

# Enhanced Protection for Novel Coronavirus Infection

**Promotion Period<sup>1,2</sup>: 19 February 2020 to 30 April 2020**  
(both dates inclusive)

**CHUBB®**  
**安達人壽**



Putting our customer's needs first is our top priority, and we understand that health is a key concern. Responding to the outbreak of the Novel Coronavirus (COVID-19), Chubb Life Hong Kong has developed a series of enhanced protection measures and services to support customers diagnosed with Novel Coronavirus, so that they could focus on a speedy recovery. Together we can fight the virus!

- ✓ **Enhanced Protection for All Customers<sup>9</sup>**
- ✓ **Enhanced Protection for New Customers of Eligible Health Plans<sup>10</sup>**
- ✓ **Tele-Claim Service**

### Enhanced Protection for All Customers<sup>9</sup>

All Customers insured with at least one in-force policy of Chubb Life's insurance plan<sup>9</sup> who are diagnosed with Novel Coronavirus infection during the Promotion Period will be covered with:

- Additional daily hospital cash benefit of HK\$600 for a maximum of 30 days in the event of Hospital Confinement
- Additional compassionate death benefit of HK\$50,000 should a death occur

### Enhanced Protection for New Customers of Eligible Health Plans<sup>10</sup>

Within the Promotion Period, if you are successfully insured with a new policy of Chubb Life's Eligible Health Plans<sup>10</sup> and diagnosed with Novel Coronavirus infection, we will cover the insured with:

- Additional daily hospital cash benefit of HK\$600 for a maximum of 45 days in the event of Hospital Confinement
- Additional compassionate death benefit of HK\$100,000 should a death occur

### Tele-Claim Service

If a Customer is Confined either due to the suspected or confirmed Novel Coronavirus infection, we urge them to contact us as soon as possible, so that we can swiftly address the claim through the following :

1. A waiver of claim forms completion and medical document submission
2. Customers only need to contact our customer service hotline (+852 2894 9833)/ email (Enquiries.HKLife@chubb.com) or financial consultant
3. Within one working day, our claims ambassador will contact the customer over the phone to process and commit to the claim in accordance with the terms of the relevant policy
4. Claims payment will be made by auto credit

### Enhanced Protection at a glance

Eligible Customers	All Customers insured with an existing or a new policy of Chubb Life's insurance plan <sup>9</sup>	New Customers insured with a new policy of Chubb Life's Eligible Health Plans <sup>10</sup>
Additional Daily Hospital Cash	HK\$600; Maximum 30 days	HK\$600; Maximum 45 days
Additional Compassionate Death Benefit	HK\$50,000	HK\$100,000
Tele-Claim Service	Available	Available

## Terms & Conditions

1. The Promotion Period of the enhanced protections will run between 19 February 2020 - 30 April 2020, both dates inclusive.
2. The enhanced protections under this promotion are immediately effective for eligible Customers insured with Chubb Life and will expire at the end of the Promotion Period, unless otherwise specified.
3. Eligible Insurance Plans shall mean any insurance plan issued by Chubb Life.
4. Eligible Health Plans shall mean the designated medical and critical illness insurance plans issued by Chubb Life as follows:

Medical products	Critical illness products
<ul style="list-style-type: none"><li>• Chubb VHIS - Standard Plan (VH/VB)</li><li>• Chubb VHIS - Flexi Plan (VF/VL)</li><li>• HealthProtector Hospital &amp; Surgical Plan (HPHS)</li><li>• Select Top-Up Medical Plan (TU)</li></ul>	<ul style="list-style-type: none"><li>• Super Care Critical Illness Protector (CIA/CCA)</li><li>• Embrace Care Critical Illness Protector (CID/CCD)</li><li>• VCare Cancer Protector (RCB)</li><li>• Chubb Easy Select Critical Illness Plan (RPCI)</li></ul>

