

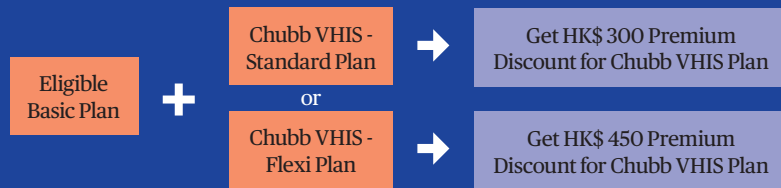
# VHIS Combo Discount Offer

Get an annual discount up to HK\$450\* for the first year and renewal premium

CHUBB®  
安達人壽



To support the launch of Voluntary Health Insurance Scheme (VHIS) by the Government, you can get an annual discount up to HK\$450\* for the first year and renewal premium for any successful enrolment of Chubb VHIS Plan, if you are applying concurrently for or holding an Eligible Basic Plan.



\*Based on annual premium payment mode and eligibility is subject to the T&C.

**Act Now! Contact your insurance consultant or call our Customer Service Hotline at 2894 9833 for more details and the Eligible Basic Plan List.**

## Terms and Conditions:

1. The “VHIS Combo Discount Offer” (the “Offer”) is offered by Chubb Life Insurance Company Limited (the “Company”, “Chubb Life”), subject to the following terms and conditions.
2. The Offer is applicable to Chubb VHIS - Standard Plan / Chubb VHIS - Flexi Plan (“VHIS Plan”) if the customer purchases an Eligible Basic Plan at the same time or holds an inforce Eligible Basic Plan with Chubb Life. The Offer is valid for monthly / quarterly / semi-annual / annual premium payment mode. Modal factor for monthly / quarterly / semi-annual / annual premium payment mode is 0.0872 / 0.2594 / 0.5125 / 1.
3. Premium payable on VHIS Plan with the Offer is calculated as follows:

$$\left[ \begin{array}{ccc} \text{Standard Premium} & + & \text{any extra premium due} \\ \text{of VHIS Plan} & & \text{to underwriting (if any)} \end{array} \right] - \text{premium discount} \times \text{modal factor}$$

4. The policyowner and insured of the Eligible Basic Plan must be the same as the policyowner and insured of the VHIS Plan.
5. Each customer can enjoy the Offer on each purchase of VHIS Plan as long as he / she holds an inforce Eligible Basic Plan.
6. In the event that the Eligible Basic Plan(s) is no longer in force, the Company reserves the right to cancel the premium discount commencing from the next premium payment date of VHIS Plan.
7. For the benefits and the exact terms and conditions of the Eligible Basic Plan(s) and VHIS Plan, please refer to the respective product brochure(s) and policy documents.
8. The Offer will only be applied to deducting the first-year and renewal premium payable on VHIS Plan. The amount of premium discount has no cash value. As such, it cannot be transferred to other policies, credited to any premium deposit account or redeemed for cash. If policy is cancelled during the cooling-off period, only the actual amount of premium paid will be refunded to you.
9. The Offer can be used in conjunction with any other promotion(s) offered by Chubb Life. The calculation of other promotion(s) shall be based on the premium after discount of this Offer.
10. Chubb Life reserves the right to vary, suspend or terminate the Offer and / or amend the Terms and Conditions at any time without prior notice.
11. In the event of a dispute, the decision of Chubb Life shall be final and conclusive.

## Contact Us

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

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## Chubb. Insured.<sup>SM</sup>

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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.

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