

# Life & Living

## ‘More is more’ 15% Lifetime Reward Offer

### Terms and Conditions

**Effective Date: 30 January 2026**

1. Between 31 July 2025 to 31 March 2026, Chubb Life is offering their ‘More is More Lifetime Reward’ discount of 15% for eligible customers who:
  - apply for an Eligible Cover on an eligible Life & Living Insurance policy; and
  - who have their Eligible Cover issued by 31 May 2026.
2. Eligible Covers are Life Cover and Critical Illness Cover where the application is subject to full medical underwriting. Increases to existing covers that are not fully medically underwritten, for example from exercising the Life Events benefit, are not eligible. The ‘More is More Lifetime Reward’ is available on both new policies and covers and increases to existing policies and covers.
3. 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.
4. The ‘More is More Lifetime Reward’ is available for lives assured who at the time of applying for the Eligible Cover truthfully disclose that they:
  - › have a BMI measurement between 18.5 to 26.99; and
  - › have been a ‘non-smoker’ (defined 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.
5. The ‘More is More Lifetime Reward’:
  - › is an underwritten discount of 15% applied to the eligible life assured’s Eligible Covers only, and only to the risk premium for those covers (after any other discounts). Premiums for other covers and policy fees are excluded.)
  - › applies for the life of the policy in relation to the amount of each Eligible Cover issued from the relevant application. (Future increases to the amount of cover will not be automatically eligible for the Lifetime Reward but may be assessed separately. Eligibility for a discount on increases will depend on whether Chubb Life is offering a Lifetime Reward at that time, the amount of any discount 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 this ‘More is More Lifetime Reward’ is assessed solely at the time of the relevant application. The discount will not be applied to the policy if the life assured subsequently meets the eligibility criteria. It will not be applied retrospectively to any policy or cover (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 ‘More is More Lifetime Reward’ to any policy due to any delays.
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 Lifetime Reward discounts already applied to cover on a policy, but may affect eligibility for subsequent changes to the cover or policy.
10. This offer is made by Chubb Life Insurance New Zealand Limited, of Level 22, Majestic Centre, 100 Willis Street, Wellington 6011.

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

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