

Limited Time Welcome Offer Terms & Conditions

1. The following defined terms shall have the following meaning:

“Additional Cigna Insurance Products” means any of the following insurance products:

- (a) Cigna HealthFirst Choice Medical Insurance;
- (b) Cigna HealthFirst Elite Medical Insurance;
- (c) Cigna HealthFirst DiaMedic Insurance;
- (d) Cigna Plus Medical Plan; and/or
- (e) any other insurance products as notified by AML from time to time as an Additional Cigna Insurance Product.

“Cathay App” means the Cathay travel lifestyle app.

“Cathay’s Wellness Journey” means the wellness journey that is available on the Cathay App that, amongst other things, enables wellness journey participants to Complete Activities.

“Cigna” means Cigna Worldwide General Insurance Company Limited, as the case may be.

“Cigna Premium Voucher” means the ‘Cigna Premium Voucher’ that has been redeemed by the policy holder, and is in the name of the policy holder, on the Asia Miles website.

“Eligible Cigna Insurance Products” means:

- (a) any of the:
 - (i) Primary Cigna Insurance Products;
 - (ii) any of the Additional Cigna Insurance Products which is purchased at the same time, or after any of the Primary Cigna Insurance Products, that are:
 - (X) purchased on the Cathay website or Cathay App;
 - (Y) purchased directly from Cigna where the Member (and/ or the policy holder) has requested to be contacted by Cigna through the ‘Schedule a Call’ form on the Cathay website or Cathay App; or
 - (Z) purchased directly from the Cathay Cigna delegated hotline at 8100-2040 (or such other number(s) as specified in the Cathay website or Cathay App),
- (b) where the policy holder holds a current Primary Cigna Insurance Product and/or an Additional Cigna Insurance Product purchased in accordance with sub-clause (a)(ii) above, any Primary Cigna Insurance Product(s) and/or any Additional Cigna Insurance Product(s) that is purchased by the policy holder directly from Cigna,

and in each case above, AML has not suspended or removed that particular product as an Eligible Cigna Insurance Product.

“Policy Holder” means the person who purchased an Eligible Cigna Insurance Product. A Policy Holder may also be a Person Insured, and entitled cumulatively to rewards as both a Policy Holder and a Person Insured.

“Person Insured” means any individual insured under a Primary Cigna Insurance Product.

“Primary Cigna Insurance Products” means any of the following insurance products:

- (a) Cigna Cathay Premier Health Plan;
- (b) Cigna DIY Health Plan; and/or

- (c) any other insurance products as notified by AML from time to time as a Primary Cigna Insurance Product.
- 2. Cathay Pacific Airways Limited (“Cathay”) is a licensed insurance agent appointed by Cigna.

Eligible Cigna Insurance Products are:
 - (a) underwritten by Cigna. Cigna is an authorised insurer regulated by the Insurance Authority to carry out long-term insurance business and general insurance business in or from the Hong Kong SAR; and
 - (b) subjected to its own terms and conditions between Cigna and relevant Policy Holders.
- 3. Policy Holder can earn:
 - (a) 5000 Mileage Credits (per policy) for purchasing a Primary Cigna Insurance Product with a policy inception date between 11 January 2022 to 15 August 2022 (both dates inclusive).
 - (b) 2500 Mileage Credits (per policy) for purchasing an Additional Cigna Insurance Product with a policy inception date between 11 January 2022 to 15 August 2022 (both dates inclusive).

Person Insured:

- (c) Person Insured under the Cigna Cathay Premier Health Plan with a policy inception date between 11 January 2022 to 15 August 2022 (both dates inclusive), who are aged 18 years or above and located in Hong Kong, can earn 5000 Mileage Credits for completing at least one goal on the Cathay’s wellness journey within 14 days of the inception of the policy.
 - (d) Person Insured under a Primary Cigna Insurance Product (other than the Cigna Cathay Premier Health Plan) with a policy inception date between 11 January 2022 to 15 August 2022 (both dates inclusive), who are aged 18 years or above and located in Hong Kong, can earn 1000 Mileage Credits (per policy, if applicable) for completing at least one goal on the Cathay’s wellness journey within 14 days of the inception of the policy.
- 4. Mileage Credits earned in accordance with clause 3(a) and 3(b) above will be credited to the Policy Holder’s Asia Miles account within 14 business days after Cigna notifies AML that the premium (whether on a monthly or annual basis) has been received by Cigna. Notwithstanding the foregoing, for any Eligible Cigna Insurance Product which provides a cooling off period, the Mileage Credits will be credited within 14 business days after Cigna notifies AML that relevant policy of the Eligible Cigna Insurance Product has not been cancelled during the cooling off period and that the premium has been received by Cigna.

