



## Chubb Every Care Critical Illness Insurance Plan First-Year Premium Rebate Offer

You can enjoy 25% premium rebate on the first-year total annualised premium (“First-Year Premium Rebate Offer”) upon successful enrolment of **Chubb Every Care Critical Illness Insurance Plan (“Chubb Every Care”)** (10-year, 18-year or 25-year premium payment term) within the period from 26 May 2026 to 30 September 2026 (both dates inclusive) (the “Promotion Period”).

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

Premium payment term	Premium rebate rate
10-year	25% for the 1 <sup>st</sup> Policy Year
18-year	
25-year	

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

For First-Year Premium Rebate Offer details, please refer to the terms and conditions of this leaflet.



Promotion Period:  
26 May 2026 -  
30 September 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 Every Care** (10-year, 18-year or 25-year premium payment term) 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 30 November 2026.
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 2<sup>nd</sup> Policy Year according to the premium payment mode of the Eligible Policy(ies) and will partially settle any payable premium due in the 2<sup>nd</sup> 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 2<sup>nd</sup> 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 1<sup>st</sup> 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 Every Care**, please refer to the respective product brochure(s) and policy document(s).
6. The First-Year Premium Rebate is non-transferable and cannot be withdrawn or redeemed for cash upon termination of the Eligible Policy(ies). This includes, without limitation, where the Eligible Policy(ies) is cancelled during the cooling-off period, surrendered or the claim of Death Benefit is made.
7. The First-Year Premium Rebate Offer is not applicable to applicant(s) who has submitted applications of **Chubb Every Care** policy(ies) before the Promotion Period but withdrew the applications or cancelled their issued **Chubb Every 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 First-Year Premium Rebate Offer will be incorporated as part of an Eligible Policy provided that the terms and conditions of the First-Year Premium Rebate Offer are duly fulfilled and the relevant Eligible Policy is issued.

## Contact Us

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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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