CHUBB®

Life Lens – 1 month free offer

Terms and Conditions (17 November 2026)

Offer

1. This offer is a period of one months' free premium for customers who apply for:
    - a new Chubb Life Assurance Extra policy (New Policy); or
    - a Qualifying Increase on an existing Assurance Extra policy first issued on or after 1 May 2008 (Qualifying Increase),

   using Life Lens and Chubb Life's standard electronic application (E-App) between 17 November 2026 and 28 February 2027 (inclusive) (Offer Dates), and where the New Policy or Qualifying Increase is issued by 31 March 2027 (End Date).

2. A Qualifying Increase is a change to an existing Assurance Extra policy first issued on or after 1 May 2008 that results in (a) the addition of a new life assured (b) the issue of a new cover type for an existing life assured or (b) an increase in the sum insured on an existing cover type, in each case where Chubb Life requires the customer to complete a standard, full application for the change. Changes that Chubb Life does not require to be applied for using a standard, full application, 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 existing Premium Cover are excluded.

Eligibility

3. Life Lens requires use of a compatible device, may be subject to separate user eligibility criteria, and the scan may not be successful for all users. Unless Chubb Life agrees otherwise only successfully completed Life Lens scans for eligible users are eligible for this offer.

4. Reinstatements of Assurance Extra policies previously cancelled or lapsed, and replacements of existing or similar Chubb Life policies or covers are not eligible.

5. Applications first submitted before 17 November 2026 that are resubmitted on or after that date are not eligible for this offer.

Receiving the Offer

6. For New Policies, this one month free premium offer applies to the total premium for the Policy (including the policy fee). This offer will only be applied once to each New Policy, no matter how many lives assured apply for the policy using Life Lens.

7. For Qualifying Increases, this one month free offer applies only to the risk premium payable for the Qualifying Increase. Policy fees are excluded.

8. 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 of the premium credit will be calculated as at the commencement date of the New Policy or Qualifying Increase as follows:
    - for customers paying weekly, an amount equal to 5 weeks' premium
    - for customers paying fortnightly, an amount equal to 3 fortnights' premium, except when this offer is combined with Chubb Life's 2 months' Free offer in which case the premium credit under this offer will be equal to 2 fortnights' premium (resulting in a total credit for both offers equal to 7 fortnights' premium).
    - for customers paying monthly, an amount equal to 1 months' premium
    - for customers paying half-yearly, an amount equal to 1/6th of the half-yearly premium
    - for customers paying annually, an amount equal to 1/12th of the annual premium.

9. 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. Any amount of credited premium unused on cancellation, expiry or lapse of the policy will be forfeited.

General

10. 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 Offer Dates but where the New Policy or Qualifying Increase is not issued until after the End Date are not eligible for this offer.

11. This offer can be combined with Chubb Life's Two Months Free, Lifetime Reward and Multi-Benefit Discount offers, but cannot be combined with any other discount, promotion or offer unless agreed to by Chubb Life.

12. 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.

13. 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 Lens 1 Month Free Offer' - Terms and Conditions

Chubb Life '2 months' FREE' Campaign

1 October 2026

Terms and Conditions

1. Apply for a new eligible Chubb Life Insurance New Zealand Limited (Chubb Life) policy or to increase your cover under an existing eligible Chubb Life policy, between 26 June 2023 – 28 February 2027 ("Campaign Dates"), and have the policy or increased cover issued by 31 March 2027 ("End Date"), and receive two months' free premium on the policy or increase.

2. Eligible Chubb Life policies are:

   - Assurance Extra
   - Assurance Extra Business

   policies first issued on or after 1 May 2008.

3. 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.

4. 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.

5. 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 26 June 2023 that are (a) resubmitted during the Campaign Dates or (b) issued before the End Date, are also excluded.

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 or increase 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.

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