

**Cigna VHIS Series – Flexi Plan (Superior) – EXTRA Premium Discount Promotion**  
**Terms & Conditions**

1. The Cigna VHIS Series – Flexi Plan (Superior) – EXTRA Premium Discount Promotion (“Promotion”) is offered by Cigna Worldwide General Insurance Company Limited (“Cigna Healthcare” or “Cigna Hong Kong”) and Cathay Pacific Airways Limited (“Cathay”) 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) “AML” means Asia Miles Limited, a wholly owned subsidiary of Cathay.
  - b) “Asia Miles by Cathay App” refers to the application of AML that allows users to use on mobile or desktop devices.
  - c) “Cathay Membership Programme” means the travel and lifestyle awards and relationship programme owned by Cathay, and operated and managed by AML.
  - d) “Designated Plan(s)” means Cigna VHIS Series – Flexi Plan (Superior) of HK\$15,000, HK\$25,000, HK\$50,000 or HK\$75,000 deductible, regardless of room type or area of cover.
  - e) “Eligible Policy(ies)” means a policy issued under the Designated Plan(s), with a Policy Inception Date within the Promotion Period.
  - f) “Member(s)” means any person who is a current member of the Cathay Membership Programme.
  - g) “Policyholder(s)” means the person who is a policyholder of an Eligible Policy.
  - h) “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 2 July 2025, 00:00 to 31 August 2025, 23:59 (HongKong 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. To qualify for the Promotion, the Eligible Participant must be a Policyholder of an Eligible Policy. Each Eligible Policy will be entitled to an offer of premium discount prescribed in the manner stated in clause 78 below (“Premium Discount”) provided that:
  - a) the Eligible Policy remains continuously in force until the end of the third policy year for full application of Premium Discount; and
  - b) the Policyholder and any of the person insured(s) under the relevant Eligible Policy have not cancelled any policy of the Designated Plan in the last 12 months prior to the Policy Inception Date of Eligible Policy.
6. For the avoidance of doubt, in case of cancellation or termination of Eligible Policy for whatsoever reasons during the cooling off period or before the end of the third policy year, the Premium Discount will be cancelled, and value equivalent to relevant insurance premium that has been paid shall not be refunded to the Policyholder.

7. Premium Discount will be used for the settlement of the premium payable of the Eligible Policy for the second policy year and third policy year only and cannot be used for withdrawal or exchange the amount for other purpose in any circumstances. The calculation of Premium Discount on each Eligible Policy is as follows:

| Policy Year              | Eligible Premium Discount        |
|--------------------------|----------------------------------|
| Second Policy Year       | 3 months premium discount        |
| +                        |                                  |
| <b>Third Policy Year</b> | <b>3 months premium discount</b> |

Eligible Policies with annual payment frequency will enjoy 25% off the annual premium for the second and third policy year. Eligible Policies with monthly payment frequency will enjoy 25% off each monthly premium for the second policy year and third policy year.

8. The application for the Eligible Policy must have been made:
- on [Cathay's website](#) or Asia Miles by Cathay App; or
  - with Cigna Healthcare where the Eligible Participant has requested to be contacted by Cigna Healthcare through the designated '[Schedule a Call](#)' form on Cathay's website or Asia Miles by Cathay App ; or
  - directly via the Cathay/AML and Cigna Healthcare dedicated hotline at +8528100-2040 (or such other number(s) as specified on Cathay's website or Asia Miles by Cathay App).
9. Theis Premium Discount can be enjoyed in conjunction with other promotions or discounts, unless otherwise stated. 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.
10. The calculation of the Premium Discount is only applicable to the basic premiums of the Eligible Policy.
11. The Premium Discount is not applicable to any premium loading (if any) and levy.
12. For the Eligible Policies, only the actual paid premiums can be applied for tax deductions whereas the Premium Discount (if any) are not included. For details on tax deductions, please visit the websites of [Voluntary Health Insurance Scheme](#), [Insurance Authority](#) or [Inland Revenue Department](#) and consult your own tax and accounting advisors for tax advice.
13. The Premium Discount is not exchangeable, transferable, refundable or redeemable for cash under all circumstances.
14. Each Eligible Policy can only enjoy the Premium Discount once in accordance with these Terms and Conditions.
15. All the Eligible Policies need to undergo normal application and underwriting process in order to redeem enjoy the Premium Discount. All policy applications shall be made by Eligible Participants' own discretions when Eligible Participants are capable of making an informed decision. 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 at its sole and absolute discretion.

