

Frequently Asked Questions (FAQs)



1. What is the More is More Lifetime Reward Campaign and how long does it run for?

The More is More Lifetime Reward Campaign is a temporary expansion in eligibility criteria of Chubb Life's existing 15% Lifetime Reward campaign. The 15% Lifetime Reward Campaign is available to eligible customers with eligible cover, issued between 16 April 2024 and 31 March 2026.

The More is More Lifetime Reward Campaign expands the eligible BMI for applications received from 31 July 2025 to 31 March 2026 (inclusive) and issued before 31 May 2026.

2. What is the Lifetime Reward available under the More is More Campaign?

The More is More Campaign is offering eligible customers a Lifetime Reward of 15% off their eligible premiums (excluding policy fee) on new eligible covers submitted between 31 July 2025 until 31 March 2026, and issued by 31 May 2026 if the customer eligibility criteria below is met.

3. What are the customer eligibility criteria for the More is More Campaign?

All of the following must apply to a life assured at application time to be eligible for the More is More 15% Lifetime Reward:

- Be within the expanded BMI range of 18.5 to 26.99
- Must be a 'non-smoker' (defined below).

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.

4. What products and covers are eligible for the Lifetime Reward?

The 15% Lifetime Reward and the More is More 15% Lifetime Reward apply to the following covers under our Assurance Extra and Assurance Extra Business products:

Eligible Covers	Discount offered
Life Cover and Life Income Cover	15%
Trauma Cover and Moderate Trauma Cover (Accelerated & Standalone)	15%

5. Is this for new policies or increases to existing policies?

Both.

New policies

If the life assured satisfies all of the following they will be entitled to the Lifetime Reward at 15%:

- apply for a new eligible cover on an Assurance Extra or Assurance Extra Business policy between 16 April 2024 and 31 March 2026,
- the cover is then issued before 31 March 2026
- they meet the eligibility criteria in effect at the time they apply.

The eligibility criteria will depend on when the application is submitted:

- If the application is submitted between 31 July 2025 and 31 March 2026, the life assured is eligible for the 15% discount if their BMI is in the range 18.5 - 26.99 and they're a non-smoker.

Existing policies

If an increase on existing Assurance Extra or Assurance Extra Business policies is applied for, the 15% discount applies so long as the increase is fully medically underwritten and the cover is issued before 31 March 2026. The life assured will also need to meet the following eligibility criteria:

- If the application is submitted between 31 July 2025 and 31 March 2026, the life assured is eligible for the 15% discount if their BMI is in the range 18.5 - 26.99 and they're a non-smoker.

Note: The Lifetime Reward is not available on alterations that are not fully medically underwritten, such as Life Events and Guaranteed Insurability Option.

6. How is the 15% Lifetime Reward applied?

Eligible covers will get 15% off the risk premium, excluding policy fee and after any other discounts for the eligible life assured's Life, Life Income, Trauma and Moderate Trauma covers only. It will not apply to other covers.

The 15% Lifetime Reward applies for the life of the policy on the portion of the premium that relates to the eligible cover issued, following assessment of the relevant application.

The discount will be assessed and applied on an individual life assured basis, and separately for each policy.

7. How is the 15% Lifetime Reward applied to increases on existing policies?

If the increase is eligible for the 15% Lifetime Reward as outlined above under "Is this for new policies or increases to existing policies?", it will be applied to the increased portion of cover only. It will not be passed back to any existing cover that was not previously eligible for the discount.

8. Do future increases on eligible covers also benefit from the 15% Lifetime Reward?

Where a customer is eligible for the 15% Lifetime Reward, future increases to the amount of cover will not automatically qualify for the discount and will be assessed separately at the time of the future application. The amount and eligibility for a discount on any increase will depend on whether we are offering a Lifetime Reward at that time, and the amount and eligibility criteria at that time.

9. What if a customer was issued with a 15% Lifetime Reward, then later no longer meets the eligibility criteria?

The 15% Lifetime Reward is applied to the applicable portion of cover for the life of the policy and will not be removed if the customer subsequently no longer meets the eligibility criteria.

For example, if a customer has the 15% Lifetime Reward applied to their cover then later is no longer within the eligible BMI range, the discount will still remain for that portion of the cover.

10. The 15% Lifetime Reward can't be offered on top of other discounts

The 15% Lifetime Reward discount cannot be combined with any other discounts or offers unless determined otherwise with Chubb Life.

11. The 15% Lifetime Reward must be confirmed by Chubb Life

The 15% Lifetime Reward is only available on policies confirmed by Chubb Life as eligible for it.

The discount will not be applied retrospectively to any policy, and Chubb Life will not be liable in any way to any person for failure to apply a 15% Lifetime Reward to any policy.

12. Changes to the 15% Lifetime Reward offer

Chubb Life may stop offering the 15% Lifetime Reward and/or change the terms on which it is offered at any time.

Any change will not affect any 15% Lifetime Reward discounts already applied to cover on a policy, but may affect eligibility for subsequent changes to the policy.

13. How can the 15% Lifetime Reward be added to a quote?

If an Adviser considers a life assured may be eligible for the 15% Lifetime Reward it can be selected as part of the quote within Chubb Life's online quote tool, in the usual way. A BMI calculator is available on [Adviser Hub](#) to help assess if a customer fits within the eligible BMI range.

14. What if the 15% Lifetime Reward was added to a quote but the customer isn't eligible?

Once quoted for, eligibility for the discount will be validated through the underwriting process based on the information supplied in the application.

If the underwriting process identifies the customer **isn't** eligible for the 15% Lifetime Reward, the discount will be removed. This will be communicated to the Adviser.

If the 15% Lifetime reward is applied to a policy but it is later confirmed that the customer was not eligible at the time of the relevant application, Chubb Life may recover underpaid premiums and take other action if the application information was not correct.

15. What if the 15% Lifetime Reward hasn't been added to a quote but the customer eligible?

Once a quote is completed, eligibility for the discount will be assessed through the underwriting process. If the underwriting process establishes the customer **is** eligible for the 15% Lifetime Reward, it will be applied to the policy. This will be communicated to the Adviser.

16. What if a policy / cover becomes eligible after being issued?

Where a customer wasn't originally eligible for the 15% Lifetime Reward, but later satisfies the eligibility criteria (e.g. move within the BMI range or eligibility criteria changes), we can't retrospectively apply the Reward to existing cover.

17. How does the More is More expanded eligibility apply to applications that are currently in the pipeline?

For applications quoted or submitted before the 31 July 2025 that are still in the pipeline (i.e. awaiting a decision), and would be eligible for a Lifetime Reward under the expanded BMI criteria, these will automatically have the 15% Lifetime Reward applied to the relevant cover provided it's issued by 31 May 2026.

Any covers issued outside of the Campaign Period will not have the 15% discount applied.

18.What about policies or covers issued outside of the Campaign Period?

Policies or covers issued outside of the Campaign Period may have the 10% Lifetime Reward discount applied if we are offering it at that time and subject to eligibility criteria being met.

Applications received after 31 March 2026 will have the previous BMI criteria applied (18.5 – 24.99).

19.What about customers who have an offer of terms currently in the pipeline?

Any offers of terms that are in the pipeline which would be eligible for the Lifetime Reward under the expanded BMI criteria, will automatically have the 15% Lifetime Reward applied if the policy is issued by 31 May 2026.