Terms & Conditions

1. 20% off first year premium discount of Zurich's Breezy Care Personal Accident Insurance Plan for CATHAY PACIFIC AIRWAYS LIMITED ("Cathay") members ("Offer") is brought to you directly by Zurich Insurance Company Ltd (a company incorporated in Switzerland with limited liability) ("Zurich"). Cathay does not participate in the provision or arrangement of discount offers or the above-mentioned insurance products. Cathay will not be liable to you in any way in relation to the provision or arrangement of the Offer or the Designated Insurance Plan. If you have any questions about discount offers or insurance products, please contact Zurich directly.
2. This Offer is applicable to customers who enroll in the Breezy Care Personal Accident Insurance Plan ("Designated Insurance Plan") via Zurich's designated website with the promo code from now to November 30, 2026 (both days inclusive)("Promotion Period"), with policy successfully issued by Zurich and effective on or before November 30, 2026.
3. The promo code must be entered when applying for the Designated Insurance Plan on the designated website to be entitled for the Offer. No promo code will be accepted after the transaction is completed. Only one code can be used for each application for the Designated Insurance Plan.
4. Zurich will not accept any liability should a customer fail to input the promo code and is unable to utilize the Offer.
5. The Offer is not applicable to the renewal premium of any insurance policies.
6. The Offer is non-exchangeable for other gifts, non-redeemable for cash, and no change will be given.
7. If the customer is also entitled to other prevailing promotional offer(s) in respect of the same policy(ies), Zurich reserves the right to provide only one of such offers to the customer, at Zurich's sole discretion.
8. The date and time appearing in the records of Zurich shall be conclusive as to the date and time relevant to the Promotion Period. Zurich shall not be responsible for any interruption, delay, loss, error, or unrecognized information in relation to

the application process due to technical problems including any computer or network problems.

9. The policy is underwritten by Zurich Insurance Company Ltd, a company incorporated with limited liability in Switzerland (“Zurich”). CATHAY PACIFIC AIRWAYS LIMITED (“Cathay”) is a licensed insurance intermediary under the Insurance Ordinance (License No. FA3522) and a related company of Asia Miles Limited (“Asia Miles”). Asia Miles is not a licensed insurance intermediary and does not provide any advice in relation to the Designated Insurance Plan. Any references to Asia Miles does not constitute Asia Miles carrying on “regulated activities “as defined in the Insurance Ordinance and Asia Miles is not acting in the capacity of a licensed insurance intermediary.
10. Zurich reserves the right to alter or terminate the Offer (in whole or in part) or amend the Offer terms and conditions at any time without prior notice.
11. In case of any disputes of the Offer, the decision of Zurich shall be final and conclusive.
12. In the event of any inconsistency between the Chinese and English versions of these terms and conditions, the English version shall prevail.