

## Rewards in the Air Campaign – Insurance

### Terms and Conditions

1. This offer for bonus miles (this “**Offer**”, as described in greater detail below) is organized by Cathay Pacific Airways Limited (“**Cathay**”, “**us**”, “**we**” or “**our**”), a company incorporated in Hong Kong with limited liability Chubb Insurance Hong Kong Limited (“**Chubb**”), a company incorporated in Hong Kong with limited liability, and Zurich Insurance Company Ltd (“**Zurich**”), a company incorporated in Switzerland with limited liability. Chubb and Zurich are each an authorised insurer in Hong Kong.
2. These terms and conditions apply to the awarding of Asia Miles (“**Miles Award**”) by Cathay to customers who are Members (as defined below) and who purchase Chubb Travel Insurance products (as defined below), and by Zurich to customers who are Members and who purchase Zurich General Insurance products (as defined below), through the Channels (as defined below) (herein referred to as “**you**” or “**your**”).
3. This Offer commences on 22 September 2025, 00:00 and ends on 31 October 2025, 23:59 (both days inclusive, Hong Kong Time, GMT+8) (the “**Promotion Period**”).
4. You acknowledge and agree that by requesting the Miles Award in connection with your purchase of Eligible Products 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.
5. 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);

“**Channels**” means any of the Chubb Dedicated Website or the Zurich Dedicated Websites;

**“Chubb Dedicated Website”** means the following website of Chubb: [Chubb Dedicated Website](#);

**“Chubb Travel Insurance”** means the [Cathay Rewards Annual Travel Cover](#) for an annual multi-trip travel insurance cover for journey departing from Hong Kong;

**“Eligible Products”** means the Chubb Travel Insurance product and any of the Zurich General Insurance products;

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

**“Rainy Day”** means a day on which, as of 10:00 a.m. Hong Kong time, the recorded rainfall at King's Park Meteorological Station exceeds 0.1mm;

**“Sunny Day”** means a day on which, as of 10:00 a.m. Hong Kong time, the recorded rainfall is exactly 0.0mm;

**“Zurich Dedicated Websites”** means the following websites of Zurich: [Home Insurance](#), [Domestic Helper Insurance](#), [Personal Accident Insurance](#) and [Motor Insurance](#);

**“Zurich General Insurance”** means the general insurance products offered and designated by Zurich, as set out on the Zurich Dedicated Websites.

6. To become an eligible participant (**“Eligible Participant”**) for the Offer, you must:
  - I. be a Member;
  - II. be at least 18 years of age; and
  - III. have successfully purchased an Eligible Product through a Channel and the relevant insurance policy is successfully issued during the Promotion Period.
7. Members are eligible to receive a mileage reward (the **“Regular Mileage Reward”**) upon purchasing any Eligible Product, subject to the Regular Mileage Reward Terms and Conditions: [Cathay Rewards Annual Travel Cover Terms and Conditions](#) and [Zurich General Insurance Terms and Conditions](#).
8. Eligible Participants who successfully purchase an Eligible Product through a Channel and whose relevant insurance policy is successfully issued during the Promotion Period will receive the following bonus miles for each Eligible Product, in addition to the Regular Mileage Reward earned from each Eligible Product:
  - I. 2,000 miles for purchases made on a Sunny Day;

- II. 2,500 miles for purchases made on a Rainy Day.  
(collectively, “**Bonus Miles**”).
9. Cathay shall have the final decision as to whether a day qualifies as a Sunny Day or a Rainy Day for the purposes of this Offer.
10. When purchasing an Eligible Product through a Channel, you must provide all requested information, and ensure that all information you have provided is complete and accurate. Such information includes your Cathay Membership Programme membership number, your surname and your first name as registered in your Cathay Membership Programme membership account. Chubb, Zurich and Cathay/AML will not be liable if you fail to receive Asia Miles due to incorrect or incomplete information provided.
11. If you are eligible to receive the Bonus Miles, AML will arrange for the Bonus Miles to be credited to your Cathay Membership Programme membership account by 30 November 2025.
12. Each Member is only entitled to receive this Offer once per policy, in accordance with these Terms and Conditions.
13. The Eligible Products are provided and underwritten by Chubb or Zurich, as applicable. Cathay is an authorised insurance agent (License No. FA3522) of Chubb and Zurich in Hong Kong, and Cathay/AML are not responsible for any insurance products issued by Chubb or Zurich, or any information provided in relation to insurance products in connection with this Offer or otherwise. Eligible Products are subject to the terms and conditions of the respective insurance policies as determined by Chubb or Zurich.
14. If your Eligible Product is cancelled, terminated, or expires, you will not be eligible to receive any Asia Miles in connection with the Eligible Products.
15. This Offer is not transferable, exchangeable, returnable or redeemable for cash, and cannot be used in conjunction with other promotional offers unless otherwise specified.
16. Chubb, Zurich and Cathay/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. Cathay, Chubb or Zurich refunds any premiums paid by you in respect of any Chubb Travel insurance or Zurich General 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 or Zurich notifies us that you have failed to comply with the terms and conditions applicable to the Chubb Travel Insurance or Zurich General 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, Zurich General Insurance, the Cathay Membership Programme, or this Offer under these terms and conditions.
17. Your purchase of any Eligible Product is subject to underwriting and approval by Chubb or Zurich, as applicable. Each of Chubb or Zurich reserves the right to accept or decline any application for an Eligible Product.
18. These terms and conditions are terms and conditions of this Offer only and do not represent the full terms of the Eligible Products. For details of the features, contents, terms, conditions and exclusions of the Eligible Products, please refer to relevant product brochure(s) and policy provision(s).
19. AML is not a licensed insurance intermediary, and it is not an agent or acting for and on behalf of Chubb, Zurich, Cathay or the Eligible Participants. 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.
20. All matters and disputes relating to this Offer and these terms and conditions are subject to our final decision.
21. Cathay Membership Programme [Terms and Conditions](#) apply.
22. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong SAR.
23. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

24. Personal data collected in connection with this Offer shall be processed in accordance with [Chubb privacy policy](#), [Zurich privacy policy](#) and [Cathay/AML privacy policy](#).