

**Limited Time Offer Terms & Conditions for
Cigna VHIS Series – Flexi Plan (Superior) & Cigna Plus Medical Plan**

1. This limited time offer for Cigna VHIS Series – Flexi Plan (Superior) & Cigna Plus Medical Plan (“**Promotion**”) is organized by Cathay Pacific Airways Limited (“**Cathay**”), Asia Miles Limited (“**AML**”) (Cathay and AML collectively are, “**Cathay/AML**”) and Cigna Worldwide General Insurance Company Limited (“**Cigna Healthcare**”).
2. The Promotion is valid from 1 April 2024, 00:00 to 31 December 2024, 23:59 (Hong Kong Time, GMT+8) (the “**Promotion Period**”).
3. The Promotion is only available to a Cathay Membership Programme member (“**Member**”) who satisfy the following criteria (an “**Eligible Participant**”):
 - a) is aged 18 years or older;
 - b) holds a valid Hong Kong Identity Card; and
 - c) resides in Hong Kong.
4. To qualify for the Promotion, the Eligible Participant must be a policyholder (“**Policyholder**”) or person insured (“**Person Insured**”) of a Cigna VHIS Series – Flexi Plan (Superior) or Cigna Plus Medical Plan (“**Plan(s)**”) with a policy inception date within the Promotion Period (“**Eligible Policy**”).
5. The application for the Eligible Policy must have been made:
 - a) with Cigna Healthcare where the Eligible Participant has requested to be contacted by Cigna Healthcare through the [‘Schedule a Call’ form](#) provided by Cathay/AML via eDM and/or other communications directed to the Member; or
 - b) directly via the Cathay/AML and Cigna dedicated hotline at +852 8100-2040.
6. During the Promotion Period,
 - a) The Policyholder of the Eligible Policy can earn 3,000 Asia Miles (per Eligible Policy) for purchasing an Eligible Policy.
 - b) The Policyholder can also earn 2,500 Asia Miles (per policy under an Additional Cigna Insurance Product) for purchasing a policy under Cigna HealthFirst Choice Medical Insurance (“**Additional Cigna Insurance Product**”) at the same time as, or after, the Eligible Policy.
7. The Promotion is only applicable to Eligible Policies where the Policyholder and any of the Person Insured has not cancelled a policy of the Plans and/or Additional Cigna Insurance Products (if applicable) in the last 12 months prior to the policy inception date.
8. Asia Miles earned in accordance with clause 6a and 6b above will be credited to the Policyholder’s Cathay/AML membership account within 14 business days after Cigna Healthcare notifies Cathay/AML that relevant Eligible Policy and/or Additional Cigna Insurance Product has not been cancelled during the cooling-off period (as specified in the applicable product brochure) (“**Cooling-off Period**”) and that the premium (whether on a monthly or annual basis) has been received by Cigna Healthcare.
9. Policyholder and Person Insured will not be entitled to earn Asia Miles in accordance with clause 8 above where:
 - a. relevant policies of the Plan have been cancelled or terminated during the Cooling-off Period; and/or
 - b. Cigna Healthcare does not receive payment for premiums for relevant policies of the Plan or Additional Cigna Insurance Product for any reason; and/or
 - c. Cigna Healthcare has not notified Cathay/AML that the requirements set out in clause 8 above have been satisfied.
10. If the Eligible Policy 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. The Cigna Premium Voucher (“**Premium Voucher**”), as available on lifestyle.asiamiles.com, can

be used to settle or offset the initial insurance premium of the Eligible Policy. The terms & conditions (as set out on lifestyle.asiamiles.com) of the Premium Voucher shall apply. For details and to redeem the Premium Voucher, please visit [here](#).

12. The Promotion is only applicable to Eligible Policies where the Policyholder and any of the Person Insured has not cancelled a policy of the Plan or Additional Cigna Insurance Product in the last 12 months prior to the policy inception date.
13. The Promotion can be enjoyed in conjunction with the current family discount offer of Cigna VHIS Series – Flexi Plan (Superior) (“**Family Discount**”) upon enrolling in the relevant Plan. This Promotion cannot be enjoyed in conjunction with the 6 months premium refund of Cigna VHIS Series – Flexi Plan (Superior).
14. If the Family Discount is applied together with this Promotion, the terms and conditions of the Family Discount also apply.
15. For the avoidance of doubt, the participation in the Promotion will not exclude the Eligible Participants to participate in the welcome offer offered on ‘Eligible Cigna Insurance Products’ (as further described [here](#)), except for the Cigna Plus Medical Plan and the Additional Cigna Insurance Products.
16. Other than as set out in these terms and conditions, this Promotion cannot be redeemed in conjunction with any other promotions, offers, discounts or vouchers.
17. For any Eligible Policy of Cigna VHIS Series – Flexi Plan (Superior), only the actual paid premiums can apply for tax deductions. For details on tax deductions, please visit www.vhis.gov.hk, www.ia.org.hk or www.ird.gov.hk and consult your own tax and accounting advisors for tax advice.
18. The Plan is underwritten by Cigna Healthcare. 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 (including, without limitation, the information related to tax deductions under clause 18).
19. If the Eligible Policy is cancelled within the Cooling-off Period (if applicable) or terminated in the first policy year, the Promotion will not be made available to the Eligible Participant upon reinstatement of or reenrollment to the Plan (if such reinstatement or reenrollment is permitted by Cigna Healthcare).
20. The Promotion is not transferable, exchangeable, returnable or redeemable for cash.
21. Eligible Participants are responsible for reviewing these terms and conditions. By participating in this Promotion, the Eligible Participant agrees and accepts to be bound by these terms and conditions.
22. All applications for the Plans are subject to underwriting and approval by Cigna Healthcare. Cigna Healthcare reserves the right to accept or decline any application.
23. This is a short-term promotion. 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.

24. Cathay/AML will not incur any liability in connection with:
 - a. refusing to credit the Asia Miles, or forfeiting any Asia Miles earned in connection with this Promotion, if Cathay/AML discovers that inaccurate or fraudulent membership information has been provided to Cigna Healthcare; or
 - b. crediting the Asia Miles to the wrong account as a result of the Member failing to provide accurate membership information.
25. 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.
26. The Cathay Membership Programme [Terms and Conditions](#) shall also apply. To the extent there is any inconsistency, these terms and conditions shall prevail.
27. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong SAR.
28. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.
29. 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](#).
30. These terms and conditions are the terms and conditions of this Promotion only and do not represent the full terms of the Plan. For details of the features, content, terms, conditions and exclusions of the Plan, please refer to the relevant product brochure of Cigna VHIS Series – FlexiPlan (Superior) [here](#) or Cigna Plus Medical Plan [here](#) and relevant information on the [‘Schedule a Call’ form](#).