



Weather life's changeable conditions with a lifetime discount

Until 30 June 2024 Chubb Life is increasing its Lifetime Reward discount from 10% to 15%. The Lifetime Reward is available on Life and Trauma covers on our Assurance Extra and Assurance Extra Business policies for customers who:

- have a BMI measurement of between 18.5 and 24.9, and
- have been a 'non-smoker' (see our full requirements below*) for at least 12 months.

The Lifetime Reward is available on new policies and medically underwritten increases on existing policies.

The cover must be issued by 30 June 2024 to receive the 15% discount. Policies or increases eligible for the discount but issued after 30 June 2024 will receive the 10% Lifetime Reward discount.

* A 'non-smoker' is defined as someone who hasn't smoked tobacco or marijuana or used any nicotine replacement including vaping/e-cigarettes, nicotine gum, chewing tobacco or patches in the last 12 months.

The Lifetime Reward:

- is an underwritten discount applied to the eligible customer's Life and Trauma covers only, and only to the risk premium. (Other lives assured, other cover types and policy fees are excluded.)
- applies for the life of the policy on the amount of cover issued following the application. (Future increases to the amount of cover will be assessed separately. Eligibility for a discount on increases will depend on whether we are offering the Lifetime Reward at that time and any eligibility criteria.)
- is subject to underwriting and only available on policies and covers that we confirm are eligible for it.
- cannot be combined with any other discounts or offers unless we decide otherwise.

Talk to your Adviser for more information and to find out how you can reap the rewards for a lifetime.