

Renewal Offer Terms & Conditions

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

“**AML**” means Asia Miles Limited.

“**Cathay**” means Cathay Pacific Airways Limited.

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

“**Eligible Cigna Insurance Products**” means:

(a) Cigna Cathay Premier Health Plan; and

(b) Cigna DIY Health Plan

which are:

- I. purchased on the Cathay website or Cathay App;
- II. purchased directly from Cigna Healthcare where the Cathay Membership Programme (the “**Cathay Programme**”) member (“**Member**”) (and/ or the Policyholder) has requested to be contacted by Cigna Healthcare through the ‘Schedule a Call’ form on the Cathay website or Cathay App; or
- III. purchased directly from the Cathay and Cigna Healthcare delegated hotline at 8100- 2040 (or such other number(s) as specified in the Cathay website or Cathay App).

“**Policyholder**” means the person who purchased an Eligible Cigna Insurance Product. A Policyholder may also be a Person Insured.

“**Person Insured**” means any individual insured under a policy of Eligible Cigna Insurance Product. A Person Insured may also be a Policyholder.

2. Cathay is an authorized licensed insurance agent (FA3522) of Cigna Healthcare, and 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.

3. 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) subject to its own terms and conditions between Cigna Healthcare and relevant Policyholders.

4. Policyholder can earn 2,500 Mileage Credits (per policy) for renewing a policy of an Eligible Cigna Insurance Product (“**Renewal Reward**”).

5. To be eligible for the Renewal Reward, the Policyholder must:

(a) be a policyholder of an Eligible Cigna Insurance Product issued on or after 11 January 2022 and the relevant policy must have been successfully renewed and remain in force for the relevant policy year; and

(b) be a member of Cathay Programme and have provided their Cathay Programme membership number to Cigna Healthcare and such membership number is recorded by Cigna Healthcare on or before the policy renewal date.

6. The Renewal Reward will be credited to the Policyholder's Cathay Programme membership account within 6-8 weeks after Cigna Healthcare notifies Cathay that the renewal premium (whether on a monthly or annual basis) has been received by Cigna Healthcare.
7. Policyholder will not be entitled to earn the Renewal Reward in accordance with clause 6 above where:
 - a. the relevant policy of the Eligible Cigna Insurance Product has been cancelled; - and/or
 - b. Cigna Healthcare does not receive payment for premiums for relevant policy 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.
8. Policyholders acknowledge and agree that Cigna Healthcare's decision shall be final with regards to whether:
 - a. the renewal of certain insurance policies from Cigna Healthcare is an Eligible Cigna Insurance Product;
 - b. a Policyholder has satisfied the requirements for the earning of the Renewal Reward as set out in clauses 4, 5 and 6 above, including whether the premium has been received by Cigna Healthcare;
 - c. the Policyholder 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. his or her status as a Policyholder of, or as a Person Insured under, an Eligible Cigna Insurance Products; and/or
 - f. the relevant policy of the Eligible Cigna Insurance Product has been cancelled,

and Cigna Healthcare's determination with regards to the above matters may impact on a Policyholder's rights under these terms and conditions (including a Policyholder's rights to earn Mileage Credits in relation to the purchase and renewal, if any, of Eligible Cigna Insurance Products).
9. Cathay/AML may at any time cancel, deduct or otherwise reverse Renewal Reward credited to a Policyholder's Cathay Programme membership account or not credit Renewal Reward to a Policyholder's Cathay Programme membership account if:
 - a. the Renewal Reward has been awarded due to any error; and/or
 - b. Cigna Healthcare is required to refund any premiums paid to Policyholder for any reason not specified under the policy terms;
 - c. if Cathay believes that a Policyholder fails to comply with these terms and conditions (including the Cathay Programme Terms and Conditions);
 - d. If Cigna Healthcare notifies Cathay that a Policyholder has failed to comply with the terms and conditions applicable to the Eligible Cigna Insurance Product; and/or

- (e) the Policyholder 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/renewal of the Eligible Cigna Insurance Product and any claims made in connection with the Eligible Cigna Insurance Product.
- 10. Cathay/AML 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 Renewal Reward earned in connection with the renewal 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.
- 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/AML 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.