

Chubb Life Premium Offer

Embrace Care Critical Illness Protector Up to 20% Premium Offer

Promotion Period:

16 October - 31 December 2018 (both dates inclusive)

CHUBB®
安達人壽



Critical illness usually comes without warning. The unexpected medical expenses may bring extra financial burden to the family and affects your lifelong plan. Chubb Life's Embrace Care Critical Illness Protector ("Embrace Care") is an all-in-one solution protecting you against 134 illnesses with an additional of 4 times coverage on cancer, heart attack and stroke till the age of 100 and providing you the financial support at unexpected critical moments.

Within the Promotion Period, you can enjoy 10% premium discount by applying for Embrace Care. You and your family members can also enjoy up to an extra 10% premium discount by successfully applying for Embrace Care together - **up to 20%** premium offer.

	Individual Offer ^	Family Offer ^	
		Apply with 1 Family Member*	Apply with 2 Family Member(s)* or above
Premium Discount (% of basic plan premium)	10%	Extra 5%	Extra 10%

* Family Member(s) refer(s) to spouse, children, parents, grandparents, grandchildren, siblings, parents-in-law and children-in-law.

^ The premium discount will be applied in the 1st policy year for Individual Offer and in the 2nd policy year for Family Offer.

Example:

Mr. Wong applies for Embrace Care and enrolls in the Offer with Mrs. Wong and his son (i.e. apply with 2 Family Members) during the Promotion Period.

Insured	Premium Discount		
	Individual Offer	Family Offer	Total
Mr. Wong	10%	10%	20%
Mrs. Wong	10%	10%	20%
Mr. Wong's son	10%	10%	20%

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

Terms and Conditions:

1. The Individual Offer and Family Offer (collectively the "Offer") are only applicable to application of Embrace Care signed and submitted to us between 16 October 2018 and 31 December 2018 (both dates inclusive) and valid for monthly / quarterly / semi-annual / annual premium payment mode. The policy of a successful application must be issued on or before 31 January 2019.
2. For the benefits and the exact terms and conditions of Embrace Care, please refer to the respective product brochure(s) and policy documents.
3. The premium of the basic plan includes the extra premium due to underwriting (if any). The premium of any additional rider(s), pre-paid premium, increase in coverage after policy issuance and policy conversion are excluded from the calculation of premium discount.
4. If the premium of the basic plan is decreased after policy issuance due to decrease of the coverage, the amount of premium discount will be calculated based on the premium amount of the basic plan after the decrease.
5. The premium discount will be applied to the basic plan's premiums payable. The premium discount of Individual Offer will be applied in the 1st policy year. The amount of premium discount is non-transferable and cannot be redeemed for cash. If policy is cancelled during the cooling-off period, you will receive the actual amount of premium paid only.
6. The Family Offer is subject to the following conditions:
 - (a) The applicant / owner / proposed insured / insured of the Embrace Care policy submitted during the Promotion Period (the "Referrer") may refer Family Member(s) to enjoy the Family Offer;
 - (b) Family Member(s) refer(s) to the spouse, children, parents, grandparents, grandchildren, siblings, parents-in-law and children-in-law of the Referrer;
 - (c) The applicant of the Family Member policy must complete and sign the designated enrolment form and submit together with the policy application during the Promotion Period;
 - (d) Each insured can only enjoy the Family Offer once during the Promotion Period; and
 - (e) The premium discount of Family Offer will be applied to the premium in the 2nd policy year.
7. The Embrace Care policy should remain in force when the premium discount is applied.
8. An insurance consultant of Chubb Life (whether as the policyowner or the insured) is not eligible to the Offer.
9. The Offer cannot be used in conjunction with any other promotion(s) offered by Chubb Life.
10. 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.
11. In the event of a dispute, the decision of Chubb Life shall be final and conclusive.

Contact Us

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This leaflet is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell, solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Chubb Life refers to Chubb Life Insurance Company Ltd. (Incorporated in Bermuda with Limited Liability).

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