

# Chubb Smart Endowment Plan - 8% Premium Prepayment Discount!

Promotion Period: 1 Oct - 31 Dec 2022 (both dates inclusive)

CHUBB®  
安達人壽



Within the Promotion Period, when you successfully enroll in Chubb Smart Endowment Plan (“Chubb Smart”)<sup>1</sup> and choose to prepay the Premium for the 2<sup>nd</sup> Policy Year at Policy inception<sup>3</sup>, we will offer an 8% discount on the Premium payable for the 2<sup>nd</sup> Policy Year. The prepaid Premium will be deposited in a non-interest bearing Premium Deposit Account (“PDA”)<sup>4</sup>. At the 1<sup>st</sup> Policy Anniversary, we will automatically use the balance of the PDA to settle the 2<sup>nd</sup> Policy Year’s Premium.

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

Eligible Plans	Premium Prepayment Discount <sup>2</sup>
Chubb Smart Endowment Plan	8%

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

## Terms and Conditions

1. Chubb Smart will be offered for a limited period only and is subject to a quota limit. Both the offering period and the quota limit are determined by the Company and subject to change from time to time. The Company reserves the right to withdraw offering Chubb Smart without prior notice, regardless of whether or not we have received Applications for Chubb Smart. If we decide to withdraw offering Chubb Smart after receiving your Application, we will refund to you the total Premiums paid for Chubb Smart without any interest.
2. The premium prepayment discount offer is only for application of Chubb Smart, signed and submitted to Chubb Life between 1 Oct 2022 and 31 Dec 2022 (both dates inclusive), and the policy of a successful application must be issued by Chubb Life on or before 31 Jan 2023.
3. Application for the prepayment of the Premium of the 2<sup>nd</sup> Policy Year will only be accepted at policy Application.
4. Any amount in the PDA is unable to be withdrawn or returned to you or your estate, as the case may be, unless the Policy is also cancelled, surrendered or otherwise terminated before the first Policy Anniversary. Any amount held in the PDA is independent of the Policy, and will not be taken into account when calculating the Total Basic Premiums Paid or any benefit payable under the Policy. The Beneficiary is not entitled to any amount held in the PDA.
5. For the avoidance of doubt, all the above premium discount will be applied to the actual amount of premium paid for the basic plan of an eligible Chubb Smart policy only.
6. For details on the benefits and the full terms and conditions of Chubb Smart, please refer to the respective product brochure(s) and policy document(s).
7. The amount of any of the above premium discount is non-transferable and cannot be redeemed for cash. If the Chubb Smart policy is cancelled during the cooling-off period, the policyowner will receive the actual amount of premium paid only.
8. The premium prepayment discount is not eligible to policyowner(s) who has previously cancelled their Chubb Smart policy during cooling-off period.
9. The premium discount above cannot be used in conjunction with any other promotion(s) offered by Chubb Life, unless otherwise expressly agreed by Chubb Life in writing.
10. Chubb Life reserves the right to, at any time without prior notice, vary, suspend or terminate any of the above premium discount offers, and to amend the terms and conditions of the above premium discount offer. For the avoidance of doubt, the premium discount applicable to an eligible policy issued prior to such variation, suspension or termination of the premium discount offer will remain unaffected.
11. The decision of Chubb Life on all matters and disputes relating to the above premium discount offers shall be final and conclusive.
12. These terms and conditions are governed by and shall construed in accordance with the laws of Hong Kong. The courts of Hong Kong shall have exclusive jurisdiction in any dispute arising out of these terms and conditions.
13. 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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## Chubb. Insured.<sup>SM</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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