

CHUBB®

Critical Illness Protection

Side by Side Dementia Insurance Plan

Product Brochure



Prepare for tomorrow, with a trusted partner by your side

Dementia is more common than many realise, and its impact can be long lasting. Caring for someone with dementia is not a one-time challenge but rather a long journey that can stretch over many years. It affects not only the person diagnosed but the entire family. From making care decisions and adapting daily routines to managing rising long-term medical costs, the experience can quickly become overwhelming.

That's why we introduced the **Side by Side Dementia Insurance Plan** ("Side by Side" or the "Plan"), the first-in-market¹ basic plan solely focused on covering dementia condition. It's more than just coverage — it's a trusted partner that stands by your side throughout the whole journey, from early detection and diagnosis to long-term financial assistance, access to personalised value-added services² and caregiver support.

Product Highlights

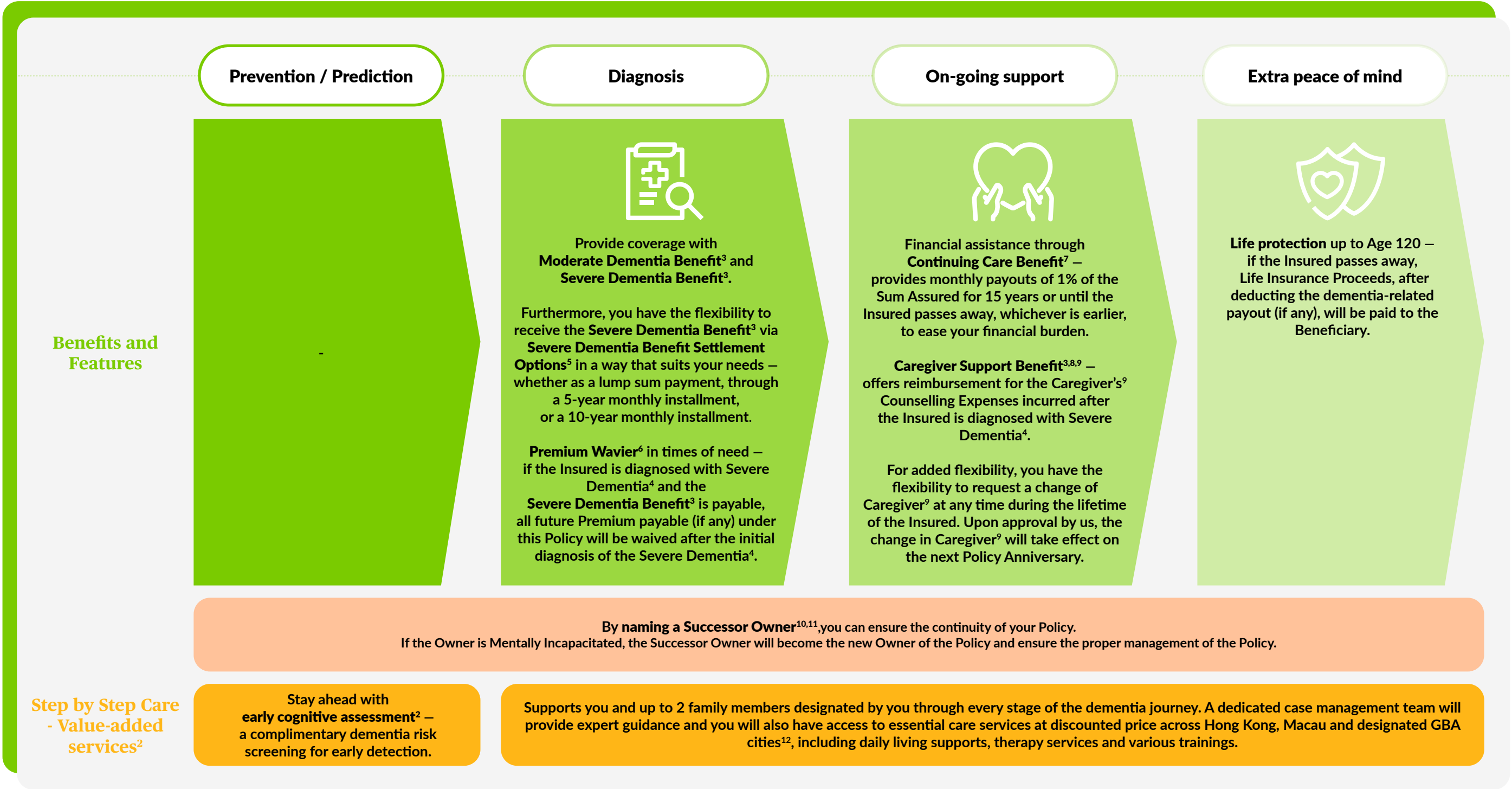


Product Highlights



Your Journey, Thoughtfully Protected

With **Side by Side**, you'll have a dedicated and compassionate guide to support you and your loved ones at every stage of the dementia journey.



