

Rewarding Journeys Campaign – Insurance

Terms and Conditions

1. This offer for bonus miles (this “**Offer**”, as described in greater detail below) is organized by Cathay Pacific Airways Limited (“**Cathay**”, “**us**”, “**we**” or “**our**”), a company incorporated in Hong Kong with limited liability, Chubb Insurance Hong Kong Limited (“**Chubb**”), a company incorporated in Hong Kong with limited liability, and Zurich Insurance Company Ltd (“**Zurich**”), a company incorporated in Switzerland with limited liability. **Chubb** and **Zurich** are each an authorised insurer in Hong Kong.
2. These terms and conditions apply to the awarding of Asia Miles (“**Miles Award**”) by **Cathay** to customers who are **Members** (as defined below) and who purchase **Chubb Travel Insurance** (as defined below), and by **Zurich** to customers who are **Members** and who purchase **Zurich General Insurance** (as defined below), through the **Channels** (as defined below) (hereinafter collectively referred to as “**you**” or “**your**”).
3. This **Offer** commences on 1 September 2026, 00:00 and ends on 31 October 2026, 23:59 (both days inclusive, Hong Kong Time, GMT+8) (the “**Promotion Period**”).
4. You acknowledge and agree that by requesting the Miles Award in connection with your purchase of **Eligible Products** through the **Channels** and participating in this **Offer**, you are agreeing to these terms and conditions and any amendments or variations to these terms and conditions.
5. The following capitalised terms used in these terms and conditions have the following meanings ascribed to them:

“**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);

“**Channels**” means **Chubb Dedicated Website** and **Zurich Dedicated Websites**;

“**Chubb Dedicated Website**” means the [website](#).

“**Chubb Travel Insurance**” means the [Cathay Rewards Annual Travel Cover](#) for an annual multi-trip travel insurance cover for journey departing from Hong Kong;

“**Eligible Products**” means **Chubb Travel Insurance** and **Zurich General Insurance**;

“**Member**” means a current **member** of the **Cathay Membership Programme** with a membership account in good standing;

“**Zurich Dedicated Websites**” means the following websites of **Zurich**: Home Insurance ([Zurich Breezy Home Insurance Plan](#) and [Cathay Custom Home Plan](#)), [Domestic Helper Insurance](#), [Personal Accident Insurance](#) and [Motor Insurance](#);

“**Zurich General Insurance**” means the general insurance products offered and designated by **Zurich**, as set out on the **Zurich Dedicated Websites**.

6. To become an eligible participant ("**Eligible Participant**") for the **Offer**, you must:
 - I. be a **Member**;
 - II. be at least 18 years of age; and
 - III. have successfully purchased an **Eligible Product** through a **Channel** and the relevant insurance policy is successfully issued during the **Promotion Period**.
7. **Members** are eligible to receive a mileage reward (the “**Regular Mileage Reward**”) upon purchasing any **Eligible Product**, subject to the **Regular Mileage Reward Terms and Conditions**: [Cathay Rewards Annual Travel Cover Terms and Conditions](#) and [Zurich General Insurance Terms and Conditions](#).
8. **Eligible Participants** who successfully purchase an **Eligible Product** through a **Channel** and whose relevant insurance policy is successfully issued during the **Promotion Period** will receive 2,000 bonus miles, in addition to the **Regular Mileage Reward** earned from the **Eligible Product** (the “**Bonus Miles**”).
9. When purchasing an **Eligible Product** through a **Channel**, you must provide all requested information, and ensure that all information you have provided is complete and accurate. Such information includes your **Cathay Membership Programme** membership number, your surname and your first name as registered in your **Cathay Membership Programme** membership account. **Chubb**, **Zurich** and **Cathay/AML** will not be liable if you fail to receive Asia Miles due to incorrect or incomplete information provided.

10. If you are eligible to receive the **Bonus Miles**, **AML** will arrange for the **Bonus Miles** to be credited to your **Cathay Membership Programme** membership account by 30 November 2026.
11. Each **Member** is only entitled to receive this **Offer** once, in accordance with these Terms and Conditions.
12. The **Eligible Products** are provided and underwritten by **Chubb** or **Zurich**, as applicable. **Cathay** is an authorised insurance agency (License No. FA3522) of **Chubb** and **Zurich** in Hong Kong, and **Cathay/AML** are not responsible for any insurance products issued by **Chubb** or **Zurich**, or any information provided in relation to insurance products in connection with this **Offer** or otherwise. **Eligible Products** are subject to the terms and conditions of the respective insurance policies as determined by **Chubb** or **Zurich**.
13. If your **Eligible Product** is cancelled, terminated, or expires, you will not be eligible to receive any Asia Miles in connection with the **Eligible Product**.
14. This **Offer** is not transferable, exchangeable, returnable or redeemable for cash, and cannot be used in conjunction with other promotional offers unless otherwise specified.
15. **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. **Cathay, Chubb** or **Zurich** refunds any premiums paid by you in respect of any **Eligible Product** for any reason;
 - III. you fail to comply with these terms and conditions and/or the **Cathay Membership Programme** terms and conditions;
 - IV. **Chubb** or **Zurich** notifies **us** that **you** have failed to comply with the terms and conditions applicable to the **Eligible Product** you have purchased; and/or
 - V. you commit any misconduct or fraud or otherwise act illegally, dishonestly, misleadingly, deceptively or fraudulently in connection with the **Eligible Products**, the **Cathay Membership Programme**, or this **Offer** under these terms and conditions.

16. Your purchase of any **Eligible Product** is subject to underwriting and approval by **Chubb** or **Zurich**, as applicable. Each of **Chubb** or **Zurich** reserves the right to accept or decline any application for an **Eligible Product**.
17. These terms and conditions are terms and conditions of this **Offer** only and do not represent the full terms of the **Eligible Products**. For details of the features, contents, terms, conditions and exclusions of the **Eligible Products**, please refer to relevant product brochure(s) and policy provision(s).
18. **AML** is not a licensed insurance intermediary, and it is not an agent or acting for and on behalf of **Chubb**, **Zurich**, **Cathay** or **you**. **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 (Cap. 41).
19. All matters and disputes relating to this **Offer** and these terms and conditions are subject to **our** final decision.
20. **Cathay Membership Programme** [Terms and Conditions](#) apply.
21. Personal data collected in connection with this **Offer** shall be processed in accordance with [Chubb privacy policy](#), [Zurich privacy policy](#) and [Cathay/AML privacy policy](#).
22. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong SAR.
23. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.