

Select Top-Up Medical Plan

CHUBB®

Chubb Life

Select Top-Up Medical Plan



Medical Protection: Preparing for the Unexpected

There is an old Chinese proverb that says a small sickness is good fortune. However, in the event of hospitalization as a result of accidents and illnesses, you may suffer from huge medical expenses, such that a basic medical plan may be insufficient in dealing with the financial burden.

Select Top-Up Medical Plan is here to help. This plan, which can be purchased as a basic plan or as a rider, provides you comprehensive medical protection at affordable premiums. By choosing Select Top-Up Medical Plan, you'll have peace of mind, and we will help shoulder the cost of medical treatment. You can rest assured and be free of worries while you recover. The Plan also offers guaranteed renewal till age 100 and guaranteed conversion right^{1,2}.

Guaranteed Renewal to Age 100 at Affordable Premiums

The plan is suitable for individuals aged between 0-65 and is guaranteed renewable up to age 100. With affordable premiums, you can enjoy comprehensive medical coverage²,

including hospital expenses, surgical expenses, physician's fee, specialist's fee, companion's bed coverage and pre- and post-hospital out-patient treatment.

Guaranteed Conversion Right^{1,2}

When your plan has been in force for three years or more, you may consider exercising this guaranteed conversion right and converting your plan to the designated medical plan offered by the Company at the time of conversion within 31 days following the policy anniversary when the Insured attains age 50, 55, 60 or 65.

Compatible with Other Medical Plan²

The plan can work together with other basic medical plans, providing you with comprehensive medical coverage for the medical expenses incurred from accidents and illnesses. The plan will reimburse up to 90% of all eligible medical expenses in excess of the deductible or the actual amount reimbursed by other insurance, whichever is higher, subject to the Overall Annual Limit and Lifetime Limit specified in Benefit Schedule in this product brochure.

The "Company", "we", "our", or "us" herein refers to Chubb Life Insurance Hong Kong Limited.

Medical Accident and Incident Extension Benefit²

If, during the course of any medical procedure or treatment in hospital, the Insured dies directly as a consequence of any erroneous or negligent action, a medical accident and incident extension benefit will be paid.

Compassionate Death Benefit²

A compassionate death benefit will be paid to the beneficiary upon the Insured's death due to illness or accident.

Worldwide Emergency Assistance Services³

Our 24-hour Worldwide Emergency Assistance Services ensure you will receive medical assistance at any time outside your country of residence.

Benefit Schedule²

Benefits² (HK\$ ^)	Class I (Private)	Class II (Semi-private)	Class III-2 (Ward)	Class III-1 (Ward)
Deductible per Confinement	80,000	50,000	50,000	25,000
Overall Annual Limit	1,100,000	550,000	180,000	180,000
Lifetime Limit (Aggregate benefits after policy anniversary at which the Insured attains age 75)	5,500,000	2,750,000	900,000	900,000
Reimbursement Percentage	90%			
Hospital Expenses <ul style="list-style-type: none">• Daily Room and Board• Miscellaneous Expenses• Intensive Care	All Eligible Medical Expenses, less the Deductible or the actual amount reimbursed through Other Insurance, whichever is the greater, times the Reimbursement Percentage, and times the Adjustment Factor* (if applicable) (please refer to the "Product Limitation" section in this product brochure for details of "Adjustment Factor")			
Surgical Expenses <ul style="list-style-type: none">• Surgeon's Fee• Anaesthetist's Fee• Operation Theatre Fee				
Physician's Fee				
Specialist's Fee				
Companion's Bed				
Pre- and Post-Hospital Out-Patient Treatment (Maximum 1 pre-admission consultation and 3 post-hospital follow-up treatments)				
Compassionate Death Benefit	10,000			
Medical Accident and Incident Extension Benefit	10,000			
Additional Death Benefit for Organ Donor	3,000			

