

Zurich Private EV Motor Insurance x Cathay: Bonus Miles Campaign

Terms and conditions

1. *Asia Miles Limited (“AML”) is a subsidiary of Cathay Pacific Airways Limited (“Cathay”). Cathay is a licensed insurance agency (License No. FA3522) appointed by Zurich Insurance Company Ltd. (a company incorporated in Switzerland with limited liability), which is an authorised insurer in Hong Kong (“Zurich”). AML is not a licensed insurance intermediary, and it is not an agent or acting for and on behalf of 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. By subscribing to the Zurich Motor Insurance Plan, your relationship with Cathay will be governed by these terms and conditions. If you have any questions on the Zurich Motor Insurance Plan, please contact Zurich directly at <https://www.zurich.com.hk/en/customer-services/contact-us>*
2. This Private EV Motor Insurance x Cathay: Bonus Miles Campaign (this “**Campaign**”, as described in greater detail below) is organized by Cathay and Zurich.
3. This Campaign commences on 10 March 2026, 00:00 and ends on 31 March 2026, 23:59 both days inclusive, Hong Kong Time, GMT+8) (“**Campaign Period**”).
4. The following capitalised terms used in these terms and conditions have the meaning ascribed to it:

“**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);

“**Third Party Only Plan**” refers to the motor policy option which the Insurer shall indemnify the legal liability of an Insured and/or any Insured Driver (if applicable) in respect of: (i) death of or bodily injury to any person; and/or (ii) damage to property of third party; where such death or bodily injury or property damage arises out of an accident caused by or in connection with the motor car subject to access. subject to access;

“**Comprehensive Plan**” refers to the motor policy inclusive of the “Third Party Only Plan”, in addition covering the Insured against loss of or damage to the motor car and/or its spare parts whilst thereon, and more, subject to access.

“**Policy Wording**” means the policy wording available at Zurich’s website at https://www.zurich.com.hk/-/media/Project/ZWP/HongKong/Docs/individuals/motor-insurance/private-motor-car-insurance/private-motor_ev_policy_wording.pdf ;

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

“**Zurich Dedicated Websites**” means the [Zurich Motor Insurance Webpage](#);

Last Updated Date: 10 Mar 2025

“**Zurich Private EV Motor Insurance Plan** ” means the Zurich motor insurance products offered and designated by Zurich, which are set out on the Zurich Dedicated Websites, and includes Third Party Only Plan and Comprehensive Plan.

5. To become an eligible participant ("**Eligible Participant**", "**you**" or "**your**") for the offer under this Campaign (the "**Campaign Offer**"), you must:
 - I. be a Member;
 - II. be at least 18 years of age; and
 - III. have successfully purchased the Zurich Private EV Motor Insurance Plan through the Zurich Dedicated Website and the insurance policy is successfully issued during the Campaign Period.
6. Eligible Participants who successfully purchase the Zurich Private EV Motor Insurance Plan through the Zurich Dedicated Website and whose insurance policy is successfully issued during the Campaign Period will receive:
 - I. 3,000 bonus miles upon purchasing the Comprehensive Plan
 - II. 3,000 bonus miles upon purchasing the Third Party Only Plan (collectively, "**Miles Reward**").
7. 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.
8. The Private EV Motor Insurance Plan is underwritten and arranged by Zurich. For details, please visit Zurich’s website: [Policy Wording](#). 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 otherwise by Zurich.
9. These terms and conditions are not an insurance policy or a contract of insurance. All information in respect of the Zurich Private EV Motor Insurance Plan is provided by Zurich. Any information in respect of the Zurich Private EV Motor Insurance Plan given herein is subject to the policy provisions of the Zurich Private EV Motor Insurance Plan and the related terms and conditions. In the event of any inconsistencies between these terms and conditions and the Policy Wording, the Policy Wording will prevail.
10. For terms and conditions, coverage details and exclusions of the Zurich Private EV Motor Insurance Plan, please refer to relevant [Policy Wording](#).
11. Any promotional offer(s) or material(s) should be read in conjunction with the relevant Policy Wording. Before application, please confirm you understand the Zurich Private EV Motor 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

Last Updated Date: 10 Mar 2025

details and exclusions of the Zurich Private EV Motor Insurance Plan, please refer to relevant [Policy Wording](#).

12. This Campaign Offer can be enjoyed in conjunction with the [regular mileage award](#), which is subject to separate terms and conditions available at https://www.cathaypacific.com/content/dam/focal-point/cx/wellness/insurance/zurich/zurich_milesreward_EN.pdf?a=123455 but cannot be enjoyed 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 Private EV Motor Insurance 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 Private EV Motor 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 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 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.

Last Updated Date: 10 Mar 2025