

# Post COVID-19 Vaccination Coverage

We strive to safeguard your health

**Eligibility:** applicable to the insured under any eligible Chubb Life policy(ies)<sup>1</sup> issued on or before 30 June 2022.

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安達人壽



Chubb Life remains committed to your wellbeing. To protect you from any adverse effects from the vaccine against COVID-19, we are offering a free Post COVID-19 Vaccination Coverage to all insured<sup>2</sup> under any eligible Chubb Life policy(ies)<sup>1</sup>. No registration is required to enjoy the coverage.

If the insured<sup>2</sup> suffers from an Adverse Event Following Immunization (“AEFI”)<sup>8</sup> after receiving an Approved Vaccine<sup>8</sup> during the Coverage Period<sup>3</sup>, we will provide the following coverages:

Post COVID-19 Vaccination Coverage <sup>7</sup>	Coverage Amount <sup>7</sup>
Post Vaccination Hospital Cash Benefit	<ul style="list-style-type: none"><li>▪ HKD800 per day (doubled to HKD1,600 if the Eligible Person<sup>2</sup> is Confined in an Intensive Care Unit)</li><li>▪ Maximum 7 days</li></ul>

Please refer to the Terms and Conditions for details.

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



## Terms and Conditions for “Post COVID-19 Vaccination Coverage” (“Coverage”)

1. The Coverage is offered by Chubb Life Insurance Company Ltd. (incorporated in Bermuda with limited liability) (“Company” / “we” / “us”) to the Eligible Policy except policy of Chubb Assured Medical Series underwritten by the Company (“Eligible Policy”).

### Eligibility

2. The Coverage is only applicable to the person whose life is insured under an Eligible Policy issued on or before 30 June 2022 (“Eligible Person”). For the avoidance of doubt, the person who is already under the coverage of “Chubb Assured Medical Series - Post COVID-19 Vaccination Coverage” will not be eligible to this Coverage.
3. The coverage period (“Coverage Period”) is as follows:
- For an Eligible Policy issued on or before 14 November 2021, the Coverage Period starts from 15 November 2021 to 30 June 2022 (both days inclusive).
  - For an Eligible Policy issued within the period from 15 November 2021 to 30 June 2022, the Coverage Period is 6 months from the Date of Issue (both days inclusive) of the Eligible Policy as shown on its Policy Data Page or up to 30 June 2022, whichever is later.
4. The Eligible Policy must remain effective during the Coverage Period and at the time of the payment of benefits under the Coverage.
5. If the Eligible Policy is lapsed, no Coverage shall be provided during the period from the date of lapse of the policy to the approval date of reinstatement.
6. Provided that the Eligible Policy is reinstated pursuant to the clauses therein (if applicable), the Coverage will be reinstated along with the Eligible Policy for the Coverage Period as stated herein. For the avoidance of doubt,
- for an Eligible Policy issued on or before 14 November 2021, the end date of the Coverage Period should be 30 June 2022 regardless of reinstatement;
  - for an Eligible Policy issued within the period from 15 November 2021 to 30 June 2022, the Coverage Period is 6 months from the Date of Issue (both days inclusive) of the Eligible Policy as shown on the Policy Data Page or up to 30 June 2022, whichever is later; and
  - the reinstatement of the Coverage shall be without prejudice to the terms and conditions as stated herein.

### Benefits

7. The Coverage provides the following benefits if the Eligible Person suffers from AEFI within fourteen (14) days after receiving an Approved Vaccine during the Coverage Period.
- Post Vaccination Hospital Cash Benefit: we shall pay a daily benefit amount of HKD800 for each day the Eligible Person is Confined in a Hospital within fourteen (14) days after receiving an Approved Vaccine during the Coverage Period as a result of AEFI. The daily benefit amount will double to HKD1,600 if the Eligible Person is admitted to an Intensive Care Unit during Confinement. This benefit is restricted to one payment per day and a maximum of seven (7) days for each Eligible Person regardless of the number of eligible Confinements and Eligible Policy during the Coverage Period.

