

Bonus Miles Offer for Purchasing/Renewing Multiple Zurich General Insurance Policies

Terms and Conditions

This Bonus Miles Offer for Purchasing/Renewing Multiple Zurich General Insurance Policies (the "**Promotion**") is organized by Cathay Pacific Airways Limited ("**Cathay**") and Zurich Insurance Company Ltd ("**Zurich**") (a company incorporated in Switzerland with limited liability).

Promotion Period

The Promotion commences on 1 September 2026, 00:00 (Hong Kong Time, GMT+8) and ends on 31 October 2026, 23:59 (Hong Kong Time, GMT+8), both dates inclusive ("**Promotion Period**").

Eligibility

To become an eligible participant ("**Eligible Participant**"), you must:

1. Be a valid member of the Cathay Membership Programme;
2. Be aged 18 or above; and
3. Successfully purchase or renew one or more Eligible Products during the Promotion Period and have the relevant policy or policies issued **Eligible Products**.

The following renewable general insurance products are eligible for this Promotion ("**Eligible Products**"):

- Zurich Breezy Home Insurance Plan
- Zurich Private Motor Car Insurance Plan
- Zurich Helpersafe Domestic Helper Insurance Plan
- Zurich Breezy Care Personal Accident Insurance Plan
- Cathay Custom Home Plan (DIY)

The following products are specifically excluded from this Promotion:

- Zurich Screen Protection
- Concert Cancellation Coverage
- Any other non-renewable insurance products designated by Zurich from time to time

Promotion Offer

During the Promotion Period, an Eligible Participant who successfully completes the purchases and/or renewals of two (2) or more Eligible Products, with each policy successfully issued during the Promotion Period under the same Cathay Membership Programme account, will receive:

- I. The standard Asia Miles reward applicable to each Eligible Product in accordance with the [Regarding the Award of Asia Miles Regular terms & conditions](#); and
- II. An additional 2,000 Asia Miles ("**Bonus Miles**") awarded for each Eligible Product after the first Eligible Product purchased or renewed and successfully issued during the Promotion Period.

For the avoidance of doubt:

- I. The first Eligible Product purchased or renewed during the Promotion Period shall not qualify for the Bonus Miles under this Promotion.
- II. The first Eligible Product purchased or renewed during the Promotion Period may continue to qualify for any separate mini-goal incentive, sales incentive or campaign reward, if applicable.
- III. Each subsequent Eligible Product purchased or renewed and successfully issued during the Promotion Period under the same Cathay Membership Programme account shall qualify for an additional award of 2,000 Bonus Miles. Each eligible participant may receive a maximum of 10,000 Bonus Miles under this promotion.
- IV. Eligible Products may consist of any combination of new policy purchases and policy renewals.
- V. For renewable policy eligibility under this promotion will be determined based on the policy payment date, which must fall within the promotion period.
- VI. The relevant Eligible Product policy must remain in force and effective at the time the Bonus Miles are credited.

Bonus Miles Fulfilment

Bonus Miles will be verified and credited after the end of the Promotion Period.

Eligible Participants will receive the Bonus Miles within 10 weeks after 31 October 2026.

Bonus Miles will be credited to the Cathay Membership Programme account used at the time of purchase or renewal of the relevant Eligible Product.

Bonus Miles will not be awarded, and any Bonus Miles already awarded may be cancelled or reversed, where:

- I. Bonus Miles have been awarded to you due to any error;
- II. The policy is cancelled;
- III. Premium payment is reversed, refunded or declined;
- IV. The policy is terminated, rescinded, voided or otherwise ceases to remain in force; or
- V. The participant fails to comply with these Terms and Conditions and/or the Cathay Membership Programme terms and condition.

General Conditions

1. Unless otherwise specified, Eligible Participants may earn both the standard Asia Miles reward applicable to an Eligible Products in accordance with [Regarding the Award of Asia Miles Regular terms & conditions](#) and any Bonus Miles awarded under this Promotion.
2. Bonus Miles are non-transferable, non-refundable and cannot be exchanged for cash or any other benefit.
3. Zurich reserves the right to verify eligibility for this Promotion and to refuse or withdraw any Bonus Miles awarded where fraudulent, abusive or dishonest activities are suspected.
4. The Eligible Product is underwritten and arranged by Zurich. Cathay is an authorised insurance agent (License No. FA3522) of Zurich in Hong Kong, and Cathay/AML ("AML") (means Asia Miles Limited, a wholly owned subsidiary of Cathay) are not responsible for any insurance products issued by Zurich, or any information provided in relation to insurance products in connection with this Promotion or otherwise. Eligible Product policies are subject to the terms and conditions of the insurance policies determined by Zurich.
5. These terms and conditions are not an insurance policy or a contract of insurance. All information in respect of the Eligible Product is provided by Zurich. Any information in respect of the Eligible Product given herein is subject to the policy provisions of the Eligible Product and the related terms and conditions. In the event of any inconsistencies between these terms and conditions and the policy provisions, the policy provisions will prevail.
6. Any promotional offer(s) or material(s) should be read in conjunction with the relevant policy provisions. Before application, an Eligible Participant should confirm that they understand the Eligible Product's features and that the Eligible Product is suitable for their needs. An 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 Eligible Product, please refer to the relevant policy provisions.
7. Personal data collected in connection with this Promotion will be handled in accordance with the [Zurich Privacy Policy](#) and [Cathay Privacy Policy](#).
8. The Cathay Membership Programme [Terms and Conditions](#) apply. In the event of any inconsistency, these Terms and Conditions shall prevail to the extent of such inconsistency.
9. In case of any dispute relating to this Promotion, the decision of Zurich and Cathay shall be final and binding.
10. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong SAR.
11. If there is any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.