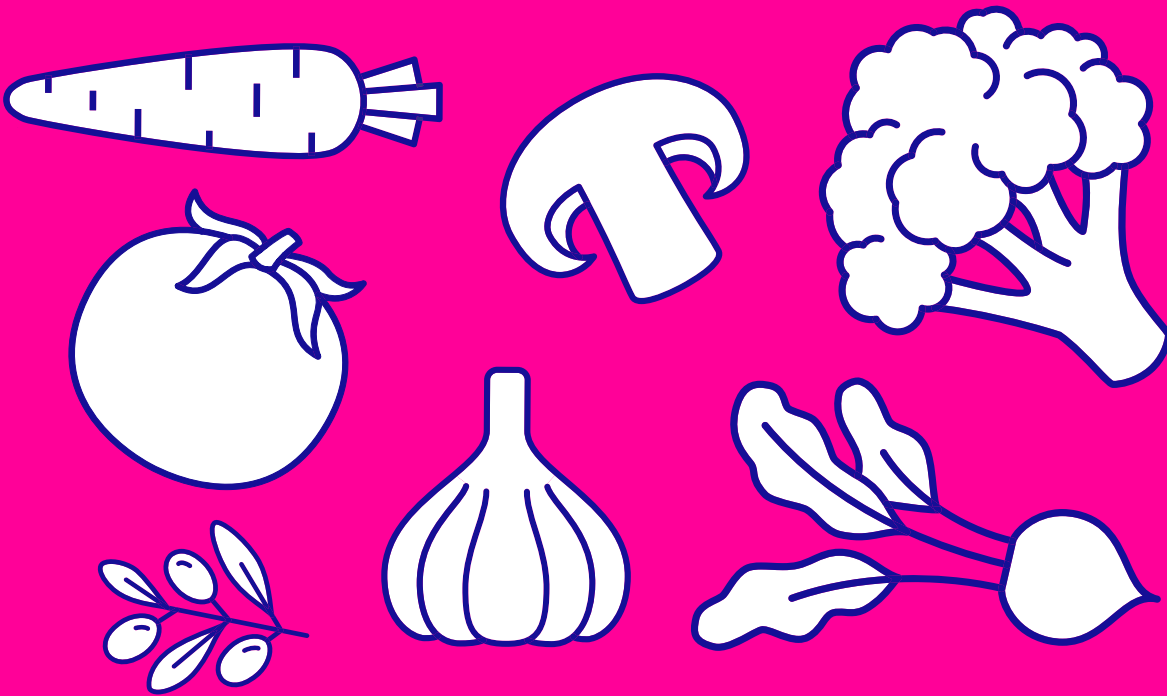


There's still time to achieve
your New Year's resolution



Get two months' insurance for free

Perhaps 2023 was the year you were going to start hitting the gym and eating healthy, but if that hasn't quite panned out yet, here's something much easier to achieve.

If you apply before 31 March 2023, you'll get two whole months of free cover when you increase your insurance cover through Chubb Life*.

Talk to your Independent Financial Adviser today to review your insurance needs.

* This offer applies to Chubb Life's Assurance Extra, Business Assurance, Business Extra, and Agribusiness Extra customers.

Terms and conditions apply.

Chubb Life 'two months' free' Campaign March 2023

Terms and Conditions

1. Apply for a new eligible Chubb Life Insurance Limited (Chubb Life) policy or to increase your cover under an existing eligible Chubb Life policy, through an independent Chubb Life distributor, between 1 February 2023 – 31 March 2023 ("Campaign Dates"), and have the policy or increased cover issued by 30 April 2023 ("End Date"), and receive two months' free premium on the policy or increase.
2. Eligible Chubb Life policies are:
 - Chubb Life Assurance Extra
 - Chubb Life Business Assurance
 - Chubb Life Business Extra
 - Chubb Life AgriBusiness Extrapolicies first issued on or after 1 May 2008.
3. This offer is only available to customers applying through independent distributors authorised by Chubb Life to distribute and advise on eligible Chubb Life policies. It is not available to customers applying directly through Chubb Life, through Chubb Life's partner relationships or through any other distribution channels.
4. Increases on existing eligible Chubb Life policies are eligible for this offer if they are applied for and result in (a) the issue of a new cover type or (b) an increase in the sum insured on an existing cover. The free premium offer applies to the premium payable for the new cover type only or the amount of premium payable in respect of the increased portion of the sum insured only. Increases that are not applied for, and other changes resulting in an increase in premium, are excluded. The issue of new Premium Cover is eligible for this offer, but increases in the premium payable for Premium Cover are excluded.
5. Policies and increases 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 (on the premium for the policy or increase as applicable) as follows:
 - for customers paying weekly, an amount equal to 9 weeks' premium
 - 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 half-yearly, an amount equal to 1/3rd of the half-yearly 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 or half-yearly in advance, the free premium amount cannot be refunded.
6. Reinstatements of policies or covers previously cancelled or lapsed, and replacements of existing or similar policies or covers are not included in this offer. Applications first submitted before 7 November 2022 that are (a) resubmitted during the Campaign Dates or (b) issued before the End Date, are also excluded.
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. Applications made during the Campaign Dates but where the policy or increase is not issued until after the End Date are not eligible for this offer.
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 Limited, of Level 24, Majestic Centre, 100 Willis Street, Wellington 6142.