

CHUBB®

PRODUCT BROCHURE

Chubb VHIS - Prime Plan





Care beyond boundaries, protection beyond limits – wherever life takes you.

Your health deserves more comprehensive protection that is not limited by where you are. With medical protection designed for true flexibility, you have the freedom to seek the care that best suits your needs, in the right place, at every stage of life.

Chubb VHIS – Prime Plan (the “Plan” or “Certified Plan”), a Certified Plan under the Hong Kong Health Bureau’s Voluntary Health Insurance Scheme (“VHIS”), offers 2 plan options with different geographic reach and ward class entitlements – putting you in control of how and where you receive care. The Plan also provides 5 Deductible options tailored to your financial preferences, and no Lifetime Benefit Limit to cap your protection as life unfolds. For non-Emergency Treatment, you may choose coverage areas including Asia^{1,2} or worldwide excluding USA², giving you greater freedom over the long term.

The Plan also offers a wide range of Post-Confinement and Day Case Procedure outpatient benefit. These include 2 ancillary benefits, one of which is psychiatric outpatient care that is **unique-in-market³**. In addition, it supports cross-border medical care through the **first-in-market³** “Back-You-Up Deductible⁴”, which may help reduce out-of-pocket expenses. The **special-in-market³** Designated Family Member daily cash benefit may also serve as a safety net, helping to ease financial concerns when support matters most.



Tax deduction⁵ eligibility

As the Plan is a VHIS Certified Plan, the qualifying premiums you pay as a Hong Kong taxpayer for yourself and your eligible family members under the Plan could be eligible for tax deductions⁵ of up to HKD8,000 for each Insured Person per fiscal year, helping you reduce the tax burden.

Product Highlights

Extensive protection for every stage of life



- **Full cover for medical expenses with no Lifetime Benefit Limit**, helping your coverage grow alongside your needs
- **Coverage for unknown Pre-existing Conditions**, giving you added reassurance when it matters most
- **A range of cash benefits** for greater financial flexibility
- **Guaranteed Renewal up to Age 128**, ensuring enduring protection through the years

Greater freedom and flexibility in care



- A choice of **Asia or Worldwide excluding USA coverage**, with different ward class entitlements to suit your needs
- **5 Deductible options** tailored to your financial preferences
- **First-in-market "Back-You-Up Deductible"**, helping to reduce out-of-pocket expenses and make cross-border care even more affordable
- **No claims premium discount**, recognizing your commitment to staying well

A world of support, wherever you are



- **24-hour booking hotline and multi-channel booking and inquiry platform** for seamless healthcare coordination
- **Overseas medical concierge service**, including physician matching, visa assistance, and dedicated follow-up
- **Worldwide cashless service arrangement** (excluding USA) at designated Hospitals
- **Mainland China prestige medical companion service** and priority access to over 1,100 institutions
- **Emergency medical assistance service and worldwide emergency assistance services**, plus second medical opinions and family support



Did you know?

Medical costs are projected to rise by **14%** across Asia Pacific in 2026, the highest regional increase worldwide, while Hong Kong is expected to see a **9.9% increase** ⁽ⁱ⁾.

Stable new cases at public hospital specialist clinics in Hong Kong can face waiting times of up to nearly **2 years** ⁽ⁱⁱⁱ⁾.

The basic surgical cost for Colorectal Cancer in private medical institutions is approximately **HKD 200,000**, while the cost of targeted drug therapy over several years can soar to more than **HKD 900,000** ⁽ⁱⁱ⁾.

Among people who had used mainland China healthcare services, satisfaction with the quality of care increased from 54.7% before use to **73% after use** ^(iv).

Sources:

- (i) WTW, "2026 Global Medical Trends Survey", 11 Nov 2025, <https://www.wtwco.com/en-hk/news/2025/11/double-digit-medical-cost-increases-projected-to-persist-into-2026-and-beyond-in-asia-pacific>
- (ii) AM730 Media Limited, "Cancer treatment costs in Hong Kong 2026 | What else should be noted besides the costs of cancer treatment in public and private hospitals?", 17 Apr 2026, <https://www.am730.com.hk/article/1025460>
- (iii) Hospital Authority, "Waiting Time for New Case Booking at Medicine Specialist Out-patient Clinics", 1 Jul 2025 – 30 Jun 2026, https://www.ha.org.hk/visitor/sopc_waiting_time.asp?id=4&lang=ENG
- (iv) The University of Hong Kong SIEW Lab, "The SIEW Lab interdisciplinary research unveils opportunities and challenges in cross-border healthcare for Hong Kong residents in the Greater Bay Area", 6 Sep 2025, <https://siewlab.hku.hk/post/the-siew-lab-interdisciplinary-research-unveils-opportunities-and-challenges-in-cross-border-healthc>

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



Full cover⁶ for Eligible Expenses from diagnosis to recovery, with no Lifetime Benefit Limit

When medical care is needed, the right protection gives you greater freedom to receive the treatment your condition requires. The Plan provides full cover⁶ for Eligible Expenses with no itemized benefit sublimits, giving you broader protection across different stages of care.

With an Annual Benefit Limit of up to HKD15 million and no Lifetime Benefit Limit, the Plan is designed to support substantial healthcare needs today while helping preserve the strength of your protection for the years ahead.



Coverage for the consultations and diagnostic imaging that help identify a condition and inform the next steps:

- Full cover⁶ for pre-Confinement / Day Case Procedure outpatient care, including all outpatient visits within 30 days prior to Confinement / Day Case Procedure (subject to the limit on number of visits)
- Full cover⁶ for Prescribed Diagnostic Imaging Tests, including CT, MRI, PET, PET-CT and PET-MRI scans



Broad protection for Hospital and outpatient treatment, from surgery and cancer care to Emergency Treatment:

- Full cover⁶ for key hospitalization expenses, including room and board, attending doctor's visit fees, specialist's fees, surgeon's fees regardless of surgical category, anaesthetist's fees, operating theatre charges, intensive care and companion's bed
- Full cover⁶ for Prescribed Non-surgical Cancer Treatments, including radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy
- Full cover⁶ for emergency outpatient treatment, outpatient kidney dialysis treatment, emergency dental treatment and pregnancy complications
- Coverage for psychiatric treatment during Confinement in Hong Kong, and a Donor's Benefit for specified major organ transplants



Continued support after treatment, including follow-up care, nursing and rehabilitation:

- Full cover⁶ for post-Confinement and Day Case Procedure outpatient care within 90 days after discharge from Hospital / completion of Procedure (subject to the limit on number of visits)
- Full cover⁶ for private nurses' fees and home nursing expense (subject to the limit on days per Policy Year)
- Coverage for reconstructive surgery, medical appliances, hospice care and post-Confinement / Day Case Procedure outpatient ancillary services, including diet therapy and Chinese medicine consultation (subject to the limit on number of visits)
- Extended cover for outpatient psychiatric treatment following Confinement and rehabilitation therapy and treatment for stroke patients (subject to the limit on number of visits), including home facilities enhancement and a Disability subsidy

Please refer to the "Benefit Schedule" section in this product brochure for details of benefit coverage, limits and applicable conditions.

The Benefits



Worldwide choice in care, with protection tailored to your needs

Whether your healthcare needs lead you across Asia¹ or further abroad, the Plan gives you greater flexibility to choose the coverage that best suits your healthcare preferences. You can choose coverage across Asia¹, including Australia and New Zealand, or Worldwide coverage (excluding USA)², with Emergency Treatment covered worldwide. Each option also comes with a different ward class entitlement, giving you further flexibility to select the protection that suits your needs.

You can further tailor your protection with a choice of 5 Deductible options: HKD 0, HKD 25,000, HKD 50,000, HKD 100,000 or HKD 150,000 per Policy Year, allowing you to select the level of out-of-pocket commitment that best aligns with your personal needs.



What does a Deductible mean?

Deductible refers to a fixed amount that you need to pay out-of-pocket. The insurance company will reimburse the remaining Eligible Expenses after deducting the Deductible amount, in accordance with the details of your policy, including the scope of benefits coverage, benefit limits, and related terms.

Can I choose a lower Deductible later?

Yes. To provide greater flexibility in budget planning for your post-retirement years⁹, the Plan offers you the flexibility to reduce the Deductible once during the lifetime of the Insured Person, enabling you to realign your protection for the years ahead. This adjustment can be made without underwriting within 31 days before or after the Renewal Date nearest to the Insured Person's milestone Ages (Age 50, 55, 60, 65, 70, 75 or 80), so that you can maintain the coverage that adapts to your changing circumstances.



First-in-market³

Lower out-of-pocket expenses for medical care in mainland China

With the first-in-market³ “Back-You-Up Deductible⁴”, a lower deductible may apply for qualifying treatment in mainland China, subject to applicable hospital eligibility requirements. For qualifying treatment at a Class 2 or above Hospital or its outpatient unit, as well as specified home nursing, home facility enhancement or hospice care, a lower “Back-You-Up Deductible⁴” will apply instead of your selected Deductible per Policy Year, as shown in the following table. This reduces the amount you need to bear before reimbursement begins, giving you greater freedom to consider cross-border medical options that suit your needs.

Selected Deductible amount per Policy Year	“Back-You-Up Deductible ⁴ ” amount per Policy Year
HKD 0	HKD 0
HKD 25,000	HKD 0
HKD 50,000	HKD 25,000
HKD 100,000	HKD 50,000
HKD 150,000	HKD 100,000



Illustrative case

Jackson Wong is a Hong Kong entrepreneur with cross-border business interests in Hong Kong, mainland China and Australia. Although he is based in Hong Kong, he occasionally travels between mainland China and Australia. He has purchased the **Chubb VHIS – Prime Plan** with worldwide coverage excluding USA².

Deductible per Policy Year: **HKD 50,000**

“Back-You-Up Deductible⁴” per Policy Year: **HKD 25,000**



Treatment
received

1st claim – January 2027

Gallbladder removal surgery (due to gallstones) at a Class 2 Hospital in mainland China, 5-day stay in a Standard Private Ward

2nd claim – September 2027

Right knee replacement surgery at a private Hospital in Australia, 3-day stay in a Standard Private Ward

Claim amount
payable (HKD)

Eligible Expenses:

RMB 42,000
(approx. HKD 46,667)

Since Jackson is Confined in a Class 2 Hospital in mainland China, the “Back-You-Up Deductible⁴” is applied

Claim amount payable:
HKD 46,667 – HKD 25,000
= **HKD 21,667**

Eligible Expenses:

AUD 28,000
(approx. HKD 154,000)

Since Jackson is Confined in a private Hospital in Australia, the remaining balance of the Deductible is applied

Claim amount payable:
HKD 154,000 – HKD 3,333
= **HKD 150,667**

Remaining
balance of the
“Back-You-Up
Deductible⁴”
after claim
(HKD)

HKD 0

HKD 0

Remaining
balance of the
Deductible
after claim
(HKD)

HKD 50,000 – HKD 46,667
= HKD 3,333

HKD 0

Notes

- The above case is fictional and for illustrative purposes and reference only and does not represent actual claim outcomes. Any relation to or reference to any actual person, party or event is purely coincidental. The nature of the case herein (if any) should not be interpreted as any comment on, or confirmation or extension of, insurance coverage for any past, present or future case. Furthermore, this case should not be relied upon to predict the outcome of any actual case as all cases are evaluated on their own individual merits and subject to the actual terms and conditions of the relevant policy. It is important to note that each actual case is unique.

