

Side by Side Dementia Insurance Plan Double Delightful Offers

You can enjoy up to 25% total premium rebate for the first two policy years (“**Premium Rebate Offer**”), as well as a series of exclusive Health and Wellness Privileges (“**Health and Wellness Privileges**”) offered by the designated third-party product and service providers upon successful application for **Side by Side Dementia Insurance Plan (“Side by Side”)** within the period from 1 July 2026 to 30 September 2026 (both dates inclusive) (the “**Promotion Period**”), provided that the policy is issued on or before 31 October 2026.

Premium Rebate Offer

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

Premium payment term	Premium rebate rates (applicable to all premium payment modes)
5-years / 10-years	15% for the 1 st policy year
	10% for the 2 nd policy year

Health and Wellness Privileges⁽ⁱ⁾

We are pleased to offer the following Health and Wellness Privileges offered by below designated third-party product and service providers:

- 1) **Culture Homes** - a one-stop destination offering a comprehensive range of lifestyle, rehabilitation and elderly care products designed to support healthy and active aging.
- 2) **Forward Living** - professional care services and quality living options for individuals aged 60 or above whose health and self-care abilities require assistance. It provides a short-term care and respite accommodation program, giving their caregivers a well-deserved break from the stressful life.

Designated third-party product and service providers	Offer(s) ⁽ⁱⁱ⁾
Culture Homes	<ol style="list-style-type: none"> 1) Enjoy a designated discount for purchase at Culture Homes’ stores⁽ⁱⁱⁱ⁾ 2) Enjoy a one-time HKD100 off upon spending of HKD1,000 or above for Culture Homes’ online purchase^(iv) 3) 2 free bottles of Souvenaid® - a daily medical nutrition drink^{(iii), (v)} 4) 20% discount on site visit home safety assessment services
Forward Living	<p>Enjoy additional discounts on the accommodation fees for Short-term Care Accommodation Program^(vi):</p> <ul style="list-style-type: none"> • 5% discount on the accommodation fees for shorter stay cases (14 to 60 days) • 10% discount on the accommodation fees for longer stay cases (61 days or more)



Promotion Period:
1 July 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.

Remarks:

- (i) The Health and Wellness Privileges are subject to terms and conditions, please refer to the terms and conditions in this leaflet for details. The provision, use and redemption of the discount offers, products and / or services under the Health and Wellness Privileges are also subject to all terms and conditions set out by the third-party product and service providers. The third-party products and service providers reserve the right, at their sole discretion, to change, suspend, or terminate the respective terms and conditions, and the list of the products and / or services provided, in whole or in part, without prior notice. Please contact the third-party products and service providers for availability and details of the discount offers, products or services you desire to enjoy.
- (ii) The offer(s) for the Health and Wellness Privileges can be redeemed using the designated promo code, which will be provided along with the policy documents of the Eligible Policy(ies). Policyowner is responsible for redeeming the offer(s) directly through the designated online portals or shops of the third-party product and service provider. For more information, please visit <https://eshop.culturehomes.com.hk/> and <https://www.forwardliving.com.hk/>.
- (iii) For more information about the Culture Homes's store locations, please visit <https://eshop.culturehomes.com.hk/> or contact Culture Homes directly for details.
- (iv) For first time online purchase, an account should be created to enjoy the HKD100 off upon spending HKD1,000 or above by using the designated promo code. The promo code can only be used once online for every new account.
- (v) The policyowner is required to redeem in person at Culture Homes's store, which is subject to availability while stock lasts.
- (vi) The discounts are applied on top of the standard promotion (if applicable). The policyowner is required to redeem the offer using the designated promo code when enrolling in the Short-term Care Accommodation Program. For details about the program, please visit <https://www.forwardliving.com.hk/>.

The Capitalized terms shall have the meanings as defined in the terms and conditions of this leaflet and the policy provisions of **Side by Side**.