Note:
Please refer to "Benefit Schedule" and "Step by Step Care - Value-added services" section for the detailed benefits and services.

DID YOU KNOW?

In Hong Kong, 1 in every 10 people aged 70 or above is living with dementia and the prevalence rises to 1 in 3 among those aged 85 or older⁽ⁱ⁾.

In 2024, dementia was the 7th leading cause of death in Hong Kong⁽ⁱⁱ⁾.

The total number of people living with dementia in Hong Kong is projected to rise from 180,000 in 2025 to 390,000 by 2045⁽ⁱⁱⁱ⁾.

In Hong Kong 42% of family caregivers face mental-health issues⁽ⁱⁱⁱ⁾.

Sources of information:

⁽ⁱ⁾ Hong Kong Alzheimer's Disease Association: <http://bit.ly/3VtYeCK>

⁽ⁱⁱ⁾ Centre for Health Protection, Leading Causes of Death in Hong Kong 2024: <http://bit.ly/46lvDwy>

⁽ⁱⁱⁱ⁾ The Hong Kong Polytechnic University, 2025: <http://bit.ly/3KkxoRW>

Note:

The above information is obtained from sources that Chubb Life believes to be reliable and is for reference only. However, Chubb Life has not independently verified the information. Chubb Life does not guarantee, represent or warrant the accuracy and completeness of the information and does not assume any responsibility or liability for the information. Chubb Life shall not be responsible or liable for any loss incurred by any person due to reliance on such information.

The Benefits



"I may need help one day, but I want to spare my family from unnecessary difficulties."



Coverage for both Moderate Dementia⁴ and Severe Dementia⁴

A dementia diagnosis often poses emotional, physical, and financial challenges to families who suddenly need to make care decisions, balance work commitments, and manage responsibilities. That's why financial security is crucial when you are going through tough times. It allows you and your family to focus on what truly matters — planning for ongoing care and maintaining the quality of life you deserve.

The Plan offers benefits covering the initial diagnosis of both Moderate Dementia⁴ and Severe Dementia⁴. With 3 plan levels available, you can choose the coverage that best suits your protection needs:

Moderate Dementia Benefit ³	Severe Dementia Benefit ³
20% of the Sum Assured	100% of the Sum Assured less any Moderate Dementia Benefit ³ paid (if any)
Eligible before the Insured reach the Age of 86	

Please refer to the "Benefit Schedule" section for the detailed benefits.



Severe Dementia Benefit Settlement Options⁵ — tailored payouts for your unique needs

Knowing that every individual's financial needs and circumstances are different, especially during challenging times, we offer flexible settlement options for the Severe Dementia Benefit³. You can choose the payout method that works best for you to receive the Severe Dementia Benefit³ — whether it's a one-time lump sum payment to address immediate financial needs, or monthly installment plan spread over time 5-year or 10-year for ongoing support.

The Benefits



“We didn’t know what the future would hold, but our priority is making sure he’s always well looked after.”



Monthly financial support through Continuing Care Benefit⁷

Dementia can be a long-term challenge, with care needs that evolve over time. To help you plan for the long haul, **Side by Side** offers continued support beyond the initial diagnosis. Starting 1 year after the Severe Dementia Benefit³ is first paid, you will receive monthly payouts of 1% of the Sum Assured for 15 years or until the Insured passes away, whichever is earlier. This ongoing financial support provides a dependable source of income to help you manage the long-term costs and provide greater stability through every stage.



“Watching my mum take care of dad every day, sometimes I worry more about her than him.”




Caregiver Support Benefit^{3,8,9}

Caring for someone with dementia can be emotionally challenging. We believe that meaningful protection should extend to the Caregiver⁹ who stands by the patient every day, because their well-being is just as vital. **Side by Side** offers reimbursement for the Caregiver’s Counselling Expenses incurred after the Insured is diagnosed with Severe Dementia⁴. It provides up to USD 125 per day for a maximum of 15 visits per Policy, ensuring the designated Caregiver⁹ receives the mental health support they need.

For added flexibility, you can submit a request to us to change the Caregiver⁹ during the lifetime of the Insured. Upon our approval, the new Caregiver⁹ will become effective on the next Policy Anniversary.

