

Zurich General 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 General Insurance, your relationship with Cathay will be governed by these terms and conditions. If you have any questions on the Zurich General Insurance, please contact Zurich directly at <https://www.zurich.com.hk/en/customer-services/contact-us>*
2. This Zurich General 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 25 June 2025, 00:00 and ends on 1 October 2025, 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);

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

"**Zurich Dedicated Websites**" means the following Zurich General Insurance Webpages: [Home Insurance](#), [Domestic Helper Insurance](#), [Personal Accident Insurance](#) and [Motor Insurance](#); and

"**Zurich General Insurance**" means the general insurance products offered and designated by Zurich, which are set out on the Zurich Dedicated Websites.

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 General Insurance through the Zurich Dedicated Website and the insurance policy is successfully issued during the Campaign Period.

6. Eligible Participants who successfully purchase the Zurich General Insurance through the Zurich Dedicated Website and whose insurance policy is successfully issued during the Campaign Period will receive one (1) Asia Mile for every two (2) Hong Kong Dollars paid for the Zurich General Insurance premium per policy ("**Miles Reward**").
7. If you are eligible to receive the Miles Reward under these terms and conditions, then the Asia Miles will be credited to your Cathay Membership Programme membership account within 7 days after the policy effective date.
8. The Zurich General Insurance is underwritten and arranged by Zurich. 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. Zurich General Insurance policies are subject to the terms and conditions of the insurance policies determined by Zurich.
9. These terms and conditions are not an insurance policy or a contract of insurance. All information in respect of the Zurich General Insurance is provided by Zurich. Any information in respect of the Zurich General Insurance given herein is subject to the policy provisions of the Zurich General Insurance 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.
10. Any promotional offer(s) or material(s) should be read in conjunction with the relevant policy provisions. Before application, please confirm you understand the Zurich General Insurance'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 Zurich General Insurance, please refer to the relevant policy provisions.
11. The Campaign Offer is not transferable, exchangeable, returnable or redeemable for cash, and cannot be used in conjunction with other promotional offers unless otherwise specified.
12. 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 General Insurance, the Cathay Membership Programme, or this Campaign under these terms and conditions.

13. 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 General Insurance.
14. By participating in this Campaign, you hereby agree, understand, accept these terms and conditions.
15. In case of any dispute, the decision of Zurich and Cathay shall be final and conclusive on all matters related to this Campaign.
16. Personal data collected in connection with this Campaign shall be processed in accordance with [Zurich Privacy Policy](#) and [Cathay Privacy Policy](#).
17. The Cathay Membership Programme [Terms and Conditions](#) apply. To the extent there is any inconsistency, these terms and conditions shall prevail.
18. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong SAR.
19. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.