### Definitions

8. Capitalized words or terms that appear under these Terms and Conditions shall, unless the context otherwise provides, carry the meaning as defined below. For other capitalized words or terms, please refer to the policy provision of Eligible Policy.

<b>Accident</b>	means a sudden and unforeseen event occurring entirely beyond the control of the Insured and caused by violent, external and visible means.
<b>Adverse Event Following Immunization (“AEFI”)</b>	According to the World Health Organization, Adverse Event Following Immunization has the following meanings: <ol style="list-style-type: none"><li>Any untoward medical occurrence which follows immunization and which does not necessarily have a causal relationship with the usage of the vaccine. The adverse event may be any unfavorable or unintended sign, abnormal laboratory finding, symptom or disease.</li><li>There are five categories of AEFI: vaccine product-related reaction, vaccine quality defect-related reaction, immunization error-related reaction, immunization anxiety-related reaction and coincidental event.</li></ol> Source: World Health Organization website (accessed in Feb 2021): <a href="https://vaccine-safety-training.org/classification-of-aefis.html">https://vaccine-safety-training.org/classification-of-aefis.html</a>
<b>Approved Vaccine</b>	The vaccination for the purpose of immunization (not correlated to vaccines administered after the onset of infection), including the first dose, subsequent doses and booster doses must be approved and provided by the HKSAR or Macau SAR Government under their public COVID-19 vaccination program, and prescribed by a Registered Medical Practitioner and administered by the same or by a Registered Nurse of Hong Kong or Macau during the Coverage Period in any public Hospital, private Hospital, Registered Medical Practitioner clinic or offsite locations as designated by the HKSAR or Macau SAR Government .
<b>Confinement or Confined</b>	means an admission of the Eligible Person to a Hospital that is recommended by a Registered Medical Practitioner for medical service and as an In-Patient as a result of a Medically Necessary condition for a period of no less than six (6) consecutive hours. No minimum period is required for Confinement in connection with any Emergency Treatment in a Hospital as a result of an Emergency for the performance of a surgical procedure or other medical service in a Hospital.  Confinement shall be evidenced by a daily room charge invoiced by the Hospital and the Eligible Person must stay in the Hospital continuously for the entire period of Confinement.
<b>COVID-19</b>	means a confirmed COVID-19 case as defined by the World Health Organization. The diagnosis must always be supported by a relevant test report. Clinical diagnosis alone does not meet this standard.
<b>Disability</b>	means any disability resulting from Illness or accidental bodily Injury arising from the same cause including any and all complications therefrom, except that if the Insured completely recovers for a period of ninety (90) days continuously following the latest discharge from Hospital at the end of a Confinement, or the date of last Treatment by the Registered Medical Practitioner, whichever is later, any subsequent Treatment shall be considered a new Disability.
<b>Emergency</b>	means an event or situation that medical service is needed immediately in order to prevent death, permanent impairment or other serious consequences of the Insured's health.
<b>Hospital</b>	means an establishment duly constituted and registered as a hospital under the laws of the relevant territory in which it is established, which is for providing medical service for sick and injured persons as inpatients, and which - <ol style="list-style-type: none"><li>has facilities for diagnosis and major operations;</li><li>provides 24 hours nursing services by licensed or registered nurses;</li><li>has 1 or more Registered Medical Practitioners; and</li><li>is not primarily a clinic, a place for alcoholics or drug addicts, a nature care clinic, a health hydro, a nursing, rest or convalescent home, a hospice or palliative care centre, a rehabilitation centre, an elderly home or similar establishment.</li></ol>
<b>Illness</b>	means a physical condition marked by a pathological deviation from the normal healthy state.
<b>Immediate Family Member</b>	means Insured's spouse, child(ren), parents or parents-in-law.
<b>Injury</b>	means any bodily damage (with or without a visible wound) solely caused by an Accident independent of any other causes.
<b>In-Patient</b>	means the Confinement of the Insured for an Illness or Injury due to Accident as a registered resident bed patient where the Insured uses and is charged for room and board facilities of the Hospital.

