

## Chubb Life '2 months' FREE' Campaign

### Life & Living Insurance

#### Terms and Conditions

**Effective Date: 1 January 2026**

1. Apply for a new eligible Chubb Life Insurance New Zealand Limited (Chubb Life) Life & Living Insurance policy from 1 January - 30 June 2026 ("Campaign Dates"), and have the policy issued by 31 July 2026 ("End Date"), and receive two months' free premium on the policy.
2. Eligible Life & Living Insurance policies are "Life & Living Insurance" policies underwritten by Chubb Life that are (i) issued exclusively under the Chubb or Chubb Life brand and (ii) sold directly by Chubb Life.
3. Life & Living Insurance policies (a) issued under the brand of other distribution partners (either exclusively or together with the Chubb or Chubb Life brand) or (b) sold by or through other distribution partners (including on referral to Chubb Life), are not eligible for this offer.
4. Policies eligible for the offer will have an amount of premium credited to the policy, which will be applied to any future premiums payable. The amount credited will depend on the premium payment frequency on the policy and will be calculated as follows:
  - for customers paying fortnightly, an amount equal to 5 fortnights' premium
  - for customers paying monthly, an amount equal to 2 months' premium
  - for customers paying annually, an amount equal to 1/6th of the annual premium.Customers paying by direct debit and credit card will automatically have their premium payments adjusted for the free premium offer. Customers paying by other means will be charged the net premium. Other than for customers paying annually in advance, the free premium amount cannot be refunded.
5. Replacements of existing or similar policies or covers are not included in this offer.
6. 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. Applications made during the Campaign Dates but where the policy is not issued until after the End Date are not eligible for this offer.
7. This offer cannot be combined with any other discount, promotion or offer (including any other Chubb Life free premium offer), except by agreement with Chubb Life.
8. 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.
9. This offer is made by Chubb Life Insurance New Zealand Limited, of Level 22, Majestic Centre, 100 Willis Street, Wellington 6142.

Chubb Life Insurance New Zealand Limited, Life & Living Insurance '2 months' FREE' Campaign - Terms and Conditions