Step by Step Care - Value-added services²

 *“When my father was diagnosed,
we didn’t even know what questions to ask.
Let alone who to ask them to.”*



One-stop care support service that goes beyond financial help

Dementia brings unfamiliar challenges to daily life, leaving many families unsure of where to begin or how to plan for the future. That’s why the Plan extends the valued-added service via **Step by Step Care²**, a one-stop care support service that starts from the prevention stage across Hong Kong, Macau and designated GBA cities¹².

Whether you’re seeking information, planning next steps, or adjusting to life after diagnosis, a dedicated case management team will be there to assist you overcome worries and uncertainties. You and up to 2 family members designated by you could also access to essential care services at discounted price.

- Personal case management services**
Access to ongoing support from a dedicated case management team which includes registered nurses and medical professionals, to assist you and your designated family members with expert guidance.
- Stay ahead with early cognitive assessment²**
Dementia develops gradually, often beginning with subtle signs, like occasional forgetfulness, repeated questions, or slight confusion. That’s why **Side by Side** empowers you to take early steps with greater clarity and control. The Plan offers a complimentary early cognitive assessment², available once per Policy Year for both the Insured and designated family members. It helps identify signs of dementia that allows proper diagnosis and timely intervention.

- Daily living support**
Engage professional healthcare or personal care workers to assist with daily routines like bathing, feeding, and mobility – supporting the Insured while easing the caregiver’s stress.
- Therapy services**
Benefit from occupational, physiotherapy, speech and music therapies designed to improve safety at home, enhance communication and maintain cognitive function.
- Extended training programmes**
Access to essential training programmes, including cognitive and physical activity training to enhance the quality of life. Designated family members can also join caregiver training sessions on dementia care, equipping with the essential knowledge and communication skills to better care for a loved one diagnosed with dementia.

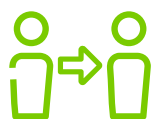
Note:
Step by Step - value-added services and discounted price are provided by and arranged through third-party service provider(s) which are independent contractors and are not our agents, employees, representatives or affiliates. Please refer to the “**Step by Step Care - value-added services leaflet**” for details of the services and terms and conditions.

Other features



Life protection with or without a dementia claim

Your protection never goes to waste, no matter what the future holds. If no dementia claim is made during the Insured's lifetime, the Plan will still provide the Death Benefit which is equivalent to 105% of Total Basic Premium Paid, to the Beneficiary if the Insured passes away.



Policy continuity with a Successor Owner^{10, 11}

What happens if the person managing the Policy is no longer able to? By designating a Successor Owner^{10, 11}, you can ensure the continuity of your Policy. In the event of the Owner is Mentally Incapacitated, the Successor Owner^{10, 11} will become the new Owner of the Policy upon the Company's approval of the Successor Owner's application. It's a practical yet powerful way to ensure proper management of the Policy.



Premium Wavier⁶ in times of need

If the Insured is diagnosed with Severe Dementia⁴ and the Severe Dementia Benefit³ will be payable, all future Premium payable (if any) under this Policy will be waived after the initial diagnosis of the Severe Dementia⁴. This benefit provides extra peace of mind, allowing your family to be fully focused on providing care and comfort, without worrying about ongoing Premium payments.