5. Customer(s) shall mean an individual that is an insured covered by a policy of Eligible Insurance Plans or Eligible Health Plans issued by Chubb Life.
6. Novel Coronavirus shall mean confirmed COVID-19 cases as defined by the World Health Organisation (“WHO”). The diagnosis must always be supported by a relevant test report. Clinical diagnosis alone does not meet this standard. We shall not pay any benefit under this promotion if the Customer’s Novel Coronavirus diagnosis or the signs and symptoms thereof appeared before the effective date of the respective policy.
7. Confined/Confinement shall be:
  - (a) defined according to the terms and conditions of the policy of the Eligible Insurance Plans and Eligible Health Plans where such definition is present; or
  - (b) in the absence of such definition, an admission of the Customer to a Hospital that is recommended by a registered medical practitioner for medical service and as an inpatient as a result of a medically necessary condition for a period of no less than six (6) consecutive hours. No minimum period is required for confinement in connection with any emergency treatment in a Hospital as a result of an emergency for the performance of a surgical procedure or other medical service in a Hospital.
8. Hospital(s) shall be:
  - (a) defined according to the terms and conditions of the policy of the Eligible Insurance Plans and the Eligible Health Plans where such definition is present; or
  - (b) in the absence of such definition, an establishment duly constituted and registered as a hospital under the laws of the relevant territory in which it is established, which is for providing medical service for sick and injured persons as inpatients, and which -
    - (i) has facilities for diagnosis and major operations;
    - (ii) provides twenty-four (24) hours nursing services by licensed or registered nurses;
    - (iii) has one (1) or more registered medical practitioners; and
    - (iv) is not primarily a clinic, a place for alcoholics or drug addicts, a nature care clinic, a health hydro, a nursing, rest or convalescent home, a hospice or palliative care centre, a rehabilitation centre, an elderly home or similar establishment.
9. Enhanced Protection for All Customers is subjected to all the following conditions:
  - (a) Applicable to:
    - (i) Customers with a policy of any Eligible Insurance Plan that is in-force prior to the Promotion Period. The policy must remain in-force during the Promotion Period; and
    - (ii) Customers who successfully apply for a policy of any Eligible Insurance Plan (which must not be any of the Eligible Health Plans) within the Promotion Period and the policy is issued by Chubb Life during the Promotion Period. The policy must remain in-force during the Promotion Period.
  - (b) If the death of the Customer is caused by Novel Coronavirus that was diagnosed during the Promotion Period, an extra compassionate death benefit of HK\$50,000 will be entitled. For avoidance of doubt, death which the date is after the Promotion Period is covered.
  - (c) If the Customer is Confined in Hospital(s) due to diagnosis of Novel Coronavirus during the Promotion Period, the Customer will be entitled to a maximum of 30 days of extra daily hospital cash benefit at HK\$600 per day.
  - (d) For avoidance of doubt, if any Customer is covered under more than one policy of the Eligible Insurance Plans and/or Eligible Health Plans, the benefits under Enhanced Protection for All Customers will only be paid once.
  - (e) Customers who are entitled to Enhanced Protection for New Customers of Eligible Health Plans shall not be entitled to Enhanced Protection for All Customers .
10. Enhanced Protection for New Customers of Eligible Health Plans is subjected to all the following conditions:
  - (a) Applicable to Customers who successfully apply for a policy of any Eligible Health Plan within the Promotion Period and the policy is issued by Chubb Life during the Promotion Period. The policy must remain in-force during the Promotion Period.
  - (b) If the death of the Customer is caused by Novel Coronavirus that was diagnosed during the Promotion Period, an extra compassionate death benefit of HK\$100,000 will be entitled. For avoidance of doubt, death which the date is after the Promotion Period is covered.
  - (c) If the Customer is Confined in Hospital(s) due to diagnosis of Novel Coronavirus during the Promotion Period, the Customer will be entitled to a maximum of 45 days of extra daily hospital cash benefit at HK\$600 per day during Hospital Confinement.
  - (d) For avoidance of doubt, if any Customer is covered under more than one policy of the Eligible Health Plans, the benefits under Enhanced Protection for New Customers of Eligible Health Plans will only be paid once.
  - (e) Customers who are entitled to Enhanced Protection for New Customers of Eligible Health Plans shall not be entitled to Enhanced Protection for All Customers.
11. Chubb Life reserves the right to, at any time without prior notice, vary, suspend or terminate this promotion and / or any of the offers under this promotion, and to amend the terms and conditions of this promotion.
12. The decision of Chubb Life on all matters and disputes relating to this promotion shall be final and conclusive.
13. These terms and conditions are governed by and shall construed in accordance with the laws of Hong Kong. The courts of Hong Kong shall have exclusive jurisdiction in any dispute arising out of these terms and conditions.

