

# Accident Guard Plan

Get Yourself Lifelong Protection with an  
Accident Plan at an Affordable Premium

CHUBB®

Chubb Life

# Accident Guard Plan



All of us dream of having a life full of happiness. However, mishaps, like accidents, could happen at a time when one least expects it, regardless of age, gender, or overall health and fitness, and the result could be life-changing. Chubb Life's Accident Guard Plan (the "Basic Plan") is here to help cope with the financial loss which may come about because of an accident<sup>1</sup>.

## **Comprehensive Protection**<sup>2,3,4</sup>

### **A One-stop Solution for a Carefree Life**

Accidents can happen any time and cause various levels of damage and trauma to both body and mind. The Basic Plan provides comprehensive protection against accidental death<sup>5</sup> and accidental dismemberment<sup>6</sup>, covering major burn and insanity while the Basic Plan is in force.

What's more, while the Basic Plan is in force, it also offers protection against loss of earning capability if the insured suffers from a Total and Permanent Disability<sup>7</sup> due to an accident. A Total and Permanent Disability Benefit<sup>8</sup> equivalent to 2% of the Sum Assured of the Basic Plan will be payable each

month for up to 50 months. In addition, the premium of the Basic Plan will be waived during the Total and Permanent Disability Benefit payout period to release the financial burden.

### **Triple Indemnity whilst Travelling on Flight**

Nowadays, travelling by plane is one of the most common forms of transportation to many destinations. In the event of flight accidents, we know how devastating the consequences are for both the victims and their loved ones. The pain and suffering, or the loss of loved ones is hard to bear. Besides, medical bills, loss of income due to an accident, stress and the process of physical recovery all take a toll on the entire family. The Basic Plan protects the insured against accident aboard a plane. In the event that an accident occurs when the insured is riding as a fare-paying passenger on a certified passenger aircraft operated by a regularly scheduled commercial airline, the Accidental Death Benefit and Accidental Dismemberment Benefit will be tripled<sup>9</sup>. For details, please refer to the Schedule of Benefits in this product brochure.

"Chubb Life", the "Company", "we", or "our" herein refers to Chubb Life Insurance Company Ltd. (Incorporated in Bermuda with Limited Liability).

**Double Indemnity for Extra Peace of Mind**

Other than air transportation, accidents may occur everywhere no matter it is indoor or outdoor. Accidental Death Benefit and Accidental Dismemberment Benefit will be doubled<sup>10</sup> if an accident occurs when the insured is riding as a fare-paying passenger on any public conveyance licensed to carry passengers over an established land route or sea route, in an elevator, or in a burning public building (i.e. theatre, hotel, stadium, shopping mall or hospital or a building with similar nature determined by the Company as appropriate) where he/she has arrived before the commencement of the fire. For details, please refer to the Schedule of Benefits in this product brochure.

**Complimentary Worldwide Emergency Assistance Services<sup>11</sup>**

The Basic Plan offers the insured complimentary worldwide emergency assistance services through the provision of medical evacuation and repatriation when the insured travels outside his/her country of residence.

**Financial Flexibility**

Starting from the end of the 3<sup>rd</sup> policy year and provided that the Basic Plan is in force, a Cash Benefit<sup>12</sup> is payable upon non-accidental death, policy surrender or policy maturity. The longer the Basic Plan is held, the higher the Cash Benefit is payable, which is up to 100% of the Applicable Premium<sup>12</sup>, whereas the Applicable Premium will be multiplied by the applicable percentage as set out in the table below.

Age of Insured <sup>†</sup>	Number of Completed Policy Years	Percentage (%)	
		10-year Premium Payment Term	20-year Premium Payment Term
Before Age 90	3 - 9 years	30%	30%
	10 - 19 years	40%	30%
	20-29 years	60%	40%
	30-39 years	65%	60%
	40 years onwards	65%	65%
Age 90-94	-	70%	70%
Age 95-99	-	85%	85%
Age 100	-	100%	100%

<sup>†</sup> "Age of insured" means the age<sup>13</sup> of the insured at the policy anniversary of the Basic Plan, and is to be used for determining the percentage applied in the calculation of the cash value for a particular policy year.