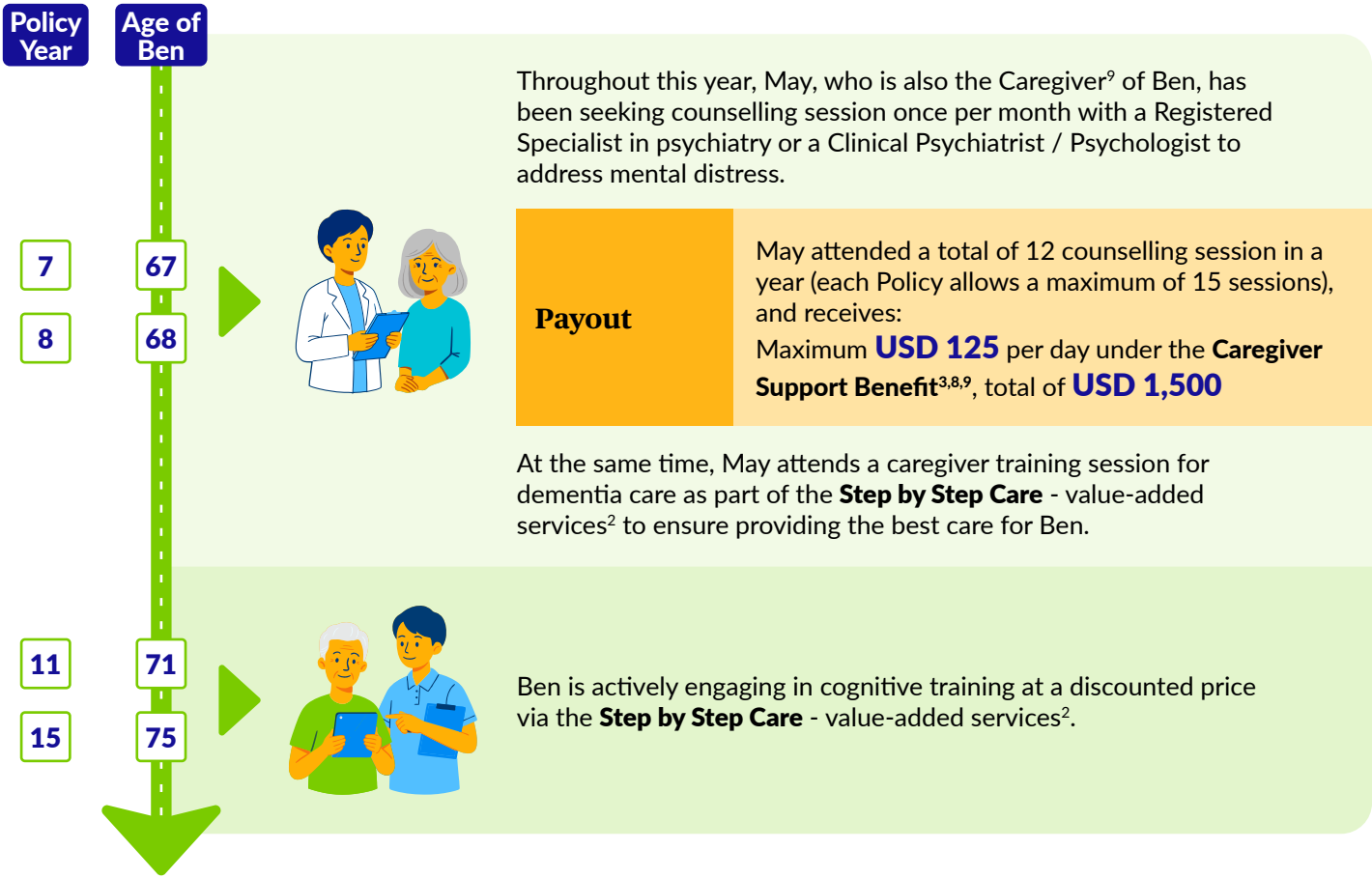
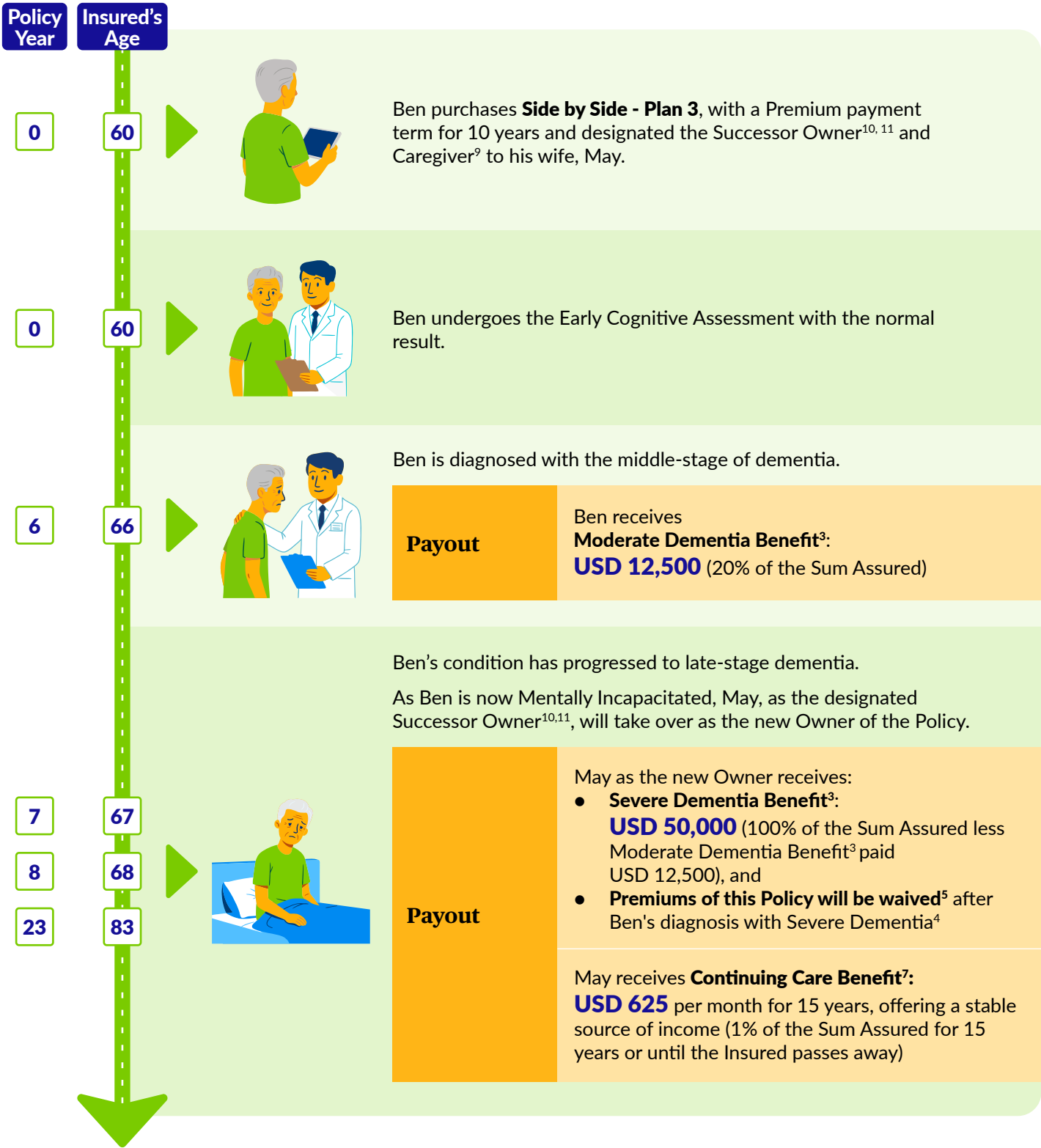
Hassle-free application by answering just one health question

