

2024 Q1 Cigna VHIS Premium Refund Promotion

At Cigna Healthcare, we are committed to support your health needs at different stages of life, giving you peace of mind to protect yourself and your loved ones. Enroll in our **Cigna VHIS Series – Flexi Plan (Superior)** together with your family to enjoy up to 6 months premium refund¹ and enjoy tax deduction on your premium paid!



Promotion Period: 1 January 2024 to 31 March 2024

2024 Q1 Cigna VHIS Premium Refund Promotion Offer Details:

Policy Year	Eligible Premium Refund ^{1, 2}	
	Single Policy	Family Policies (2 or more members) ³
Year 2	3 months premium refund = 25% discount off premium	3 months premium refund = 25% discount off premium
Year 3	–	3 months premium refund = 25% discount off premium

Remark:

1. Only applicable to plans with deductible of HK\$15,000, HK\$25,000, HK\$50,000 or HK\$75,000.
2. 3 months premium refund which is equivalent to 25% discount off premium payable for the corresponding Policy Year will be used for the settlement of the premium payable of the eligible policy, please refer to the terms and conditions of this leaflet for details.
3. Applications for all family members must be submitted at the same time for the offer.

2024 Q1 Cigna VHIS Premium Refund Promotion – Terms & Conditions:

1. 2024 Q1 Cigna VHIS Premium Refund Promotion (the “Offer”) is organized by Cigna Worldwide General Insurance Company Limited (“Cigna Healthcare”).
2. The Offer is valid from 1 January 2024 to 31 March 2024, both days inclusive (the “Promotion Period”).
3. Eligible plans include Cigna VHIS Series – 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 (the “Eligible Plan(s)”).
4. The Offer is only applicable to successful applications (“Eligible Policy(ies)”) for Eligible Plans that are submitted during the Promotion Period. Each Eligible Policy will be entitled to an offer of premium refund (“Premium Refund”) as stated in clauses 6 and 7 below provided that the Eligible Policy remains continuously in force under an Eligible Plan until the Premium Refund is applied. Successful applications for a group of family members (“Family Policies”) must:
 - (i) be submitted at the same time; and
 - (ii) ensure each applicant states the name and identity document number of the relevant proposed insured family members on their written or verbal application.

In the event that any Eligible Policy within the Family Policies is terminated within the first two policy years for whatever reason resulting in only a single Eligible Policy of Eligible Plans, Cigna Healthcare reserves the right to recalculate the entitled premium refund as stated in clause 7 below.

5. The Offer cannot be combined with any other promotional offer, except the following discounts for Cigna VHIS Series – Flexi Plan (Superior) (if applicable):
 - The spouse discount or children’s discount; and
 - The exclusive online offer.
6. The Premium Refund will only be applied against the settlement of the premium payable for the Eligible Policy in the 2nd Policy Year and 3rd Policy Year (if applicable). The Premium Refund is not redeemable for cash and cannot be used to settle any other amount in any circumstances.
7. Calculation of Premium Refund on Eligible Policy:

	Eligible Premium Refund		Premium refund calculation method
2 nd Policy Year	3 months	Equivalent to:	25% off premium
3 rd Policy Year (applicable to Family Policies only)	3 months		25% off premium

Policies with annual payment frequency will enjoy 25% off the annual premium for each of the 2nd Policy Year and 3rd Policy Year (if applicable). Policies with monthly payment frequency will enjoy 25% off each monthly premium for the 2nd Policy Year and 3rd Policy Year (if applicable).

8. The calculation of the Premium Refund is only applicable to the basic premiums of the Eligible Policy. The Offer is not applicable to any premium loading (if any) and levy.
9. For the Eligible Policies, only the actual paid premiums are tax deductible. The premium refund and premium discount (if any) are not tax deductible. For details on tax deductions, please visit www.vhis.gov.hk, www.ia.org.hk or www.ird.gov.hk and consult your own tax and accounting advisors for tax advice.
10. In case of cancellation or termination of the Eligible Policies during the cooling off period or policy term, the Premium Refund will be cancelled, and value equivalent to relevant insurance premium shall not be refunded to the policyholder. The Premium Refund cannot be redeemed for cash or transferred under all circumstances.
11. Each Eligible Policy can only enjoy the Premium Refund once.
12. The Offer 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.
13. All the Eligible Policies need to undergo normal application process, including underwriting and approval by Cigna Healthcare. Cigna Healthcare reserves the right to accept or reject any application.
14. Staff of Cigna Healthcare and their families are not eligible for the Offer.
15. Cigna Healthcare reserves the right to change, suspend or cancel the Offer or change any of the terms and conditions of the Offer at any time without prior notice. In case of any disputes, Cigna Healthcare’s decision shall be final.
16. In case of any discrepancy between the English and Chinese versions, the English version shall prevail.