

## Chubb VHIS - Superb Plan Premium Discount Offers and Additional Reward

### First-Year Premium Discount Offer

You can enjoy a premium discount on the first-year total annualised premium (**"First-Year Premium Discount Offer"**) upon successful enrolment in **Chubb VHIS - Superb Plan** (**"Chubb VHIS - Superb"**) within the period from 16 December 2025 to 31 December 2025 (both dates inclusive) (the **"Promotion Period"**).

### Second-Year Premium Discount Offer

You can enjoy a premium discount on the second-year total annualised premium (**"Second-Year Premium Discount Offer"**) of your **Chubb VHIS - Superb** policy:

- if you successfully enrol in **GBA Medical Outpatient Plan** and / or **Gold Fortune Deferred Annuity Plan** (**"Gold Fortune"**) together with **Chubb VHIS - Superb** within the Promotion Period; or
- if you are an existing customer who is holding in-force **GBA Medical Outpatient Plan** and / or **Gold Fortune** policies.

Please refer to the following table for the applicable premium discount rate(s) for the First-Year Premium Discount Offer and Second-Year Premium Discount Offer:

Plan	Premium Discount Rate
Chubb VHIS - Superb Plan	<b>15%</b> of total annualised premium for the 1 <sup>st</sup> Policy Year
	<b>10%</b> of total annualised premium for the 2 <sup>nd</sup> Policy Year if enrolled together with <b>GBA Medical Outpatient Plan</b> and / or <b>Gold Fortune</b> ; or are existing policyholders of <b>GBA Medical Outpatient Plan</b> and / or <b>Gold Fortune</b>

### Additional Reward

You can also enjoy Additional Reward for a **complimentary specialist outpatient consultancy service** in network hospitals in designated GBA cities (**"Additional Reward"**) of your **Chubb VHIS - Superb** policy:

- if you successfully enrol in **GBA Medical Outpatient Plan** together with **Chubb VHIS - Superb** within the Promotion Period; or
- if you are an existing customer who is holding in-force **GBA Medical Outpatient Plan**.

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



Promotion Period:  
16 December 2025 –  
31 December 2025  
(both dates inclusive)



For details, please  
refer to the Terms  
and Conditions of  
this leaflet.



Please contact  
your insurance  
consultant or call  
our Customer  
Service Hotline at  
**2894 9833**  
for more details.

## Terms and Conditions

1. The First-Year Premium Discount Offer is only applicable to eligible policy(ies) which meet(s) the following requirements ("Eligible Policy(ies)"):
  - a) the application(s) for **Chubb VHIS - Superb** must be signed and submitted to Chubb Life Insurance Hong Kong Limited ("Chubb Life") within the Promotion Period; and
  - b) the Eligible Policy(ies) of the successful application(s) must be issued by Chubb Life on or before 28 February 2026.
2. The Second-Year Premium Discount Offer is only applicable to the Eligible Policy(ies) that meet(s) one of the following requirements:
  - a) the application(s) for **GBA Medical Outpatient Plan** and / or **Gold Fortune** must be signed and submitted to Chubb Life within the Promotion Period, and that the policy(ies) of the successful application(s) must be issued by Chubb Life on or before 28 February 2026; or
  - b) the policyholder is an existing policyholder of **GBA Medical Outpatient Plan** and / or **Gold Fortune** policy(ies), which is / are in-force.
3. The First-Year Premium Discount Offer and / or Second-Year Premium Discount Offer is / are applicable to all premium payment modes (i.e. monthly / quarterly / semi-annual / annual) of the Eligible Policy. The First-Year Premium Discount Offer and / or Second-Year Premium Discount Offer will be applied on each premium payment for the 1<sup>st</sup> Policy Year and / or 2<sup>nd</sup> Policy Year (if applicable) according to the premium payment mode of the Eligible Policy.
4. When the First-Year Premium Discount and / or the Second-Year Premium Discount (if applicable) is / are applied, **Chubb VHIS - Superb** policy(ies) / **GBA Medical Outpatient Plan** policy(ies) and / or **Gold Fortune** policy(ies) (if applicable) must remain in force.
5. For the calculation of the First-Year Premium Discount Offer and / or the Second-Year Premium Discount Offer (if applicable), the total annualized premium of an Eligible Policy only refers to the annualized premium due and payable for the basic plan of the Eligible Policy in the 1<sup>st</sup> Policy Year and / or the 2<sup>nd</sup> Policy Year including any Premium Loading as stated on the Policy Date Page (if applicable) but excluding any levy.
6. For details on the benefits, full terms and conditions, and risk disclosures of **Chubb VHIS - Superb**, **GBA Medical Outpatient Plan** and **Gold Fortune**, please refer to the respective product brochure(s) and policy document(s).
7. The amount of the premium discount offer(s) is non-transferable and cannot be redeemed for cash. If **Chubb VHIS - Superb** policy(ies) or **GBA Medical Outpatient Plan** policy(ies) or **Gold Fortune** policy(ies) (if any) are cancelled during the cooling-off period, the policyholder will receive the actual amount of premium paid and levy (if any) of that policy(ies) only.
8. The premium discount offers are not eligible to applicant(s) who has submitted application(s) of **Chubb VHIS - Superb** policy(ies), **GBA Medical Outpatient Plan** policy(ies) and / or **Gold Fortune** policy(ies) before the Promotion Period but withdrew the application(s) or cancelled their **Chubb VHIS - Superb** policy(ies), **GBA Medical Outpatient Plan** policy(ies) and / or **Gold Fortune** policy(ies) during the cooling-off period and then re-applied for the same product.
9. The premium discount offer(s) herein cannot be used in conjunction with any other promotion(s) offered by Chubb Life unless otherwise agreed by Chubb Life.
10. The total amount of the premium discount offer(s) will not be entitled to a tax deduction. Whether a tax deduction is allowable for the qualified premiums paid under this Certified Plan is subject to the prevailing tax laws of Hong Kong, as well as the individual circumstances of the policyholder (as taxpayer) and the Insured Person(s). Please refer to the website of the Inland Revenue Department ( [www.ird.gov.hk](http://www.ird.gov.hk) ) and the Inland Revenue Ordinance (Cap. 112) for details. Chubb Life does not provide tax advice, and you should consult an independent tax advisor for tax advice.
11. The Additional Reward is only applicable to policyholder(s) of the Eligible Policy(ies) that meet(s) the following requirements:
  - a) the application(s) for **GBA Medical Outpatient Plan** must be signed and submitted to Chubb Life within the Promotion Period, and that the policy of the successful application(s) must be issued by Chubb Life on or before 28 February 2026; or
  - b) the policyholder is an existing policyholder of **GBA Medical Outpatient Plan**, which is in-force.

