with this Promotion shall be processed in accordance with the [Personal Information Collection Statement of Cigna Hong Kong](#) and [Cathay Pacific Customer Privacy Notice](#). By participating in this Promotion, the Participants are deemed to have read, understood and agreed to be bound by the Personal Information Collection Statement of Cigna Hong Kong and Cathay Pacific Customer Privacy Notice.