

**Terms & Conditions for
Cigna VHIS Series – Flexi Plan (Superior) Premium Refund Offer Promotion**

1. The Cigna VHIS Series – Flexi Plan (Superior) Premium Refund 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**”).
2. The Promotion is valid from 1 April 2024, 00:00 to 30 September 2024, 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. Eligible plans include 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 (the “**Eligible Plan(s)**”).
5. To qualify for the Promotion, the Eligible Participant must be a policyholder or person insured of a policy under the Eligible Plan with a policy inception date within the Promotion Period (“**Eligible Policy**”).
6. The application for the Eligible Policy must have been made:
 - a) with Cigna Healthcare where the Eligible Participant has requested to be contacted by Cigna Healthcare through the [‘Schedule a Call’ form](#) provided by Cathay/AML via eDM and/or other communications directed to the Member; or
 - b) directly via the Cathay/AML and Cigna dedicated hotline at +852 8100-2040.
7. This Promotion cannot be combined with any other promotional offer, except the following offers for Cigna VHIS Series – Flexi Plan (Superior) (if applicable):
 - The spouse discount or kids discount; and
 - The miles earn offer specified in the [Limited Time Offer for VHIS Series – Flexi Plan \(Superior\)](#)
8. Each Eligible Policy will be entitled to an offer of premium refund (“**Premium Refund**”) which will be used for the settlement of the premium payable of the Eligible Policy for the 2nd policy year only and cannot be used for withdrawal or exchange the amount for other purpose in any circumstances. The calculation of Premium Refund on each Eligible Policy is as follows:

	Premium Refund	Equivalent to:	Premium refund calculation method
2 nd Policy Year	3 months		25% off premium

Eligible Policies with annual payment frequency will enjoy 25% off the annual premium for the

2nd policy year. Eligible Policies with monthly payment frequency will enjoy 25% off each monthly premium for the 2nd policy year.

9. The calculation of the Premium Refund is only applicable to the basic premiums of the Eligible Policy.
10. The Premium Refund is not applicable to any premium loading (if any) and levy.
11. For the Eligible Policies, 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 www.vhis.gov.hk, www.ia.org.hk or www.ird.gov.hk and consult your own tax and accounting advisors for tax advice.
12. In case of cancellation or termination of relevant policy during the cooling off period or policy term, the Premium Refund will be cancelled, and value equivalent to relevant insurance premium shall not be refunded to the policy holder. The Premium Refund cannot be redeemed for cash or transferred under all circumstances.
13. Each Eligible Policy can only enjoy the Premium Refund once.
14. The Premium Refund 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.
15. All the Eligible Policies need to undergo normal application and underwriting process in order to redeem the premium refund. 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.
16. 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.
17. In case of any disputes, Cathay/AML and Cigna Healthcare's decision shall be final.
18. 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).
19. 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.
20. Cathay is an insurance agent of Cigna Healthcare, and 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 11) in connection with this Promotion or otherwise.

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 in connection with this Promotion shall be processed in accordance with [Cathay/AML privacy policy](#) and [Cigna Healthcare privacy policy](#).
24. These terms and conditions are the terms and conditions of this Promotion only and do not represent the full terms of the Eligible Plans. For details of the features, content, terms, conditions and exclusions of the Eligible Plans, please refer to the product brochure of Cigna VHIS Series – Flexi Plan (Superior) [here](#) on the [‘Schedule a Call’ form](#).