Cigna Cathay Premier Health Plan & Cigna VHIS Series – Flexi Plan (Superior) Bonus Miles for Online Application Terms and conditions

- 1. Bonus Miles for Online Application ("Promotion") is offered by Cathay Pacific Airways Limited ("Cathay"), Asia Miles Limited ("AML") (Cathay and AML collectively as "Cathay/AML") and Cigna Worldwide General Insurance Company Limited ("Cigna Healthcare").
- 2. Unless otherwise defined in these terms and conditions ("Terms and Conditions"), the following capitalized terms shall have the following meanings,
 - a) "Asia Miles by Cathay App" refers to the application of AML that allows users to use on mobile or desktop devices.
 - b) "Cathay Membership Programme" means the travel and lifestyle awards and relationship programme owned by Cathay, and operated and managed by AML.
 - c) "Designated Product" means the Cigna Cathay Premier Health Plan and Cigna VHIS Series Flexi Plan (Superior).
 - d) "Eligible Policy(ies)" means a policy issued under the Designated Product, with a Policy Inception Date within the Promotion Period.
 - e) "Member" means any person who is a member of the Cathay Membership Programme.
 - f) "Policyholder(s)" means the person who is a policyholder of an Eligible Policy for himself.
 - g) "Policy Inception Date" means the inception date of a policy.
- 3. The Promotion starts from 1 August 2024, 00:00 to 30 September 2024, 23:59 (both dates inclusive, Hong Kong Time, GMT+8) ("Promotion Period").
- 4. The Promotion is only eligible to a Policyholder who is aged 18 or above Hong Kong resident, holding a valid Hong Kong Identity Card ("Eligible Policyholder"). By participating in the Promotion, the Eligible Policyholder is deemed to have read, accepted and agreed to be bound by the Terms and Conditions.
- 5. During the Promotion Period, the Eligible Policyholders of the Eligible Policies that have been successfully applied through designated online platforms for <u>Cigna Cathay Premier Health Plan</u> and <u>Cigna VHIS Series Flexi Plan (Superior)</u>, shall be eligible to receive 2500 Asia Miles ("Offer").
- 6. The Promotion is only applicable to Eligible Policies where the Policyholder and any of the person insured has not cancelled a policy of the Designated Product in the last 12 months prior to the Policy Inception Date.
- 7. Each Eligible Policyholder is only entitled to receive the Offer once per Eligible Policy during the Promotion Period.
- 8. For Eligible Policyholders who are eligible to receive the Offer, the Offer will be credited to the Eligible Policyholder's Cathay Membership Programme account on or before 31 December 2024.
- 9. Cathay/AML may cancel or reverse the Offer credited or refuse to credit any Offer to an Eligible Policyholder's Cathay Membership Programme account if:
 - a) the relevant Eligible Policy is cancelled or terminated within 6 months after the Policy Inception Date; and/or
 - b) the Eligible Policyholder fails to pay any premiums by the due date.

- 10. The Promotion can be used in conjunction with other promotions or discounts, unless otherwise stated.
- 11. The Offer is not exchangeable, transferable, refundable or redeemable for cash.
- 12. All policy applications are subject to the Cigna Healthcare's underwriting and acceptance. Cigna Healthcare reserves the right to accept or decline any policy application.
- 13. The Terms and Conditions are terms and conditions of the Promotion only and do not represent the full terms of the Designated Product. For details of the features, contents, terms, conditions and exclusions of the Designated Product, please refer to relevant product brochure(s) and policy provision(s).
- 14. All information provided by the Eligible Policyholder must be consistent with the record of Cathay/AML, true, correct and complete. Cathay/AML and Cigna Healthcare assume no responsibility or liability if the Eligible Policyholders are unable to receive the Offer due to any information provided is incorrect or incomplete.
- 15. To the maximum extent permitted by law, Cathay/AML and Cigna Healthcare reserve the right to alter or terminate the Promotion (in whole or in part) and / or amend the relevant terms and conditions of the Promotion at any time without prior notice. Any application under the Promotion previously approved will not be affected by subsequent alteration or termination of the Promotion and / or amendments to its terms and conditions.
- 16. The <u>Cathay Membership Programme Terms and Conditions</u> shall apply. In the event of any inconsistency between the Terms and Conditions of the Promotion and the terms and conditions of Cathay Membership Programme, the Terms and Conditions will prevail.
- 17. Cathay is an authorized insurance agent of Cigna Healthcare, with licence no. FA3522. Cathay/AML shall not be responsible for any insurance products issued by Cigna Healthcare, or any information provided by Cigna Healthcare in relation to insurance products in connection with the Offer or otherwise.
- 18. The Terms and Conditions are governed by and shall be interpreted in accordance with the law of Hong Kong Special Administrative Region.
- 19. For any dispute arising from the Promotion, Cathay/AML and Cigna Healthcare reserve the right of final decision.
- 20. In case of any discrepancy between the English and the Chinese versions of the Terms and Conditions, the English version shall prevail.
- 21. Personal data collected, used, stored, disclosed or otherwise dealt with in connection with this Promotion shall be processed in accordance with the <u>Cigna Healthcare Personal Information Collection Statement</u> and <u>Cathay/AML privacy policy</u>. By participating in the Promotion, you confirm your understanding and agree to the Cigna Healthcare Personal Information Collection Statement and Cathay/AML privacy policy.