Mileage Credits earned in accordance with clause 3(c) and 3(d) above will be credited to the Person Insured’s Asia Miles account within 6 to 8 weeks after Cigna notifies AML that the premium (whether on a monthly or annual basis) has been received by Cigna.

Notwithstanding the foregoing, for any Eligible Cigna Insurance Product which provides a cooling off period, the Mileage Credits will be credited within 6 to 8 weeks after Cigna notifies AML that relevant policy of the Eligible Cigna Insurance Product has not been cancelled during the cooling off period and that the premium has been received by Cigna.

5. Policy holder and Person Insured will not be entitled to earn Mileage Credits in accordance with clause 4 above where:
 - (a) relevant policies of the Eligible Cigna Insurance Product has been cancelled or terminated during the cooling off period; and/or
 - (b) Cigna does not receive payment for premiums for relevant policies of Eligible Cigna Insurance Products for any reason; and/or
 - (c) Cigna has not notified AML that the requirements set out in clause 4 above has been satisfied.

6. Subject to the terms and conditions of the Cigna Cathay Premier Health Plan, Policy holders may be entitled to earn additional Mileage Credits as part of a no-claim reward.

7. Members acknowledge and agree that Cigna shall have the final say with regards to whether:
 - (a) the purchase of certain insurance policies from Cigna is an Eligible Cigna Insurance Product;
 - (b) a Member has satisfied the requirements for the earning of Mileage Credits as set out in clauses 3, 4 and 6 above, including whether the premium has been received by Cigna;
 - (c) the Member has complied with the terms and conditions applicable to the Eligible Cigna Insurance Product;
 - (d) the purchase, renewal and reinstatement including payments relating to such purchase, renewal and reinstatement, of the policy of an Eligible Cigna Insurance Product;
 - (e) a Member's status as a Policy Holder of, or as a Person Insured under, an Eligible Cigna Insurance Products; and/or
 - (f) relevant policies of the Eligible Cigna Insurance Product has been cancelled or terminated during the cooling off period,and Cigna's determination with regards to the above matters may impact on a Member's rights under these terms and conditions (including a Member's rights to earn Mileage Credits in relation to the purchase and renewal, if any, of Eligible Cigna Insurance Products).

8. AML may at any time cancel, deduct or otherwise reverse Mileage Credits credited to a Policy Holder's and/or Person Insured's Asia Miles account or not credit Mileage Credits to a policy holder and/or Person Insured if:
 - (a) the Mileage Credits have been awarded due to any error; and/or
 - (b) Cigna is required to refund any premiums paid to policy holder for any reason not specified under the policy terms;
 - (c) if AML believes that a Member fails to comply with these terms and conditions (including the Asia Miles Terms and Conditions);
 - (d) If Cigna notifies AML that a Member has failed to comply with the terms and conditions applicable to the Eligible Cigna Insurance Product; and/or

(e) the Member commits Misconduct or Fraud or otherwise engages in illegal, dishonest, misleading, deceptive or fraudulent activities in connection with the Eligible Cigna Insurance Product, including but not limited to the purchase of the Eligible Cigna Insurance Product and any claims made in connection with the Eligible Cigna Insurance Product.

9. This is a short-term promotion for the launch of Eligible Cigna Insurance Products and Additional Cigna Insurance Products. AML may replace the promotion and/or change the number of Mileage Credits earned under these terms and conditions at any time without notice. Any change will not affect the Mileage Credits earned in connection with the purchase of Eligible Cigna Insurance Products prior to the change, unless required to comply with applicable laws, regulations and/or applicable codes of practice as determined by AML in its sole discretion.
10. These terms and conditions are written in the English language and may be translated into other languages. In the event of any inconsistency between the English version and the translated version of these terms and conditions, the English version shall prevail.
11. Asia Miles Limited reserves the right to amend any of these term and conditions.
12. All matters and disputes will be subject to the final decision of AML.
13. The Asia Miles Terms and Conditions shall also apply to these terms and conditions. To the extent of any inconsistency, these terms and conditions shall prevail.
14. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong SAR.