

# Chubb Life Premium Waiver Offer

## Super Care Critical Illness Protector and Critical Illness Combo 370

CHUBB®



A new year brings a new start to your plan. Entering the Chinese New Year of the Dog, it is the best time to plan the year ahead for you and your family. Whatever plans you may have, Chubb Life's expertise and experience in offering the best insurance solutions can help you and your family secure a bright future.

To celebrate the new year start and wishing you a healthy and prosperous Year of the Dog, Chubb Life is now offering up to 2 months premium waiver for any successful application for our award-winning critical illness insurance products - Super Care Critical Illness Protector and/or Critical Illness Combo 370 (each of the 2 plans referred to as an

"Eligible Basic Plan")<sup>1</sup> made between 20 February 2018 and 29 March 2018 (the "Offer")<sup>2</sup>!

Super Care Critical Illness Protector won the "*Critical Illness Insurance - Best-in-Class*" award in the *Benchmark Wealth Management Awards 2016* while *Critical Illness Combo 370* won the "*Critical Illness Insurance - Outstanding Achiever*" award in the *Benchmark Wealth Management Awards 2017*, evidencing our superior craftsmanship in offering the best insurance products and services to cater for our customers' needs.



Here are the details of the Offer:

Premium payment term	First-year premium <sup>3</sup> of an Eligible Basic Plan and its attaching rider(s) <sup>1</sup> (if any)	Premium waiver of an Eligible Basic Plan and its attaching rider(s) (if any) <sup>4</sup>
12 years or under 12 years	Any amount	Half-month premium waiver <sup>5,7</sup>
Over 12 years	Less than US\$6,000	Half-month premium waiver <sup>5,7</sup>
	Not Less than US\$6,000 but less than US\$10,000	1-month premium waiver <sup>5,8</sup>
	US\$10,000 or above	2-months premium waiver <sup>6,9</sup>

**Act Now! Contact your insurance consultant or our Customer Service Hotline at 2894 9833.**

## Terms and Conditions:

1. For the benefits and the exact terms and conditions of an Eligible Basic Plan and its attaching rider(s) (if any), please refer to the respective product brochure(s) and policy documents.
2. The Offer is only applicable to applications of an Eligible Basic Plan (including applications of an Eligible Basic Plan together with its attaching rider(s) (if any)) with USD as policy currency and is signed and submitted between 20 February 2018 and 29 March 2018, both dates inclusive, and the policy of a successful application must be issued on or before 30 April 2018. Back-dating the policy is not allowed.
3. The first-year premium of an Eligible Basic Plan and its attaching rider(s) (if any) does not include any additional rider(s) after the issuance of the policy and pre-paid premium.
4. Each qualified policy is eligible for a premium waiver up to a maximum of US\$25,000. The amount of premium to be waived is non-transferable and cannot be redeemed for cash. The premium to be waived includes basic plan and rider(s) premium. Any additional rider(s) after the issuance of the policy and pre-paid premium are excluded from the calculation of the premium to be waived.
5. When your policy remains in-force throughout the 14<sup>th</sup> policy month, the policy will be entitled to the Offer.
6. When your policy remains in-force throughout the 14<sup>th</sup> and 15<sup>th</sup> policy months, the policy will be entitled to the Offer.
7. For a policy with annual payment mode, 1/24 of the annual premium of the 2<sup>nd</sup> policy year shall be waived. For a policy with semi-annual payment mode, 1/12 of the first semi-annual premium of the 2<sup>nd</sup> policy year shall be waived. For a policy with quarterly payment mode, 1/6 of the first quarterly premium of the 2<sup>nd</sup> policy year shall be waived. For a policy with monthly payment mode, 1/2 of the monthly premium of the 14<sup>th</sup> policy month shall be waived.
8. For a policy with annual payment mode, 1/12 of the annual premium of the 2<sup>nd</sup> policy year shall be waived. For a policy with semi-annual payment mode, 1/6 of the first semi-annual premium of the 2<sup>nd</sup> policy year shall be waived. For a policy with quarterly payment mode, 1/3 of the first quarterly premium of the 2<sup>nd</sup> policy year shall be waived. For a policy with monthly payment mode, the monthly premium of the 14<sup>th</sup> policy month shall be waived.
9. For a policy with annual payment mode, 1/6 of the annual premium of the 2<sup>nd</sup> policy year shall be waived. For a policy with semi-annual payment mode, 1/3 of the first semi-annual premium of the 2<sup>nd</sup> policy year shall be waived. For a policy with quarterly payment mode, 2/3 of the first quarterly premium of the 2<sup>nd</sup> policy year shall be waived. For a policy with monthly payment mode, the monthly premium of the 14<sup>th</sup> policy month and the monthly premium of the 15<sup>th</sup> policy month shall be waived. If the monthly premium is above US\$12,500 but less than US\$25,000, the monthly premium amount of the 14<sup>th</sup> policy month shall first be waived, while the remaining premium amount to be waived (i.e. US\$25,000 minus the monthly premium of the 14<sup>th</sup> policy month) shall be waived from the 15<sup>th</sup> policy month. If the monthly premium is equal to or above US\$25,000, US\$25,000 will be waived from the monthly premium of the 14<sup>th</sup> policy month and no premium will be waived from the monthly premium of the 15<sup>th</sup> policy month.
10. Premium payment mode refers to the payment mode of your policy when the premium is waived.
11. The Offer is not applicable to an applicant who has cancelled an Eligible Basic Plan during the cooling-off period before.
12. The Offer cannot be used in conjunction with any other promotion(s) offered by Chubb Life.
13. Chubb Life reserves the right to vary, suspend or terminate the Offer and / or amend the Terms and Conditions at any time without prior notice.
14. In the event of a dispute, the decision of Chubb Life shall be final and conclusive.

## Contact Us

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