

Cigna Cathay Premier Health Plan - Cigna Cathay Limited-time Promotion  
Terms and conditions

1. Cigna Cathay Limited-time Promotion (“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.
  - 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.
  - h) “Wellness Journey” means the wellness experience available on Asia Miles by Cathay App that enables Members to participate in and/or complete activities, challenges, events, assessments and promotions.
3. The Promotion period is from 1 July 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 are deemed to have read, accepted and agreed to be bound by these Terms and Conditions.
5. During the Promotion Period, the Eligible Policyholders of the first 500 Eligible Policies that have been successfully applied for shall be eligible for one of the rewards below (“Offer”), subject to paragraphs 7, 8 and 9 below:
  - a) PURE 1-month Fitness Pass (worth HKD 1,000); or
  - b) Shopping voucher (worth HKD 1,000).
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. The Eligible Policyholders should select their Offer as follows:
  - a) For Eligible Policies applied for via phone with a Cigna Customer Advisor, the Eligible Policyholder must inform the Cigna Customer Advisor of their selection of the Offer at the time of purchasing the Eligible Policy.
  - b) For Eligible Policies applied for through the online channel, Cigna Healthcare will contact the Eligible Policyholder via email at the address provided during the application process after the cooling-off period. The Eligible Policyholder must select the Offer by responding to the email within 2 weeks of receipt. Failure to respond within the timeframe will result in the automatic selection of the Shopping Voucher.

8. The Eligible Policyholder shall choose the same Offer for each Eligible Policy if the same Eligible Policyholder applied for more than one Eligible Policy.
9. The Eligible Policyholder is eligible for the Offer if the person insured of the Eligible Policy is at the age of 18 or above on the Policy Inception Date and has completed at least one goal on the Wellness Journey within 14 days of the Policy Inception Date ("Required Goal").
10. If the person insured of the Eligible Policy is below age of 18 on the Policy Inception Date, the person insured is not required to complete the Required Goal for the Eligible Policyholder to be eligible for the Offer.
11. Cathay/AML will send a confirmation email ("Confirmation Email") to the Eligible Policyholder's email address registered in the Cathay Membership Programme for redemption of the selected Offer. The timing for the Eligible Policyholder to receive the Confirmation Email varies depending on the payment frequency of the Eligible Policy:
  - a) Annual premium payment: within 6-8 weeks after cooling off period;
  - b) Monthly premium payment: within 7 months after the cooling off period.
12. Each Eligible Policy must be in force and all due premiums shall have been settled by the policyholder when the Confirmation Email is sent to the Eligible Policyholder.
13. Cathay/AML and Cigna Healthcare are not the providers of the products and/or services of the Offer, and shall bear no liability relating to the services and/or goods provided by the merchants of the Offer under this Promotion (the "Merchants"). The Merchants shall be solely responsible for all issues related to the quality and availability of the relevant product(s) and/or service(s). Any disputes or complaints arising from the relevant products and/or services should be resolved directly between the Eligible Policyholder and the relevant Merchant.
14. The Offer is not refundable or redeemable for cash. If Cathay/AML and Cigna Healthcare cannot provide the selected Offer (i.e., PURE 1-month Fitness Pass and/or Shopping voucher(s)) for any reasons, Cathay/AML and Cigna Healthcare reserve the right to replace the said Offer with other offer(s) provided by other merchants at the same face value and the Eligible Policyholder shall not raise any objection to this arrangement.
15. 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.
16. These Terms and Conditions are terms and conditions of this 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).
17. All information provided by the Eligible Policyholder must be true, correct and complete. Cathay/AML and Cigna Healthcare assume no responsibility for any loss incurred in relation to incorrect or incomplete information provided by the Eligible Policyholder.
18. 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.