- The exchange rates are calculated as HKD 1 to RMB 0.90; AUD 1 = HKD 5.50 for illustrative purpose only and are rounded. The actual exchange rate applied in benefit calculations is subject to the prevailing exchange rate as determined by the Company from time to time.
- The above case assumes that all treatments are performed within the same Policy Year, and that no prior claim has been made in the same Policy Year before either the 1st claim or the 2nd claim.
- In the event that the remaining balance of Deductible is reduced by any Eligible Expenses and / or other expenses, such reduction amount shall also be reduced from the remaining balance of “Back-You-Up Deductible” in the relevant Policy Year, or vice versa (where applicable).
- Assume Jackson stays in Hong Kong for 6 months or more in any 12-month period.

The Benefits



Coverage for unknown Pre-existing Condition(s)⁷

Some health conditions may exist without obvious symptoms. If a Pre-existing Condition⁷ was unknown at the time of application, Eligible Expenses for that condition will still be covered from the 31st day of the 1st Policy Year, giving you added reassurance if a condition only comes to light after your coverage begins.



Added protection for those who matter to you

The Plan also includes a compassionate death benefit and accidental death benefit, providing an additional payment to help support your loved ones if the Insured Person passes away. A medical negligence benefit is also payable if the Insured Person passes away as a result of proven medical negligence.



More support beyond medical reimbursement

Extra cash benefits for greater flexibility when you need it

Medical care can involve costs and practical needs beyond reimbursable medical expenses. Alongside reimbursement benefits, the Plan provides a range of cash benefits⁸ for added financial flexibility, including:

- Day Case Procedure cash benefit when the Insured Person undergoes a Day Case Procedure
- Lower room class cash benefit when the Insured Person stays in a room below the entitled ward class in Hong Kong or Macau
- Top up subsidy cash benefit on top of reimbursement under the Plan when the Insured Person is also covered by a hospital reimbursement plan offered by another insurance company and has received claims payment thereunder
- Designated family member daily cash benefit if the Insured Person is Confined for at least 3 consecutive days and the Designated Family Member is also insured under another **Chubb VHIS – Prime Plan** policy



Guaranteed renewal up to Age 128¹⁰

Continuity of medical coverage can become more important as healthcare needs change with age. The Plan guarantees renewal up to the Insured Person's Age 128¹⁰, giving you greater confidence that your healthcare needs can continue to be supported reliably later in life.



Rewarding a claim-free record

When no benefit has been paid during the applicable Claim-free Period, you can enjoy a No Claims Premium Discount¹¹ of up to 15% on the premium payable for the following Policy Year, rewarding your claim-free record while giving you an added incentive to continue taking good care of your health.

Claim-free Period preceding the Renewal Date	No claims premium discount percentage ¹¹
3 consecutive Policy Years	5%
4 consecutive Policy Years	10%
5 or more consecutive Policy Years	15%



Outpatient care across Hong Kong, Macau and designated GBA cities¹³

Looking for everyday healthcare alongside major medical protection? The **GBA Medical Outpatient Plan**[#] complements your VHIS coverage with outpatient essentials across Hong Kong, Macau and designated GBA cities¹³. From general practitioner and Chinese medicine consultations to dental care and preventive screenings, it keeps you and your family supported day to day, creating a total cross-border medical package when paired with the **Chubb VHIS – Prime Plan**.

Scan for more details:



GBA Medical Outpatient Plan is an individual insurance plan, not part of the VHIS Certified Plan and is subject to payment of additional premium, which is not eligible for tax deduction. The above-mentioned product information is for reference only and does not include the full terms and conditions of the policy, key product risks and full exclusions of the policy. Please refer to the product brochure for the protection and key product risk details; and refer to product provisions for the terms and conditions and full exclusions of the policy.

Value-added services¹² that move with you

When medical care takes you away from home, support can matter just as much as protection. Chubb VHIS – Prime Plan offers value-added services designed to help you navigate care with greater ease, whether support is needed locally, in mainland China or overseas.

Did you know?

37.7% of Hong Kong residents were completely unaware of medical fees in mainland China,

while 35.3% were entirely unfamiliar with its medical insurance system^(v).

One-stop access, around the clock

A 24-hour booking hotline and multi-channel booking and inquiry platform connect you to seamless medical support in Hong Kong, across mainland China and around the world.



Overseas medical concierge service, from diagnosis to recovery

Dedicated support personnel provide comprehensive assistance throughout the journey, including referrals to suitable physicians and Hospitals, support with medical visa applications, and transportation arrangements, helping reduce the hassle of overseas medical care. **Worldwide emergency assistance services** also provide added support when medical emergencies arise abroad.

Cashless care at your fingertips

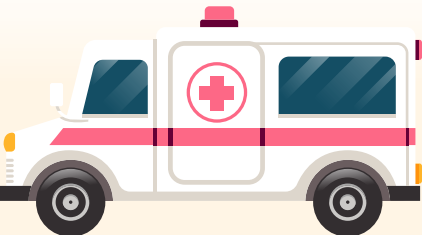
Cashless service arrangement through a designated medical network across Hong Kong, mainland China and overseas, so you can focus on recovery without the paperwork.



Worldwide, Mainland China and Hong Kong

Dedicated support across the border

A complimentary **mainland China prestige medical companion service** provides support in Mandarin, Cantonese and English, with access to over 1,100 designated medical institutions through the **medical green channel**. Cross-border **follow-up consultation** is also available after treatment in mainland China.



Always close when it matters locally

A **local emergency medical escort service** helps transfer you promptly from public to private healthcare facilities, while **medical emergency assistance service in designated GBA cities**, **stand-by-your-side family support**, and **second medical opinion consultation** provide reassurance at every turn.

Coordinated care from diagnosis to recovery

Our cross-border **medical case management service** coordinates care among specialist physicians across Hong Kong and mainland China, covering diagnosis guidance, claims assistance, and ongoing follow-up — so every step of your treatment is seamlessly managed.



For details, please refer to the “Chubb VHIS – Prime Plan Value-added Services Leaflet”.

Sources:
(v) The University of Hong Kong SIEW Lab, “The SIEW Lab interdisciplinary research unveils opportunities and challenges in cross-border healthcare for Hong Kong residents in the Greater Bay Area”, 6 Sep 2025, <https://siewlab.hku.hk/post/the-siew-lab-interdisciplinary-research-unveils-opportunities-and-challenges-in-cross-border-healthc>

Notes: The value-added services are optional and do not form part of the VHIS Certified Plan.

More about the Plan

Product Type	Basic Plan		
Product Nature	Individual Hospital indemnity insurance product		
Type of the Certified Plan	Flexi Plan		
Deductible options	Geographic limitation ¹⁴	Deductible (per Policy Year)	VHIS Certification Number
	Asia ¹	HKD 0	F00075-01-000-02
		HKD 25,000	F00075-02-000-02
		HKD 50,000	F00075-03-000-02
		HKD 100,000	F00075-04-000-02
		HKD 150,000	F00075-05-000-02
	Worldwide excluding USA ²	HKD 0	F00075-06-000-02
		HKD 25,000	F00075-07-000-02
		HKD 50,000	F00075-08-000-02
		HKD 100,000	F00075-09-000-02
		HKD 150,000	F00075-10-000-02
Policy Term	Up to Age 128 ¹⁰		
Premium Payment Term	Up to Age 128 ¹⁰		
Issue Age	Age 0 (15 days) to Age 80 (attained age)		
Premium Payment Mode	Annually / Semi-Annually / Quarterly / Monthly		
Premium Structure	Premium will be adjusted every Policy Year based on the premium rate (which generally will increase as the age of the Insured Person increases) applicable to the Insured Person at that time. Premium rates are not guaranteed. You should refer to the benefit illustration for the premium calculated based on the current scale of premium rates. Please also refer to the "Key Product Risks - Premium Adjustment" under the "Important Information" section in this product brochure for premium rate adjustment factors. The Company reserves the right to review and adjust the premium rates upon each Renewal Date.		
Policy Currency	HK Dollar (HKD)		

Benefit Schedule

	Plan 1	Plan 2
Benefit Coverage	Benefit Limit	
Geographical limitation ⁽¹⁾	Except for psychiatric treatments (Hong Kong only), post-Confinement psychiatric outpatient care (Hong Kong only) and lower room class cash benefit (Hong Kong and Macau only) - For non-Emergency Treatment: Asia ⁽²⁾⁽³⁾ For Emergency Treatment: Worldwide	Except for psychiatric treatments (Hong Kong only), post-Confinement psychiatric outpatient care (Hong Kong only) and lower room class cash benefit (Hong Kong and Macau only) - For non-Emergency Treatment: Worldwide excluding USA ⁽³⁾ For Emergency Treatment: Worldwide
Entitled ward class ⁽⁴⁾	(a) Confinement in Hong Kong, Macau and mainland China: Semi-private Room (b) Confinement anywhere else in Asia (excluding Hong Kong, Macau and mainland China): Standard Private Room (c) Confinement outside Asia (for Emergency Treatment only): Standard Private Room	Standard Private Room
Annual Benefit Limit for benefit items I. Basic benefits (a) – (I) II. Enhanced benefits 1 – 14 III. Other benefits 1 - 4	HKD 10,000,000 per Policy Year	HKD 15,000,000 per Policy Year
Lifetime Benefit Limit for benefit items I. Basic benefits (a) – (I) II. Enhanced benefits 1 – 14 III. Other benefits 1 - 4	Nil	Nil
Deductible for benefit items I. Basic benefits (a) – (I) II. Enhanced benefits 1 – 14	Deductible (per Policy Year)	“Back-You-Up Deductible⁽⁵⁾” (per Policy Year)
	HKD 0	HKD 0
	HKD 25,000	HKD 0
	HKD 50,000	HKD 25,000
	HKD 100,000	HKD 50,000
	HKD 150,000	HKD 100,000

