

Cigna VHIS Series – Flexi Plan (Superior) & Cigna Plus Medical Plan - Limited Time Offer  
Terms & Conditions

1. Cigna VHIS Series – Flexi Plan (Superior) & Cigna Plus Medical Plan - Limited Time Offer (“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”) subject to these terms and conditions below (“these Terms and Conditions”).
2. Unless otherwise defined in these Terms and Conditions, the following capitalized terms shall have the following meanings,
  - a) “Asia Miles by Cathay App” refers to the application of AML that allows users to use on mobile or desktop devices.
  - b) “Cathay Membership Programme” means the travel and lifestyle awards and relationship programme owned by Cathay, and operated and managed by AML.
  - c) “Designated Product(s)” means Cigna VHIS Series – Flexi Plan (Superior) or Cigna Plus Medical Plan.
  - d) “Eligible Policy(ies)” means a policy issued under the Designated Product, with a Policy Inception Date within the Promotion Period.
  - e) “Member(s)” means any person who is an existing member of the Cathay Membership Programme.
  - f) “Policy Inception Date” means the inception date of a policy as stated in the policy schedule issued by Cigna Healthcare.
3. The Promotion is valid from 1 January 2025, 00:00 to 30 June 2025, 23:59 (Hong Kong Time, GMT+8) (the “Promotion Period”).
4. The Promotion is only eligible to the Members who are aged 18 or above Hong Kong resident, holding a valid Hong Kong Identity Card (“Eligible Participants”). Eligible Participants must review these Terms and Conditions prior to participating in the Promotion. By participating in the Promotion, the Eligible Participants are deemed to have read, understood, accepted and agreed to be bound by these Terms and Conditions.
5. During the Promotion Period, the Eligible Participant who have successfully applied to be policyholders of the Eligible Policies (“Eligible Policyholders”) shall be eligible to receive 3,000 Asia Miles (“Miles Reward”) if such policyholder and any of the person insured(s) under the relevant Eligible Policies have not cancelled a policy of the Designated Product in the last 12 months prior to the Policy Inception Date of the Eligible Policy.
6. For Eligible Policyholders who are eligible to receive the Miles Reward, the Miles Reward will be credited to the Cathay Membership Programme account within 4-6 weeks from the end of the policy cooling-off period (as specified in the product brochure for the relevant Eligible Policy).
7. Each Eligible Policyholder is only entitled to receive the Miles Reward once per Eligible Policy in accordance with these Terms and Conditions.

8. The application for the Eligible Policy must have been made:
  - a) on Cathay's website or Asia Miles by Cathay App; or
  - b) with Cigna Healthcare where the Eligible Participant has requested to be contacted by Cigna Healthcare through the designated 'Schedule a Call' form via eDM and/or other communications provided by Cathay/AML directed to the Member; or
  - c) directly via the Cathay/AML and Cigna dedicated hotline at +852 8100-2040 (or such other number(s) as specified on Cathay's website or Asia Miles by Cathay App).
9. Cathay/AML and Cigna Healthcare may cancel or reverse the Miles Reward credited or refuse to credit any Miles Reward to an Eligible Policyholder's Cathay Membership Programme account at their sole and absolute discretion 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.
10. The Promotion can be enjoyed in conjunction with other promotions or discounts, unless otherwise stated.
11. If any other promotions or discounts is applied in conjunction with this Promotion, the terms and conditions of the other promotions or discounts shall also apply.
12. The Miles Reward is not exchangeable, transferable, refundable or redeemable for cash. Any use of the Asia Miles is subject to the relevant terms and conditions imposed by Cathay/AML. Cigna Healthcare is not the owner or operator of the Asia Miles and shall not be liable in any way whatsoever in relation to any aspects for the use of the Asia Miles, including but not limited to redemption of Asia Miles, quality and supply of the redeemed services or products, etc.
13. All information provided by the Eligible Policyholder 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 Eligible Policyholder.
14. For any Eligible Policy of Cigna VHIS Series – Flexi Plan (Superior), only the actual paid premiums can be applied for tax deductions whereas the premium refund and premium discount (if any) are not included. For details on tax deductions, please visit websites of [Voluntary Health Insurance Scheme](#), [Insurance Authority](#) or [Inland Revenue Department](#) and consult your own tax and accounting advisors for tax advice.
15. All policy applications shall be made by Eligible Participants' own discretions when Eligible 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.
16. Cathay is an authorized insurance agent of Cigna Healthcare, with licence no. FA3522. Cathay/AML are not responsible for any insurance products issued by Cigna Healthcare, or any information provided by Cigna in relation to insurance products (including, without limitation, the information related to tax deductions under clause 13).

17. These Terms and Conditions are terms and conditions of this Promotion only and do not represent the full terms of the Designated Products. For details of the features, contents, terms, conditions and exclusions of the Designated Products, please refer to relevant product brochure(s) and policy provision(s).
18. For any dispute arising from this Promotion, Cathay/AML and Cigna Healthcare reserve the right of final decision.
19. The Cathay Membership Programme [Terms and Conditions](#) shall also apply. In the event of any inconsistency between these Terms and Conditions of this Promotion and the terms and conditions of Cathay Membership Programme, these Terms and Conditions will prevail for all matters in relation to the Promotion.
20. These Terms and Conditions are governed by and shall be interpreted in accordance with the law of Hong Kong Special Administrative Region.
21. In case of any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.
22. 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 Eligible 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.