16. These Terms and Conditions are the terms and conditions of this Promotion only and do not represent the full terms of the Designated Plans. For details of the features, content, terms, conditions and exclusions of the Designated Plans, please refer to Cigna Healthcare's [product brochure](#) and policy provisions of the Designated Plans.
17. In case of any disputes arising from this Promotion, Cathay and Cigna Healthcare's decision shall be final.
18. 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 for matters in relation to the Promotion.
19. 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 in relation to insurance products (including, without limitation, the information related to tax deductions under clause 1215) in connection with this Promotion or otherwise.
20. 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.
21. In case of any discrepancy between the English and Chinese versions, the English version shall prevail.
22. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong SAR.
23. Personal data collected, used, stored, disclosed or otherwise dealt with 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](#). By participating in this Promotion, the Eligible Members Participants are deemed to have read, understood and agreed to be bound by Cathay Pacific Customer Privacy Notice and the Personal Information Collection Statement of Cigna Hong Kong.

**Cigna VHIS Series – Flexi Plan (Superior) - Limited-time Bonus Miles Promotion**  
**Terms and conditions**

1. Cigna VHIS Series – Flexi Plan (Superior) - Limited-time Bonus Miles Promotion (“Promotion”) is offered by Cathay Pacific Airways Limited (“Cathay”) 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) “AML” means Asia Miles Limited, a wholly owned subsidiary of Cathay.
  - 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), regardless of room type or area of cover.
  - 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 a current 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.
3. The Promotion period is from 2 July 2025, 00:00 to 31 August 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”). Eligible Members must review these Terms and Conditions prior to participating in the Promotion. By participating in the Promotion, the Eligible Members are deemed to have read, understood, accepted and agreed to be bound by these Terms and Conditions.
5. During the Promotion Period, the Eligible Members who have successfully applied to be Policyholders of the first 500 Eligible Policies shall be eligible to receive (i) a welcome bonus of 3,000 Asia Miles and (ii) an extra 3,000 Asia Miles, totaling 6,000 Asia Miles (“Mileage Reward”), subject to the condition that the Policyholders and all person insured(s) of the relevant Eligible Policies must not have cancelled a policy of the Designated Product in the last 12 months prior to the Policy Inception Date.
6. For Policyholders who are eligible to receive the Mileage Reward, the Mileage Reward will be credited to the Policyholders’ Cathay Membership Programme account on or before 31 December 2025.
7. Each Policyholder is only entitled to receive the Mileage Reward once per Eligible Policy in accordance with these Terms and Conditions.

8. Cathay/AML and Cigna Healthcare may cancel or reverse the Mileage Reward credited or refuse to credit any Mileage Reward to the Policyholder's Cathay Membership Programme account at their sole and absolute discretion if:
  - a) the relevant Eligible Policy is cancelled or terminated within 12 months after the Policy Inception Date; and/or
  - b) the relevant Eligible Policy has not had all payable premiums settled by the due date; and/or
  - c) the Policyholder or any of the person(s) insured under the relevant Eligible Policy has breached any of these Terms and Conditions or has acted fraudulently or unlawfully in connection with this Promotion.
9. The Promotion can be enjoyed in conjunction with other promotions or discounts, unless otherwise stated.
10. 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.
11. The Mileage 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.
12. All policy applications shall be made by Policyholders' own discretions when Policyholders 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.
13. 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) of Cigna Healthcare.
14. All information provided by the 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 Policyholder.
15. 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.

16. The [Cathay Membership Programme 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, the Terms and Conditions will prevail for all matters in relation to the Promotion.
17. 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 15) in connection with this Promotion or otherwise.
18. 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.
19. The Terms and Conditions are governed by and shall be interpreted in accordance with the law of Hong Kong Special Administrative Region.
20. For any dispute arising from this Promotion, Cathay and Cigna Healthcare reserve the right of final decision.
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 Policyholders 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.