	Plan 1	Plan 2
Benefit items ⁽⁶⁾	Benefit Limit	
I. Basic benefits		
(a) Room and board	Full cover ⁽⁷⁾	
(b) Miscellaneous charges	Full cover ⁽⁷⁾ (subject to the benefit limit of Enhanced benefit 10 “Medical appliances benefit”)	
(c) Attending doctor's visit fee	Full cover ⁽⁷⁾	
(d) Specialist's fee ⁽⁸⁾	Full cover ⁽⁷⁾	
(e) Intensive care	Full cover ⁽⁷⁾	
(f) Surgeon's fee	Full cover ⁽⁷⁾ Regardless of surgical category	
(g) Anaesthetist's fee	Full cover ⁽⁷⁾	
(h) Operating theatre charges	Full cover ⁽⁷⁾	
(i) Prescribed Diagnostic Imaging Tests ⁽⁸⁾⁽⁹⁾	Full cover ⁽⁷⁾	
(j) Prescribed Non-surgical Cancer Treatments ⁽¹⁰⁾	Full cover ⁽⁷⁾	
(k) Pre- and post-Confinement / Day Case Procedure outpatient care ⁽⁸⁾	Full cover ⁽⁷⁾ Before Confinement / Day Case Procedure: • All outpatient visits (within 30 days prior to Confinement / Day Case Procedure, maximum 1 outpatient visit per day) • Maximum 1 outpatient visit (more than 30 days prior to Confinement / Day Case Procedure) After Confinement / Day Case Procedure: • Maximum 12 outpatient visits (within 90 days after discharge from Hospital /completion of Day Case Procedure, subject to 1 outpatient visit per day)	
(l) Psychiatric treatments	HKD 50,000 per Policy Year	
II. Enhanced benefits		
1. Companion's bed benefit	Full cover ⁽⁷⁾	
2. Private nurses' fee benefit ⁽⁸⁾	Full cover ⁽⁷⁾ Maximum 30 days per Policy Year (subject to 1 Registered Nurse per day)	
3. Home nursing expenses benefit ⁽⁸⁾	Full cover ⁽⁷⁾ Maximum 60 days per Policy Year (within 90 days after discharge from Hospital following a surgical procedure or admission to Intensive Care Unit; subject to 1 Registered Nurse per day)	
4. Outpatient kidney's dialysis treatment benefit ⁽⁸⁾	Full cover ⁽⁷⁾	

	Plan 1	Plan 2
Benefit items ⁽⁶⁾	Benefit Limit	
II. Enhanced benefits		
5. Emergency outpatient treatment benefit	Full cover ⁽⁷⁾	
6. Emergency dental treatment benefit	Full cover ⁽⁷⁾	
7. Pregnancy complications	Full cover ⁽⁷⁾	
8. Stroke rehabilitation treatment benefit		
(a) Home facility enhancement benefits ⁽⁸⁾	HKD 30,000 per Incident	HKD 50,000 per Incident
(b) Stroke ancillary benefit ⁽⁸⁾	HKD 800 per visit Maximum 30 visits per Policy Year (within 90 days after discharge from Hospital, subject to 1 visit per day)	HKD 1,000 per visit Maximum 30 visits per Policy Year (within 90 days after discharge from Hospital, subject to 1 visit per day)
(c) Disability subsidy benefit	HKD 3,000 per month Maximum 24 months per Incident	HKD 5,000 per month Maximum 24 months per Incident
9. Reconstructive surgery benefit ⁽⁸⁾	HKD 160,000 per Accident / per mastectomy	HKD 180,000 per Accident / per mastectomy
10. Medical appliances benefit	Specified items⁽¹¹⁾: Full cover ⁽⁷⁾ Non-specified items⁽¹¹⁾: HKD 100,000 per Policy Year	
11. Donor's benefit	HKD 500,000 per major organ transplant (for transplantation of heart, kidney, liver, lung or bone marrow)	
12. Post-Confinement / Day Case Procedure outpatient ancillary benefit ⁽⁸⁾	HKD 1,000 per visit Maximum 30 visits per Policy Year (within 90 days after discharge from Hospital / completion of Day Case Procedure, subject to 1 visit per day)	HKD 1,200 per visit Maximum 30 visits per Policy Year (within 90 days after discharge from Hospital / completion of Day Case Procedure, subject to 1 visit per day)
13. Post-Confinement psychiatric outpatient care (applicable to Hong Kong only) ⁽⁸⁾	HKD 800 per visit Maximum 10 visits per Policy Year (within 180 days after discharge from Hospital, subject to 1 visit per day)	HKD 1,000 per visit Maximum 10 visits per Policy Year (within 180 days after discharge from Hospital, subject to 1 visit per day)
14. Hospice care benefit ⁽⁸⁾	HKD 80,000 per Policy Year	HKD 100,000 per Policy Year

	Plan 1	Plan 2
Benefit items ⁽⁶⁾	Benefit Limit	
III. Other benefits		
1. Lower room class cash benefit (applicable to Confinement in Hong Kong and Macau only)	HKD 800 per day of Confinement Maximum 30 days per Policy Year	HKD 1,200 per day of Confinement Maximum 30 days per Policy Year
2. Day Case Procedure cash benefit	HKD 1,200 per Day Case Procedure Maximum 10 Day Case Procedures per Policy Year, subject to 1 Day Case Procedure per day	HKD 1,400 per Day Case Procedure Maximum 10 Day Case Procedures per Policy Year, subject to 1 Day Case Procedure per day
3. Designated Family Member daily cash benefit	HKD 800 per day Maximum 30 days per Policy Year (Payable only if the Insured Person is Confined in a Hospital for at least 3 consecutive days and the Designated Family Member is also an Insured Person under another Chubb VHIS - Prime Plan policy)	
4. Top up subsidy cash benefit	HKD 900 per day of Confinement Maximum 90 days per Policy Year	HKD 1,100 per day of Confinement Maximum 90 days per Policy Year
5. Compassionate death benefit	HKD 10,000	
6. Accidental death benefit	HKD 10,000	
7. Medical negligence benefit	HKD 10,000	

Remarks:

- Eligible Expenses and/or other expenses incurred for any non-Emergency Treatments performed outside Asia (for Plan 1) and in the USA (for Plan 2) shall be payable up to the benefit limits as stated in the benefit schedule attached to the Standard Plan Terms and Benefits. Psychiatric treatments shall only be payable for Confinement in Hong Kong. Post-Confinement psychiatric outpatient care payable under enhanced benefits shall only be payable for follow-up outpatient visits in Hong Kong, and the lower room class cash benefit payable under other benefits shall only be payable for Confinement in Hong Kong and/or Macau. Please refer to the Supplement – Limitation of Benefits for details.
- Asia shall mean Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam.
- For any Eligible Expenses and/or other expenses incurred in mainland China, the benefits payable shall be subject to the limitation of choice of Hospitals as specified in the Supplement – Limitation of Benefits.
- Hospitals offer various accommodation options with different facilities, and the categorization used by the Hospitals may be different from the definitions under the Terms and Benefits. If you are unsure of whether a particular accommodation option meets the Semi-private Room and Standard Private Room definition under the Terms and Benefits, please contact the Company before Confinement.
- Back-You-Up Deductible shall apply in lieu of the above Deductible if Eligible Expenses and/or other expenses are incurred in mainland China and are:
 - for home nursing under Enhanced benefit 3;
 - for home facility enhancement under Enhanced benefit 8(a);
 - for the stays in a registered hospice under Enhanced benefit 14; or
 - charged by a Hospital as set out below or an outpatient unit of such Hospital.

The relevant Hospital is rated Class 2 or above as defined by the government of the People's Republic of China and is not on the list of designated Hospitals in mainland China published on the product page “Chubb VHIS – Prime Plan” of the Company's website (life.chubb.com/hk).

The rating of Hospitals in mainland China and the list of designated Hospitals in mainland China may change from time to time. If you want to confirm whether Back-You-Up Deductible is applicable, please contact the Company beforehand.

For details, please refer to the Supplement - Limitation of Benefits.

- Unless otherwise specified, the Eligible Expenses and/or other expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above. Eligible Expenses and/or other expenses payable shall be subject to the limitations as specified in the Supplement – Limitation of Benefits.
- Full cover shall mean no itemised benefit sublimit, and the Eligible Expenses and/or other expenses payable are subject to any remaining balance of Deductible or Back-You-Up Deductible (where applicable) and Annual Benefit Limit in the relevant Policy Year.
- The Company shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner.
- Tests covered here only include computed tomography (“CT” scan), magnetic resonance imaging (“MRI” scan), positron emission tomography (“PET” scan), PET-CT combined and PET-MRI combined.
- Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy for cancer treatment.
- Specified items refer to the following medical appliances implanted inside the Insured Person's body during surgery: (i) pacemaker; (ii) stents for Percutaneous Transluminal Coronary Angioplasty; (iii) intraocular lens; (iv) artificial cardiac valve; (v) metallic or artificial joints for joint replacement; (vi) prosthetic ligaments for replacement or implantation between bones; (vii) prosthetic intervertebral disc; and (viii) implanted materials during reconstructive surgery as specified under Supplement – Enhanced Benefits.

Non-specified items refer to other medical appliances not mentioned above that are implanted inside or fixated to the Insured Person's body during surgery.

Remarks

1. Asia shall mean Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam.
2. For any Eligible Expenses and/or other expenses incurred in mainland China, the benefits payable shall be subject to the limitation of choice of Hospitals as specified in the Supplement – Limitation of Benefits.
3. It is based on a comparison with other VHIS plans for new Composite and Long-Term Businesses as identified in the Register of Authorized Insurers by Insurance Authority as of 16 December 2025.
4. Back-You-Up Deductible shall apply in lieu of the above Deductible if Eligible Expenses and/or other expenses are incurred in mainland China and are:

(i) for home nursing as stated in Supplement – Enhanced Benefits;

(ii) for home facility enhancement as stated in Supplement – Enhanced Benefits;

(iii) for the stays in a registered hospice as stated in Supplement – Enhanced Benefits; or

(iv) charged by a Hospital as set out below or an outpatient unit of such Hospital.

The relevant Hospital refers to any Hospital in mainland China which is rated Class 2 or above as defined by the government of the People’s Republic of China and such Hospital is not on the list of designated Hospitals in mainland China published on the product page “**Chubb VHIS – Prime Plan**” of the Company’s website (life.chubb.com/hk). For the avoidance of doubt, when the Back-You-Up Deductible is applicable, the Deductible shall be disapplied, without prejudice to the Supplement – Limitation of Benefits under which the remaining balance of Deductible shall be reduced by the same amount of reduction in the Back-You-Up Deductible. For details, please refer to the Supplement – Limitation of Benefits.

Upon variation of the selected Deductible of the Plan, the Back-You-Up Deductible that may become applicable in lieu of the Deductible shall be adjusted to the corresponding amount per Policy Year accordingly. For details, please refer to the Supplement – Change of Deductible.

