

Cathay Members' Reward – Cigna Health Insurance  
Terms and Conditions

1. Cathay Members' Reward – Cigna Health Insurance (“**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**” or “**Cigna Hong Kong**”).
2. By participating in the Promotion, the Policyholder and Person Insured are deemed to have read, understood, accepted and agreed to be bound by these terms and conditions (“**Terms and Conditions**”).
3. Unless otherwise defined in the 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 valid policy issued under the Designated Product, with a Policy Inception Date within the Promotion Period.
  - e) “Member” means any person who is an existing member of the Cathay Membership Programme.
  - f) “Policyholder(s)” means the person who is a policyholder of an Eligible Policy.
  - g) “Policy Inception Date” means the inception date of a policy which is stated on the policy schedule issued by Cigna Healthcare.
  - 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.
4. The Promotion starts from 11 September 2024, 14:00 to 7 November 2024, 23:59 (both dates inclusive, Hong Kong Time, GMT+8) (“**Promotion Period**”).
5. The Promotion is only applicable to Eligible Policies where the Policyholder and the Person Insured have not cancelled a policy of the Designated Product in the last 12 months prior to the Policy Inception Date.
6. During the Promotion Period, a Member, who is a Hong Kong resident holding a valid Hong Kong Identity Card and successfully apply for Eligible Policies, will entitle the person insured under the Eligible Policy (“**Person Insured**”) to receive 10 Status Points (“**Status Points**”), subject to the following conditions:
  - a) The Person Insured must be a Member.
  - b) If the Person Insured is aged 18 or above on the Policy Inception Date, such Person Insured must complete one goal on the Wellness Journey within 14 days of the Policy Inception Date (“**Required Goal**”) to receive the Status Points.
  - c) If the Person Insured is below age of 18 on the Policy Inception Date, such Person Insured is not required to complete the Required Goal to receive the Status Points.
  - d) Each Person Insured can earn a maximum of 10 Status Points in the Promotion.

7. If a Person Insured is eligible to receive the Status Points, the Status Points will be credited to the Person Insured's Cathay Membership Programme account on or before 31 December 2024.
8. Cathay/AML and Cigna Healthcare reserve the right to cancel or reverse the Status Points credited to a Person Insured's Cathay Membership Programme account, or to refuse to credit any Status Points, under the following conditions:
  - a) The relevant Eligible Policy is cancelled or terminated within 6 months of the Policy Inception Date; and/or
  - b) The relevant Eligible Policy has not had all payable premiums settled by the due date.
9. The Promotion can be used in conjunction with other promotions or discounts, unless otherwise stated.
10. The Status Points is not exchangeable, transferable, refundable or redeemable for cash and any use of the Status Points is subject to the relevant terms and conditions applicable to the Cathay Membership Programme. Cigna Healthcare is not the owner or distributor of the Status Points and the Cathay Membership Programme and shall not be liable in any way whatsoever in relation to any aspects for the use of the Status Points, including but not limited to redemption of Status Points, quality and supply of redeemed services, etc..
11. All policy applications shall be made by Members' own discretions when Members are capable of making an informed decision. The policy applications are subject to the Cigna Healthcare's underwriting and acceptance. Cigna Healthcare reserves the right to accept or decline any policy application at its sole and absolute discretion.
12. The Terms and Conditions are terms and conditions of this Promotion only and do not represent the full terms and conditions applicable to 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).
13. All information provided by the Member must be consistent with the record of Cathay/AML, which should be up-to-date, true, correct and complete. Cathay/AML and Cigna Healthcare assume no responsibility for any loss incurred in relation to any outdated, incorrect or incomplete information provided by the Member.
14. 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. Such alteration or termination of the Promotion and / or amendments to its terms and conditions shall have immediate effect upon publishing on Cathay's website and be applicable to all subsequent applications.
15. The [Cathay Members' Reward Terms and Conditions](#) and [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, the terms and conditions of Cathay Members' Reward and the terms and conditions of Cathay Membership Programme (including the Wellness Journey), the Terms and Conditions will prevail for all matters in relation to the Promotion.

16. 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 Promotion or otherwise.
17. The Terms and Conditions are governed by and shall be interpreted in accordance with the law of Hong Kong Special Administrative Region.
18. For any dispute arising from this Promotion, Cathay/AML and Cigna Healthcare reserve the right of final decision.
19. In case of any discrepancy between the English and the Chinese versions of the Terms and Conditions, the English version shall prevail.
20. Personal data collected, used, stored, disclosed or otherwise dealt with in connection with this Promotion shall be processed in accordance with the [Personal Information Collection Statement of Cigna Hong Kong](#) and [Cathay Pacific Customer Privacy Notice](#). By participating in this Promotion, you confirm you have read, understood, accepted and agreed to be bound by the Personal Information Collection Statement of Cigna Hong Kong and Cathay Pacific Customer Privacy Notice.