

Chubb VHIS - Superb Plan Premium Rebate Offers and Additional Reward

First-Year Premium Rebate Offer

You can enjoy a premium rebate on the first-year total annualised premium (“**First-Year Premium Rebate Offer**”) upon successful enrolment in **Chubb VHIS - Superb Plan** (“**Chubb VHIS - Superb**” or “**Plan**”) within the period from 1 April 2026 to 30 June 2026 (both dates inclusive) (the “**Promotion Period**”).

Second-Year Premium Rebate Offer

You can enjoy a premium rebate on the second-year total annualised premium (“**Second-Year Premium Rebate Offer**”) of your **Chubb VHIS - Superb** policy:

- a) if you successfully enrol in **GBA Medical Outpatient Plan** and / or **Gold Fortune Deferred Annuity Plan** (“**Gold Fortune**”) within the Promotion Period; or
- b) if you are an existing customer who is holding in-force **GBA Medical Outpatient Plan** and / or **Gold Fortune** policy(ies).

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

Plan	Premium Rebate Rate
Chubb VHIS - Superb Plan	15% of total annualised premium for the 1 st Policy Year
	10% of total annualised premium for the 2 nd Policy Year: a) if enrolled together with GBA Medical Outpatient Plan and / or Gold Fortune ; or b) an existing policyholder of GBA Medical Outpatient Plan and / or Gold Fortune

Additional Reward

You can also enjoy additional reward (“**Additional Reward**”) for a complimentary specialist outpatient consultancy service in network hospitals in designated Greater Bay Area cities (“**Designated GBA Cities**”) of your **Chubb VHIS - Superb** policy:

- a) if you successfully enrol in **GBA Medical Outpatient Plan** within the Promotion Period; or
- b) 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 and the policy provisions of **Chubb VHIS - Superb Plan**.

Designated 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.



Promotion Period:
1 April 2026 -
30 June 2026
(both dates inclusive)



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



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

Terms and Conditions

1. The First-Year Premium Rebate Offer is only applicable to eligible policy(ies) 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 31 August 2026.
2. The Second-Year Premium Rebate 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 31 August 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 Rebate and/or Second-Year Premium Rebate (if applicable) is applicable to all premium payment modes (i.e. monthly / quarterly / semi-annual / annual) of the Eligible Policy(ies). The First-Year Premium Rebate and / or the Second-Year Premium Rebate (if applicable) will be applied to each premium payment in the 2nd Policy Year and / or 3rd Policy Year (if applicable) according to the premium payment mode of the Eligible Policy(ies) and will partially settle any payable premium due in the 2nd Policy Year and / or 3rd Policy Year (if applicable), respectively of the Eligible Policy(ies). For the avoidance of doubt, the amount of premium rebate can only be used to offset the amount of premium due for the 2nd Policy Year and / or 3rd Policy Year (if applicable), withdrawal of the amount of premium rebate is not allowed.
4. When the First-Year Premium Rebate and / or the Second-Year Premium Rebate (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 and all premiums payable in respect of the Eligible Policy(ies) must be paid when due in order to enjoy any premium rebate under the relevant Premium Rebate Offer.
5. For the calculation of the First-Year Premium Rebate and / or the Second-Year Premium Rebate (if applicable), the total annualized premium due and payable for the basic plan of an Eligible Policy in the 1st Policy Year and / or the 2nd Policy Year (if applicable) including any Premium Loading as stated on the Policy Data Page (if applicable) but excluding any levy, will be multiplied by the specified premium rebate percentage.
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 rebate 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 only be refunded the actual amount of premium and levy (if any) paid.
8. The premium rebate offers are not applicable 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 issued **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 insurance plan within the Promotion Period.
9. The premium rebate 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 rebate is not eligible for tax deduction. Eligibility for tax deduction on qualified premiums paid under this 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) 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 31 August 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) 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. Chubb Life assumes no responsibility or liabilities in any issues that may arise from the service(s) provided by the third-party service provider under the Additional Reward, including, without limitation, their quantity, quality, fitness and availability. Chubb Life does not represent or endorse the accuracy or reliability of any information provided by the third-party 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 third-party service provider(s).
14. 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) only apply to the Eligible Policy(ies) issued prior to such variation, suspension or termination of such offers will remain unaffected.
15. The decision of Chubb Life on all matters and disputes relating to this promotion shall be final and conclusive.
16. These terms and conditions are governed by and shall be construed in accordance with the laws of Hong Kong SAR. The 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.
17. 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.
18. The Premium Rebate Offer will be incorporated as part of the Eligible Policy(ies) if the terms and conditions of the Premium Rebate Offer are fulfilled as agreed upon and the respective policy is issued.

Contact Us

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