[^] Or equivalent amount in US dollars

More about Select Top-Up Medical Plan

Basic Information	
Product Type	Basic plan or rider If you purchase this product as a rider, it must be attached to a basic plan issued by us.
Benefit Term and Premium Payment Term	Up to age 100 of the insured
Renewability	Select Top-Up Medical Plan is guaranteed to be renewed annually as long as you pay the premium. We reserve the right to revise the premium rates, Benefit Schedule and terms and conditions at the time of such renewal.
Issue Age of the Insured	Age 0 (15 days) - 65
Premium Payment Mode	<ul style="list-style-type: none"> • For Select Top-Up Medical Plan issued as a basic plan: monthly / quarterly / semi-annual / annual. • For Select Top-Up Medical Plan issued as a rider: monthly / quarterly / semi-annual / annual, following that of the basic plan to which Select Top-Up Medical Plan is attached.
Premium Structure	<p>After Select Top-Up Medical Plan (whether issued as a basic plan or a rider) is issued, premium will be adjusted every year based on the premium rate (which generally will increase as the age of the insured increases) applicable to the insured at that time.</p> <p><i>Note: The premiums in the Premium Table in this product brochure are not guaranteed. 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.</i></p>
Currency	<ul style="list-style-type: none"> • For Select Top-Up Medical Plan issued as a basic plan: HK Dollar / US Dollar. • For Select Top-Up Medical Plan issued as a rider: HK Dollar / US Dollar, following that of the basic plan to which Select Top-Up Medical Plan is attached.

Notes:

1. Guaranteed conversion is only applicable for Insured with standard risk.
2. Conditions and limitations apply. Please refer to respective policy provisions for details.
3. These services are arranged through a third-party service provider and are not part of the policy or benefit item under the policy provisions of Select Top-Up Medical 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.

Premium Table

The below premiums are not guaranteed and only applicable to insured of standard risk class. Loadings may be applied subject to the underwriting decision. Renewal premium will be based on the prevailing premium rates at the time of renewal. The Company reserves the right to adjust the premiums from time to time.

Annual Premium of the Plan (HK Dollar)