### **A Simple and Easy Plan**

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#### **Same Premium Rate Regardless of Gender and Occupation Class**

The premium rate is the same for both genders and for occupation classes 1 to 4<sup>14</sup>.

#### **Simplified Application with Just Three Underwriting Questions**

Application for the Basic Plan is easy. The insured can enjoy accidental protection soon after a simplified application process by answering just three underwriting questions<sup>15</sup>.

### **Riders for Extra Protection**

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To enhance accidental protection, designated riders<sup>15</sup> can be attached to the Basic Plan to meet the specific needs at different life stages. Further underwriting for riders is required, and extra premium applies.

## Schedule of Benefits

Coverage		Percentage (%) of Sum Assured	
<b>Accidental Death Benefit<sup>4,5</sup></b>			
<b>Life</b>	Loss of Life	100%	
<b>Accidental Dismemberment Benefit<sup>4,6</sup></b>			
<b>Limbs</b>	Loss of or permanent total loss of use of one or more limbs	100%	
<b>Eyes</b>	<ul style="list-style-type: none"> <li>• Permanent total loss of sight of at least one eye</li> <li>• Permanent total loss of the lens of one eye</li> </ul>	100%	75%
<b>Ears / Mouth</b>	<ul style="list-style-type: none"> <li>• Permanent total loss of hearing                             <ul style="list-style-type: none"> <li>- Both ears</li> <li>- One ear</li> </ul> </li> <li>• Loss of speech</li> <li>• Loss of speech and hearing</li> </ul>	75%	25%
<b>Fingers</b>	<ul style="list-style-type: none"> <li>• Loss of or permanent total loss of use of four fingers and thumb</li> <li>• Loss of or permanent total loss of use of four fingers</li> <li>• Loss of or permanent total loss of use of one thumb                             <ul style="list-style-type: none"> <li>- Both joints</li> <li>- One joint</li> </ul> </li> <li>• Loss of or permanent total loss of use of fingers                             <ul style="list-style-type: none"> <li>- Three joints</li> <li>- Two joints</li> <li>- One joint</li> </ul> </li> </ul>	<b>Right Hand<sup>1</sup></b>	<b>Left Hand</b>
		75%	55%
		55%	30%
		40%	30%
		20%	15%
		15%	12%
<b>Toes</b>	<ul style="list-style-type: none"> <li>• Loss of or permanent total loss of use of all toes on one foot</li> <li>• Loss of or permanent total loss of use of both joints of a great toe</li> <li>• Loss of or permanent total loss of use of one joint of a great toe</li> </ul>	25%	10%
<b>Legs</b>	<ul style="list-style-type: none"> <li>• Fractured leg or patella with established non-union</li> <li>• Shortening of leg by at least 5 cm</li> </ul>	15%	10%
<b>Major Burns</b>	Damage as a percentage of total body surface area <ul style="list-style-type: none"> <li>• Head                             <ul style="list-style-type: none"> <li>- Equal to or greater than 8%</li> <li>- Equal to or greater than 5% but less than 8%</li> <li>- Equal to or greater than 2% but less than 5%</li> </ul> </li> <li>• Body                             <ul style="list-style-type: none"> <li>- Equal to or greater than 20%</li> <li>- Equal to or greater than 15% but less than 20%</li> <li>- Equal to or greater than 10% but less than 15%</li> </ul> </li> </ul>	100%	75%
<b>Insanity</b>	Permanent and incurable insanity	100%	