Applying for the Plan is quick and simple. Just answer one health question — no medical underwriting is required. It is a straightforward beginning to the Plan built to support you through every stage of life ahead.

Case Study

Ben is 60 years old, purchases **Side by Side - Plan 3** with the Sum Assured USD 62,500 to boost his long-term care protection against dementia.

Owner and Insured	Ben (Age 60, non-smoker)
Sum Assured for Plan 3	USD 62,500
Premium Payment Term	10 years
Designated Successor Owner ^{10,11} and Caregiver ⁹	May (Ben's wife)



Note:
The above example is hypothetical and for illustrative purposes only. It does not constitute medical advice. You should seek independent professional advice before making any decision on this matter.

Benefit Schedule

Benefit type	Coverage	Details
Moderate Dementia Benefit ³	<ul style="list-style-type: none">20% of Sum Assured	<ul style="list-style-type: none">While the Policy is in force and during the lifetime of the Insured, if the Insured is diagnosed with Moderate Dementia⁴ as confirmed by a Registered Specialist in psychiatry, neurology or geriatrics, after the Waiting Period and before the Insured reaches the Age of 86, the Moderate Dementia Benefit³ becomes payable.
Severe Dementia Benefit ³	<ul style="list-style-type: none">100% of Sum Assured (-) Moderate Dementia Benefit³ paid (if any)	<ul style="list-style-type: none">While the Policy is in force and during the lifetime of the Insured, if the Insured is diagnosed with Severe Dementia⁴ as confirmed by a Registered Specialist in psychiatry, neurology or geriatrics, after the Waiting Period and before the Insured reaches the Age of 86, the Severe Dementia Benefit³ becomes payable.
Continuing Care Benefit ⁷	<ul style="list-style-type: none">1% of Sum Assured per month for 15 years or until the death of the Insured, whichever is earlier	<ul style="list-style-type: none">Additional monthly income payout 1 year after the first payout of Severe Dementia Benefit³.
Caregiver Support Benefit ^{3,8,9}	<ul style="list-style-type: none">Up to USD 125 per day for the Counselling ExpensesMaximum 1 session of counselling per dayMaximum number of claims: 15 per Policy	<ul style="list-style-type: none">Applicable after the Insured is diagnosed with Severe Dementia⁴.We will reimburse the Counselling Expenses incurred by the Caregiver⁹ related to Mental Distress provided by a Registered Specialist in psychiatry or a Clinical Psychologist.
Life Insurance Proceeds	<ul style="list-style-type: none">105% of Total Premiums Paid (+) surplus of Premium paid for the period after the date of death of the Insured (if any) (-) the payout of Moderate Dementia Benefit³ and/or Severe Dementia Benefit³ (if any)	<ul style="list-style-type: none">Life Insurance Proceeds will be paid to the Beneficiary(ies) upon the death of the Insured, provided that your Policy is in force.