HKD	Basic Plan								Rider							
	Class I (Private)		Class II (Semi-private)		Class III-2 (Ward)		Class III-1 (Ward)		Class I (Private)		Class II (Semi-private)		Class III-2 (Ward)		Class III-1 (Ward)	
Age*	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	4,363	2,911	3,238	2,153	1,536	1096	2,367	1,553	3,433	2,311	2,534	1,691	1,110	792	1,727	1,133
1	4,079	2,739	2,982	2,042	1,417	1032	2,175	1,456	3,209	2,167	2,323	1,599	1016	740	1,575	1055
2	3,775	2,552	2,712	1,918	1,298	965	1,980	1,356	2,967	2,010	2,099	1,500	924	688	1,423	976
3	3,453	2,356	2,421	1,792	1,175	900	1,781	1,257	2,714	1,844	1,861	1,396	831	636	1,272	898
4	3,121	2,153	2,125	1,658	1049	832	1,580	1,156	2,453	1,672	1,619	1,287	737	584	1,120	818
5	2,772	1,939	1,813	1,517	920	766	1,371	1048	2,188	1,499	1,371	1,178	644	532	968	740
6	2,521	1,805	1,712	1,472	875	734	1,268	1013	1,981	1,381	1,302	1,145	608	504	897	716
7	2,203	1,638	1,588	1,419	828	702	1,167	977	1,707	1,229	1,212	1,104	573	475	825	691
8	1,910	1,491	1,472	1,372	782	669	1065	943	1,458	1098	1,130	1068	537	447	754	667
9	1,653	1,367	1,371	1,330	736	637	964	906	1,245	990	1062	1038	502	418	682	641
10	1,430	1,264	1,276	1,294	691	605	861	871	1066	902	1000	1014	466	389	611	617
11	1,411	1,246	1,273	1,300	692	611	865	892	1046	877	997	1025	468	395	614	633
12	1,401	1,253	1,273	1,308	692	616	868	913	1036	876	996	1037	468	400	616	648
13	1,399	1,268	1,272	1,315	692	623	871	933	1033	883	994	1048	468	406	619	662
14	1,403	1,291	1,274	1,321	692	628	875	954	1036	899	996	1059	468	411	622	678
15	1,410	1,324	1,275	1,329	693	635	878	975	1043	924	997	1070	468	418	625	693
16	1,419	1,362	1,276	1,335	693	640	880	994	1052	954	998	1081	468	424	627	708
17	1,431	1,399	1,279	1,342	693	646	884	1015	1063	983	1000	1092	468	429	630	724
18	1,443	1,434	1,282	1,349	693	652	887	1035	1075	1011	1002	1,103	468	435	633	738
19	1,456	1,470	1,285	1,355	693	658	891	1056	1087	1038	1004	1,114	468	440	636	754
20	1,470	1,510	1,287	1,362	693	664	893	1077	1,100	1071	1007	1,125	468	447	638	769
21	1,519	1,586	1,300	1,393	693	679	920	1,109	1,139	1,135	1012	1,136	468	459	657	792
22	1,565	1,662	1,318	1,422	693	693	945	1,140	1,174	1,200	1021	1,147	468	472	675	815
23	1,604	1,738	1,337	1,452	694	708	971	1,172	1,202	1,264	1032	1,157	468	485	694	838
24	1,640	1,815	1,356	1,482	695	722	998	1,202	1,228	1,329	1043	1,168	469	497	713	861
25	1,672	1,891	1,375	1,513	695	737	1024	1,234	1,249	1,393	1054	1,179	469	510	732	884
26	1,702	1,966	1,394	1,541	695	751	1049	1,264	1,267	1,456	1065	1,189	469	524	750	906
27	1,729	2,043	1,408	1,572	695	766	1076	1,296	1,284	1,521	1070	1,200	469	536	769	930
28	1,755	2,119	1,421	1,602	697	780	1,102	1,327	1,299	1,585	1076	1,211	470	549	788	953
29	1,774	2,195	1,433	1,631	697	795	1,128	1,359	1,308	1,650	1079	1,221	470	562	806	976
30	1,803	2,270	1,441	1,661	697	809	1,170	1,389	1,326	1,714	1079	1,232	470	574	842	999

* Age nearest birthday

Note: 1. Premium rates are not guaranteed and will adjust with the Insured's Age. The Company reserves the right to review and adjust the Premium rates from time to time upon prior written notice to Owners. 2. This Premium Table does not include insurance levy which is collected by the Insurance Authority. 3. The above Premium is shown in annual modal Premium. The modal factor for each payment of different modal Premium payment is: Annual = 1.0000; Semi-annual = 0.5125; Quarterly = 0.2594; Monthly = 0.0872. Modal Premium is calculated by multiplying annual modal Premium by modal factor and rounded to the nearest 2 decimal places. 4. Premium rates exclude any Premium loading.

Annual Premium of the Plan (HK Dollar)

