

Partner Income Protection

CHUBB®

Chubb Life

Partner Income Protection



If you are like most people, a stable and continuous income is the foundation that supports your ability to pay expenses, continues your lifestyle and achieves future plans. The interruption of producing income due to accident or sickness would most probably make it difficult or impossible to provide for basic ongoing family needs. To make matters worse yet, additional expenses are normally incurred when serious disability occurs making the person an income consumer rather than an income producer.

With Chubb Life's Partner Income Protection (the "Rider"), you can now protect your income and your financial future...without facing financial hardship.

Guaranteed Renewable Till 65 Years Old

- Available to anyone aged 18 - 55 years old, renewable up to age 65.
- Coverage is renewed at the end of every 5 years with renewal premiums based on the attained age.

Comprehensive Coverage

The Rider offers the most comprehensive coverage you needed with nine different kinds of benefits included.

Total Disability Benefit

This provides you a maximum monthly benefit up to 75% of your monthly income, in case you are completely and continuously disabled due to injury or sickness.

Residual Disability Benefit¹

In event of having an monthly earning reduction by more than 25% after suffering total disability for which disability benefit has been paid for 30 days or above, a residual disability benefit is payable up to 2 years, to ensure you can maintain your current lifestyle and living.

Presumptive Disability Benefit

If disability occurred resulted in total and irrecoverable loss of sight in both eyes or loss of use of 2 limbs, you can immediately entitle to have total disability benefit; benefit is still payable even if you return to work.

**Transplant Benefit**

If total disability results from being a donor to an immediate family member or recipient in body transplant, the waiting period will be waived and total disability benefit becomes immediately payable.

Waiver of Premium

While benefit payment is payable during total, residual or presumptive disability period, premiums which fall due will be totally waived, to release your financial burden and you can enjoy the benefit at all times.

No Claim Discount

After the Rider has been in force for 5 or more consecutive years, a 10% discount on the renewal premium will be offered if you received no benefit payment in the preceding years before Rider renewal.

Accidental Death Benefit

In case of mishap due to accidental happenings, an Accidental Death Benefit is payable to help relief the immediate financial burden of the family.

Hospitalization Benefit

To cover your medical expenses in hospital, Hospitalization Benefit will provide a benefit payment per day, after the first 14 days of confinement.

Rehabilitation Benefit

After 6 consecutive months in receiving your Total Disability Benefit, Rehabilitation Benefit will cover your expenses in approved occupational rehabilitation programs, to ensure you can return to work sooner, for a healthier life.

Conditional Renewability Till Age 70

The Rider will be conditionally renewable till age 70; if you are working full time beyond age 65, you can well have the total disability coverage, as long as you are an income producer.

Numerous Waiting Period Selection Available

3 options of waiting period available to suit your individual needs, you may choose amount 90, 180, 365 days.



Benefit Periods At Your Own Choice

4 options of Benefit Periods available, covering disability resulted from sickness or accident.

Option	1	2	3	4
Sickness	1 year	2 years	5 years	Up to Age 65
Accident	1 year	Up to Age 65	Up to Age 65	Up to Age 65

Supreme Benefit² To Provide You With Additional Coverage

To further enhance your coverage, you may choose our Partner Income Protection Supreme, offering 2 more unique benefits to ensure your benefits are adjusted, with your increasing living standards and protection needs.

Cost of Living Adjustment Benefit

The benefit will be increased by 5% annually, while the insured is receiving total disability benefit; this ensures you can have the adequate income, to cover the increasing living standards.

Guaranteed Insurability Option

It can give you the right to increase your benefit amount at each 3rd anniversary, before age 45; this helps ensure your coverage can keep up with your income growth.

Benefits

- Provides you with monthly income payments while you are disabled by accident or sickness, resulting in total, presumptive or residual disability
- Benefit payments can help you meet your daily expenses, eliminating the need to use your hard-earned savings during disability
- Maintaining your dignity and your lifestyle while fulfilling lifetime dreams at all times
- Flexible options in benefit period and waiting period are available, your coverage can be tailor-made to suit your unique needs
- With the Partner Income Protection Supreme, you can well assure benefit payments are adjusted to reflect the increasing cost of living
- Providing the peace of mind and sense of security for you and your family

Notes:

1. The Residual Disability Benefit is not available to 1 year sickness & 1 year accidental benefit period option.
2. The issue age of the supreme Benefit is 18 to 45 years old.

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