More about the Plan

Plan Type	Basic plan		
Product Nature	Dementia protection insurance plan		
Benefit Term	<ul style="list-style-type: none">Payable after the Waiting Period and before the Insured reaches the Age of 86, the Moderate Dementia Benefit³, Severe Dementia Benefit³ and Continuing Care Benefit⁷ will applyUp to Age 120 of the Insured for Caregiver Support Benefit^{3,8,9} and Death Benefit		
Premium Payment Term and Issue Age of the Insured	Premium Payment Term	Issue Age	
	5 Years	Age 40 - 70	
	10 Years	Age 40 - 65	
Premium Payment Mode	Monthly / Quarterly / Semi-annually / Annually		
Premium Structure	Unless otherwise specified, the Premium payable for the next Policy Year is not guaranteed, and we reserve the right to revise or adjust the Premium payable for the next Policy Year according to our applicable premium rate upon each Policy Anniversary, subject to other terms and conditions, if any, as set out in the Policy. Please refer to the Policy provisions for details.		
Currency	US Dollar (USD)		
Sum Assured	Plan 1	Plan 2	Plan 3
	USD 25,000	USD 37,500	USD 62,500

Remarks

1. It is based on a comparison with other protection basic plans that solely focused on covering dementia condition for new Composite and Long-Term Businesses as identified in the Register of Authorized Insurers by Insurance Authority as of 10 October 2025.
2. These services do not form part of the Plan. The Company, the third-party service provider(s) and its designated service provider(s) reserve the right to terminate or vary any part or all of the services at their sole discretion without notice. We shall not be responsible or liable for any acts, negligence and omissions to act on the part of the medical services and treatments provided by the third-party service provider(s) and its designated service provider(s), case management team and medical network, or its personnel (including doctors, nurses, other medical staff or other professional healthcare or personal care workers). We make no representation, warranty or undertaking as to any service offered, provided or procured by the third-party service provider(s) and its designated service provider(s). Your Policy must be in force when using the services. Unless otherwise specified, we only cover the costs for the administrative support of the above services for the Insured and 2 family members designated by Owner. All the actual costs of the services (if any) incurred by arranged and referred services shall be borne by you. In other words, you may be asked to pay for the relevant services when you use them. Please refer to the **"Step by Step Care - value-added services leaflet"** for details and the applicable terms and conditions of the related services.
3. For claiming the Moderate Dementia Benefit, Severe Dementia Benefit and Caregiver Support Benefit, you or the claimant must notify us in writing within 60 days from the date of the Insured's initial diagnosis of a Moderate Dementia or Severe Dementia, or the date of the Caregiver receiving counselling related to Mental Distress (as the case may be) under this Plan. A fully completed claim form and all relevant proof as required by us of claim must be provided to us at your or the claimant's own expense within 180 days of the Insured's initial diagnosis or the Caregiver's counselling date. Please refer to the Policy provisions for the details.
4. The Insured can be considered to suffer from Moderate Dementia or Severe Dementia if they experience conditions that lead to progressive deterioration or loss of intellectual capacity, or abnormal behavior, resulting in a permanent and significant reduction in mental and social functioning. This diagnosis must be supported by specific criteria and confirmed by a Registered Specialist in psychiatry, neurology, or geriatrics. The conditions must directly result in the Insured's total and permanent inability to perform certain Activities of Daily Living, making the Insured require continuous supervision and assistance by another person with Activities of Daily Living. Please refer to the Policy provisions for the detailed definition of Moderate Dementia and Severe Dementia.
5. The request for the payment options is subject to our prevailing administrative rules as determined by us from time to time. If you have chosen an installment payment option and the Insured, after the Severe Dementia Benefit becomes payable, dies before all the installments have been paid to you, the remaining balance of the Severe Dementia Benefit will be paid to you in a lump sum, upon receipt of the proof of death of the Insured.
6. If the Insured is diagnosed with Severe Dementia and the Severe Dementia Benefit is payable, all future Premium payable (if any) under this Policy will be waived after the initial diagnosis of the Severe Dementia. Where there has been an overpayment of premium, we will refund the overpaid premium. Waiver of Premium shall apply from the next scheduled Premium Due Date following the claim of the Severe Dementia Benefit being approved by us.
7. During the lifetime of the Insured and while the Policy is in force, if the Severe Dementia Benefit is payable after the Waiting Period, following the payment of the Severe Dementia Benefit, we will pay Continuing Care Benefit in monthly installments up to 15 years. We will make the 1st installment payment 1 year after the Severe Dementia Benefit is first paid, and continue making installment payments on a monthly basis until all installments are paid or the death of the Insured, whichever is earlier. To receive the Continuing Care Benefit, you or the claimant must submit evidence showing the Insured is alive not less than 1 month but not more than 2 months prior to the 1st installment payment, and on a yearly basis thereafter. We will withhold payment of this benefit if you or the claimant fails to submit evidence to our satisfaction.
8. During the Continuing Care Benefit payout period, evidence of the Insured's survival is required. For the avoidance of doubt, if the necessary evidence of the Insured's survival is not provided, the Caregiver Support Benefit will not be paid.
9. Caregiver means the family member, relative or friend (excluding a foreign domestic helper) of the Insured who is aged 18 or above and assists the Insured with daily activities or medical care after the Insured is diagnosed with Severe Dementia, as designated by you and such designation has been approved and recorded by us.
10. You are strongly advised to designate a Successor Owner who will become the new Owner of the Policy after you are diagnosed as Mentally Incapacitated (as defined under the Mental Health Ordinance (Cap. 136 of the Laws of Hong Kong)) by a Registered Specialist in psychiatry, neurology or geriatrics. In the event that no Successor Owner has been successfully designated and recorded by us, any Moderate Dementia Benefit, Severe Dementia Benefit, Continuing Care Benefit and Caregiver Support Benefit which have become payable will be paid to you even though you have already been diagnosed as Mentally Incapacitated. We reserve the right to withhold payment for any such benefits if we are unable to make payment to you due to any reason beyond our reasonable control.
11. Written application for the designation of a Successor Owner should be made by the Owner. When the Owner is changed or a new Successor Owner is named, any prior designation of Successor Owner will be cancelled. Neither of these actions would change the Beneficiary on our record. The Successor Owner must notify us in writing within 60 days from the date when the Owner becomes Mentally Incapacitated. All relevant proof as required by us must be provided at the Successor Owner's own expense within 180 days from the date of the initial diagnosis. All rights of ownership in your Policy will be passed to the Successor Owner after the Owner dies or is Mentally Incapacitated upon our approval of the request. Please refer to the Policy provisions for details.