HKD	Basic Plan								Rider							
	Class I (Private)		Class II (Semi-private)		Class III-2 (Ward)		Class III-1 (Ward)		Class I (Private)		Class II (Semi-private)		Class III-2 (Ward)		Class III-1 (Ward)	
Age*	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
31	1,855	2,361	1,487	1,727	718	848	1,212	1,441	1,356	1,786	1,114	1,284	488	604	873	1038
32	1,928	2,450	1,525	1,791	739	887	1,252	1,493	1,408	1,858	1,142	1,334	507	633	904	1077
33	2,016	2,540	1,570	1,855	761	908	1,291	1,526	1,475	1,931	1,176	1,384	526	644	934	1098
34	2,098	2,630	1,613	1,928	782	936	1,331	1,595	1,536	2,003	1,209	1,444	545	662	964	1,155
35	2,191	2,720	1,670	2,002	803	977	1,374	1,619	1,607	2,075	1,255	1,504	563	693	997	1,166
36	2,275	2,811	1,733	2,083	824	1007	1,415	1,649	1,670	2,147	1,307	1,572	582	714	1029	1,184
37	2,356	2,900	1,812	2,165	844	1055	1,456	1,698	1,730	2,219	1,376	1,639	600	752	1060	1,221
38	2,448	2,990	1,902	2,253	866	1,101	1,495	1,782	1,801	2,291	1,455	1,714	618	789	1089	1,293
39	2,569	3,080	2,021	2,355	887	1,158	1,533	1,854	1,900	2,364	1,564	1,802	637	836	1,119	1,351
40	2,720	3,169	2,141	2,453	908	1,197	1,572	1,904	2,031	2,435	1,673	1,887	656	865	1,147	1,389
41	2,853	3,318	2,201	2,565	958	1,232	1,640	1,993	2,096	2,520	1,720	1,971	696	894	1,203	1,462
42	2,993	3,482	2,269	2,697	1009	1,267	1,707	2,080	2,166	2,619	1,775	2,077	737	924	1,258	1,533
43	3,115	3,659	2,344	2,831	1060	1,302	1,775	2,151	2,220	2,732	1,837	2,184	778	954	1,315	1,587
44	3,222	3,850	2,419	2,965	1,111	1,338	1,844	2,248	2,258	2,860	1,899	2,290	818	983	1,371	1,670
45	3,408	4,057	2,537	3,105	1,163	1,373	1,912	2,346	2,375	3,002	2,003	2,404	860	1013	1,427	1,751
46	3,571	4,276	2,709	3,281	1,213	1,407	1,978	2,433	2,470	3,157	2,163	2,552	901	1043	1,482	1,823
47	3,761	4,502	2,921	3,462	1,264	1,442	2,046	2,522	2,592	3,320	2,361	2,706	942	1073	1,538	1,895
48	4,002	4,736	3,166	3,654	1,316	1,477	2,114	2,610	2,764	3,489	2,593	2,871	982	1,102	1,594	1,968
49	4,211	4,978	3,445	3,846	1,366	1,511	2,181	2,698	2,904	3,666	2,859	3,036	1023	1,131	1,649	2,039
50	4,497	5,225	3,760	4,041	1,417	1,547	2,250	2,786	3,122	3,850	3,160	3,204	1064	1,161	1,705	2,112
51	4,774	5,346	4,022	4,223	1,502	1,607	2,410	2,870	3,399	3,971	3,377	3,369	1,128	1,203	1,821	2,171
52	5,051	5,468	4,281	4,422	1,587	1,668	2,570	2,955	3,676	4,093	3,593	3,551	1,191	1,246	1,936	2,232
53	5,327	5,589	4,543	4,626	1,672	1,738	2,712	3,053	3,952	4,214	3,809	3,738	1,255	1,299	2,033	2,307
54	5,605	5,710	4,804	4,836	1,757	1,808	2,890	3,152	4,230	4,335	4,026	3,930	1,319	1,352	2,167	2,382
55	5,882	5,831	5,064	5,050	1,843	1,879	3,090	3,251	4,507	4,456	4,242	4,128	1,383	1,405	2,322	2,456
56	6,158	5,953	5,325	5,270	1,926	1,950	3,324	3,350	4,783	4,578	4,458	4,332	1,445	1,459	2,512	2,531
57	6,435	6,074	5,586	5,491	2,011	2,021	3,513	3,449	5,060	4,699	4,674	4,535	1,509	1,511	2,657	2,606
58	6,712	6,195	5,847	5,711	2,096	2,097	3,716	3,554	5,337	4,820	4,891	4,739	1,573	1,570	2,815	2,688
59	6,988	6,316	6,108	5,932	2,181	2,173	3,919	3,660	5,613	4,941	5,107	4,942	1,637	1,628	2,973	2,770
60	7,266	6,438	6,368	6,151	2,266	2,254	4,136	3,774	5,891	5,063	5,323	5,145	1,701	1,692	3,146	2,860

