

# Chubb Platinum Plus Insurance Plan®

## Enjoy up to 10 % Premium Discount!

Promotion Period: 1 Apr - 30 Jun 2020 (both dates inclusive)



CHUBB®  
安達人壽

You can enjoy up to 5% first-year premium discount upon successful enrolment of Chubb Platinum Plus Insurance Plan® (“Chubb Platinum Plus”) within 1 Apr - 30 Jun 2020 (both dates inclusive). What’s more, if you successfully enrol in Easy Premium Saver together with Chubb Platinum Plus, you can enjoy up to 5% second-year extra premium discount on your Chubb Platinum Plus policy - equivalent to 10% of one-year premium discount offer in total!

Please refer to the Promotion Offer Table below and the Terms and Conditions for details.

### Promotion Offer Table

| Plan Purchased                            | Premium Discount applicable to Chubb Platinum Plus* policy |  |
|---|--|--|
|   | 1 <sup>st</sup> Year Premium Discount <sup>1,2,3</sup>     | 2 <sup>nd</sup> Year Extra Premium Discount <sup>4,5,6</sup> |
| Chubb Platinum Plus*                      | Up to 5%   | Not Applicable   |
| Chubb Platinum Plus* + Easy Premium Saver | Up to 5%   | Up to 5%   |

\* Applicable to Chubb Platinum Plus policy with premium payment term of 8 years or 18 years only.

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

**Terms and Conditions:**

1. The first-year premium discount offer is only for application of Chubb Platinum Plus (premium payment term of 8 years or 18 years) and its rider(s) (if any), signed and submitted to Chubb Life between 1 April 2020 and 30 June 2020 (both dates inclusive), and the policy of a successful application must be issued by Chubb Life on or before 31 July 2020.

2. The applicable first-year premium discount rate is determined as follows:

| Total annualised premium for the first policy year of Chubb Platinum Plus policy (US\$) | First-year premium discount rate applicable to Chubb Platinum Plus policy |
|---|---|
| 3,000 - less than 10,000  | 3%  |
| 10,000 - less than 68,888   | 4%  |
| 68,888 or above   | 5%  |

3. When the above first-year premium discount is credited, the total annualized premium payable for the Chubb Platinum Plus policy must be not less than the required amount as shown in the above table and the Chubb Platinum Plus policy must remain in force. The total annualised premium refers to the annualised premium payable for the first policy year under the basic plan and rider(s) (if any) of Chubb Platinum Plus, and calculated based on the current amount of premium payable when the premium discount is credited.

4. The second-year premium discount offer is only for applications of Chubb Platinum Plus (premium payment term of 8 years or 18 years) and its rider(s) (if any) together with Easy Premium Saver, signed and submitted to Chubb Life between 1 April 2020 and 30 June 2020 (both dates inclusive), and both policies of the successful applications must be issued by Chubb Life on or before 31 July 2020.

5. The applicable second-year premium discount rate is determined as follows:

| Single premium amount of Easy Premium Saver policy versus Annualised premium amount of Chubb Platinum Plus policy | Second-year premium discount rate for Chubb Platinum Plus policy |
|---|--|
| 2:1   | 3%   |
| 3:1   | 4%   |
| 4:1 or more   | 5%   |

6. When the above second-year premium discount is credited:

(a) The ratio between the single premium amount payable for the Easy Premium Saver policy and the annualised premium amount payable for the Chubb Platinum Plus policy must be not less than the required ratio as shown in the above table. The single premium amount of the Easy Premium Saver policy refers to the single premium payable under the basic plan of Easy Premium Saver, as determined at the issuance of the policy. The annualised premium amount of the Chubb Platinum Plus policy refers to the annualised premium payable for the first policy year under the basic plan of Chubb Platinum Plus, as determined at the issuance of the policy or as adjusted after policy issuance within the first policy year (whichever is the higher); and

(b) Both the Chubb Platinum Plus policy and the Easy Premium Saver policy must remain in force.

7. For the avoidance of doubt, all the above premium discounts will be applied to the actual amount of premium paid for the basic plan and riders (if any) of an eligible Chubb Platinum Plus policy only.

8. The eligible Chubb Platinum Plus policy may specify a monthly / quarterly / semi-annual / annual premium payment mode. For details on the benefits and the full terms and conditions of Chubb Platinum Plus, applicable rider(s) (if any) and Easy Premium Saver, please refer to the respective product brochure(s) and policy document(s).

9. The amount of any of the above premium discounts is non-transferable and cannot be redeemed for cash. If the Chubb Platinum Plus and/or the Easy Premium Saver policy(ies) is/are cancelled during the cooling-off period, the policyowner will receive the actual amount of premium paid only.

10. The first-year premium discount and the second-year premium discount (if applicable) are not eligible to policyowner(s) who has previously cancelled their Chubb Platinum Plus and/or Easy Premium Saver policy(ies) during cooling-off period.

11. The premium discount offers above cannot be used in conjunction with any other promotion(s) offered by Chubb Life, unless otherwise expressly agreed by Chubb Life in writing.

12. Chubb Life reserves the right to, at any time without prior notice, vary, suspend or terminate any of the above premium discount offers, and to amend the terms and conditions of the above premium discount offers. For the avoidance of doubt, the premium discount applicable to an eligible policy issued prior to such variation, suspension or termination of the premium discount offer will remain unaffected.

13. The decision of Chubb Life on all matters and disputes relating to the above premium discount offers shall be final and conclusive.

14. 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.

15. No person other than Chubb Life and the applicants/owners of the eligible policies will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce any provision of these terms and conditions.

## Contact Us

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(Incorporated in Bermuda with Limited Liability)

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# Chubb. Insured.<sup>SM</sup>

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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 insurance products outside Hong Kong.

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