19. The [Cathay Membership Programme Terms and Conditions](#) (including the Wellness Journey Terms and Conditions) shall apply. In the event of any inconsistency between the Terms and Conditions of this Promotion and the terms and conditions of Cathay Membership Programme (including the Wellness Journey), this Terms and Conditions will prevail.
20. The Terms and Conditions of PURE 1-month Fitness Pass and Terms and Conditions of Shopping voucher below, as the case may be, shall also apply.
21. 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.
22. These Terms and Conditions are governed by and shall be interpreted in accordance with the law of Hong Kong Special Administrative Region.
23. For any dispute arising from this Promotion, Cathay/AML and Cigna Healthcare reserve the right of final decision.
24. In case of any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.
25. Personal data collected, used, stored, disclosed or otherwise dealt with in connection with this Promotion shall be processed in accordance with the [Cigna Healthcare Personal Information Collection Statement](#) and [Cathay/AML privacy policy](#). By participating in this Promotion, you confirm your understanding and agree to the Cigna Healthcare Personal Information Collection Statement and Cathay/AML privacy policy.

**Terms and conditions of PURE 1-month Fitness Pass:**

1. PURE 1-month Fitness Pass (“1-month Pass”) means one month access to one PURE fitness club in Hong Kong, including one 45-minutes personal training session, provided by PURE International (HK) Ltd.(“PURE”).
2. Each 1-month Pass is available for use only by the Eligible Policyholder or the person insured of the relevant Eligible Policy aged 18 or above who lives in Hong Kong (“Eligible Participant”).
3. Eligible Participant may redeem the 1-month Pass until 31 December 2025 (“Redemption Deadline”).
4. Eligible Participant can redeem more than one 1-month Pass (if applicable). For the avoidance of doubt, only one 1-month Pass will be provided for each Eligible Policy.
5. Cathay/AML will send a Confirmation Email with a redemption code (“Redemption Code”) to each Eligible Policyholder, who has selected the 1-month Pass as the Offer, using the email address registered in the Cathay Membership Programme. To redeem the Redemption Code, the relevant Eligible Participant must register (“Registration”) on PURE’s 1-month Pass redemption page through the link provided in the Confirmation Email and enter the Redemption Code during Registration.
6. The Redemption Code is non-transferable and can be used once only.
7. The starting date of the 1-month Pass will be confirmed by PURE through phone call.

8. The 1-month Pass is only applicable to one PURE fitness club in Hong Kong selected by the Eligible Participant at Registration. The 1-month Pass cannot be used in conjunction with other promotions or discounts.
9. The 1-month Pass is non-refundable, non-exchangeable, non-transferrable and cannot be redeemed for cash, other products or services. If there is any loss, damage, or failure to redeem or use the 1-month Pass before the Redemption Deadline or expiry date of the 1-month Pass, no replacement, refund or extension of the 1-month Pass shall be made.
10. Should any dispute arise from the redemption or use of the 1-month Pass, the decision of PURE shall be final and conclusive.

**Terms and conditions of Shopping voucher:**

1. Shopping voucher (“E-voucher”) means the electronic shopping vouchers provided by PARKnSHOP (HK) Limited (“PARKnSHOP”).
2. Cathay/AML will send a Confirmation Email with shopping E-voucher (“E-voucher”) in the form of URL hyperlinks to each Eligible Policyholder, who has selected the Shopping voucher as the Offer, using the email address registered under Cathay Membership Programme.
3. This E-voucher entitles the bearer to exchange the equivalent amount for goods on or before the expiry date at the following designated retail stores in Hong Kong and Macau as operated by PARKnSHOP. This E-voucher shall be invalid after the expiry date.
  - (i) PARKnSHOP, TASTE, TASTE x FRESH (ambient checkout only), FUSION, food le parc, INTERNATIONAL, GREAT FOOD HALL, GOURMET in Hong Kong, and
  - (ii) PARKnSHOP, TASTE in Macau.
4. The E-voucher is not exchangeable for cash or PARKnSHOP physical voucher or e-vouchers in other denominations. No change will be given either in cash or in other form.
5. If there is any loss, damage, or failure to use the E-voucher before expiry date, no replacement, refund or extension of the E-voucher shall be made.
6. The E-voucher shall be maintained and presented in its digital format. Any print-out format will not be accepted. The E-voucher can only be used once after which will become invalid.
7. The E-voucher will not be accepted for online/phone/fax order purchases.
8. The validity and terms of use of the E-voucher are subject to PARKnSHOP’s terms and conditions of the E-voucher, and Cathay/AML and Cigna Healthcare shall not be liable or responsible for any disputes relating to PARKnSHOP’s terms and conditions of the E-voucher.
9. All matters or disputes in connection with the E-voucher will be subject to the final decision of PARKnSHOP.