* Age nearest birthday

Note: 1. Premium rates are not guaranteed and will adjust with the Insured's Age. The Company reserves the right to review and adjust the Premium rates from time to time upon prior written notice to Owners. 2. This Premium Table does not include insurance levy which is collected by the Insurance Authority. 3. The above Premium is shown in annual modal Premium. The modal factor for each payment of different modal Premium payment is: Annual =1.0000; Semi-annual = 0.5125; Quarterly = 0.2594; Monthly = 0.0872. Modal Premium is calculated by multiplying annual modal Premium by modal factor and rounded to the nearest 2 decimal places. 4. Premium rates exclude any Premium loading.

Annual Premium of the Plan (HK Dollar)

HKD	Basic Plan								Rider							
	Class I (Private)		Class II (Semi-private)		Class III-2 (Ward)		Class III-1 (Ward)		Class I (Private)		Class II (Semi-private)		Class III-2 (Ward)		Class III-1 (Ward)	
Age*	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
61	7,785	6,871	6,932	6,613	2,523	2,481	4,440	4,019	6,410	5,496	5,887	5,602	1,915	1,876	3,450	3,098
62	8,296	7,304	7,495	7,074	2,780	2,706	4,743	4,265	6,921	5,929	6,450	6,060	2,130	2,058	3,753	3,335
63	8,797	7,737	8,060	7,536	3,037	2,933	5,047	4,511	7,422	6,362	7,015	6,518	2,344	2,242	4,057	3,574
64	9,285	8,170	8,624	7,997	3,293	3,159	5,350	4,756	7,910	6,795	7,579	6,975	2,559	2,426	4,360	3,812
65	9,768	8,603	9,187	8,459	3,551	3,385	5,654	5,002	8,393	7,228	8,142	7,433	2,773	2,608	4,664	4,049
66^	10,248	9,037	9,752	8,920	3,808	3,610	5,958	5,246	8,873	7,662	8,707	7,890	2,988	2,792	4,968	4,287
67^	10,726	9,469	10,315	9,382	4,065	3,837	6,261	5,491	9,351	8,094	9,270	8,348	3,202	2,976	5,271	4,524
68^	11,204	9,902	10,879	9,842	4,322	4,063	6,565	5,738	9,829	8,527	9,834	8,804	3,417	3,159	5,575	4,763
69^	11,677	10,335	11,443	10,304	4,578	4,289	6,868	5,983	10,302	8,960	10,398	9,262	3,631	3,342	5,878	5,001
70^	12,146	10,768	12,007	10,765	4,836	4,516	7,172	6,228	10,771	9,393	10,962	9,720	3,846	3,526	6,182	5,238
71^	12,584	11,189	12,463	11,200	5,038	4,696	7,453	6,463	11,209	9,814	11,418	10,155	4,048	3,706	6,463	5,473
72^	13,022	11,612	12,920	11,635	5,239	4,876	7,733	6,696	11,647	10,237	11,875	10,590	4,249	3,886	6,743	5,706
73^	13,459	12,033	13,376	12,070	5,442	5,058	8,014	6,930	12,084	10,658	12,331	11,025	4,452	4,068	7,024	5,940
74^	13,896	12,455	13,833	12,505	5,644	5,238	8,294	7,164	12,521	11,080	12,788	11,460	4,654	4,248	7,304	6,174
75^	14,334	12,877	14,289	12,940	5,847	5,419	8,575	7,399	12,959	11,502	13,244	11,895	4,857	4,429	7,585	6,409
76	14,772	13,298	14,746	13,375	6,048	5,599	8,855	7,632	13,397	11,923	13,701	12,330	5,058	4,609	7,865	6,642
77	15,210	13,720	15,201	13,811	6,250	5,779	9,136	7,866	13,835	12,345	14,156	12,766	5,260	4,789	8,146	6,876
78	15,646	14,142	15,657	14,246	6,453	5,961	9,416	8,100	14,271	12,767	14,612	13,201	5,463	4,971	8,426	7,110
79	16,084	14,564	16,114	14,681	6,655	6,141	9,697	8,334	14,709	13,189	15,069	13,636	5,665	5,151	8,707	7,344
80	16,522	14,985	16,570	15,116	6,856	6,322	9,977	8,568	15,147	13,610	15,525	14,071	5,866	5,332	8,987	7,578
81^	16,861	15,316	16,905	15,384	7,003	6,455	10,159	8,719	15,486	13,941	15,860	14,339	6,013	5,465	9,169	7,729
82^	17,200	15,649	17,239	15,652	7,150	6,589	10,340	8,868	15,825	14,274	16,194	14,607	6,160	5,599	9,350	7,878
83^	17,538	15,980	17,574	15,920	7,296	6,722	10,522	9,019	16,163	14,605	16,529	14,875	6,306	5,732	9,532	8,029
84^	17,877	16,311	17,907	16,189	7,443	6,856	10,703	9,169	16,502	14,936	16,862	15,144	6,453	5,866	9,713	8,179
85^	18,216	16,643	18,241	16,456	7,589	6,989	10,885	9,319	16,841	15,268	17,196	15,411	6,599	5,999	9,895	8,329
86^	18,555	16,974	18,576	16,724	7,736	7,123	11,066	9,470	17,180	15,599	17,531	15,679	6,746	6,133	10,076	8,480
87^	18,894	17,306	18,910	16,993	7,883	7,257	11,248	9,620	17,519	15,931	17,865	15,948	6,893	6,267	10,258	8,630
88^	19,232	17,637	19,245	17,261	8,029	7,390	11,429	9,770	17,857	16,262	18,200	16,216	7,039	6,400	10,439	8,780
89^	19,571	17,969	19,579	17,529	8,176	7,524	11,611	9,920	18,196	16,594	18,534	16,484	7,186	6,534	10,621	8,930
90^	19,910	18,301	19,912	17,797	8,323	7,657	11,792	10,071	18,535	16,926	18,867	16,752	7,333	6,667	10,802	9,081