Terms and Conditions

1. The Premium Rebate Offer and the Health and Wellness Privileges are only applicable to eligible policy(ies) ("**Eligible Policy(ies)**") which meet(s) the following requirements:
 - a) the application(s) for **Side by Side** must be signed and submitted to Chubb Life Insurance Hong Kong Limited ("**Chubb Life**") during the Promotion Period; and
 - b) the policy(ies) of the successful application(s) must be issued by Chubb Life on or before 31 October 2026.
2. The Premium Rebate Offer and the Health and Wellness Privileges are applicable to all premium payment modes (i.e. monthly / quarterly / semi-annually / annually) of the Eligible Policy(ies).
3. When the Premium Rebate Offer is applied and the Health and Wellness Privileges are offered, 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 any premium rebate under the Premium Rebate Offer.
4. The Premium Rebate and the Health and Wellness Privileges will not apply to applicant(s) who has submitted applications of **Side by Side** policy(ies) before the Promotion Period but withdrew the applications or cancelled their issued **Side by Side** policy(ies) during the cooling-off period and then re-applied for the same insurance plans within the Promotion Period.

Premium Rebate Offer

5. The Premium Rebate will be applied on each premium payment according to the premium payment mode of the Eligible Policy(ies). The Premium Rebate for the first two Policy Years will be applied to each premium payment in the 2nd Policy Year and 3rd 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 and 3rd Policy Year, respectively 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 and 3rd Policy Year, withdrawal of the amount of premium rebate is not allowed.
6. For the calculation of the Premium Rebate, the total annualized premium due and payable for the basic plan of an Eligible Policy in the 1st Policy Year and the 2nd 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.
7. The 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.
8. The 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.

Health and Wellness Privileges

9. All services under the Health and Wellness Privileges are provided by third-party product and service providers engaged by Chubb Life in Hong Kong, which are independent contractors. Such third-party product and service providers are not Chubb Life's agents, employees, representatives or affiliates. Chubb Life reserves the right to change the third-party product and service provider at any time.
10. Chubb Life is not the products and services provider under the Health and Wellness Privileges. Chubb Life assumes no responsibility or liabilities for any issues arising from the products, services and / or discounts offered by the third-party product and service provider under the Health and Wellness Privileges including, without but without limitation to, their quantity, quality, fitness and availability. Chubb Life shall not be liable for any loss or damage, whether direct or indirect, arising from the use or misuse of the Health and Wellness Privileges. Any disputes which may arise from the products and / or services provided under the Health and Wellness Privileges shall be resolved by the user and the third-party product and service provider directly.

11. The Health and Wellness Privileges are available to policyowner of **Side by Side** policy(ies). The policyowner is responsible for making his / her own arrangement for redeeming the Health and Wellness Privileges, and Chubb Life shall not be responsible and / or held liable whatsoever.
12. The products and services offered under Health and Wellness Privileges 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 the third-party product and service provider.
13. For the avoidance of doubt, the Health and Wellness Privileges are not part of the product features or benefit items of **Side by Side**.

Miscellaneous

14. For full terms and conditions, and risk disclosures of **Side by Side**, please refer to the respective product brochure(s) and policy document(s).
15. Chubb Life reserves the right to vary, suspend or terminate all or part of the Premium Rebate Offer and the Health and Wellness Privileges and / or amend the terms and conditions herein at any time without prior notice. For the avoidance of doubt, the Premium Rebate Offer(s) and the Health and Wellness Privileges only apply to the Eligible Policy(ies) issued prior to such variation, suspension or termination of the Premium Rebate Offer(s) and the Health and Wellness Privileges will remain unaffected. In the event of any disputes, Chubb Life's decision 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

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This leaflet is for general reference only and does not contain the full terms and conditions, therefore it should not be regarded as professional advice, recommendation and it is not part of the policy. 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 key product risks, policy provisions that contain exact terms and conditions and exclusions, benefit illustrations (if any) policy documents and other relevant marketing materials before making an application, which are all available upon request. You might also consider seeking independent professional advice if needed.

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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