

**Terms and Conditions Regarding the Award of Asia Miles in Relation to
Purchases of Zurich General Insurance Products**

1. The Cathay Shop for Products with Insurance Cover is managed and operated by Cathay Pacific Airways Limited (“Cathay”). Asia Miles Limited (“AML”) is a subsidiary of 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 and if you have purchased the Zurich General Insurance through the Cathay Shop Website, the terms and conditions of Cathay for the Cathay Shop for Products with Insurance Cover will also govern your relationship with Cathay. If you have any questions on the Zurich General Insurance, please contact Zurich directly at <https://www.zurich.com.hk/en-hk/customer-services/cathayshop>
2. This offer for Zurich General Insurance (this “**Offer**”, as described in greater detail below) is organized by Cathay and Zurich.
3. These terms and conditions apply to the awarding of Asia Miles by Cathay and Zurich to customers who are Members (as defined below) who purchase Zurich General Insurance (as defined below) through the Channels (as defined below) (herein referred to as “**you**” or “**your**”).
4. This Offer commences on 1 January 2026, 00:00 and ends on 31 December 2026, 23:59 (both days inclusive, Hong Kong Time, GMT+8) (the “**Promotion Period**”).
5. You acknowledge and agree that by requesting for the award of Asia Miles in connection with your purchase of the Zurich General Insurance 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.
6. 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);

“Cathay Shop” means the Cathay Shop for Products with Insurance Cover managed and operated by Cathay which enables customers to purchase various insurance goods, services, vouchers and other items that may be bundled with other non-insurance products or services;

“Cathay Shop Website” means <https://lifestyle.asiamiles.com/en/HK>;

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

“Channels” means the Cathay Shop Website and the Zurich Dedicated Websites;

“Zurich General Insurance” means the general insurance products offered and designated by Zurich, which are set out on the Zurich Dedicated Websites; and

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

7. You must meet the following requirements to be eligible to receive Asia Miles in connection with your purchase of the Zurich General Insurance (**“Eligibility Requirements”**):
 - I. you must be a Member;
 - II. you must be at least 18 years of age; and
 - III. you must have successfully purchased the Zurich General Insurance through the Channels and the insurance policy is successfully issued during the Promotion Period.
8. When purchasing the Zurich General Insurance through the Channels, 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. Zurich and Cathay/AML will not be liable if you fail to receive Asia Miles due to incorrect or incomplete information provided.
9. If you have fulfilled the Eligibility Requirements and purchased the Zurich General Insurance through:

- I. the Cathay Shop Website together with other non-insurance items, you will be eligible to receive:
 - a. one (1) Asia Mile for every five (5) Hong Kong Dollars you paid on the purchase if you are a Silver, Gold or Diamond Member; or
 - b. one (1) Asia Mile for every six (6) Hong Kong Dollars you paid on the purchase if you are a Green Member.

If Miles Plus Cash is used for any part of the purchase, Asia Miles will only be earned on the portion paid with cash excluding any amounts paid or payable for taxes, duties and/or other charges (if applicable).

- II. the Zurich Dedicated Website, you will be eligible to receive one (1) Asia Miles for every four (4) Hong Kong Dollars you paid for the Zurich General Insurance premium per policy, unless the policy is issued during the Limited-time offer Period (as defined below), in which case clause 10 of these terms and conditions will apply.

The Asia Miles for the subscription to the Zurich General Insurance will be awarded by Zurich to you, and those for the purchase of the non-insurance product will be awarded by Cathay to you.

10. If you are eligible to receive Asia Miles under these terms and conditions, then the Asia Miles for Home Insurance, Domestic Helper Insurance & Motor Insurance will be credited to your Cathay Membership Programme membership account within 7 days after the policy effective date. For Personal Accident Insurance, the miles will be credited within 40 days following the end of the policy's cooling-off period.
11. Each Member is only entitled to receive this Offer once per Zurich General Insurance policy in accordance with these Terms and Conditions.
12. The Zurich General Insurance policies are provided and underwritten 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 Offer or otherwise. Zurich General Insurance policies are

- subject to the terms and conditions of the insurance policies determined by Zurich.
13. If your Zurich General Insurance policy is cancelled, terminated, or expires, you will not be eligible to receive any Asia Miles in connection with the Zurich General Insurance policy.
 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. 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. Cathay or Zurich refunds any premiums you paid to Cathay or Zurich on the Zurich General Insurance policy for any reason;
 - III. you fail to comply with these terms and conditions and/or the Cathay Membership Programme terms and conditions;
 - IV. Zurich notifies us that you have failed to comply with the terms and conditions applicable to the Zurich General Insurance policy 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 Zurich General Insurance, the Cathay Membership Programme, or this Offer under these terms and conditions.
 16. Your purchase of the Zurich General Insurance is subject to underwriting and approval by Zurich. Zurich reserves the right to accept or decline any application for the Zurich General Insurance.
 17. These terms and conditions are terms and conditions of this Offer only and do not represent the full terms of the Zurich General Insurance. For details of the features, contents, terms, conditions and exclusions of the Zurich General Insurance, please refer to relevant product brochure(s) and policy provision(s).
 18. All matters and disputes relating to this Offer and these terms and conditions are subject to our final decision.

19. Cathay Membership Programme [Terms and Conditions](#) and Cathay Shop [Terms and Conditions](#) apply. To the extent there is any inconsistency, these terms and conditions shall prevail.
20. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong SAR.
21. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.
22. Personal data collected in connection with this Offer shall be processed in accordance with [Zurich privacy policy](#) and [Cathay/AML privacy policy](#).