* Age nearest birthday

^ For renewal only

Note: 1. Premium rates are not guaranteed and will adjust with the Insured's Age. The Company reserves the right to review and adjust the Premium rates from time to time upon prior written notice to Owners. 2. This Premium Table does not include insurance levy which is collected by the Insurance Authority. 3. The above Premium is shown in annual modal Premium. The modal factor for each payment of different modal Premium payment is: Annual = 1.0000; Semi-annual = 0.5125; Quarterly = 0.2594; Monthly = 0.0872. Modal Premium is calculated by multiplying annual modal Premium by modal factor and rounded to the nearest 2 decimal places. 4. Premium rates exclude any Premium loading.

Annual Premium of the Plan (HK Dollar)

HKD	Basic Plan								Rider							
	Class I (Private)		Class II (Semi-private)		Class III-2 (Ward)		Class III-1 (Ward)		Class I (Private)		Class II (Semi-private)		Class III-2 (Ward)		Class III-1 (Ward)	
Age*	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
91^	20,013	18,394	20,018	17,890	8,360	7,690	11,847	10,116	18,638	17,019	18,973	16,845	7,370	6,700	10,857	9,126
92^	20,117	18,489	20,122	17,983	8,397	7,724	11,902	10,162	18,742	17,114	19,077	16,938	7,407	6,734	10,912	9,172
93^	20,219	18,582	20,227	18,076	8,435	7,757	11,957	10,207	18,844	17,207	19,182	17,031	7,445	6,767	10,967	9,217
94^	20,323	18,677	20,332	18,170	8,473	7,790	12,012	10,252	18,948	17,302	19,287	17,125	7,483	6,800	11,022	9,262
95^	20,425	18,770	20,437	18,262	8,511	7,824	12,067	10,298	19,050	17,395	19,392	17,217	7,521	6,834	11,077	9,308
96^	20,528	18,865	20,541	18,356	8,548	7,857	12,122	10,343	19,153	17,490	19,496	17,311	7,558	6,867	11,132	9,353
97^	20,632	18,959	20,646	18,448	8,586	7,890	12,177	10,388	19,257	17,584	19,601	17,403	7,596	6,900	11,187	9,398
98^	20,734	19,053	20,752	18,542	8,624	7,924	12,232	10,435	19,359	17,678	19,707	17,497	7,634	6,934	11,242	9,445
99^	20,837	19,147	20,856	18,635	8,661	7,957	12,287	10,480	19,462	17,772	19,811	17,590	7,671	6,967	11,297	9,490

