

Terms & Conditions of Cigna's VHIS Shopping Vouchers Offer ("T&C"):

信諾自願醫保購物禮券送贈條款及細則：

1. This promotion (the "Promotion") is organized by Cigna Worldwide General Insurance Company Limited ("Cigna Healthcare").
此優惠活動（下稱「推廣活動」）由信諾環球保險有限公司（「信諾環球」）舉辦。
2. The Promotion is valid from 1 December 2023 to 20 December 2023, both days inclusive (the "Promotion Period").
推廣活動由 2023 年 12 月 1 日至 2023 年 12 月 20 日止，包括首尾兩日（下稱「推廣期」）。
3. The Promotion is only applicable to Cigna VHIS Series ("Eligible Plans"), including
此推廣活動只適用於信諾自願醫保系列（「合資格計劃」），包括
 - Flexi Plan (Superior) with HK\$15,000, HK\$25,000, HK\$50,000 or HK\$75,000 deductible, regardless of room type or area of cover
 - 靈活計劃（優越）的港幣\$15,000、港幣\$25,000、港幣\$50,000 或港幣\$75,000 自付費計劃。病房類別及受保地區選項則不限。
4. To qualify for the Promotion,
本推廣活動只適用於：
 - i. The new applications must be submitted through the "contact me" form on the Cigna Healthcare web page, or call Cigna Healthcare designated hotline 8100 1526 to submit contact details; and
透過信諾環球網站填妥「請聯絡我」表格，或致電信諾環球專屬熱線 8100 1526 提交聯絡資料之新投保申請；及
 - ii. The new applications of Eligible Plan must be received by Cigna Healthcare within the Promotion Period, solely based on the record of Cigna Healthcare; and
於推廣期內信諾環球收到合資格計劃之新投保申請，而收到申請之時間僅根據信諾環球的紀錄而定；及
 - iii. Policies of the relevant application(s) must be underwritten and issued by Cigna Healthcare on or before 20 January 2024 (each an "Eligible Policy"); and
所有相關計劃之申請必須由信諾環球於 2024 年 1 月 20 日或之前核保並簽發（每張保單下稱「合資格保單」）；及
 - iv. Each Eligible Policy shall only be counted once for the Promotion; and
每張合資格保單於推廣期內只可參與此推廣活動一次；及

- v. Each Eligible Policy must be in force and all payable premiums shall have been settled by the policyholder when the shopping vouchers are mailed to the policyholder of the relevant Eligible Policy (“Eligible Policyholder”).

當購物禮券寄出予合資格保單之保單持有人（下稱「合資格保單持有人」）時，每張合資格保單必須仍然生效及合資格保單持有人已成功繳付所有屆時需繳付的保費。

5. The Eligible Policyholder will be entitled to shopping voucher(s) with the amount as follows:

合資格保單持有人可享購物禮券價值如下：

Number Of Cigna VHIS Series – Flexi Plan (Superior) under the same policyholder 相同保單持有人持有信諾自願醫保系列 - 靈活計劃（優越）之數量	Shopping Voucher Amount 購物禮券價值 (HK\$ /港幣\$)
1	\$300
2	\$800
3	\$1,200
4 or above / 4 或以上	\$1,600

6. The shopping vouchers are not refundable or redeemable for cash. If Cigna Healthcare cannot provide the shopping voucher(s) (e.g. ParknShop gift voucher(s)) for any reasons, Cigna Healthcare reserves the right to replace the said voucher(s) with other voucher(s) at the same face value and the Eligible Policyholder shall not raise any objection to this arrangement. The use of all vouchers is subject to the terms and conditions imposed by the supplier. Cigna Healthcare is not the supplier or distributor of the vouchers and shall not be liable in any way whatsoever in relation to any aspects for the use of the vouchers, including but not limited to their services' quality and supply.

有關購物禮券不可作退款或兌換現金。如因任何原因而不能提供有關購物禮券(例如香港百佳超級市場禮券)，信諾有權以相同價值的其他公司發出的禮券代替有關禮券，合資格保單持有人不得異議。所有禮券之使用受個別供應商所定之條款及細則約束。信諾環球並非禮券的供應商或分銷商，並無須在任何形式上就服務或使用服務的結果負責（包括但不限於服務的品質及供應）。

7. The shopping voucher(s) will be mailed to the Eligible Policyholder's last known correspondence address (based on Cigna's Healthcare's record) after 6 months from the policy issue date or before 20 June 2024, whichever is earlier.

購物禮券將於合資格保單簽發日起計 6 個月後或於 2024 年 6 月 20 日前（以較早者為準）郵寄至合資格保單持有人最近所提供之通訊地址（根據信諾環球紀錄）。

8. The applicant is responsible for reviewing these terms and conditions. By participating in the Promotion, the applicant agrees and accepts to be bound by these terms and conditions.

申請人有責任閱讀此等條款及細則。通過參與本推廣活動，即代表申請人同意並接受此等條款及細則的約束。

9. All application(s) for the Eligible Plan are subject to underwriting and approval by Cigna Healthcare. Cigna Healthcare reserves the right to accept or decline any application.

所有合資格計劃投保申請須經信諾環球核保及批准。信諾環球保留是否接受任何有關計劃投保申請的絕對權利。

10. The Promotion is not applicable to applicants who have submitted applications for or enrolled in the Eligible Plan within 12 months before the Promotion Period but withdrawn the applications or cancelled the issued policies and then re-applied for the Eligible Plan during the Promotion Period.

推廣活動並不適用於推廣期之前 12 個月內已遞交申請或已生效的合資格計劃但其後撤回投保申請或取消保單，並於推廣期內再次投保合資格計劃之客戶。

11. The Promotion cannot be combined with any other promotional offer, except the following discounts for Cigna VHIS Series – Flexi Plan (Superior) (if applicable):

- Cigna Healthcare VHIS Premium Refund Promotion

本推廣活動不可與其他優惠同時使用。以下適用於信諾自願醫保系列 – 靈活計劃 (優越) 的折扣優惠除外 (如適用) :

- 信諾環球自願醫保保費回贈推廣

12. Cigna Healthcare reserves the right to change, suspend or cancel the Promotion or change any of the terms and conditions of the Promotion at any time without prior notice. In case of any disputes, decision of Cigna Healthcare shall be final.

信諾環球保留在沒有預先通知的情況下隨時更改、暫停或取消是次推廣活動或修訂其條款及細則之權利。有關是次推廣活動的任何爭議，信諾環球保留最終決定權。

13. The terms and conditions contain general information only. It does not constitute any contract or any part thereof between Cigna Healthcare and any other party(ies). All the product information is for reference only. For details of the features, contents, terms, conditions and exclusions of the relevant specified product, please refer to the relevant product brochure(s) and policy provision(s).

此條款及細則只載有一般資料，並不構成信諾環球與任何人士或團體所訂立任何合約或合約的任何一部份。所有產品資料只供參考。就有關產品特色、內容、條款、細則及不保事項，請參閱相關產品小冊子及保單條款。

14. The English version of the terms and conditions of the Promotion shall prevail if there is any discrepancy between the English and Chinese versions.

如是次推廣活動條款及細則之中、英文版本有任何差異，概以英文版本為準。