12. Designated GBA cities includes Guangzhou, Shenzhen, Zhuhai, Foshan, Dongguan and Zhongshan, and this list is subject to change from time to time upon the mutual agreement between the third-party service provider and the Company.

Notes:

- In this product brochure, “Age” refers to age at the nearest birthday.
- “You” or “your” refers to the Owner of the Policy.
- We will set off or deduct any Indebtedness before making any benefit payment under the Plan. “Indebtedness” means any amount owing by you to us under your Policy including any outstanding Premium together with accrued interest.

Important Information

The product information of this product brochure does not contain the full terms and conditions of the Policy and for general reference only and is not part of the Policy. Please refer to the Policy provisions for the definitions of capitalized terms. This product brochure provides an overview of the key features of this product, details of charges, exclusions and compensation payment conditions, as well as complete terms and conditions should be read along with other materials which cover additional information about this product. Such materials include, but are not limited to, 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 before making application. You might also consider seeking independent professional advice if needed. The Plan may serve as standalone plan(s) without bundling with other type(s) of insurance product.

Side by Side Dementia Insurance Plan is an insurance plan without any savings element, and it is designed for individuals who are looking for long-term financial support to address their health care needs in the event that they were to be diagnosed with dementia.

Key Product Risks

The following information helps you better understand the key product risks associated with this product that you may need to pay attention to before application.

- **Premium Payment Term**

You should only apply for this product if you intend to pay the Premium for the whole of the Premium payment term. If you do not pay the Premium by the relevant Premium Due Date, we allow a Grace Period of 31 days from the relevant Premium Due Date for payment of each Premium. All insurance coverage continues during Grace Period. If we have not received the relevant Premium by the end of the Grace Period, all coverage will automatically lapse on the Grace Period expiry date. If you fail to pay the Premium by the Premium Due Date, your Policy may be terminated. You will lose your insurance coverage and even the Premiums paid as a result.

- **Premium Adjustment**

The Company reserves the right to review and adjust the premium rates of this product based on our expectation and experience of a series of factors including but not limited to investment returns, claims, policy surrenders and expenses. The Company will give prior written notice of any adjustment in premium rates.

- **Credit Risk**

This product is issued and underwritten by the Company. Your Policy is therefore subject to the credit risk of the Company. If the Company is unable to satisfy the financial obligations of the Policy, you may lose your insurance coverage and the Premiums paid.