The Additional Reward is only applicable when the policyholder / Insured Person of the **GBA Medical Outpatient Plan** policy(ies) and the policyholder / Insured Person of the **Chubb VHIS - Superb** policy(ies) are the same person.

You are eligible to receive complimentary specialist outpatient consultation services upon referral from a general practitioner in network hospitals in designated GBA cities. The Additional Reward will cover specialist outpatient consultation fee(s) without any prescription medicines. Any additional cost incurred arising from or in connection with the complimentary specialist outpatient consultancy service must be borne by the policyholder.

**Chubb VHIS - Superb** policy(ies) and **GBA Medical Outpatient Plan** policy(ies) must still be in force at the time of using the Additional Reward.

Please refer to the "List of Value-added Service Medical Network Institutions"

( [https://www.chubb.com/content/dam/chubb-sites/chubb/hk-en/pdf/vhis\\_superb\\_value\\_added\\_service\\_medical\\_network\\_institutions\\_en.pdf](https://www.chubb.com/content/dam/chubb-sites/chubb/hk-en/pdf/vhis_superb_value_added_service_medical_network_institutions_en.pdf) )

for network hospitals in designated GBA cities. The third-party service provider reserves the right to amend, update, or revise the list of designated medical institutions from time to time without prior notice.

12. The Additional Reward cannot be transferred, exchanged or redeemed for cash or any other items / services.
13. Chubb Life is not the service provider(s) of the Additional Reward and shall have no obligations or liabilities in any issues that arise from the above service(s) (including, without limitation, their quantity, quality, fitness and availability) provided. Chubb Life does not represent or endorse the accuracy or reliability of any information provided by the service provider(s). The provision and use of the service(s) is subject to the terms and conditions as determined by the service provider(s) from time to time. All enquiries or complaints regarding the service(s) in relation thereto should be directed to the service provider(s).
14. Designated Greater Bay Area (GBA) cities include Guangzhou, Shenzhen, Zhuhai, Foshan, Dongguan and Zhongshan. This list is subject to change from time to time upon the mutual agreement between the service provider and Chubb Life.
15. Chubb Life reserves the right to vary, suspend or terminate all or part of the offer(s) and / or amend the terms and conditions herein at any time without prior notice. For the avoidance of doubt, the offer(s) applicable to any Eligible Policy(ies) issued prior to such variation, suspension or termination of such offers will remain unaffected.
16. The decision of Chubb Life on all matters and disputes relating to this promotion shall be final and conclusive.
17. These terms and conditions are governed by and shall be construed in accordance with the laws of Hong Kong SAR. The policyholder 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.
18. No person other than Chubb Life and the applicant / policyholder 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.

## Contact Us

### **Chubb Life Insurance Hong Kong Limited**

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[life.chubb.com/hk](http://life.chubb.com/hk)

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