# **Chubb Life 45<sup>th</sup> Anniversary** in Hong Kong

## Chubb Assured Medical Series – All Years 4.5% Premium Discount!

Promotion Period: 1 Apr - 30 Jun 2021 (both dates inclusive)





You can enjoy 4.5% premium discount yearly upon successful enrolment of Chubb Assured Medical Series within 1 Apr - 30 Jun 2021 (both dates inclusive). Act now!

What's more? If your child aged 10 or below also successfully enrols Chubb Assured with you, you may enjoy a 50% Child Discount<sup>1,2,3</sup> on the Child Policy. That means you can enjoy up to 52.25%<sup>1,2,3,8</sup> yearly discount on the Child Policy until the child is aged 11 or above.

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

#### Offer Table

Insured	Yearly Premium Discount
Adult / Child not eligible for the Child Discount <sup>1,2,3</sup>	4.5%
Child eligible for the Child Discount <sup>1,2,3</sup>	<ul> <li>When the insured child is aged 10 or below: 52.25%,12,3,8</li> <li>When the insured child is above age 10: 4.5%</li> </ul>

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



#### Remarks for the Child Discount:

- 1. The 50% Child Discount ("Child Discount") shall be applicable to the premium (excluding any premium loading as stated on the Policy Data Page) payable for a Chubb Assured policy ("Child Policy") on each premium due date provided that:
  - a. the age of the insured of the Child Policy is 10 or below on the relevant premium due date;
  - b. the owner of the Child Policy is the insured's parent or guardian; and
  - c. the owner of the Child Policy is also an insured person under another Chubb Assured policy ("Adult Policy") issued by Chubb Life and such Adult Policy must remain in force on the relevant premium due date of the Child Policy.
- For the avoidance of doubt:
  - a. A maximum of 4 children can enjoy the Child Discount per parent or guardian.
  - b. If the Child Policy is issued subsequent to the Adult Policy, the Child Discount will be applied to the Child Policy from its first premium due date.
  - c. If the Child Policy is issued before the Adult Policy, the Child Discount will be applied to the Child Policy from its next premium due date.
  - d. If the Child Policy is cancelled during the cooling-off period, the owner will receive the actual amount of premium(s) paid for the Child Policy only.
  - e. If the Adult Policy is terminated, the Child Discount applicable to all the relevant policies will cease on the next premium due date of each of such policies.
- . For details of the Child Discount, please refer to the product brochure and policy documents.

#### Terms & Conditions for the Premium Discount Offer:

- 4. The Premium Discount Offer is offered by Chubb Life Insurance Company Ltd. ("Chubb Life"), subject to the following terms and conditions.
- 5. The Premium Discount Offer is only applicable to an application for Chubb Assured (valid for monthly / quarterly / semi-annual / annual premium payment mode) signed and submitted to Chubb Life between 1 Apr 2021 and 30 Jun 2021 (both dates inclusive) ("Promotion Period"), and the policy of the successful application must be issued by Chubb Life on or before 31 Jul 2021 ("Eligible Policy").
- 6. When the Premium Discount Offer is credited, the Eligible Policy must remain in force.
- 7. For the calculation of the Premium Discount Offer, the premium discounts will be applied on the actual amount of premium paid under an Eligible Policy (excluding any premium loading).
- 8. Where both the Child Discount and the Premium Discount Offer are applicable to a Child Policy, the premium discounts under the Premium Discount Offer will be applied after the Child Discount has been applied. Subject to the terms and conditions applicable for the Child Discount, the total premium discounts in respect of such Child Policy shall consist of:
  - a. i) 50% Child Discount on the premium payable for the policy year plus (ii) 4.5% discount on the balance of premium payable for the first policy year after the Child Discount has been applied;
- 9. For details on the benefits and the full terms and conditions of Chubb Assured, please refer to the product brochure and policy documents.
- 10. In this leaflet, "You", "you" or "your" refers to the policyowner.
- 11. The amount of the Premium Discount Offer is non-transferable and cannot be redeemed for cash. If the Eligible Policy is cancelled during the cooling-off period, the policyowner will receive the actual amount of premium paid only.
- 12. The Premium Discount Offer is not eligible to policyowner(s) who has previously cancelled their Chubb Assured policy(ies) during the cooling-off period.
- 13. The Premium Discount Offer cannot be used in conjunction with any other promotion(s) offered by Chubb Life, unless otherwise expressly agreed by Chubb Life in writing.
- 14. 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 offer applicable to the eligible policy issued prior to such variation, suspension or termination of the offer will remain unaffected.
- 15. The decision of Chubb Life on all matters and disputes relating to this promotion shall be final and conclusive.
- 16. These terms and conditions are governed by and shall be construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong"). The courts of Hong Kong shall have exclusive jurisdiction in any dispute arising out of these terms and conditions.
- 17. 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**

Chubb Life Insurance Company Ltd. (Incorporated in Bermuda with Limited Liability) 22/F, Chubb Tower, Windsor House, 311 Gloucester Road, Causeway Bay, Hong Kong

life.chubb.com/hk

### Chubb. Insured.<sup>™</sup>

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 insurance products outside Hong Kong.

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

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Apr 2021 2021/Q2\_AMS\_Campaign/AGY/EN