

Zurich x Cathay Home Insurance Bonus Miles Offer for Rentsmart Customers

Terms and conditions

1. This Zurich x Cathay Home Insurance Bonus Miles Offer for Rentsmart Customers (this “**Campaign**”, as described in greater detail below) is organized by Cathay and Zurich.
2. This Campaign commences on 13 July 2026, 00:00 and ends on 14 September 2026, 23:59 both days inclusive, Hong Kong Time, GMT+8) (“**Campaign Period**”).
3. The following capitalised terms used in these terms and conditions have the meaning ascribed to it:

“**Cathay Membership Programme**” means the loyalty and rewards programme operated by AML (as such programme may be renamed, rebranded, amended or replaced from time to time);

“**Member**” means a current member of the Cathay Membership Programme with a membership account in good standing;

“**Policy Wording**” means the policy wording available at Zurich’s website at <https://info.zurich.com.hk/policy/ZHM-DIR-002-04-2023.pdf>;

“**Zurich Dedicated Websites**” means the [Zurich Home Insurance Webpages](#); and

“**Zurich Home Insurance Plan**” means the Zurich home insurance products offered and designated by Zurich, which are set out on the Zurich Dedicated Websites.

4. To become an eligible participant (“**Eligible Participant**”, “**you**” or “**your**”) for the offer under this Campaign (the “**Campaign Offer**”), you must:
 - I. is a Rentsmart Customer;
 - II. Must be a Member;
 - III. be at least 18 years of age; and
 - IV. Purchase the Zurich Home Insurance Plan with exclusive promo code through the Zurich Dedicated Website and the insurance policy is successfully issued during the Campaign Period.
5. Eligible Participants who enter the exclusive promo code and successfully purchase the Zurich Home Insurance Plan through the Zurich Dedicated Website and whose insurance policy is successfully issued during the Campaign Period will receive 500 bonus miles (“**Bonus Miles**”).
6. If you are eligible to receive the Bonus Miles, the Asia Miles will be awarded to you by Zurich and AML will arrange for the Bonus Miles to be credited to your Cathay Membership Programme membership account within 6-8 weeks after the end of the Campaign Period.

7. The Promo Code will expire on 14 September 2026 and cannot be extended under any circumstance. The Promo Code can be used once on the Zurich Dedicated Website.
8. Each Eligible Participant can only enjoy the Campaign Offer once during the Campaign Period.
9. The Promo Code issued to the Eligible Participant will not be re-issued in case of loss or damage. It shall be the Eligible Participant's sole responsibility in ensuring the Promo Code has been correctly entered on the Zurich Dedicated Website.
10. AML is not a licensed insurance intermediary, and it is not an agent or acting for and on behalf of Zurich, Cathay or you. AML only conducts the relevant administrative or clerical work. AML does not carry on, or hold out to carry on, any "regulated activities" as defined in the Insurance Ordinance.
11. The Zurich Home Insurance Plan is underwritten and arranged by Zurich. Cathay is an authorised insurance agent (License No. FA3522) of Zurich in Hong Kong, and Cathay/AML are not responsible for any insurance products issued by Zurich, or any information provided in relation to insurance products in connection with this Campaign or the otherwise. Zurich Home Insurance policy is subject to the [Policy Wording](#) and the related terms and conditions of the insurance policies determined by Zurich.
12. These terms and conditions are not an insurance policy or a contract of insurance. All information in respect of the Zurich Home Insurance Plan is provided by Zurich. Any information in respect of the Zurich Home Insurance Plan given herein is subject to the policy provisions of the Zurich Home Insurance Plan and the related terms and conditions. In the event of any inconsistencies between these terms and conditions and the [Policy Wording](#), the [Policy Wording](#) will prevail.
13. For terms and conditions, coverage details and exclusions of the Zurich Home Insurance Plan, please refer to relevant [Policy Wording](#).
14. Any promotional offer(s) or material(s) should be read in conjunction with the relevant [Policy Wording](#). Before application, please confirm you understand the Zurich Home Insurance Plan's features and that it fits your need(s). Eligible Participant should not apply for the relevant insurance product(s) solely on the basis of any promotional offer(s) or material(s) which do not contain the terms and conditions of the relevant insurance plan. For terms and conditions, coverage details and exclusions of the Zurich Home Insurance Plan, please refer to relevant [Policy Wording](#).
15. This Campaign Offer can be enjoyed in conjunction with the [regular mileage award](#), which is subject to separate terms and conditions available at https://www.cathaypacific.com/content/dam/focal-point/cx/wellness/insurance/zurich/zurich_milesreward_EN.pdf?a=123455 but cannot be enjoyed in conjunction with any other promotional or discount offer, and are non-transferable or exchangeable for cash or other products.

16. Zurich and Cathay/AML may at any time cancel or reverse Asia Miles credited or refuse to credit any Asia Miles to your Cathay Membership Programme membership account if without limitation:
 - I. Asia Miles have been awarded to you due to any error;
 - II. you fail to comply with these terms and conditions and/or the Cathay Membership Programme terms and conditions;
 - III. you commit any misconduct or fraud or otherwise act illegally, dishonestly, misleadingly, deceptively or fraudulently in connection with Zurich Home Insurance Plan, the Cathay Membership Programme, or this Campaign under these terms and conditions.
17. Zurich reserves the right to refuse or disqualify any person who in Zurich's reasonable opinion has breached any of these terms and conditions. Zurich reserves the right of final decision for any person's entitlement to the Zurich Home Insurance Plan.
18. By participating in this Campaign, you hereby agree, understand, accept these terms and conditions.
19. In case of any dispute, the decision of Zurich and Cathay shall be final and conclusive on all matters related to this Campaign.
20. Personal data collected in connection with this Campaign shall be processed in accordance with [Zurich Privacy Policy](#) and [Cathay Privacy Policy](#).
21. The Cathay Membership Programme [Terms and Conditions](#) apply. To the extent there is any inconsistency, these terms and conditions shall prevail.
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 the Chinese versions of these terms and conditions, the English version shall prevail.