I. To be reversed if the insured is left-handed.

## Schedule of Benefits

Coverage	Percentage (%) of Sum Assured
<p><b>Total and Permanent Disability Benefit</b><sup>4,7,8</sup></p>	<ul style="list-style-type: none"> <li>• 2% for each month starting from the 13<sup>th</sup> month from the commencement date of the Total and Permanent Disability condition, for up to 50 months</li> <li>• Premium of the Basic Plan is waived during the Total and Permanent Disability Benefit payout period</li> </ul>
<p><b>Triple Indemnity</b><sup>4,9</sup>            Applicable if the death / injury / loss / condition occurs while the insured is a fare-paying passenger (not as an operator or crew member) in or on, boarding or alighting from a certified passenger aircraft operated by a regularly scheduled commercial airline.</p>	<p>Benefits payable under Accidental Death Benefit and Accidental Dismemberment Benefit shall be tripled</p>
<p><b>Double Indemnity</b><sup>4,10</sup>            Applicable if the death / injury / loss / condition occurs:</p> <ol style="list-style-type: none"> <li>a. while the insured is a fare-paying passenger on any public conveyance licensed to carry passengers over an established land route or sea route;</li> <li>b. while the insured is in an elevator (excluding elevators in mines or construction sites); or</li> <li>c. in consequence of a burning of public building where the insured has arrived before the commencement of the fire.</li> </ol> <p>If an injury / a loss / a condition is sustained as a result of occurrence of any one or more of the above events at the same time, Double Indemnity shall apply once only.</p>	<p>Benefits payable under Accidental Death Benefit and Accidental Dismemberment Benefit shall be doubled</p>

## More about Accident Guard Plan

Basic Information		
<b>Product Type</b>	Basic plan	
<b>Policy Term</b>	Up to age 100 of the insured	
<b>Premium Payment Term and Issue Age of the Insured</b>	<b>Premium Payment Term</b>	<b>Issue Age of the Insured</b>
	10 years	Age 0 (15 days) - 65
	20 years	Age 0 (15 days) - 55
<b>Premium Payment Mode</b>	Monthly / quarterly / semi-annual / annual	
<b>Premium Structure</b>	Premium rates for the Basic Plan are not guaranteed but age increase of the insured will not lead to increase in premium rates. Please refer to the “Key Product Risks - Premium Adjustment” under the “Important Information” section in this product brochure for premium rate adjustment factors. The Company reserves the right to review and adjust the premium rates from time to time upon prior written notice to policyowners.	
<b>Currency</b>	HK Dollar / US Dollar	
<b>Sum Assured</b>	<p>The amounts listed below are valid as at the date of this product brochure.</p> <ul style="list-style-type: none"> <li>• Minimum amount: HK\$500,000 / US\$64,100</li> <li>• Maximum amount<sup>16</sup>: Individual consideration, subject to a maximum limit determined by the Company.</li> </ul>	
<b>Geographical Coverage</b>	Worldwide	

## Examples on Annual Premium

### Accident Guard Plan

Sum Assured (HK\$)	10-year Premium Payment Term				20-year Premium Payment Term	
	Issue Age of the Insured				Issue Age of the Insured	
	Age 0 (15 days) - 50	Age 51 - 55	Age 56 - 60	Age 61 - 65	Age 0 (15 days) - 50	Age 51 - 55
	Annual Premium (HK\$)					
500,000	1,790	2,635	2,925	3,525	1,185	1,840
750,000	2,685	3,953	4,388	5,288	1,778	2,760
1,000,000	3,580	5,270	5,850	7,050	2,370	3,680

Remarks:

1. "Accident(al)" in the Basic Plan means an event or incident which occurred solely by chance, unexpectedly and unintentionally and which shall, solely and independently of any cause, result in the insured's injury by accidental means.  
"Injury" in the Basic Plan means in either case specified below, occurs after the date of issue of the Basic Plan, the effective date of the latest endorsement (if applicable) or the date of last reinstatement of the Basic Plan, whichever is the latest, and while the Basic Plan is in force:
  - Bodily injury, caused solely and directly by accidental means, of which there is evidence of a visible contusion, an accidental cut or wound on the exterior of the body (excluding bodily injury caused by sickness or disease, bacterial or viral infection); or
  - Death caused by drowning or internal injuries as revealed by an autopsy provided such death was effected directly by accident, and independently of all other causes.
2. Benefit coverage is subject to a maximum percentage as listed under the Schedule of Benefits. The aggregate of all benefits paid or payable under the Basic Plan shall not exceed 100% of the Sum Assured (excluding any benefits paid or payable under Double Indemnity/Triple Indemnity of the Basic Plan). If any benefit(s) is paid under the Basic Plan, the Latest Annual Premium (as defined in Remark 12) and the premium of the Basic Plan payable to the Company when due will be decreased according to the ratio of the paid benefit amount (excluding any benefits paid or payable under Double Indemnity/Triple Indemnity of the Basic Plan) to the Sum Assured, starting from the date of injury. For more details of the benefit limitations, please refer to the policy documents.
3. To be eligible for a benefit under the Basic Plan, the Company must receive written notice within 20 days from the date of the injury. Admission of any claim will be subject to the proof as required to be provided by the claimant within 180 days from the date of the injury.
4. Please note that we will deduct any outstanding premiums and loans together with accrued interest before making the benefit payment under the Basic Plan.
5. If accidental death of the insured is resulted directly and solely from an injury sustained and occurs within 12 months from the date of such injury, the Company shall pay the corresponding percentage of the Sum Assured as the Accidental Death Benefit in accordance with the Schedule of Benefits.
6. If any of the injuries/losses/conditions specified in the Accidental Dismemberment Benefit section under the Schedule of Benefits is resulted directly and solely from an injury sustained and occurs within 12 months from the date of such injury, the Company shall pay the corresponding percentage of the Sum Assured as the Accidental Dismemberment Benefit in accordance with the Schedule of Benefits.  
If multiple injuries/losses/conditions are resulting from the same accident, no more than one of the injuries/losses/conditions under Accidental Dismemberment Benefit shall be payable. The amount payable thereof shall be the greatest amount of the benefit(s) (if the amounts of the benefit(s) are equal, only one of them shall be paid).  
If an injury/a loss/a condition is not specified in the Schedule of Benefits, a percentage of the Sum Assured of the Basic Plan will be adopted at the sole discretion of the Company.  
The benefit will automatically cease at the policy anniversary on which the insured's age (as defined in Remark 13) is 75.
7. The coverage of the Total and Permanent Disability is not applicable for an insured aged below 16 on the date of injury. For an insured aged between 16 and 64, "Total and Permanent Disability" means a condition which, due to an accident, prevents the insured wholly from engaging in any part of the duties of any occupation or from performing any work for remuneration or profit for which the insured is suited by education, training or experience. For an insured aged 65 or above, "Total and Permanent Disability" means a condition which, due to an accident, the insured cannot perform at least three out of six activities of daily living (i.e. bathing, dressing, moving, mobility, using the lavatory and eating) without assistance. Such condition must be resulted directly and solely from an injury sustained and commence within 12 months from the date of such injury and last continuously for at least 365 days from the commencement date of such condition.
8. The amount of the Total and Permanent Disability Benefit is equivalent to 2% of the Sum Assured of the Basic Plan for each month starting from the 13<sup>th</sup> month from the commencement date of the Total and Permanent Disability condition, for up to 50 months. The benefit will automatically cease and the payment of benefit shall stop at the policy anniversary on which the insured's age is 75.
9. If an injury/a loss/a condition is sustained as a result of occurrence of the event mentioned under the "Triple Indemnity whilst Travelling on Flight" section and any one or more of the events mentioned under the "Double Indemnity for Extra Peace of Mind" section at the same time, only Triple Indemnity shall apply. Besides, if multiple injuries/losses/conditions resulting from the same accident which is applicable to Double Indemnity and Triple Indemnity, only Triple Indemnity shall be payable. Double Indemnity and Triple Indemnity are mutually exclusive.
10. If an injury/a loss/a condition is sustained as a result of occurrence of any one or more of the events mentioned under the "Double Indemnity for Extra Peace of Mind" section at the same time, Double Indemnity shall apply once only. Payment of Double Indemnity is also subject to the conditions stated in remark 9.
11. This service is arranged through a third-party service provider and is not part of the policy or benefit item under the policy provisions of the Basic Plan. Both the Company and the third party service provider reserve the right to terminate or vary the service in their sole discretion without further notice. We shall not be responsible for any act or failure to act on the part of the third party service provider.
12. Cash Benefit is any cash value less any outstanding premiums and loans of the policy together with accrued interest thereof. Such cash value is equal to the Applicable Premium multiplied by the applicable percentage for the calculation of cash value. The Applicable Premium is equal to:
  - a. the Latest Annual Premium divided by 12; multiplied by
  - b. the number of completed policy months from the policy date of the Basic Plan, or the number of completed policy months when the Basic Plan is fully paid up, whichever is smaller.The Basic Plan's "Latest Annual Premium" aforesaid means the annual premium of the Basic Plan based on the latest Sum Assured of the Basic Plan, of which any benefit(s) paid under the Basic Plan has already been deducted. Disregard of the premium payment mode of the Basic Plan, the Latest Annual Premium shall refer to the premium amount payable under annual premium payment mode as if the policyowner had so selected. Any extra premium (if any) will be excluded from the calculation of the Latest Annual Premium.
13. In this product brochure, "age" refers to age at the nearest birthday (unless otherwise specified).
14. There are four occupation classes, namely classes 1 to 4, which refer to the occupation range from white collar to heavy manual workers. Whether the insured's occupation falls within this range shall be subject to the Company's final underwriting decision. Re-underwriting is required if the insured changes his/her occupation or job duties or is engaged in an additional occupation. The Company must receive a written notice with details of such change or additional occupation, which must be served on the Company within one month from the date of such change or additional occupation for our re-underwriting. Recording such change by the Company does not represent our acceptance of any liability for any loss arising from that occupation which is assessed as non-insurable by the Company. If the Company does not receive such written notice, or such change has not been recorded or assessed by the Company, the Company shall not be liable for any death/injury/loss/condition arising from the changed or additional occupation.
15. The simplified application process is not applicable to the purchase of the Basic Plan with any rider attached. For each insured, only one basic plan under the "Personal Accident" category (as defined by the Company each year) can be issued.
16. Calculation of the maximum Sum Assured of the Basic Plan for any insured shall take into consideration of all of his/her personal accident plans issued by the Company.