5. Whether tax deduction is allowable for the qualified premiums paid under this Certified Plan are subject to the prevailing tax laws of Hong Kong, as well as the individual circumstances of the Policy Holder (as taxpayer) and the Insured Person(s). Please refer to the website of the Inland Revenue Department (<https://www.ird.gov.hk/eng/>) and the Inland Revenue Ordinance (Cap.112) for details. Chubb Life Insurance Hong Kong Limited does not provide tax advice and you should consult an independent tax advisor for tax advice.
6. Full cover shall mean no itemised benefit sublimit, and the Eligible Expenses and/or other expenses payable are subject to any remaining balance of Deductible or Back-You-Up Deductible (where applicable) and Annual Benefit Limit in the relevant Policy Year.
7. Eligible Expenses arising from Pre-existing Condition(s) that the Policy Holder and/or Insured Person was not aware and would not reasonably have been aware of at the time of submission of Application, including any updates of and changes to the required information (if so requested by the Company), shall be payable in accordance with these Terms and Benefits, subject to the following waiting period and reimbursement arrangement:

30 days of the first Policy Year	31 days of the first Policy Year onwards
No coverage	Full coverage

If the Policy Holder or the Insured Person is requested but fails to disclose to the Company upon submission of application, including any updates of and changes to the required information (if so requested by the Company under Terms and Benefits), that the Insured Person is suffering from a Pre-existing Condition, and such Pre-existing Condition has been treated or diagnosed or has manifested signs or symptoms of which the Policy Holder or the Insured Person is aware or should have reasonably been aware of at the time of submission of application, including any updates of and changes to the required information (if so requested by the Company under Terms and Benefits), the Company has the right to declare the Terms and Benefits of the Plan void, demand repayment of any benefits paid and/or refuse to provide coverage under the Terms and Benefits of the Plan.

8. This benefit shall be payable for each day of Confinement if the Insured Person is Confined in a Hospital for receiving Medical Services for a Disability for 3 or more consecutive days as recommended by a Registered Medical Practitioner, provided that:

(a) any Designated Family Member of the Insured Person is covered under another policy of this Certified Plan individually during the Insured Person’s Confinement; and

(b) the Eligible Expenses incurred for such Confinement are payable under the Terms and Conditions of this Certified Plan.

For the avoidance of doubt, this benefit shall be payable 1 per day only according to the benefit limit as shown on the Benefit Schedule, regardless of the number of Designated Family Members covered under other policies of this Certified Plan individually during the Insured Person’s Confinement.

This benefit shall be payable starting from the 3rd day of Confinement on a daily basis and is subject to a maximum of 30 days of Confinement per Policy Year, while this benefit is not subject to any Deductible and Back-You-Up Deductible.

Product Highlights	More about Chubb VHIS - Prime Plan	Remarks	Important Information
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9. To offer you more flexibility as you prepare for your retirement, upon the Renewal Date when the Insured Person's birthday nearest to such Renewal Date is 50th, 55th, 60th, 65th, 70th, 75th or 80th, the Policy Holder has the right to reduce the Deductible of the Policy without providing further evidence of insurability of the Insured Person.
10. The Terms and Benefits shall be effective from the Policy Effective Date in consideration of the payment of premium and is Renewable for each Policy Year. The Renewal of your policy is guaranteed up to the Age 128 of the Insured Person, provided the Plan is continually offered by the Company, subject to the requirements set out in the Renewal provisions of the Terms and Benefits of the Plan. We reserve the right to revise the Terms and Benefits upon Renewal. We will give you a written notice of any revision not less than 30 days prior to the Renewal Date. The Plan will remain Renewable as long as the Company maintains its registered status as a VHIS provider. For details, please refer to the Terms and Benefits of the Plan.
11. If after the no claims premium discount has been deducted, a claim incurred in respect of the Claim-free Period is paid under the Terms and Benefits, then no claims premium discount shall be recalculated by taking into account the relevant claim paid, and the Policy Holder shall return to the Company the difference between the actual eligible no claims premium discount amount and the no claims premium discount amount already received immediately upon the Company's reasonable request.

For the avoidance of doubt, the determination of the no claims premium discount makes reference to the Policy Year in which the medical expenses are incurred, but not the Policy Year in which an admission to or a discharge from Hospital occurs. You should read the Terms and Benefits of this Certified Plan for exactly how the no claims premium discount is calculated and given.
12. The value-added services are provided by and arranged through a third-party service provider which is independent contractor and are not our agent. The services do not form part of the Policy. Both the Company and the third-party service provider 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 for any acts and omissions on the part of the third-party service provider. We make no representation, warranty or undertaking as to any service offered, provided or procured by the third-party service provider. Your Policy must be in force when using the services. For details, please refer to the **"Chubb VHIS – Prime Plan Value-added Services Leaflet"** and the respective terms and conditions applicable to the services.
13. Designated GBA cities include 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.
14. Eligible Expenses and/or other expenses incurred for any non-Emergency Treatments performed outside Asia (for Plan 1) and in the USA (for Plan 2) shall be payable up to the benefit limits as stated in the benefit schedule attached to the Standard Plan Terms and Benefits. Psychiatric treatments shall only be payable for Confinement in Hong Kong. Post-Confinement psychiatric outpatient care payable under enhanced benefits shall only be payable for follow-up outpatient visits in Hong Kong, and the lower room class cash benefit payable under other benefits shall only be payable for Confinement in Hong Kong and/or Macau. Please refer to the Supplement – Limitation of Benefits for details.

Notes:

- In this product brochure, "Age" refers to age at the attained age of the Insured Person.
- "You" or "your" refers to the Policy Holder.

Product Highlights	More about Chubb VHIS - Prime Plan	Remarks	Important Information
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Chubb VHIS – Prime Plan Standard Premium Schedule (HKD)
Non-Smoker

Coverage area	Asia (Plan 1)					Worldwide excluding USA (Plan 2)				
Deductible	0	25,000	50,000	100,000	150,000	0	25,000	50,000	100,000	150,000
Age*	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$
0	15,532	8,962	7,426	6,428	5,528	25,600	16,218	12,590	10,908	9,810
1	15,532	8,962	7,426	6,428	5,528	25,600	16,218	12,590	10,908	9,810
2	15,532	8,962	7,426	6,428	5,528	25,600	16,218	12,590	10,908	9,810
3	15,532	8,962	7,426	6,428	5,528	25,600	16,218	12,590	10,908	9,810
4	15,532	8,962	7,426	6,428	5,528	25,600	16,218	12,590	10,908	9,810
5	14,770	8,456	7,208	6,176	5,336	23,994	15,252	11,852	10,276	9,248
6	14,770	8,456	7,208	6,176	5,336	23,994	15,252	11,852	10,276	9,248
7	14,770	8,456	7,208	6,176	5,336	23,994	15,252	11,852	10,276	9,248
8	14,770	8,456	7,208	6,176	5,336	23,994	15,252	11,852	10,276	9,248
9	14,770	8,456	7,208	6,176	5,336	23,994	15,252	11,852	10,276	9,248
10	14,770	8,456	7,208	6,176	5,336	23,994	15,252	11,852	10,276	9,248
11	14,770	8,456	7,208	6,176	5,336	23,994	15,252	11,852	10,276	9,248
12	14,770	8,456	7,208	6,176	5,336	23,994	15,252	11,852	10,276	9,248
13	14,770	8,456	7,208	6,176	5,336	23,994	15,252	11,852	10,276	9,248
14	14,770	8,456	7,208	6,176	5,336	23,994	15,252	11,852	10,276	9,248
15	14,770	8,456	7,208	6,176	5,336	23,994	15,252	11,852	10,276	9,248
16	14,770	8,456	7,208	6,176	5,336	23,994	15,252	11,852	10,276	9,248
17	14,770	8,456	7,208	6,176	5,336	23,994	15,252	11,852	10,276	9,248
18	7,396	4,236	3,623	3,102	2,677	12,096	7,680	5,944	5,171	4,672
19	7,408	4,243	3,643	3,117	2,687	12,195	7,734	5,961	5,205	4,720
20	7,419	4,251	3,662	3,131	2,696	12,295	7,789	5,979	5,239	4,768
21	7,724	4,389	3,764	3,202	2,748	12,545	8,084	6,187	5,404	4,925
22	8,042	4,531	3,869	3,275	2,801	12,801	8,390	6,402	5,574	5,088
23	8,373	4,678	3,977	3,350	2,855	13,328	8,708	6,625	5,750	5,256
24	8,717	4,830	4,088	3,426	2,910	14,017	9,038	6,855	5,931	5,430
25	9,075	4,987	4,200	3,505	2,964	15,042	9,380	7,093	6,118	5,609
26	9,553	5,195	4,408	3,638	3,057	15,886	9,901	7,462	6,488	5,862
27	10,056	5,411	4,626	3,776	3,153	16,778	10,450	7,851	6,880	6,127
28	10,586	5,636	4,855	3,920	3,252	17,720	11,030	8,260	7,296	6,404
29	10,917	5,776	4,998	4,009	3,313	18,310	11,393	8,515	7,557	6,576
30	11,144	5,871	5,096	4,070	3,355	18,715	11,642	8,690	7,736	6,693
31	11,324	5,997	5,126	4,144	3,415	18,998	11,862	8,853	7,859	6,857
32	11,507	6,125	5,157	4,219	3,476	19,286	12,086	9,019	7,984	7,025
33	11,693	6,256	5,188	4,295	3,538	19,578	12,315	9,188	8,111	7,197
34	11,806	6,336	5,207	4,342	3,576	19,755	12,454	9,291	8,188	7,302
35	11,881	6,390	5,219	4,373	3,602	19,875	12,548	9,360	8,239	7,374

* Age nearest Birthday
Remarks:

- This Standard Premium schedule does not include levy which is collected by the Insurance Authority. Please visit https://www.ia.org.hk/en/info-center/faqs/faqs_levy.html for details.
- The actual premiums payable will be adjusted at each Renewal based on the age of the Insured Person according to the prevailing Standard Premium schedule.
- The Company may adjust the Standard Premium schedule on a Portfolio basis if necessary. The listed Standard Premiums above are not indicative of the future Standard Premiums. The Company will send out a written notice to the Policy Holders before each end of Policy Year regarding the actual premiums payable (including Premium Loading, if applicable) and levy of the coming year.
- The above premium is shown in annual modal premium. The modal factor for each payment of different modal premium payment is: Annual=1.0000; Semi-annual=0.5125; Quarterly=0.2594; Monthly=0.0872. Modal premium is calculated by multiplying annual modal premium by modal factor and round to nearest 2 decimal places.

