

Cigna Cathay Premier Health Plan – Premium Discount Promotion
Terms and conditions

1. The Cigna Cathay Premier Health Plan Premium Discount Offer Promotion (“Promotion”) is organized by Cathay Pacific Airways Limited (“Cathay”), Asia Miles Limited (“AML”) (Cathay and AML collectively are, “Cathay/AML”) and Cigna Worldwide General Insurance Company Limited (“Cigna Healthcare” or “Cigna Hong Kong”).
2. The Promotion is valid from 1 October 2024, 00:00 to 28 February 2025, 23:59 (Hong Kong Time, GMT+8) (the “Promotion Period”).
3. The Promotion is only available to a Cathay Membership Programme member (“Member”) who satisfies the following criteria (an “Eligible Participant”):
 - a) is aged 18 years or older;
 - b) holds a valid Hong Kong Identity Card; and
 - c) resides in Hong Kong.
4. To qualify for the Promotion, the Eligible Participant must be a policyholder of the Cigna Cathay Premier Health Plan (“Eligible Plan”) with a policy inception date within the Promotion Period (“Eligible Policy”). Each Eligible Policy will be entitled to an offer of premium discount (“Premium Discount”) as stated in clause 6 below provided that the Eligible Policy remains continuously in force under an Eligible Plan until the Premium Discount is applied.
5. The application for the Eligible Policy must have been made:
 - a) on the Cathay 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 ‘Schedule a Call’ form on the Cathay website or Asia Miles by Cathay App; or
 - c) directly via the Cathay Cigna dedicated hotline at +852 8100-2040 (or such other number(s) as specified on the Cathay website or Asia Miles by Cathay App.
6. Each Eligible Policy will be entitled to a 25% premium discount (“Premium Discount”) on the second-year premium. Eligible Policies with annual payment mode will enjoy 25% off the annual premium for the second policy year. Eligible Policies with monthly payment mode will enjoy 25% off each monthly premium for the second policy year.
7. This Premium Discount can be enjoyed in conjunction with the current family discount offer (“Family Discount”) upon enrolling in the Eligible Plan and other promotions or discounts, unless otherwise stated.

8. If this Premium Discount is combined with the Family Discount, each Eligible Policy can enjoy up to a 30% discount on the first-year premium and 25% discount on the second-year premium as illustrated in the table below:

Number of Insured Person(s) *	Family Discount for first-year premium	Premium Discount for second-year premium
4 or more person family	30%	25%
3 person family	20%	
2 person family	10%	
Individual	-	

*If a Policyholder would like to purchase the Eligible Plan for a family member other than a spouse or child, please contact a Cathay Cigna Customer Advisor at +852 8100 2040 or complete the "[Schedule a Call](#)" form.

9. The calculation of the Premium Discount is only applicable to the basic premiums of the Eligible Policy.
10. The Premium Discount is not applicable to any premium loading (if any) and levy.
11. If the Family Discount is applied together with the Premium Discount, the [terms and conditions of the Family Discount](#) shall also apply.
12. In case of cancellation or termination of the Eligible Policy during the cooling off period or policy term, the Premium Discount will be cancelled, and the value equivalent to the relevant insurance premium discount shall not be refunded to the policyholder.
13. The Premium Discount cannot be redeemed for cash, exchanged or transferred under all circumstances.
14. Each Eligible Policy can only enjoy the Premium Discount once during the Promotion Period.
15. The Premium Discount is not applicable to applicants who have submitted applications for or enrolled in the Eligible Plan within 12 months before the Promotion Period but withdrawn the applications or cancelled the issued policies and then re-applied for the Eligible Plan during the Promotion Period.
16. All the Eligible Policies need to undergo normal application and underwriting process in order to redeem the Premium Discount. The issuance of insurance policy is subject to underwriting and approval by Cigna Healthcare. Cigna Healthcare reserves the right to accept or decline any application.
17. This is a short-term promotion. Cathay/AML and Cigna Healthcare reserve the right to change, suspend or cancel the Promotion or change any of the terms and conditions of the Promotion at any time without prior notice.
18. In case of any disputes, Cathay/AML and Cigna Healthcare's decision shall be final.

