

Cigna Healthcare / Cathay Membership Programme Referral Reward Programme

1. The Promotion commences on 1 July 2024 at 00:00 and ends on 31 December 2024 at 23:59 (Hong Kong Time, GMT+8) ("**Promotion Period**").
2. Cigna Worldwide General Insurance Company Limited ("**Cigna Healthcare**") and Cathay Pacific Airways Limited ("**Cathay**") and Asia Miles Limited ("**AML**") (Cathay and AML collectively are, "**Cathay/AML**") have organized, and are offering each Member who is an existing policy holder or person insured of Cigna Cathay Premier Health Plan, Cigna DIY Health Plan, Cigna VHIS Series – Flexi Plan (Superior), Cigna Plus Medical Plan, Cigna HealthFirst Choice Medical Insurance, or any other insurance products as notified by Cigna Healthcare from time to time (each a "**Designated Product**") ("**Referrer**") that refers another Member ("**Referee**") to purchase (and that Referee does purchase) Cigna Cathay Premier Health Plan, Cigna VHIS Series – Flexi Plan (Superior) or any other insurance products as notified by Cigna Healthcare from time to time (each an **Eligible Product**), during the Promotion Period, the following rewards, subject to the terms and conditions below ("**Referral Rewards**"):

Referral Reward	
Referee	The Referee will earn 1,000 Asia Miles.
Referrer	The Referrer will earn 1,000 Asia Miles.

3. Unless otherwise defined in these Terms and Conditions (or in the table set out above), capitalised terms in these Terms and Conditions shall have the following meaning:
 - a. "**Asia Miles**" means the unit of measurement of the Cathay Membership Programme, such Asia Miles or Miles being credited to Members in connection with air travel, services and products purchased or usage of participating services and products as determined by AML in its sole discretion.
 - b. "**Cathay Membership Programme**" means the travel and lifestyle awards and relationship programme owned by Cathay, and operated and managed by AML.
 - c. "**Member**" means any person who is a member of the Cathay Membership Programme.
 - d. "**Participants**" means Referrers and/or Referees, as the context requires.
4. The Promotion is valid for the Promotion Period.
5. To participate in this Promotion, Referee must apply for an Eligible Product upon referral by the Referrer ("**Application**").
6. Participants are responsible for reviewing these Terms and Conditions. By participating in this Promotion, the Participants agree and accept to be bound by these Terms and Conditions.
7. Referee is responsible for ensuring that they have read and understood any separate terms and conditions issued by Cigna Healthcare for the Eligible Product, as set out in the relevant product brochure and policy provisions.
8. To be eligible to redeem any Referral Rewards:
 - a. the Referee must provide in their Application:
 - i. the name and phone number of the Referrer; and

- ii. the Cathay Membership Programme information including registered Member names and membership numbers of the Participants (“**Miles Crediting Data**”);
 - b. the policy of the Eligible Product the subject of any Application must be underwritten and issued by Cigna Healthcare. Cigna Healthcare reserves the right to accept or decline any Application;
 - c. the policy of the Eligible Product must be in force and all payable premiums shall have been settled by the policyholder when the Referral Rewards are credited to the Cathay Membership Programme membership accounts of the Participants. The policy of the Eligible Product cannot be cancelled within the cooling-off period (as specified in the relevant product brochure);
 - d. the Referee cannot be an existing policy holder or person insured of any Cigna insurance products;
 - e. the Referee must be 18 years old or above, and can only be successfully referred for each Eligible Product once; and
 - f. the Referrer must be an existing policy holder or person insured of any Designated Product.
9. The Referral Rewards are only applicable to Referee who has not cancelled a policy of the Eligible Product in the last 12 months prior to the policy inception date.
 10. If the Eligible Product is terminated within the first policy year, Cathay/AML reserves the right to recover or cancel the credited Asia Miles on a pro-rata basis.
 11. Referral Rewards can be redeemed and enjoyed in conjunction with other current premium discounts and welcome offers provided by Cigna Healthcare.
 12. Each Referrer can successfully refer up to a maximum of 10 relatives or friends to participate in this Promotion.
 13. Referral Rewards will be credited to the Cathay Membership Programme membership accounts of the Participants (if eligible) within 10 weeks from the issue date of the policy of the Eligible Product. In determining whether a Participant is eligible to receive any Referral Rewards, Cathay/AML will refer to, and rely on, the records of Cigna Healthcare.
 14. Participants are responsible for ensuring that any Miles Crediting Data provided to Cigna Healthcare is correct and accurate. Cathay/AML reserves the right to refuse crediting any Asia Miles for the Referral Reward if any information provided is incorrect or required information is missing. Cathay/AML and Cigna Healthcare will not be liable for any losses in connection with the Participant failing to provide Miles Crediting Data that is incorrect or inaccurate.
 15. The Cathay Membership Programme [Terms and Conditions](#) shall also apply. To the extent there is any inconsistency, these Terms and Conditions shall prevail.
 16. Cigna Healthcare is not a provider of Asia Miles, and is not responsible in any form for the Cathay Membership Programme.
 17. Cathay is an authorized insurance agent (FA3522) of Cigna Healthcare, and Cathay/AML are not responsible for any insurance products issued by Cigna Healthcare, or any information provided by Cigna Healthcare in relation to insurance products in connection with this Promotion or otherwise.
 18. Referral Rewards are not transferable, refundable or exchangeable for cash.

19. To the maximum extent permitted by law, Cathay/AML and Cigna Healthcare reserve the right to amend any of these Terms and Conditions or terminate this Promotion at any time without prior notice. The continued participation in this Promotion by a Participant after any amendments have been made will indicate his or her acceptance of such amendments to these Terms and Conditions.
20. To the maximum extent permitted by law:
 - a. Cathay/AML's liability in contract, tort or otherwise with respect to any claim arising in respect of acts or omissions under the Promotion shall be limited to crediting the value of the Asia Miles the subject of any Referral Rewards in connection with which the matter arises; and
 - b. Cathay/AML and Cigna Healthcare shall not be liable to any Participant for any indirect or consequential loss, damage or expense of any kind whatsoever arising out of or in connection with the Promotion, whether such loss, damage or expense is caused by negligence or otherwise, and whether Cathay/AML and/or Cigna Healthcare have any control over the circumstances giving rise to the claim or not.
21. All matters and disputes relating to the Promotion, and these Terms and Conditions, will be subject to the final decision of Cathay/AML and Cigna Healthcare.
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 of these Terms and Conditions, the English version shall prevail.
24. Personal data collected in connection with this Promotion shall be processed in accordance with the Cigna Healthcare Personal Information Collection Statement and Cathay/AML privacy policy.