Product Highlights	More about Chubb VHIS - Prime Plan	Remarks	Important Information
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Chubb VHIS – Prime Plan Standard Premium Schedule (HKD)
Non-Smoker

Coverage area	Asia (Plan 1)					Worldwide excluding USA (Plan 2)				
Deductible	0	25,000	50,000	100,000	150,000	0	25,000	50,000	100,000	150,000
Age*	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$
36	12,069	6,446	5,316	4,422	3,642	20,325	12,680	9,556	8,364	7,448
37	12,260	6,503	5,415	4,459	3,672	20,785	12,813	9,756	8,459	7,504
38	12,454	6,560	5,515	4,471	3,682	21,255	12,948	9,960	8,491	7,523
39	12,572	6,594	5,576	4,483	3,692	21,542	13,029	10,084	8,523	7,542
40	12,650	6,617	5,617	4,496	3,702	21,736	13,084	10,167	8,555	7,560
41	13,284	7,201	5,925	4,719	3,959	22,784	13,776	10,671	9,000	8,195
42	13,950	7,672	6,167	4,953	4,164	23,883	14,504	11,200	9,468	8,706
43	14,649	7,836	6,250	5,199	4,235	25,035	15,271	11,755	9,961	8,883
44	15,085	8,003	6,334	5,352	4,307	25,753	15,751	12,101	10,269	9,064
45	15,383	8,174	6,419	5,456	4,379	26,243	16,079	12,338	10,479	9,250
46	16,127	8,605	6,919	5,879	4,708	27,531	16,858	12,929	11,043	9,807
47	16,907	9,059	7,319	6,217	4,971	28,883	17,675	13,443	11,536	10,296
48	17,725	9,537	7,457	6,334	5,062	30,301	18,531	13,869	11,946	10,705
49	18,235	9,836	7,598	6,453	5,154	31,185	19,064	14,198	12,263	11,022
50	18,582	10,041	7,742	6,575	5,248	31,789	19,428	14,422	12,479	11,239
51	19,530	10,434	8,074	6,803	5,427	33,128	20,163	14,964	12,985	11,650
52	20,357	10,773	8,362	6,999	5,581	34,524	20,926	15,527	13,422	12,004
53	21,043	11,053	8,600	7,160	5,707	35,979	21,718	16,111	13,782	12,295
54	21,573	11,267	8,783	7,283	5,804	37,495	22,540	16,717	14,059	12,518
55	21,933	11,413	8,906	7,366	5,870	39,075	23,393	17,346	14,246	12,670
56	23,316	12,097	9,395	7,780	6,163	41,718	24,868	18,435	15,137	13,460
57	24,786	12,822	9,911	8,217	6,471	44,539	26,436	19,592	16,084	14,299
58	26,349	13,590	10,456	8,679	6,794	47,551	28,103	20,822	17,090	15,190
59	28,010	14,404	11,031	9,167	7,134	50,767	29,875	22,129	18,159	16,137
60	29,775	15,266	11,637	9,682	7,491	54,200	31,760	23,517	19,293	17,142
61	32,471	16,401	12,537	10,522	8,171	59,230	34,730	25,632	21,107	18,712
62	35,581	18,047	13,846	11,541	8,913	64,727	37,978	27,937	23,092	20,426
63	39,178	20,338	15,676	12,776	9,722	70,734	41,530	30,450	25,263	22,296
64	43,346	22,379	17,313	14,078	10,605	77,299	45,414	33,189	27,638	24,338
65	48,189	24,625	19,120	15,372	11,569	84,474	49,660	36,173	30,237	26,566
66	50,587	26,316	20,297	16,315	12,188	88,603	52,406	38,313	32,027	27,902
67	52,988	27,691	21,248	16,875	12,841	92,933	55,304	40,580	33,923	29,306
68	55,380	28,945	22,111	17,316	13,529	97,475	58,363	42,981	35,931	30,780
69	57,752	30,055	22,872	17,875	13,959	100,306	60,279	44,489	37,192	31,700
70	60,094	30,729	23,331	18,746	14,253	102,239	61,591	45,525	38,057	32,329
71	61,797	31,555	23,956	19,721	14,991	106,506	64,160	47,421	39,079	33,346

* Age nearest Birthday
Remarks:

- This Standard Premium schedule does not include levy which is collected by the Insurance Authority. Please visit https://www.ia.org.hk/en/info-center/faqs/faqs_levy.html for details.
- The actual premiums payable will be adjusted at each Renewal based on the age of the Insured Person according to the prevailing Standard Premium schedule.
- The Company may adjust the Standard Premium schedule on a Portfolio basis if necessary. The listed Standard Premiums above are not indicative of the future Standard Premiums. The Company will send out a written notice to the Policy Holders before each end of Policy Year regarding the actual premiums payable (including Premium Loading, if applicable) and levy of the coming year.
- The above premium is shown in annual modal premium. The modal factor for each payment of different modal premium payment is: Annual=1.0000; Semi-annual=0.5125; Quarterly=0.2594; Monthly=0.0872. Modal premium is calculated by multiplying annual modal premium by modal factor and round to nearest 2 decimal places.

Product Highlights	More about Chubb VHIS - Prime Plan	Remarks	Important Information
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Chubb VHIS – Prime Plan Standard Premium Schedule (HKD)
Non-Smoker

Coverage area	Asia (Plan 1)					Worldwide excluding USA (Plan 2)				
Deductible	0	25,000	50,000	100,000	150,000	0	25,000	50,000	100,000	150,000
Age*	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$
72	64,097	32,669	24,798	20,579	15,767	110,951	66,836	49,396	40,457	34,537
73	66,912	34,029	25,827	21,387	16,583	115,581	69,624	51,454	42,141	36,067
74	70,303	35,664	27,063	22,182	17,093	120,405	72,528	53,597	44,164	37,977
75	74,503	37,683	28,588	22,961	17,441	125,429	75,553	55,830	46,663	39,742
76	79,687	39,978	30,495	24,007	18,259	134,006	80,353	59,426	49,925	42,766
77	85,003	42,312	32,446	25,225	19,116	143,170	85,458	63,253	53,251	45,866
78	90,430	44,677	34,432	26,835	20,013	152,960	90,888	67,327	56,625	49,028
79	94,917	46,620	36,071	28,197	20,952	163,420	96,663	71,663	60,028	52,233
80	97,505	47,735	37,015	29,409	21,935	174,595	102,805	76,278	63,441	55,462
81	98,910	48,419	37,545	29,829	22,246	177,112	104,285	77,375	64,352	56,258
82^	101,092	49,483	38,368	30,480	22,730	181,025	106,586	79,079	65,768	57,494
83^	102,808	50,320	39,015	30,993	23,110	184,102	108,395	80,420	66,882	58,467
84^	104,834	51,307	39,779	31,598	23,559	187,737	110,532	82,003	68,197	59,616
85^	108,651	53,200	41,256	32,017	24,159	190,254	112,012	83,100	69,108	60,412
86^	110,406	54,056	41,918	32,529	24,544	193,331	113,821	84,440	70,222	61,384
87^	112,159	54,911	42,580	33,041	24,928	196,404	115,627	85,779	71,334	62,356
88^	114,072	55,844	43,302	33,600	25,348	199,761	117,601	87,241	72,549	63,417
89^	115,825	56,699	43,963	34,112	25,732	202,838	119,410	88,581	73,662	64,389
90^	117,741	58,311	44,686	34,671	26,153	206,193	121,382	90,043	74,876	65,450
91^	119,812	59,334	45,468	35,276	26,607	209,828	123,519	91,626	76,192	66,599
92^	121,726	60,278	46,190	35,834	27,027	213,185	125,493	93,088	77,407	67,660
93^	123,319	61,064	46,791	36,300	27,376	215,982	127,137	94,307	78,419	68,544
94^	125,392	62,087	47,573	36,905	27,831	219,617	129,274	95,890	79,735	69,693
95^	126,510	62,639	47,995	37,231	28,076	221,573	130,424	96,742	80,442	70,311
96^	128,900	63,818	48,897	37,929	28,600	225,769	132,891	98,570	81,961	71,638
97^	130,495	64,605	49,499	38,395	28,950	228,564	134,534	99,788	82,973	72,521
98^	132,409	65,549	50,221	38,954	29,369	231,919	136,507	101,249	84,187	73,582
99^	134,162	66,414	50,882	39,466	29,754	234,996	138,316	102,590	85,300	74,554
100^	135,978	67,310	51,568	39,996	30,152	238,182	140,189	103,977	86,453	75,561
101^	137,779	68,199	52,247	40,522	30,547	241,339	142,045	105,353	87,596	76,559
102^	139,602	69,099	52,935	41,054	30,947	244,538	143,925	106,746	88,754	77,570
103^	141,451	70,011	53,633	41,594	31,352	247,782	145,833	108,159	89,928	78,596
104^	143,323	70,935	54,340	42,141	31,763	251,066	147,763	109,590	91,116	79,634
105^	145,224	71,873	55,057	42,696	32,180	254,394	149,720	111,039	92,320	80,686
106^	147,145	72,821	55,782	43,256	32,601	257,767	151,703	112,509	93,541	81,752
107^	149,095	73,783	56,517	43,826	33,029	261,186	153,713	113,998	94,778	82,833

* Age nearest Birthday ^ For Renewal only
Remarks:

- This Standard Premium schedule does not include levy which is collected by the Insurance Authority. Please visit https://www.ia.org.hk/en/info-center/faqs/faqs_levy.html for details.
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- The Company may adjust the Standard Premium schedule on a Portfolio basis if necessary. The listed Standard Premiums above are not indicative of the future Standard Premiums. The Company will send out a written notice to the Policy Holders before each end of Policy Year regarding the actual premiums payable (including Premium Loading, if applicable) and levy of the coming year.
- The above premium is shown in annual modal premium. The modal factor for each payment of different modal premium payment is: Annual=1.0000; Semi-annual=0.5125; Quarterly=0.2594; Monthly=0.0872. Modal premium is calculated by multiplying annual modal premium by modal factor and round to nearest 2 decimal places.