19. Eligible Participants are responsible for reviewing these terms and conditions. By participating in this Promotion, the Eligible Participant agrees and accepts to be bound by these terms and conditions (and any changes to the terms and conditions from time to time).
20. The [Cathay Membership Programme Terms and Conditions](#) shall also apply. To the extent there is any inconsistency between these terms and conditions and the Cathay Membership Programme Terms and Conditions, these terms and conditions shall prevail.
21. 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 Healthcare in relation to insurance products in connection with this Promotion or otherwise.
22. In case of any discrepancy between the English and Chinese versions, the English version shall prevail.
23. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong SAR.
24. Personal data collected in connection with this Promotion shall be processed in accordance with [Cathay Pacific Customer Privacy Notice](#) and [Personal Information Collection Statement of Cigna Hong Kong](#).
25. These terms and conditions are the terms and conditions of this Promotion only and do not represent the full terms of the Eligible Plan. For details of the features, content, terms, conditions and exclusions of the Eligible Plan, please refer to the [product brochure](#).

Cigna Cathay Premier Health Plan - Limited-time Bonus Miles Promotion
Terms and conditions

1. Limited-time Bonus Miles Promotion (“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) “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” means the Cigna Cathay Premier Health Plan.
 - d) “Eligible Policy(ies)” means a policy issued under the Designated Product, with a Policy Inception Date within the Promotion Period.
 - e) “Member” means any person who is an existing member of the Cathay Membership Programme.
 - f) “Policyholder(s)” means the person who is a policyholder of an Eligible Policy.
 - g) “Policy Inception Date” means the inception date of a policy as stated in the policy schedule issued by Cigna Healthcare.
 - h) “Wellness Journey” means the wellness experience available on Asia Miles by Cathay App that enables Members to participate in and/or complete activities, challenges, events, assessments and promotions.
3. The Promotion period is from 1 October 2024, 00:00 to 28 February 2025, 23:59 (both dates inclusive, Hong Kong Time, GMT+8) (“Promotion Period”).
4. The Promotion is only eligible to Members who are aged 18 or above Hong Kong resident, holding a valid Hong Kong Identity Card (“Eligible Member”). By participating in the Promotion, the Eligible Members are deemed to have read, accepted and agreed to be bound by the Terms and Conditions.
5. During the Promotion Period, the Eligible Members who have successfully applied to be Policyholders of the first 500 Eligible Policies (“Eligible Policyholders”) shall be eligible to receive an extra 5000 Asia Miles (“Reward”), subject to all conditions below:
 - a) All person insured(s) of the relevant Eligible Policy is /are at the age of 18 or above on the Policy Inception Date and has/ have completed at least one goal on the Wellness Journey within 14 days of the Policy Inception Date (“Required Goal”).
 - b) If the person insured(s) of the relevant Eligible Policy is/are below age of 18 on the Policy Inception Date, the person insured(s) is/ are not required to complete the Required Goal for the Eligible Policyholder to be eligible for the Reward.

- c) The Promotion is only applicable to Eligible Policyholders only 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.
- 6. For Eligible Policyholders who are eligible to receive the Reward, the Reward will be credited to the Eligible Policyholders' Cathay Membership Programme account on or before 31 July 2025.
- 7. Each Policyholder is only entitled to receive the Reward once per Eligible Policy during the Promotion Period.
- 8. Cathay/AML and Cigna Healthcare may cancel or reverse the Reward credited or refuse to credit any 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.
- 9. The Promotion can be enjoyed in conjunction with other promotions or discounts, unless otherwise stated.
- 10. The 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...
- 11. All policy applications shall be made by Eligible Members' own discretions when Eligible Members 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 this 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 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. To the maximum extent permitted by law, Cathay/AML and Cigna Healthcare reserve the right to alter or terminate the Promotion (in whole or in part) and / or amend the relevant terms and conditions of the Promotion at any time without prior notice. Such alteration or termination of the Promotion and / or amendments to its terms and conditions shall have immediate effect upon publishing on Cathay's website and be applicable to all subsequent applications.
15. The [Cathay Membership Programme Terms and Conditions](#) (including the Wellness Journey 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 (including the Wellness Journey), the Terms and Conditions will prevail for all matters in relation to the Promotion.
16. 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.
17. The Terms and Conditions are governed by and shall be interpreted in accordance with the law of Hong Kong Special Administrative Region.
18. For any dispute arising from this Promotion, Cathay/AML and Cigna Healthcare reserve the right of final decision.
19. In case of any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.
20. 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 Members 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.