<b>Intensive Care Unit</b>	means a section within a Hospital which is designated as an intensive care unit by the Hospital providing one to one nursing care, in which patients undergo specialized resuscitation, monitoring and treatment procedures. The unit must be staffed twenty-four (24) hours a day with highly trained nurses, technicians and doctors, and be equipped with resuscitative equipment and monitoring devices that allow continuous assessment of vital body functions such as heart rate, blood pressure and blood chemistry.
<b>Medically Necessary</b>	<p>means the need to have medical service for the purpose of investigating or treating the relevant Disability in accordance with the generally accepted standards of medical practice and such medical service must -</p> <ul style="list-style-type: none"> <li>(a) require the expertise of, or be referred by, a Registered Medical Practitioner;</li> <li>(b) be consistent with the diagnosis and necessary for the investigation and Treatment of the Disability;</li> <li>(c) be rendered in accordance with standards of good and prudent medical practice, and not be rendered primarily for the convenience or the comfort of the Insured, his family, caretaker or the attending Registered Medical Practitioner;</li> <li>(d) be rendered in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services; and</li> <li>(e) be furnished at the most appropriate level which, in the prudent professional judgment of the attending Registered Medical Practitioner, can be safely and effectively provided to the Insured.</li> </ul> <p>For the purpose of these terms and benefits, without prejudice to the generality of the foregoing, circumstances where a Confinement is considered Medically Necessary include, but not limited to -</p> <ul style="list-style-type: none"> <li>(i) the Insured is having an Emergency that requires urgent Treatment in Hospital;</li> <li>(ii) surgical procedures are performed under general anaesthesia;</li> <li>(iii) equipment for surgical procedure is available in Hospital and procedure cannot be done on an Out-Patient basis;</li> <li>(iv) there is significantly severe co-morbidity of the Insured;</li> <li>(v) taking into account the individual circumstances of the Insured, the attending Registered Medical Practitioner has exercised his prudent professional judgment and is of the view that for the safety of the Insured, the medical service should be conducted in Hospital;</li> <li>(vi) in the prudent professional judgment of the attending Registered Medical Practitioner, the length of Confinement of the Insured is appropriate for the medical service concerned; and/or</li> <li>(vii) in the case of diagnostic procedures or allied health services prescribed by a Registered Medical Practitioner, such Registered Medical Practitioner has exercised his prudent professional judgment and is of the view that for the safety of the Insured, such procedures or services should be conducted in Hospital.</li> </ul> <p>For the purpose of exercising his prudent professional judgment in (v) to (vii) above, the attending Registered Medical Practitioner shall have regard to whether the Confinement -</p> <ul style="list-style-type: none"> <li>(aa) is in accordance with standards of good and prudent medical practice in the locality for the medical service rendered, and, in the prudent professional judgment of the attending Registered Medical Practitioner, not rendered primarily for the convenience or the comfort of the Insured, his family, caretaker or the attending Registered Medical Practitioner; and</li> <li>(bb) is in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice in the locality for the medical service rendered.</li> </ul>
<b>Out-Patient</b>	means an Insured receiving medical services or Treatments given in a medical clinic, day surgery centre or Hospital where the Insured is not in Confinement.
<b>Owner</b>	means the person who owns the Policy, and referred to as such on the Policy Data Page or any subsequent Endorsement of the Policy.
<b>Registered Medical Practitioner or Physician or Surgeon</b>	means a person qualified by a degree in western medicine legally authorized in the geographical area of his practice and registered in accordance with the Medical Registration Ordinance (Cap. 161 of Laws of Hong Kong) or its equivalent in that person's place of practice to practice medicine or to render medical or surgical services or to perform surgery acceptable to us but excluding any Registered Medical Practitioner or Physician or Surgeon who is the Eligible Person himself and/or Owner and/ or Beneficiary(ies), a licensed insurance intermediary, business partner(s) or employer/employee of the Eligible Person and/or Owner and/or Beneficiary(ies), or the Immediate Family Member of the Eligible Person and/or Owner and/or Beneficiary(ies).
<b>Registered Nurse</b>	means a person who, upon successful completion of a course at a recognized college or school of nursing, is legally authorized by the government of the geographical area of his practice to render nursing services, but excluding any Registered Nurse who is the Insured himself and/or Owner and/or Beneficiary(ies), a licensed insurance intermediary, business partner(s) or employer/employee of the Insured and/or Owner and/or Beneficiary(ies), or the Immediate Family Member of the Insured and/or Owner and/or Beneficiary(ies).
<b>Treatment</b>	means a surgical or medical procedure, the sole purpose of which is the cure or relief of Illness or Injury.