## Important Information

This product brochure is for general reference only and is not part of the policy. It provides an overview of the key features of this product and should be read along with other materials which cover additional information about this product. Such materials include, but not limited to, policy provisions that contain exact terms and conditions, benefit illustrations (if any) and other policy documents and other relevant marketing materials, which are all available upon request. You might also consider seeking independent professional advice if needed.

Accident Guard Plan is designed for individuals looking for long-term financial planning to meet their needs for financial protection against adversities and saving up for the future.

### Key Product Risks

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The following information helps you better understand the key product risks associated with this product that you may need to pay attention before application.

- **Premium Payment Term**  
You should only apply for this product if you intend to pay the premium for the whole of the premium payment term. Should you cease paying premiums early, your policy may be terminated. You will lose your insurance coverage and even the premiums paid as a result.

Non-payment options available under your policy are intended to keep your policy in force for as long as possible during non-payment of premium. However, you should be aware that when non-payment option is in effect, your entitlement to the benefits provided under the policy may be affected. Please refer to the policy provisions for the exact terms and conditions.

- **Premium Adjustment**  
The Company reserves the right to review and adjust the premium rates of this product based on our expectation and experience of a series of factors including but not limited to investment returns, claims, policy surrenders and expenses. The Company will give prior written notice of any adjustment in premium rates.
- **Liquidity Risk/Early Surrender**  
If you have any unexpected liquidity needs, you may surrender the policy for its Cash Benefit (if any). You are reminded that if your policy is surrendered in early years, the Cash Benefit payable may be less than the premiums paid by you.
- **Credit Risk**  
This product is issued and underwritten by the Company. Your policy is therefore subject to the credit risk of the Company. If the Company is unable to satisfy the financial obligation of the policy, you may lose your insurance coverage and the premiums paid.
- **Exchange Rate Risk**  
For the policy denominated in currencies other than local currency, you are subject to exchange rate risk. The political and economic environment can affect the currency exchange rate significantly. Exchange rate fluctuates and is determined by the Company from time to time. Any transaction in foreign currencies involves risk. You should take exchange rate risk into consideration when deciding the policy currency.
- **Inflation Risk**  
Please note that the cost of living in the future is likely to be higher than it is today due to inflation. Hence, the insurance coverage planned today may not be sufficient to meet your future needs.

## **Termination**

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The Basic Plan and its coverage will be terminated automatically on the occurrence of the earliest of the following:

- Lapse or surrender of the policy;
- The insured's death;
- If 100% Sum Assured under the Basic Plan has been paid out (excluding any benefits paid under Double Indemnity/ Triple Indemnity);
- The maturity date of the Basic Plan, i.e. the policy anniversary on which the insured reaches the age of 100;
- Upon your written request for cancellation; or
- If the unpaid loan together with accrued interest exceeds the cash value of the Basic Plan.