- **Exchange Rate Risk**

For the Policy denominated in currencies other than local currency, you are subject to exchange rate risk. The political and economic environment can affect the currency exchange rate significantly. Exchange rate fluctuates and is determined by the Company from time to time. Any transaction in foreign currencies involves risk. You should take exchange rate risk into consideration when deciding the Policy currency.

- **Inflation Risk**

Please note that the cost of living in the future is likely to be higher than it is today due to inflation. Hence, the insurance coverage planned today may not be sufficient to meet your future needs.

Policy Termination

The Policy and its coverage will be automatically terminated on the occurrence of the earliest of the following:

- a. lapse of the Policy; or
- b. the Insured's death; or
- c. our receipt of your written request for cancellation of the Policy; or
- d. the diagnosis of Moderate Dementia or Severe Dementia of the Insured during the Waiting Period.

You may cancel your Policy by submitting the form prescribed by us. You may contact your licensed insurance intermediary or contact our Customer Service Centre at +852 2894 9833 to get a copy of the form.

Key Exclusions

No benefits will be payable under Moderate Dementia Benefit and Severe Dementia Benefit for the following:

- a. Any Pre-existing Conditions;
- b. Alzheimer's dementia, other moderately severe forms of dementia, major and moderate neurocognitive disorders (dementia), all of which are caused by psychiatric illnesses, drug use (except for medications prescribed by a Registered Medical Practitioner) or alcohol use;
- c. Biomarker diagnosis alone (including advanced neuroimaging and any other biomarkers present in cerebrospinal fluid, blood, urine, or other bodily fluids, in the absence of any cognitive or behavioral symptoms);
- d. Any reversible organic brain disorder;
- e. Mild neurocognitive disorder (prodromal dementia and mild cognitive impairment).

We will not pay the Life Insurance Proceeds if the Insured commits suicide, while sane or insane, within 1 year of the Date of Issue or the date of last reinstatement of the Policy, whichever is later. Instead, the coverage of the Policy will be terminated and we will only pay the total Premium(s) paid to us without any interest, less any amount which has been paid by us under the Policy and any Indebtedness.

For details, please refer to the Policy provisions.

Claims

If you wish to make a claim, you must send us the appropriate forms and relevant proof. For details of making a claim for the benefits, please refer to section 6.7 in the Policy provisions. If the notice of claim, and documents are not submitted to us within 180 days from the date of the Insured's initial diagnosis or the Caregiver's counselling date or the Insured's death, where applicable, we have the right to reject the claim unless it can be shown that it was not reasonably possible to give such documents to us and that the documents were given as soon as reasonably possible.

You may contact your licensed insurance intermediary or contact our Customer Service Center at +852 2894 9833 to get a copy of the form, or you can download it from our Company website at life.chubb.com/hk.

Disclosure

If your Policy was obtained by fraudulent misrepresentation or fraudulent non-disclosure, your Policy will be treated as void from inception and all the monies paid to us under the Policy will be forfeited.

Waiting Period

"Waiting Period" means the 1 year from the Date of Issue of the Policy or the date of last reinstatement of the Policy or the date of any subsequent endorsement, whichever is the latest.

Cooling-off Period

If you are not satisfied with your Policy, you have the right to cancel it by submitting a signed notice and return the Policy document (if any) to Chubb Life Insurance Hong Kong Limited at 35/F, Chubb Tower, Windsor House, 311 Gloucester Road, Causeway Bay, Hong Kong within a period of 21 calendar days immediately following either the day of delivery of the Policy or a notice informing you or your nominated representative about the availability of the Policy and the expiry date of the cooling-off period, whichever is earlier, you may cancel the Policy. If the last day of the 21-calendar day period is not a working day, the cooling-off period will include the next working day. In cancelling the Policy, you have to submit a signed notice and return the Policy document (if any) to us. Upon such cancellation of the Policy, we will refund the total amount of Premium(s) paid to us without any interest, less any amount paid to you by us under the Policy, in the original currency paid by you subject to any fluctuation of exchange rate upon cancellation, provided that the amount refunded will not exceed the total amount you paid in the original currency under the Policy.

Collection of Premium Levy by Insurance Authority

The Insurance Authority started collecting levy on insurance premiums from Owners for policies issued in Hong Kong since January 1, 2018. For details of the levy and its collection arrangement, please visit our Company website at life.chubb.com/hk or contact our Customer Service Center at +852 2894 9833. In the event that we refund your premiums, whether in full or in part, e.g. upon cancellation of your policy during the cooling-off period, the proportionate levy paid by you will also be refunded accordingly.

Every Way of Life

CHUBB®

Contact Us

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 life.chubb.com/hk

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