



Embrace Care Critical Illness Protector First-Year Premium Rebate Offer

You can enjoy 10% premium rebate on the first-year total annualised premium ("**First-Year Premium Rebate Offer**") upon successful enrolment of **Embrace Care Critical Illness Protector** ("**Chubb Embrace Care**") (10-year or 20-year premium payment term) within the period from 1 October 2026 to 31 December 2026 (both dates inclusive) (the "**Promotion Period**").

Please refer to the following table for the applicable premium rebate rates:

Chubb Embrace Care Premium payment term	Premium rebate rate (applicable to all premium payment modes, i.e. "monthly / quarterly / semi-annual / annual")
10-year	10% for the 1st Policy Year
20-year	

The Capitalized terms shall have the meanings as defined in the terms and conditions of this leaflet and the policy provisions of **Chubb Embrace Care**.



Promotion Period:
1 October 2026 –
31 December 2026
(both dates inclusive)



For details, please
refer to the Terms
and Conditions of
this leaflet.



Please contact
your insurance
consultant or call
our Customer
Service Hotline at
2894 9833
for more details.

Terms and Conditions

1. The First-Year Premium Rebate Offer is only applicable to eligible policy(ies) ("**Eligible Policy(ies)**") which meet(s) the following requirements:
 - a) the application(s) of **Chubb Embrace Care** (10-year or 20-year premium payment term) and its rider(s) (if any) must be signed and submitted to Chubb Life Insurance Hong Kong Limited ("Chubb Life") within the Promotion Period; and
 - b) the policy(ies) of the successful application(s) must be issued by Chubb Life on or before 28 February 2027.
2. The First-Year Premium Rebate is applicable to all premium payment modes (i.e. monthly / quarterly / semi-annual / annual) of the Eligible Policy(ies). The First-Year Premium Rebate will be applied to each premium payment in the 2nd Policy Year according to the premium payment mode of the Eligible Policy(ies) and will partially settle any payable premium due in the 2nd Policy Year of the Eligible policy(ies). For the avoidance of doubt, the amount of premium rebate can only be used to offset the amount of premium due for the 2nd Policy Year, withdrawal of the amount of First-Year Premium Rebate is not allowed.
3. When the First-Year Premium Rebate is applied, the Eligible Policy(ies) must remain in force and all premiums payable in respect of the Eligible Policy(ies) must be paid when due in order to enjoy the premium rebate under the First-Year Premium Rebate Offer.
4. For the calculation of the First-Year Premium Rebate, the total annualized premium due and payable for the basic plan of an Eligible Policy in the 1st Policy Year including any Premium Loading as stated on the Policy Data Page (if applicable) but excluding any levy, will be multiplied by the specified premium rebate percentage.
5. For details of the benefits and full terms and conditions, and risk disclosures of **Chubb Embrace Care** and applicable rider(s), please refer to the respective product brochure(s) and policy document(s).
6. The amount of the First-Year Premium Rebate is non-transferable and cannot be redeemed for cash. If the Eligible Policy(ies) is cancelled during the cooling-off period, the policyowner will only be refunded the actual amount of premium and levy (if any) paid.
7. The First-Year Premium Rebate Offer is not applicable to applicant(s) who has submitted applications of **Chubb Embrace Care** policy(ies) before the Promotion Period but withdrew the applications or cancelled their issued **Chubb Embrace Care** policy(ies) during the cooling-off period and then re-applied for the same insurance plan within the Promotion Period.
8. The First-Year Premium Rebate Offer cannot be used in conjunction with any other promotion(s) offered by Chubb Life, unless otherwise expressly agreed by Chubb Life in writing.
9. Chubb Life reserves the right to vary, suspend or terminate all or part of the offers and / or amend the terms and conditions herein at any time without prior notice. For the avoidance of doubt, the First-Year Premium Rebate Offer(s) only apply to the Eligible Policy(ies) issued prior to such variation, suspension or termination of the premium rebate offer(s) will remain unaffected.
10. The decision of Chubb Life on all matters and disputes relating to this promotion shall be final and conclusive.
11. These terms and conditions are governed by and shall be construed in accordance with the laws of Hong Kong SAR. The policyowner and Chubb Life shall irrevocably submit to the exclusive jurisdiction of the courts of Hong Kong in relation to any matter, claim, or dispute arising out of or in connection with these terms and conditions.
12. No person other than Chubb Life and the applicant / policyowner of the Eligible Policy(ies) will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce any of these terms and conditions.
13. The Premium Rebate Offer will be incorporated as part of the Eligible Policy(ies) if the terms and conditions of the Premium Rebate Offer are fulfilled as agreed upon and the respective policy is issued.

Contact Us

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Hong Kong
life.chubb.com/hk

This leaflet is for general reference only and should not be regarded as professional advice, recommendation and it is not part of the policy. The product information in this leaflet does not contain the full terms of the product. It should be read along with other materials which provide details of the product information. Such materials include, but are not limited to, product brochure that contains product features, exclusions and key product risks, policy provisions that contain exact terms and conditions, benefit illustrations (if any) policy documents and other relevant marketing materials, which are all available upon request. You might also consider seeking independent professional advice if needed.

This plan in this leaflet is a standalone product. You can purchase this product without bundling with other insurance products.

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", "our" or "us" herein refers to Chubb Life Insurance Hong Kong Limited.

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