Chubb VHIS – Prime Plan Standard Premium Schedule (HKD)

Non-Smoker

Coverage area	Asia (Plan 1)					Worldwide excluding USA (Plan 2)				
Deductible	0	25,000	50,000	100,000	150,000	0	25,000	50,000	100,000	150,000
Age*	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$
108^	151,069	74,757	57,262	44,402	33,462	264,648	155,748	115,506	96,031	83,927
109^	153,069	75,744	58,017	44,986	33,901	268,156	157,810	117,034	97,301	85,036
110^	155,097	76,745	58,782	45,578	34,345	271,713	159,901	118,583	98,588	86,160
111^	157,152	77,759	59,558	46,178	34,796	275,313	162,018	120,152	99,891	87,298
112^	159,231	78,785	60,342	46,785	35,252	278,964	164,165	121,742	101,213	88,452
113^	161,339	79,825	61,138	47,401	35,714	282,665	166,340	123,354	102,552	89,622
114^	163,479	80,881	61,945	48,026	36,184	286,412	168,543	124,987	103,908	90,806
115^	165,643	81,949	62,762	48,658	36,658	290,209	170,775	126,640	105,282	92,006
116^	167,838	83,032	63,590	49,299	37,140	294,058	173,039	128,317	106,675	93,223
117^	170,061	84,129	64,429	49,948	37,627	297,957	175,330	130,015	108,086	94,455
118^	172,313	85,240	65,279	50,605	38,121	301,908	177,653	131,737	109,516	95,704
119^	174,597	86,367	66,141	51,272	38,622	305,912	180,007	133,481	110,965	96,970
120^	176,910	87,509	67,013	51,947	39,129	309,968	182,392	135,248	112,433	98,252
121^	179,254	88,665	67,898	52,632	39,643	314,079	184,809	137,039	113,921	99,552
122^	181,628	89,837	68,794	53,325	40,164	318,243	187,257	138,852	115,428	100,868
123^	184,033	91,024	69,701	54,027	40,691	322,465	189,739	140,691	116,956	102,202
124^	186,473	92,228	70,622	54,740	41,226	326,740	192,252	142,554	118,503	103,554
125^	188,942	93,446	71,554	55,461	41,768	331,072	194,799	144,441	120,071	104,923
126^	191,447	94,682	72,499	56,192	42,317	335,465	197,382	146,354	121,661	106,312
127^	193,985	95,934	73,457	56,933	42,874	339,913	199,997	148,292	123,270	107,717

* Age nearest Birthday ^ For Renewal only

Remarks:

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Product Highlights	More about Chubb VHIS - Prime Plan	Remarks	Important Information
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Chubb VHIS – Prime Plan Standard Premium Schedule (HKD)
Smoker

Coverage area	Asia (Plan 1)					Worldwide excluding USA (Plan 2)				
Deductible	0	25,000	50,000	100,000	150,000	0	25,000	50,000	100,000	150,000
Age*	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$
0	15,532	8,962	7,426	6,428	5,528	25,600	16,218	12,590	10,908	9,810
1	15,532	8,962	7,426	6,428	5,528	25,600	16,218	12,590	10,908	9,810
2	15,532	8,962	7,426	6,428	5,528	25,600	16,218	12,590	10,908	9,810
3	15,532	8,962	7,426	6,428	5,528	25,600	16,218	12,590	10,908	9,810
4	15,532	8,962	7,426	6,428	5,528	25,600	16,218	12,590	10,908	9,810
5	14,770	8,456	7,208	6,176	5,336	23,994	15,252	11,852	10,276	9,248
6	14,770	8,456	7,208	6,176	5,336	23,994	15,252	11,852	10,276	9,248
7	14,770	8,456	7,208	6,176	5,336	23,994	15,252	11,852	10,276	9,248
8	14,770	8,456	7,208	6,176	5,336	23,994	15,252	11,852	10,276	9,248
9	14,770	8,456	7,208	6,176	5,336	23,994	15,252	11,852	10,276	9,248
10	14,770	8,456	7,208	6,176	5,336	23,994	15,252	11,852	10,276	9,248
11	14,770	8,456	7,208	6,176	5,336	23,994	15,252	11,852	10,276	9,248
12	14,770	8,456	7,208	6,176	5,336	23,994	15,252	11,852	10,276	9,248
13	14,770	8,456	7,208	6,176	5,336	23,994	15,252	11,852	10,276	9,248
14	14,770	8,456	7,208	6,176	5,336	23,994	15,252	11,852	10,276	9,248
15	14,770	8,456	7,208	6,176	5,336	23,994	15,252	11,852	10,276	9,248
16	14,770	8,456	7,208	6,176	5,336	23,994	15,252	11,852	10,276	9,248
17	14,770	8,456	7,208	6,176	5,336	23,994	15,252	11,852	10,276	9,248
18	8,136	4,659	3,986	3,412	2,945	13,305	8,448	6,538	5,689	5,139
19	8,148	4,668	4,007	3,428	2,955	13,414	8,508	6,557	5,726	5,191
20	8,161	4,676	4,028	3,444	2,966	13,525	8,568	6,577	5,763	5,245
21	8,496	4,828	4,140	3,522	3,023	13,800	8,892	6,806	5,944	5,418
22	8,846	4,984	4,256	3,603	3,081	14,081	9,229	7,042	6,131	5,597
23	9,210	5,146	4,375	3,685	3,141	14,661	9,579	7,288	6,325	5,782
24	9,589	5,313	4,497	3,769	3,201	15,419	9,942	7,541	6,524	5,973
25	9,983	5,486	4,620	3,856	3,260	16,546	10,318	7,802	6,730	6,170
26	10,508	5,715	4,849	4,002	3,363	17,475	10,891	8,208	7,137	6,448
27	11,062	5,952	5,089	4,154	3,468	18,456	11,495	8,636	7,568	6,740
28	11,645	6,200	5,341	4,312	3,577	19,492	12,133	9,086	8,026	7,044
29	12,009	6,354	5,498	4,410	3,644	20,141	12,532	9,367	8,313	7,234
30	12,258	6,458	5,606	4,477	3,691	20,587	12,806	9,559	8,510	7,362
31	12,456	6,597	5,639	4,558	3,757	20,898	13,048	9,738	8,645	7,543
32	12,658	6,738	5,673	4,641	3,824	21,215	13,295	9,921	8,782	7,728
33	12,862	6,882	5,707	4,725	3,892	21,536	13,547	10,107	8,922	7,917
34	12,987	6,970	5,728	4,776	3,934	21,731	13,699	10,220	9,007	8,032
35	13,069	7,029	5,741	4,810	3,962	21,863	13,803	10,296	9,063	8,111

* Age nearest Birthday
Remarks:

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Product Highlights	More about Chubb VHIS - Prime Plan	Remarks	Important Information
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Chubb VHIS – Prime Plan Standard Premium Schedule (HKD)
Smoker

Coverage area	Asia (Plan 1)					Worldwide excluding USA (Plan 2)				
Deductible	0	25,000	50,000	100,000	150,000	0	25,000	50,000	100,000	150,000
Age*	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$
36	13,276	7,091	5,848	4,864	4,006	22,358	13,948	10,512	9,200	8,193
37	13,486	7,153	5,957	4,905	4,039	22,864	14,094	10,732	9,305	8,254
38	13,699	7,216	6,067	4,918	4,050	23,381	14,243	10,956	9,340	8,275
39	13,829	7,253	6,134	4,931	4,061	23,696	14,332	11,092	9,375	8,296
40	13,915	7,279	6,179	4,946	4,072	23,910	14,392	11,184	9,411	8,316
41	14,612	7,921	6,518	5,191	4,355	25,062	15,154	11,738	9,900	9,015
42	15,345	8,439	6,784	5,448	4,580	26,271	15,954	12,320	10,415	9,577
43	16,114	8,620	6,875	5,719	4,659	27,539	16,798	12,931	10,957	9,771
44	16,594	8,803	6,967	5,887	4,738	28,328	17,326	13,311	11,296	9,970
45	16,921	8,991	7,061	6,002	4,817	28,867	17,687	13,572	11,527	10,175
46	17,740	9,466	7,611	6,467	5,179	30,284	18,544	14,222	12,147	10,788
47	18,598	9,965	8,051	6,839	5,468	31,771	19,443	14,787	12,690	11,326
48	19,498	10,491	8,203	6,967	5,568	33,331	20,384	15,256	13,141	11,776
49	20,059	10,820	8,358	7,098	5,669	34,304	20,970	15,618	13,489	12,124
50	20,440	11,045	8,516	7,233	5,773	34,968	21,371	15,864	13,727	12,363
51	21,483	11,477	8,881	7,483	5,970	36,441	22,179	16,460	14,284	12,815
52	22,393	11,850	9,198	7,699	6,139	37,976	23,019	17,080	14,764	13,204
53	23,147	12,158	9,460	7,876	6,278	39,577	23,890	17,722	15,160	13,525
54	23,730	12,394	9,661	8,011	6,384	41,245	24,794	18,389	15,465	13,770
55	24,126	12,554	9,797	8,103	6,457	42,983	25,732	19,081	15,671	13,937
56	25,648	13,307	10,335	8,558	6,779	45,890	27,355	20,279	16,651	14,806
57	27,265	14,104	10,902	9,039	7,118	48,993	29,080	21,551	17,692	15,729
58	28,984	14,949	11,502	9,547	7,473	52,306	30,913	22,904	18,799	16,709
59	30,811	15,844	12,134	10,084	7,847	55,844	32,863	24,342	19,975	17,751
60	32,753	16,793	12,801	10,650	8,240	59,620	34,936	25,869	21,222	18,856
61	35,718	18,041	13,791	11,574	8,988	65,153	38,203	28,195	23,218	20,583
62	39,139	19,852	15,231	12,695	9,804	71,200	41,776	30,731	25,401	22,469
63	43,096	22,372	17,244	14,054	10,694	77,807	45,683	33,495	27,789	24,526
64	47,681	24,617	19,044	15,486	11,666	85,029	49,955	36,508	30,402	26,772
65	53,008	27,088	21,032	16,909	12,726	92,921	54,626	39,790	33,261	29,223
66	55,646	28,948	22,327	17,947	13,407	97,463	57,647	42,144	35,230	30,692
67	58,287	30,460	23,373	18,563	14,125	102,226	60,834	44,638	37,315	32,237
68	60,918	31,840	24,322	19,048	14,882	107,223	64,199	47,279	39,524	33,858
69	63,527	33,061	25,159	19,663	15,355	110,337	66,307	48,938	40,911	34,870
70	66,103	33,802	25,664	20,621	15,678	112,463	67,750	50,078	41,863	35,562
71	67,977	34,711	26,352	21,693	16,490	117,157	70,576	52,163	42,987	36,681

* Age nearest Birthday
Remarks:

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Product Highlights	More about Chubb VHIS - Prime Plan	Remarks	Important Information
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Chubb VHIS – Prime Plan Standard Premium Schedule (HKD)
Smoker

