

1:1 Miles Reward Campaign for Zurich Home Insurance

Terms and conditions

1. This 1:1 Miles Reward Campaign for Zurich Home Insurance Campaign (this “**Campaign**”, as described in greater detail below) is organized by Cathay Pacific Airways Limited (“**Cathay**”) and Zurich Insurance Company Ltd (“**Zurich**”) (a company incorporated in Switzerland with limited liability).
2. This Campaign commences on 15 September 2026, 00:00 and ends on 24 September 2026, 23:59 both days inclusive, Hong Kong Time, GMT+8) (“**Campaign Period**”).
3. The following capitalised terms used in these terms and conditions have the meaning ascribed to it:

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

“**Cathay Membership Programme**” means the loyalty and rewards programme operated by AML (as such programme may be renamed, rebranded, amended or replaced from time to time);

“**Coverage Summary**” means the coverage summary available at Zurich’s website at <https://info.zurich.com.hk/policy/ZHM-DIR-002-04-2023.pdf> for Breezy Home Insurance Plan and <https://info.zurich.com.hk/policy/ZHM-CPX-002-08-2026.pdf> for Cathay Custom Home Plan;

“**Zurich Dedicated Websites**” means the [Breezy Home Insurance Plan Webpages](#) and [Cathay Custom Home Plan Webpages](#);

“**Channels**” means the Zurich Dedicated Websites.

4. To become an eligible participant (“**Eligible Participant**”, “**you**” or “**your**”) for the offer under this Campaign (the “**Campaign Offer**”), you must:
 - I. you must be a Member;
 - II. you must be at least 18 years of age; and
 - III. you must have successfully purchased the Zurich Home Insurance through the Channels and the insurance policy is successfully issued during the Promotion Period.
5. The Eligible Participants who successfully purchased the Zurich Home Insurance through the Channels and the insurance policy is successfully issued during the Promotion Period will receive one (1) Asia Miles for every one (1) Hong Kong Dollars you paid for the Zurich Home Insurance premium per policy.
6. If you are eligible to receive the Miles Reward, the Asia Miles will be awarded to you by Zurich and AML will arrange for the Asia Miles to be credited to your Cathay Membership

Programme membership account within 6-8 weeks after the end of the Campaign Period.

7. Each Eligible Participant can only enjoy the Campaign Offer once during the Campaign Period.
8. The Zurich Home Insurance Plan is underwritten and arranged by Zurich. Cathay is the policy holder of this Protection Plan. For details, please visit Zurich's website: Coverage Summary. Cathay is an authorised insurance agent (License No. FA3522) of Zurich in Hong Kong, and Cathay/AML are not responsible for any insurance products issued by Zurich, or any information provided in relation to insurance products in connection with this Campaign or the Zurich Lifestyle Protection Plan.
9. These terms and conditions are not an insurance policy or a contract of insurance. All information in respect of the Home Insurance Plan is provided by Zurich. Any information in respect of the Home Insurance Plan given herein is subject to the policy provisions of Home Insurance Plan and the related terms and conditions. In the event of any inconsistencies between these terms and conditions and the Coverage Summary, the Coverage Summary will prevail.
10. For terms and conditions, coverage details and exclusions of the Home Insurance Plan, please refer to relevant Coverage Summary.
11. Any promotional offer(s) or material(s) should be read in conjunction with the relevant Coverage Summary. Before application, please confirm you understand the Home Insurance Plan's features and that it fits your need (s). Eligible Participant should not apply for the relevant insurance product(s) solely on the basis of any promotional offer(s) or material(s) which do not contain the terms and conditions of the relevant insurance plan. For terms and conditions, coverage details and exclusions of the Home Insurance Plan, please refer to relevant Coverage Summary.
12. Unless otherwise stated, the Campaign Offer cannot be used in conjunction with any other promotional or discount offer and are non-transferable or exchangeable for cash or other products.
13. Zurich and Cathay/AML may at any time cancel or reverse Asia Miles credited or refuse to credit any Asia Miles to your Cathay Membership Programme membership account if without limitation:
 - I. Asia Miles have been awarded to you due to any error;
 - II. you fail to comply with these terms and conditions and/or the Cathay Membership Programme terms and conditions;
 - III. you commit any misconduct or fraud or otherwise act illegally, dishonestly, misleadingly, deceptively or fraudulently in connection with Zurich Lifestyle Protection Plan, the Cathay Membership Programme, or this Campaign under these terms and conditions.

14. Zurich reserves the right to refuse or disqualify any person who in Zurich's reasonable opinion has breached any of these terms and conditions. Zurich reserves the right of final decision for any person's entitlement to the Zurich Home Insurance Plan.
15. By participating in this Campaign, you hereby agree, understand, accept these terms and conditions.
16. In case of any dispute, the decision of Zurich and Cathay/ AML shall be final and conclusive on all matters related to this Campaign.
17. Personal data collected in connection with this Campaign shall be processed in accordance with [Zurich Privacy Policy](#) and [Cathay/AML Privacy Policy](#).
18. The Cathay Membership Programme [Terms and Conditions](#) apply. To the extent there is any inconsistency, these terms and conditions shall prevail.
19. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong SAR.
20. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.