## **Key Exclusions**

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No benefits will be payable under the Basic Plan if the death or loss of the insured is a direct or indirect consequence of any of the following:

- Suicide or intentionally self-inflicted injury whether sane or insane;
- Influence of drugs, alcohol or narcotics;

- Poison or asphyxiation from inhaling of gas or fumes other than in a fire;
- War, declared or undeclared, invasion, civil war, revolution or any warlike operations;
- Actual or attempted violation of the law, resistance to arrest;
- Any physical defect or infirmity which existed prior to an accident;
- Pregnancy or childbirth, miscarriage or abortion notwithstanding that such event may have been accelerated or induced by injury;
- Ptomaine or any bacterial infection;
- Flying or attempting to fly not as a fare-paying passenger on a regularly scheduled commercial airline;
- Engaging in or taking part in professional sports or any hazardous pursuits;
- The radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials;
- Military service; or
- Cosmetic or plastic surgery or any elective surgery.

The above is for reference only. For more details, please refer to the policy provisions of this product.

## **Cooling-off Period**

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If you are not satisfied with your policy, you have the right to cancel it by submitting a signed notice and return the policy document (if any) to Chubb Life Insurance Company Ltd. at 33/F Chubb Tower, Windsor House, 311 Gloucester Road, Causeway Bay, Hong Kong within a period of 21 days after the delivery of the policy, or the issuance of a notice informing you about the availability of the policy and the expiry date of the cooling-off period, whichever is earlier. Upon such cancellation of the policy, we will refund the total amount of premiums you paid without any interest, less any amount paid to you by the Company under the policy, in the original currency paid by you subject to any fluctuation of exchange rate upon cancellation, provided that the amount refunded will not exceed the total amount you paid in the original currency under the policy.

# U.S. Foreign Account Tax Compliance Act

Under the U.S. Foreign Account Tax Compliance Act (“FATCA”), a foreign financial institution (“FFI”) is required to report to the U.S. Internal Revenue Service (“IRS”) certain information on U.S. persons that hold accounts with that FFI outside the U.S. and to obtain their consent to the FFI passing that information to the IRS. An FFI which does not sign or agree to comply with the requirements of an agreement with the IRS (“FFI Agreement”) in respect of FATCA and/or who is not otherwise exempt from doing so (referred to as a “nonparticipating FFI”) will face a 30% withholding tax (“FATCA Withholding Tax”) on all “withholdable payments” (as defined under FATCA) derived from U.S. sources (initially including dividends, interest and certain derivative payments).

The U.S. and Hong Kong have signed an inter-governmental agreement (“IGA”) to facilitate compliance by FFIs in Hong Kong with FATCA and which creates a framework for Hong Kong FFIs to rely on streamlined due diligence procedures to (i) identify U.S. indicia, (ii) seek consent for disclosure from its U.S. policyholders and (iii) report relevant tax information of those policyholders to the IRS.

FATCA applies to Chubb Life Insurance Company Ltd. (the “Company”) and this Product. The Company is a participating FFI. The Company is committed to complying with FATCA. To do so, the Company requires you to:

- (i) provide to the Company certain information and documentation including, as applicable, your U.S. identification details (e.g. name, address, the US federal taxpayer identifying numbers, etc); and

- (ii) consent to the Company reporting this information and documentation and your account information (such as account balances, interest and dividend income and withdrawals) to the IRS.

If you fail to comply with these obligations (being a “Non-Compliant Accountholder”), the Company is required to report “aggregate information” of account balances, payment amounts and number of non-consenting US accounts to IRS.

The Company could, in certain circumstances, be required to impose FATCA Withholding Tax on payments made to, or which it makes from, your policy. Currently the only circumstances in which the Company may be required to do so are:

- (i) if the Inland Revenue Department of Hong Kong fails to exchange information with the IRS under IGA (and the relevant tax information exchange agreement between Hong Kong and the U.S.), in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your policy and remit this to the IRS; and
- (ii) if you are (or any other account holder is) a nonparticipating FFI, in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your policy and remit this to the IRS.

You should seek independent professional advice on the impact FATCA may have on you or your policy.

## Contact Us

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