

**Health Insurance Welcome Offer
Terms & Conditions**

1. The following defined terms shall have the following meaning:

“Additional Cigna Insurance Products” means any of the following insurance products:

- (a) Cigna HealthFirst Choice Medical Insurance;
- (b) Cigna Plus Medical Plan;
- (c) Cigna VHIS Series – Flexi Plan (Superior) and/or
- (d) any other insurance products as notified by Cathay from time to time as an Additional Cigna Insurance Product.

“AML” means Asia Miles Limited, a wholly owned subsidiary of Cathay.

“Asia Miles by Cathay App” refers to the app provided by Asia Miles Limited (“AML”).

“Cigna Healthcare” means Cigna Worldwide General Insurance Company Limited.

“Cigna Premium Voucher” means the ‘Cigna Premium Voucher’ that has been redeemed by the Policy Holder, and is in the name of the Policy Holder, on the Cathay website.

“Eligible Cigna Insurance Products” means:

- (a) any of the:
 - (i) Primary Cigna Insurance Products;
 - (ii) any of the Additional Cigna Insurance Products which is purchased at the same time, or after any of the Primary Cigna Insurance Products, that are:
 - (1) purchased on the Cathay website or Asia Miles by Cathay App;
 - (2) purchased directly from Cigna Healthcare where the Cathay Membership Programme (the “Cathay Programme”) member (“Member”)(and/ or the Policy Holder) 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
 - (3) purchased directly from the Cathay and Cigna delegated hotline at 8100-2040 (or such other number(s) as specified in the Cathay website or Asia Miles by Cathay App),
- (b) where the Policy Holder holds a current Primary Cigna Insurance Product and/or an Additional Cigna Insurance Product purchased in accordance with sub-clause (a)(ii) above, any Primary Cigna Insurance Product(s) and/or any Additional Cigna Insurance Product(s) that is purchased by the policy holder directly from Cigna Healthcare, and in each case above, Cathay has not suspended or removed that particular product as an Eligible Cigna Insurance Product.

“Policy Holder” means the person who purchased an Eligible Cigna Insurance Product. A Policy Holder may also be a Person Insured, and entitled cumulatively to rewards as both a Policy Holder and a Person Insured.

“Person Insured” means any individual insured under a Primary Cigna Insurance Product.

“Primary Cigna Insurance Products” means any of the following insurance products:

- (a) Cigna Cathay Premier Health Plan;
- (b) Cigna DIY Health Plan; and/or
- (c) any other insurance products as notified by Cathay from time to time as a Primary Cigna Insurance Product.

2. 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 (including, without limitation, the information related to tax deductions under clause 14) in connection with this Promotion or otherwise.

Eligible Cigna Insurance Products are:

- (a) underwritten by Cigna Healthcare. Cigna Healthcare is an authorised insurer regulated by the Insurance Authority to carry out general insurance business in or from the Hong Kong SAR; and
- (b) subjected to its own terms and conditions between Cigna Healthcare and relevant Policy Holders.

3. Policy Holder can earn:

- (a) 5000 Mileage Credits (per policy) for purchasing a Primary Cigna Insurance Product.
- (b) 2500 Mileage Credits (per policy) for purchasing an Additional Cigna Insurance Product.

4. The Mileage Credits earned in accordance with clause 3 above are only applicable to the Policy Holder who has not cancelled a policy of the Primary Cigna Insurance Products and/or Additional Cigna Insurance Product (if applicable) in the last 12 months prior to the policy inception date.

5. Mileage Credits earned in accordance with clause 3(a) and 3(b) above will be credited to the Policy Holder’s Cathay Programme membership account within 14 business days after Cigna Healthcare notifies Cathay that the premium (whether on a monthly or annual basis) has been received by Cigna Healthcare.

Notwithstanding the foregoing, for any Eligible Cigna Insurance Product which provides a cooling off period, the Mileage Credits will be credited within 14 business days after Cigna Healthcare notifies Cathay that relevant policy of the Eligible Cigna Insurance Product has not been cancelled during the cooling off period and that the premium has been received by Cigna Healthcare.

6. Policy Holder will not be entitled to earn Mileage Credits in accordance with clause 5 above where:
 - (a) relevant policies of the Eligible Cigna Insurance Product has been cancelled or terminated during the cooling off period; and/or
 - (b) Cigna Healthcare does not receive payment for premiums for relevant policies of Eligible Cigna Insurance Products for any reason; and/or
 - (c) Cigna Healthcare has not notified Cathay that the requirements set out in clause 5 above has been satisfied.

7. Members acknowledge and agree that Cigna Healthcare's decision shall be final with regards to whether:
 - (a) the purchase of certain insurance policies from Cigna Healthcare is an Eligible Cigna Insurance Product;
 - (b) a Member has satisfied the requirements for the earning of Mileage Credits as set out in clauses 3 and 5 above, including whether the premium has been received by Cigna Healthcare;
 - (c) the Member has complied with the terms and conditions applicable to the Eligible Cigna Insurance Product;
 - (d) the purchase, renewal and reinstatement including payments relating to such purchase, renewal and reinstatement, of the policy of an Eligible Cigna Insurance Product;
 - (e) a Member's status as a Policy Holder an Eligible Cigna Insurance Products; and/or
 - (f) relevant policies of the Eligible Cigna Insurance Product has been cancelled or terminated during the cooling off period,and Cigna Healthcare's determination with regards to the above matters may impact on a Member's rights under these terms and conditions (including a Member's rights to earn Mileage Credits in relation to the purchase and renewal, if any, of Eligible Cigna Insurance Products).

8. Cathay may at any time cancel, deduct or otherwise reverse Mileage Credits credited to a Policy Holder's Cathay Programme membership account or not credit Mileage Credits to a Policy Holder if:
 - (a) the Mileage Credits have been awarded due to any error; and/or
 - (b) Cigna Healthcare is required to refund any premiums paid to Policy Holder for any reason not specified under the policy terms;
 - (c) if Cathay believes that a Member fails to comply with these terms and conditions (including the Cathay Terms and Conditions);
 - (d) If Cigna Healthcare notifies Cathay that a Member has failed to comply with the terms and conditions applicable to the Eligible Cigna Insurance Product; and/or

- (e) the Member commits Misconduct or Fraud or otherwise engages in illegal, dishonest, misleading, deceptive or fraudulent activities in connection with the Eligible Cigna Insurance Product, including but not limited to the purchase of the Eligible Cigna Insurance Product and any claims made in connection with the Eligible Cigna Insurance Product.
- 9. Cathay may replace the promotion and/or change the number of Mileage Credits earned under these terms and conditions at any time without notice. Any change will not affect the Mileage Credits earned in connection with the purchase of Eligible Cigna Insurance Products prior to the change, unless required to comply with applicable laws, regulations and/or applicable codes of practice as determined by Cathay in its sole discretion.
- 10. AML is not a licensed insurance intermediary, and it is not an agent or acting for and on behalf of Cigna Healthcare, Cathay or the Policyholders. 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.
- 11. These terms and conditions are written in the English language and may be translated into other languages. In the event of any inconsistency between the English version and the translated version of these terms and conditions, the English version shall prevail.
- 12. Cathay and Cigna Healthcare reserve the right to amend any of these term and conditions.
- 13. All matters and disputes will be subject to the final decision of Cathay and Cigna Healthcare.
- 14. The Cathay Programme Terms and Conditions shall also apply to these terms and conditions. To the extent of any inconsistency, these terms and conditions shall prevail.
- 15. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong SAR.