

Serene Care Critical Illness Protector Double Customer Rewards

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 **Serene Care Critical Illness Protector** ("**Serene Care**") 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:

Serene Care Premium payment term	Premium Rebate Rate (applicable to all premium payment modes, i.e. "monthly / quarterly / semi-annual / annual")
For all premium payment term under Serene Care	10% for the 1 st Policy Year

Cancer Screening Offer[#]

If you successfully enroll in the **Serene Care** within the Promotion Period and your total annualised premium of **Serene Care** reaches USD 1,500 or above, the Insured will receive a complimentary **Cancer Screening** ("**Cancer Screening Offer**").

For women:	For men:
Urine test for Human Papillomavirus (HPV)	Blood test for 5 kinds of tumour markers: • AFP - (Liver cancer) • CEA (Colorectal cancer) • EBV Ab IgA (Nasopharyngeal cancer) • CA19-9 (Pancreas cancer) • PSA Total (Prostate cancer)

[#] Chubb Life is not the service provider(s) of the complimentary Cancer Screening. Chubb Life assumes no responsibility or liabilities for any issues that may arise from the services provided by the third-party service provider under the Cancer Screening Offer, including but without limitation to, their quantity, quality, fitness, and availability. The information contained in this leaflet should not be construed as an explicit or implied endorsement, recommendation, or approval of the complimentary Cancer Screening. Chubb Life will not receive any report, information or medical data on the Cancer Screening from the third-party service provider. The Insured is responsible for making arrangement with the third-party service provider for the services under the Cancer Screening Offer.

The Capitalized terms shall have the meanings as defined in the terms and conditions of this leaflet.



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

First-Year Premium Rebate Offer

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 **Serene Care** 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 pay all the premiums towards the Eligible Policy(ies) 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. 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.
6. The First-Year Premium Rebate is not applicable to applicant(s) who has submitted applications of **Serene Care** policy(ies) before the Promotion Period but withdrew the applications or cancelled their issued **Serene Care** policy(ies) during the cooling-off period and then re-applied for the same insurance plan within the Promotion Period.
7. The First-Year Premium Rebate Offer herein cannot be used in conjunction with any other promotion(s) offered by Chubb Life except Cancer Screening Offer, unless otherwise agreed by Chubb Life.

Cancer Screening Offer

8. The Cancer Screening Offer is only applicable to the Owner of the eligible policy(ies) who also signed and submitted **Serene Care** with a total annualised premium of USD 1,500 or above to Chubb Life within the Promotion Period, and the policy(ies) of the successful application(s) must be issued by Chubb Life on or before 28 February 2027 ("**Eligible Policy(ies)**"). The Cancer Screening is only available for the Insured who is aged 18 or above. Each Insured is only entitled to one complimentary Cancer Screening.
9. The Cancer Screening redemption voucher will be sent by post to the mailing address provided by the Owner of the Eligible Policy(ies) within 14 working days after the expiry of the Waiting Period of **Serene Care**. The Eligible Policy must be in force and have no outstanding premium at the time when the redemption voucher is issued. Chubb Life will not re-issue the redemption vouchers that are lost, damaged, not used after the expiry date, or, or not successfully delivered due to any inaccurate / incorrect information provided by the Owner.
10. The Cancer Screening redemption vouchers are only available while stocks last. It cannot be transferred, exchanged or redeemed for cash or any other items / services. Chubb Life reserves the right to substitute goods or services of equivalent value for the services offered by any third-party service provider.
11. The provision and use of the redemption vouchers or letters is subject to the terms and conditions printed on the redemption vouchers or letters (if any) and as determined by the third-party service provider(s) from time to time. The Insured is responsible for making his / her own arrangement for redeeming the Cancer Screening Offer. All enquiries or complaints regarding the redemption vouchers or letters and any services in relation thereto should be directed to the third-party service provider(s).
12. For the avoidance of doubt, the Cancer Screening is not part of the product features or benefits nor part of **Serene Care** or benefit item under the terms and conditions of Serene Care.

Other Terms and Conditions

13. For details on the benefits, full terms and conditions, and risk disclosures of **Serene Care**, please refer to the respective product brochure(s) and Policy document(s).
14. 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) and the Cancer Screening Offer(s) only apply to Eligible Policy(ies) issued prior to such variation, suspension or termination of such offers will remain unaffected.
15. The decision of Chubb Life on all matters and disputes relating to this promotion shall be final and conclusive.
16. 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.
17. 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.
18. 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

Chubb Life Insurance Hong Kong Limited

35/F, Chubb Tower, Windsor House,
311 Gloucester Road, Causeway Bay,
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 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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