

# Life & Living Insurance '15% Lifetime Reward' Offer

## Terms and Conditions

### Effective Date: 4 July 2024

1. Until 30 September 2024 Chubb Life is offering a Lifetime Reward discount of 15% for eligible customers who take out a new eligible Life & Living Insurance policy.
2. Eligible Life & Living Insurance policies are "Life & Living Insurance" policies underwritten by Chubb Life and issued exclusively under the Chubb or Chubb Life brand. Life & Living Insurance policies issued under the brand of other distribution partners (either exclusively or together with the Chubb or Chubb Life brand) are not eligible for this offer.
3. The 15% Lifetime Reward discount is available for lives assured who at the time of applying for the policy:
  - › have a BMI measurement of between 18.5 and 24.99, and
  - › have been a 'non-smoker' (see our full requirements below\*) for at least 12 months.

\*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. The policy must be issued by 30 September 2024 to receive the 15% Lifetime Reward.
5. The 15% Lifetime Reward:
  - › is an underwritten discount applied to the eligible life assured's Life and Critical Illness covers only, and only to the risk premium for those covers (after any other discounts). (Policy fees are excluded.)
  - › applies for the life of the policy in relation to the amount of cover issued from the relevant application. (Future increases to the amount of cover will be assessed separately. Eligibility for a discount on increases will depend on whether Chubb Life is offering a Lifetime Reward at that time and any eligibility criteria.)
  - › is subject to underwriting and only available on policies and covers that Chubb Life confirms are eligible for it.
6. Eligibility for the 15% Lifetime Reward discount is assessed solely at the time of the relevant application. The discount will not be applied to the policy at a later date if the life assured subsequently meets the eligibility criteria. It will not be applied retrospectively to any policy (in relation to past or future premiums), and Chubb Life will not be liable in any way to any person for failure to apply a 15% Lifetime Reward to any policy.
7. Applications are subject to Chubb Life's usual acceptance and underwriting criteria. Chubb Life accepts no responsibility for any delay in the underwriting or assessment of any application.
8. This offer cannot be combined with any other discount, promotion or offer, except by agreement with Chubb Life.
9. Chubb Life reserves the right to change the terms and conditions of this offer, to end it early or to extend it at any time. Any change will not affect any 15% Lifetime Reward discounts already applied to a policy, but may affect eligibility for subsequent changes to the policy.
10. This offer is made by Chubb Life Insurance New Zealand Limited, of Level 24, Majestic Centre, 100 Willis Street, Wellington 6142.

**Contact us for more information and to find out how you can reap the rewards for a lifetime.**

### Chubb Life Insurance New Zealand Limited (Chubb Life)

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