Coverage area	Asia (Plan 1)					Worldwide excluding USA (Plan 2)				
Deductible	0	25,000	50,000	100,000	150,000	0	25,000	50,000	100,000	150,000
Age*	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$
72	70,507	35,936	27,278	22,637	17,344	122,046	73,520	54,336	44,503	37,991
73	73,603	37,432	28,410	23,526	18,241	127,139	76,586	56,599	46,355	39,674
74	77,333	39,230	29,769	24,400	18,802	132,446	79,781	58,957	48,580	41,775
75	81,953	41,451	31,447	25,257	19,185	137,972	83,108	61,413	51,329	43,716
76	87,656	43,976	33,545	26,408	20,085	147,407	88,388	65,369	54,918	47,043
77	93,503	46,543	35,691	27,748	21,028	157,487	94,004	69,578	58,576	50,453
78	99,473	49,145	37,875	29,519	22,014	168,256	99,977	74,060	62,288	53,931
79	104,409	51,282	39,678	31,017	23,047	179,762	106,329	78,829	66,031	57,456
80	107,256	52,509	40,717	32,350	24,129	192,055	113,086	83,906	69,785	61,008
81	108,801	53,261	41,300	32,812	24,471	194,823	114,714	85,113	70,787	61,884
82^	111,201	54,431	42,205	33,528	25,003	199,128	117,245	86,987	72,345	63,243
83^	113,089	55,352	42,917	34,092	25,421	202,512	119,235	88,462	73,570	64,314
84^	115,317	56,438	43,757	34,758	25,915	206,511	121,585	90,203	75,017	65,578
85^	119,516	58,520	45,382	35,219	26,575	209,279	123,213	91,410	76,019	66,453
86^	121,447	59,462	46,110	35,782	26,998	212,664	125,203	92,884	77,244	67,522
87^	123,375	60,402	46,838	36,345	27,421	216,044	127,190	94,357	78,467	68,592
88^	125,479	61,428	47,632	36,960	27,883	219,737	129,361	95,965	79,804	69,759
89^	127,408	62,369	48,359	37,523	28,305	223,122	131,351	97,439	81,028	70,828
90^	129,515	64,142	49,155	38,138	28,768	226,812	133,520	99,047	82,364	71,995
91^	131,793	65,267	50,015	38,804	29,268	230,811	135,871	100,789	83,811	73,259
92^	133,899	66,306	50,809	39,417	29,730	234,504	138,042	102,397	85,148	74,426
93^	135,651	67,170	51,470	39,930	30,114	237,580	139,851	103,738	86,261	75,398
94^	137,931	68,296	52,330	40,596	30,614	241,579	142,201	105,479	87,709	76,662
95^	139,161	68,903	52,795	40,954	30,884	243,730	143,466	106,416	88,486	77,342
96^	141,790	70,200	53,787	41,722	31,460	248,346	146,180	108,427	90,157	78,802
97^	143,545	71,066	54,449	42,235	31,845	251,420	147,987	109,767	91,270	79,773
98^	145,650	72,104	55,243	42,849	32,306	255,111	150,158	111,374	92,606	80,940
99^	147,578	73,055	55,970	43,413	32,729	258,496	152,148	112,849	93,830	82,009
100^	149,576	74,041	56,725	43,996	33,167	262,000	154,208	114,375	95,098	83,117
101^	151,557	75,019	57,472	44,574	33,602	265,473	156,250	115,888	96,356	84,215
102^	153,562	76,009	58,229	45,159	34,042	268,992	158,318	117,421	97,629	85,327
103^	155,596	77,012	58,996	45,753	34,487	272,560	160,416	118,975	98,921	86,456
104^	157,655	78,029	59,774	46,355	34,939	276,173	162,539	120,549	100,228	87,597
105^	159,746	79,060	60,563	46,966	35,398	279,833	164,692	122,143	101,552	88,755
106^	161,860	80,103	61,360	47,582	35,861	283,544	166,873	123,760	102,895	89,927
107^	164,005	81,161	62,169	48,209	36,332	287,305	169,084	125,398	104,256	91,116

* Age nearest Birthday ^ For Renewal only
Remarks:

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Chubb VHIS – Prime Plan Standard Premium Schedule (HKD)
Smoker

Coverage area	Asia (Plan 1)					Worldwide excluding USA (Plan 2)				
Deductible	0	25,000	50,000	100,000	150,000	0	25,000	50,000	100,000	150,000
Age*	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$
108^	166,176	82,233	62,988	48,842	36,808	291,113	171,323	127,057	105,634	92,320
109^	168,376	83,318	63,819	49,485	37,291	294,972	173,591	128,737	107,031	93,540
110^	170,607	84,420	64,660	50,136	37,780	298,884	175,891	130,441	108,447	94,776
111^	172,867	85,535	65,514	50,796	38,276	302,844	178,220	132,167	109,880	96,028
112^	175,154	86,664	66,376	51,464	38,777	306,860	180,582	133,916	111,334	97,297
113^	177,473	87,808	67,252	52,141	39,285	310,932	182,974	135,689	112,807	98,584
114^	179,827	88,969	68,140	52,829	39,802	315,053	185,397	137,486	114,299	99,887
115^	182,207	90,144	69,038	53,524	40,324	319,230	187,853	139,304	115,810	101,207
116^	184,622	91,335	69,949	54,229	40,854	323,464	190,343	141,149	117,343	102,545
117^	187,067	92,542	70,872	54,943	41,390	327,753	192,863	143,017	118,895	103,901
118^	189,544	93,764	71,807	55,666	41,933	332,099	195,418	144,911	120,468	105,274
119^	192,057	95,004	72,755	56,399	42,484	336,503	198,008	146,829	122,062	106,667
120^	194,601	96,260	73,714	57,142	43,042	340,965	200,631	148,773	123,676	108,077
121^	197,179	97,532	74,688	57,895	43,607	345,487	203,290	150,743	125,313	109,507
122^	199,791	98,821	75,673	58,658	44,180	350,067	205,983	152,737	126,971	110,955
123^	202,436	100,126	76,671	59,430	44,760	354,712	208,713	154,760	128,652	112,422
124^	205,120	101,451	77,684	60,214	45,349	359,414	211,477	156,809	130,353	113,909
125^	207,836	102,791	78,709	61,007	45,945	364,179	214,279	158,885	132,078	115,415
126^	210,592	104,150	79,749	61,811	46,549	369,012	217,120	160,989	133,827	116,943
127^	213,384	105,527	80,803	62,626	47,161	373,904	219,997	163,121	135,597	118,489

* Age nearest Birthday ^ For Renewal only
Remarks:

- This Standard Premium schedule does not include levy which is collected by the Insurance Authority. Please visit https://www.ia.org.hk/en/info-center/faqs/faqs_levy.html for details.
- The actual premiums payable will be adjusted at each Renewal based on the age of the Insured Person according to the prevailing Standard Premium schedule.
- The Company may adjust the Standard Premium schedule on a Portfolio basis if necessary. The listed Standard Premiums above are not indicative of the future Standard Premiums. The Company will send out a written notice to the Policy Holders before each end of Policy Year regarding the actual premiums payable (including Premium Loading, if applicable) and levy of the coming year.
- The above premium is shown in annual modal premium. The modal factor for each payment of different modal premium payment is: Annual=1.0000; Semi-annual=0.5125; Quarterly=0.2594; Monthly=0.0872. Modal premium is calculated by multiplying annual modal premium by modal factor and round to nearest 2 decimal places.

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 Terms and Benefits 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 and should be read along with other materials which cover additional information about this product before making application. Such materials include, but not limited to, (i) terms and conditions with Supplement(s) that contain exact terms and conditions, Benefit Schedule and premium schedule (which are available on our company website); and (ii) benefit illustrations (if any), policy documents and other relevant marketing materials, which are available upon request. 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.

Chubb VHIS - Prime Plan is a VHIS Certified Plan with no savings element, designed for individuals with medical needs, providing financial protection support to help coping with unexpected challenges.

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 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. Should you cease paying premiums early, 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 upon each Renewal Date based on our expectation and experience of a series of factors including but not limited to medical trend, medical cost inflation, investment returns, claims, policy surrenders and expenses.

• **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 obligation of the policy, you may lose your insurance coverage and the premiums paid.

• **Inflation Risk**

Please note that the medical costs in the future are likely to be higher than they are today due to inflation. Hence, the benefit amounts and the premium rates of this product may be adjusted in the future to reflect the inflation.

• **Termination**

Chubb VHIS - Prime Plan and its coverage will be terminated automatically on the occurrence of the earliest of the following:

- (a) where the policy is terminated due to non-payment of premiums after the grace period as specified in the Terms and Benefits; or
- (b) the day immediately following the death of the Insured Person; or
- (c) the Company has ceased to have the requisite authorization under the Insurance Ordinance to write or continue to write the Plan.

Termination shall be effective at 00:00 hours of the effective date of termination.

Immediately following the termination of the policy, insurance coverage under the policy shall cease to be in force. No premium paid for the current Policy Year and previous Policy Years shall be refunded, unless specified otherwise.

Where the policy is terminated pursuant to (a), the effective date of termination shall be the date that the unpaid premium is first due.

Where the policy is terminated pursuant to (b) or (c), the Company shall refund the relevant premium paid for the current Policy Year on a pro rata basis.

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

For details, please refer to the Terms and Benefits.

Limitations of Benefits

1. Geographical limitation

- (a) All benefits described in the Terms and Benefits shall be subjected to the geographical limitation (i.e. "Asia" or "Worldwide excluding USA") as specified in the Benefit Schedule, except for the psychiatric treatment as stated in Section 3(l) of Part 6 of the Terms and Benefits, Post-Confinement psychiatric outpatient care as stated in Section 13 of Part 1 of Supplement - Enhanced Benefits and lower room class cash benefit as stated in Section 1 of Part 1 of Supplement - Other Benefits.
- (b) The benefits payable under Section 3(l) of Part 6 of the Terms and Benefits shall only be payable for the Eligible Expenses charged on the psychiatric treatments during Confinement in Hong Kong, and the lower room class cash benefit as stated in Section 1 of Part 1 of Supplement - Other Benefits shall only be payable for Confinement in Hong Kong and/or Macau.
- (c) The benefits payable for Post-Confinement psychiatric outpatient care as stated in Section 13 of Part 1 of Supplement - Enhanced Benefits shall only be payable for follow-up outpatient visits in Hong Kong.

- (d) For any Eligible Expenses and/or other expenses incurred in mainland China, the benefits payable in accordance with the Terms and Benefits shall be subject to the applicable limitation as stated in Section 2 of Part 1 of this Supplement, except for the home nursing expenses benefit as stated in Section 3 of Part 1 of Supplement – Enhanced Benefits, the home facility enhancement benefit as stated in Section 8(a) of Part 1 of Supplement – Enhanced Benefits, and hospice care benefit as stated in Section 14 of Part 1 of Supplement – Enhanced Benefits.
- (e) For any non-Emergency Treatment performed outside the territorial scope of cover, the final amount of Eligible Expenses and/or other expenses payable shall be calculated in accordance with the formula as set out in Section 4(b) of Part 1 of the Supplement - Limitation of Benefits.
- (f) For any Emergency Treatment performed outside the territorial scope of cover, any Eligible Expense and/or other expenses incurred shall be payable in accordance with the Terms and Benefits and shall be calculated in accordance with the formula as set out in Section 4(a)(i) of Part 1 of the Supplement - Limitation of Benefits, subject to the applicable restrictions as stated in Section 3 of Part 1 of the Supplement - Limitation of Benefits.