#### Exclusions

9. No benefits under the Coverage will be paid by the Company if any of the following events occurs:
- a. the Eligible Person has already been diagnosed with COVID-19 or already has signs or symptoms of it on or before the commencement date of the Coverage Period; or
  - b. the Eligible Person suffers from AEFI resulting (in whole or in part) from, or contributed by, or as a natural probable consequence of any of the following circumstances:
    - i. any self-inflicted injury or suicide, whether sane or insane; or
    - ii. terrorist attack using biochemical weapons of any kind.

#### Termination

10. The Coverage shall be terminated automatically upon:
- a. the expiry of the Coverage Period;
  - b. the death of the Eligible Person for whatever cause during the Coverage Period;
  - c. termination of the Eligible Policy;
  - d. the total benefit amount paid under the Coverage has reached the maximum amounts as specified under clause 7 of the Benefits section; or
  - e. the issuance of Chubb Assured Medical Series policy covering the Eligible Person
- whichever is the earliest.

#### Notice and Proof of Claims

11. For the benefits under the Coverage, a claim shall be submitted to us in the form prescribed by us within thirty (30) days following the Eligible Person's admission to Hospital. Failure to do so may invalidate the claim.
12. For this purpose, a claim shall be deemed not valid or complete and benefits under the Coverage shall not be payable unless the following documents shall have been furnished by the claimant at his/her own expense to us for processing of such claim:
  - a. completed claim form(s) designated by the Company;
  - b. proof of Approved Vaccine with date of receiving vaccination (e.g. vaccination records, a copy of medical receipt for Approved Vaccine);
  - c. proof of Confinement (if applicable) with date of admission and medical evidence supplied by a Registered Medical Practitioner to confirm this is due to an AEFI;
  - d. proof of outpatient consultation (if applicable) with date of consultation (e.g. a copy of consultation receipt) and medical evidence supplied by a Registered Medical Practitioner to confirm this is due to an AEFI;
  - e. all relevant information, certificates, reports, evidence, referral letters and other data or materials as reasonably required by the Company.

#### To Whom Benefits are Paid

13. All benefits payable under the Coverage will be paid in a lump sum to the Owner of the Eligible Policy after the claim has been approved. If the Owner is the Insured who has died, it will be paid to the Beneficiary(ies). If the Owner who has died is not the Insured, it will be paid to the Owner's estate.
14. Any payment in connection with the Coverage will be subject to applicable law and the Company's standard screening procedures to be conducted at the time of claim. Payment of the benefits payable under the Coverage to the Owner in the manner pursuant to this clause shall be deemed a good and full discharge of the Company's obligations under the Coverage.

#### General terms and conditions

15. For details on the benefits and the full terms and conditions of the Eligible Policy, please refer to the product brochure and policy documents.
16. Unless otherwise specified herein, all other terms and conditions of the Eligible Policy shall remain unchanged.
17. Whenever coverage, benefit or claim payment provided under the Coverage would be in violation of the United Nations Resolutions or the trade and economic sanctions, laws or regulations of the European Union, United Kingdom, Hong Kong or United States of America, such coverage, benefit or claim payment shall be null and void.
18. The Company reserves the right to, at any time without prior notice, vary, suspend or terminate the Coverage, and to amend the terms and conditions of the Coverage. For the avoidance of doubt, the Coverage applicable to the eligible policy issued prior to such variation, suspension or termination will remain unaffected.
19. The decision of the Company on all matters and disputes relating to the Coverage shall be final and conclusive.
20. These terms and conditions are governed by and shall be 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.
21. No person other than the Company and the Eligible Person will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce any provision of these terms and conditions.

