Chubb Life 45th Anniversary in Hong Kong

Embrace Care Critical Illness Protector up to 8% Premium Discount!

Promotion Period: 1 Oct - 31 Dec 2021 (both dates inclusive)





You can enjoy up to 8% first-year Premium Discount upon successful enrolment of Chubb Life's Embrace Care Critical Illness Protector ("Chubb Embrace Care") within the Promotion Period.

Please refer to the Promotion Offer Table below and the Terms and Conditions for details

Eligible Plans	1 st Year Premium Discount ^{1,2,3}
Embrace Care Critical Illness Protector	Up to 8%

Act Now! Contact your insurance consultant or our Customer Service Hotline at 2894 9833.



Terms and Conditions:

- 1. The first-year premium discount offer is only for application of Chubb Embrace Care and its riders (if any), signed and submitted to Chubb Life between 1 October 2021 and 31 December 2021 (both dates inclusive), and the policy of a successful application must be issued by Chubb Life on or before 31 January 2022.
- 2. The applicable first-year premium discount rate is determined as follows:

Total annualised premium for the first policy year of Chubb Embrace Care policy (US\$)	First-year premium discount rate
2,500 - less than 3,000	5%
3,000 or above	8%

- 3. When the above first-year premium discount is credited, the total annualized premium payable for the Chubb Embrace Care policy must be not less than the required amount as shown in the above table and the Chubb Embrace Care policy must remain in force. The total annualised premium refers to the annualised premium payable for the first policy year under the basic plan and rider(s)(if any) of Chubb Embrace Care and calculated based on the current amount of premium payable when the premium discount is credited.
- 4. For the avoidance of doubt, all the above first-year premium discount will be applied to the actual amount of premium paid for the basic plan and rider(s)(if any) of the eligible Chubb Embrace Care policy(ies) only.
- 5. The amount of any of the premium discount is non-transferable and cannot be redeemed for cash. If the Chubb Embrace Care policy is cancelled during the cooling-off period, the policyowner will receive the actual amount of premium paid only.
- 6. The eligible Chubb Embrace Care policy may specify a monthly / quarterly / semi-annual / annual premium payment mode. For details on the benefits and the full terms and conditions of Chubb Embrace Care and applicable rider(s) (if any), please refer to the respective product brochure(s) and policy document(s).
- 7. The premium discount offer above cannot be used in conjunction with any other promotion(s) offered by Chubb Life, unless otherwise expressly agreed by Chubb Life in writing.
- 8. Chubb Life reserves the right to, at any time without prior notice, vary, suspend or terminate this promotion and/or any of the offers under this promotion, and to amend the terms and conditions of this promotion. For the avoidance of doubt, the premium discount applicable to the eligible policy issued prior to such variation, suspension or termination of the premium discount offer will remain unaffected.
- 9. The decision of Chubb Life on all matters and disputes relating to this promotion shall be final and conclusive.
- 10. These terms and conditions are governed by and shall construed in accordance with the laws of Hong Kong SAR. The courts of Hong Kong SAR shall have exclusive jurisdiction in any dispute arising out of these terms and conditions.
- 11. No person other than Chubb Life and the applicants/owners of the eligible policies will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce any provision of these terms and conditions.

Contact Us

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life.chubb.com/hk

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This leaflet is for general reference only and should not be regarded as professional advice, recommendation and it is not part of the policy. It should be read along with other materials which provide details of the product information. Such materials include, but not limited to, product brochure that contains key product risks, policy provisions that contain exact terms and conditions, benefit illustrations (if any) and other policy documents and other relevant marketing materials, which are all available upon request. You might also consider seeking independent professional advice if needed.

This leaflet is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell, solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Chubb Life refers to Chubb Life Insurance Company Ltd. (Incorporated in Bermuda with Limited Liability).

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