2. Limitation on choice of Hospital

- (a) The benefit payable under Section 1 of Part 1 of Supplement – Other Benefits shall only be applicable for Confinement in a room of private Hospital in Hong Kong and/or Macau, where the ward class is below the Insured Person’s entitled ward class as stated in the Benefit Schedule.
- (b) For any Eligible Expenses and/or other expenses charged by any Hospitals in mainland China,

	If such Hospitals	Benefit Calculation	Deductible / Back-You-Up Deductible
1	Rated Class 2 or above as defined by the government of the People’s Republic of China and such Hospital is not on the list of designated Hospitals in mainland China published on the product page of the Company’s website mentioned above	Such Eligible Expenses and/or other expenses shall be payable in accordance with these Terms and Benefits and shall be calculated in accordance with the formula as set out in Section 4(a)(ii) of Part 1 of the Supplement – Limitation of Benefits	Back-You-Up Deductible
2	On the list of designated Hospitals in mainland China published on the product page of the Company’s website mentioned above	Such Eligible Expenses and/or other expenses shall be payable in accordance with these Terms and Benefits and shall be calculated in accordance with the formula as set out in Section 4(a)(i) of Part 1 of the Supplement – Limitation of Benefits	Deductible

	If such Hospitals	Benefit Calculation	Deductible / Back-You-Up Deductible
3	(i) Are not rated Class 2 as defined by the government of the People’s Republic of China; and (ii) Are not on the list of the designated Hospitals in mainland China published on the product page “Chubb VHIS – Prime Plan” of the Company website (life.chubb.com/hk)	Such Eligible Expenses and/or other expenses shall be calculated in accordance with the formula as set out in Section 4(b) of Part 1 of the Supplement – Limitation of Benefits	Deductible

- (c) The list of the designated Hospitals in mainland China may be varied, updated and amended from time to time at the Company’s discretion. Policy Holder and/or Insured Person are recommended to refer to the product page “Chubb VHIS - Prime Plan” of the Company’s website (life.chubb.com/hk) for the latest list before admission to the beforehand. The Company shall have the obligation to provide the most up-to-date information to the Policy Holder and Insured Person including where the Company is so requested.

For details, please refer to Terms and Benefits and the Supplement – Limitation of Benefits.

3. Limitation on choice of ward class

- (a) If the Insured Person is voluntarily Confined in a ward class of a Hospital higher than the entitled ward class as stated in the Benefit Schedule, any benefits payable under Sections 3(a) to (j) and (l) of Part 6 of the Terms and Benefits and Sections, 1, 2, 7, 9, 10 and 11 of Part 1 of Supplement - Enhanced Benefits are subject to the following ward class adjustment factor:

Entitled ward class as specified in the Benefit Schedule	Actual ward class occupied by the Insured Person during Confinement	Ward class adjustment factor
Semi-private Room	Standard Private Room	50%
	Above Standard Private Room	25%
Standard Private Room	Above Standard Private Room	25%

- (b) The ward class adjustment factor as specified in Section 3(a) of the Supplement - Limitation of Benefits shall not apply when such Confinement in a room of class higher than the entitled ward class is due to:
 - i. unavailability of entitled ward class for Emergency Treatment as a result of ward or room shortage for Confinement;
 - ii. isolation reasons that require a specific class of accommodation; or
 - iii. other reasons not involving personal preference of the Policy Holder and/or the Insured Person.

General Exclusions

The Company shall not pay any benefits in relation to or arising from the following expenses -

- Expenses incurred for treatments, procedures, medications, tests or services which are not Medically Necessary.
- Expenses incurred for the whole or part of the Confinement solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy, unless such procedure or service is recommended by a Registered Medical Practitioner for Medically Necessary investigation or treatment of a Disability which cannot be effectively performed in a setting for providing Medical Services to a Day Patient.
- Expenses arising from Human Immunodeficiency Virus ("HIV") and its related Disability, which is contracted or occurs before the Policy Effective Date. Irrespective of whether it is known or unknown to the Policy Holder or the Insured Person at the time of submission of Application, including any updates of and changes to such requisite information (if so requested by the Company under the Terms and Benefits of Section 8 of Part 1) such Disability shall be generally excluded from any coverage of the Terms and Benefits if it exists before the Policy Effective Date. If evidence of proof as to the time at which such Disability is first contracted or occurs is not available, manifestation of such Disability within the first 5 years after the Policy Effective Date shall be presumed to be contracted or occur before the Policy Effective Date, while manifestation after such 5 years shall be presumed to be contracted or occur after the Policy Effective Date.
However, the exclusion under this entire Section shall not apply where HIV and its related Disability is caused by sexual assault, medical assistance, organ transplant, blood transfusions or blood donation, or infection at birth, and in such cases the other terms of the Terms and Benefits shall apply.
- Expenses incurred for Medical Services as a result of Disability arising from or consequential upon the dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae (except for HIV and its related Disability, where Section 3 of the Part 7 in the Terms and Benefits applies).
- Any charges in respect of services for -
 - (a) beautification or cosmetic purposes, unless necessitated by Injury caused by an Accident and the Insured Person receives the Medical Services within ninety (90) days of the Accident; or except to the extent covered by the reconstructive surgery benefit payable under the Enhanced Benefits under Section 9 of Part 1 of the Supplement – Enhanced Benefits; or
 - (b) correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to eye refractive therapy, LASIK and any related tests, procedures and services.
- Expenses incurred for prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions, screening or surveillance procedures based on the health history of the Insured Person and/or his family members, Hair Mineral Analysis (HMA), immunisation or health supplements. For the avoidance of doubt, this section does not apply to -

The Company shall not pay any benefits in relation to or arising from the following expenses -

- Expenses incurred for treatments, procedures, medications, tests or services which are not Medically Necessary.
- Expenses incurred for the whole or part of the Confinement solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy, unless such procedure or service is recommended by a Registered Medical Practitioner for Medically Necessary investigation or treatment of a Disability which cannot be effectively performed in a setting for providing Medical Services to a Day Patient.
- Expenses arising from Human Immunodeficiency Virus ("HIV") and its related Disability, which is contracted or occurs before the Policy Effective Date. Irrespective of whether it is known or unknown to the Policy Holder or the Insured Person at the time of submission of Application, including any updates of and changes to such requisite information (if so requested by the Company under the Terms and Benefits of Section 8 of Part 1) such Disability shall be generally excluded from any coverage of the Terms and Benefits if it exists before the Policy Effective Date. If evidence of proof as to the time at which such Disability is first contracted or occurs is not available, manifestation of such Disability within the first 5 years after the Policy Effective Date shall be presumed to be contracted or occur before the Policy Effective Date, while manifestation after such 5 years shall be presumed to be contracted or occur after the Policy Effective Date.
However, the exclusion under this entire Section shall not apply where HIV and its related Disability is caused by sexual assault, medical assistance, organ transplant, blood transfusions or blood donation, or infection at birth, and in such cases the other terms of the Terms and Benefits shall apply.
- Expenses incurred for Medical Services as a result of Disability arising from or consequential upon the dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae (except for HIV and its related Disability, where Section 3 of the Part 7 in the Terms and Benefits applies).
- Any charges in respect of services for -
 - (a) beautification or cosmetic purposes, unless necessitated by Injury caused by an Accident and the Insured Person receives the Medical Services within ninety (90) days of the Accident; or except to the extent covered by the reconstructive surgery benefit payable under the Enhanced Benefits under Section 9 of Part 1 of the Supplement – Enhanced Benefits; or
 - (b) correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to eye refractive therapy, LASIK and any related tests, procedures and services.
- Expenses incurred for prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions, screening or surveillance procedures based on the health history of the Insured Person and/or his family members, Hair Mineral Analysis (HMA), immunisation or health supplements. For the avoidance of doubt, this section does not apply to -
 - (a) treatments, monitoring, investigation or procedures with the purpose of avoiding complications arising from any

Medically Necessary and
Reasonable and Customary

The Company shall only reimburse the Eligible Expenses and/or expenses which are Medically Necessary and Reasonable and Customary.

"Medically Necessary" shall mean the need to have medical service for the purpose of investigating or treating the relevant Disability in accordance with the generally accepted standards of medical practice and such medical service must –

- require the expertise of, or be referred by, a Registered Medical Practitioner;
- be consistent with the diagnosis and necessary for the investigation and treatment of the Disability;
- be rendered in accordance with standards of good and prudent medical practice, and not be rendered primarily for the convenience or the comfort of the Insured Person, his family, caretaker or the attending Registered Medical Practitioner;
- be rendered in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the Medical Services; and
- be furnished at the most appropriate level which, in the prudent professional judgment of the attending Registered Medical Practitioner, can be safely and effectively provided to the Insured Person.

"Reasonable and Customary" shall mean, in relation to a charge for Medical Service, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar Age, for a similar Disability, as reasonably determined by the Company in utmost good faith. The Reasonable and Customary charges shall not in any event exceed the actual charges incurred. In determining whether a charge is Reasonable and Customary, the Company shall make reference to the followings (if applicable) -

- treatment or service fee statistics and surveys in the insurance or medical industry;
- internal or industry claim statistics;
- gazette published by the Government; and/or
- other pertinent source of reference in the locality where the treatments, services or supplies are provided.

Claims

All claims incurred in respect of the Terms and Benefits shall be submitted to the Company within 90 days after the date on which the Insured Person is discharged from the Hospital, or (where there is no Confinement) the date on which the relevant Medical Service is performed and completed. For this purpose, a claim shall be deemed not valid or complete and benefit shall not be payable unless:

- (a) all original receipts and/or original itemised bills together with the diagnosis, type of treatment, procedure, test or service provided shall have been submitted to the Company; and
- (b) all relevant information, certificates, reports, evidence, referral letter and other data or materials as reasonably required by the Company shall have been furnished to the Company for processing of such claim.

The Policy Holder shall notify the Company if claims cannot be submitted within the above timeframe, otherwise the Company shall have the right to reject claims submitted after the above timeframe.

All certificates, information and evidence that are reasonably required by the Company and which can be reasonably provided by the Policy Holder shall be furnished at the expenses of the Policy Holder. The Company shall bear all expenses incurred in obtaining further certificates, information and evidence for the purposes of verification of the claim after the Policy Holder has submitted all required information pursuant to (a) and (b) above.

You may contact your licensed insurance intermediary or contact our Customer Service Center at +852 2894 9833 to get a copy of the claim 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.

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. If the last day of the 21-calendar day period is not a working day, the cooling-off period shall include the next working day.

Upon such cancellation of the policy, we will refund the total amount of premiums you paid without any interest, less any amount paid to you by the Company 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.

After the cooling-off period, the Policy Holder can request cancellation the policy by giving 30 days prior written notice to the Company, provided that there has been no benefit payment under the policy during the relevant Policy Year.

Collection of Premium Levy by
Insurance Authority

The Insurance Authority started collecting levy on insurance premiums from Policy Holder 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.

Built for the Life Ahead

CHUBB®

Contact Us

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311 Gloucester Road, Causeway Bay,
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