* Age nearest birthday

^ For renewal only

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Annual Premium of the Plan (US Dollar)

USD	Basic Plan								Rider							
	Class I (Private)		Class II (Semi-private)		Class III-2 (Ward)		Class III-1 (Ward)		Class I (Private)		Class II (Semi-private)		Class III-2 (Ward)		Class III-1 (Ward)	
Age*	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	559	373	415	276	197	141	303	199	440	296	325	217	142	102	221	145
1	523	351	382	262	182	132	279	187	411	278	298	205	130	95	202	135
2	484	327	348	246	166	124	254	174	380	258	269	192	118	88	182	125
3	443	302	310	230	151	115	228	161	348	236	239	179	107	82	163	115
4	400	276	272	213	134	107	203	148	314	214	208	165	94	75	144	105
5	355	249	232	194	118	98	176	134	281	192	176	151	83	68	124	95
6	323	231	219	189	112	94	163	130	254	177	167	147	78	65	115	92
7	282	210	204	182	106	90	150	125	219	158	155	142	73	61	106	89
8	245	191	189	176	100	86	137	121	187	141	145	137	69	57	97	86
9	212	175	176	171	94	82	124	116	160	127	136	133	64	54	87	82
10	183	162	164	166	89	78	110	112	137	116	128	130	60	50	78	79
11	181	160	163	167	89	78	111	114	134	112	128	131	60	51	79	81
12	180	161	163	168	89	79	111	117	133	112	128	133	60	51	79	83
13	179	163	163	169	89	80	112	120	132	113	127	134	60	52	79	85
14	180	166	163	169	89	81	112	122	133	115	128	136	60	53	80	87
15	181	170	163	170	89	81	113	125	134	118	128	137	60	54	80	89
16	182	175	164	171	89	82	113	127	135	122	128	139	60	54	80	91
17	183	179	164	172	89	83	113	130	136	126	128	140	60	55	81	93
18	185	184	164	173	89	84	114	133	138	130	128	141	60	56	81	95
19	187	188	165	174	89	84	114	135	139	133	129	143	60	56	82	97
20	188	194	165	175	89	85	114	138	141	137	129	144	60	57	82	99
21	195	203	167	179	89	87	118	142	146	146	130	146	60	59	84	102
22	201	213	169	182	89	89	121	146	151	154	131	147	60	61	87	104
23	206	223	171	186	89	91	124	150	154	162	132	148	60	62	89	107
24	210	233	174	190	89	93	128	154	157	170	134	150	60	64	91	110
25	214	242	176	194	89	94	131	158	160	179	135	151	60	65	94	113
26	218	252	179	198	89	96	134	162	162	187	137	152	60	67	96	116
27	222	262	181	202	89	98	138	166	165	195	137	154	60	69	99	119
28	225	272	182	205	89	100	141	170	167	203	138	155	60	70	101	122
29	227	281	184	209	89	102	145	174	168	212	138	157	60	72	103	125
30	231	291	185	213	89	104	150	178	170	220	138	158	60	74	108	128

* Age nearest birthday

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Annual Premium of the Plan (US Dollar)

USD	Basic Plan								Rider							
	Class I (Private)		Class II (Semi-private)		Class III-2 (Ward)		Class III-1 (Ward)		Class I (Private)		Class II (Semi-private)		Class III-2 (Ward)		Class III-1 (Ward)	
Age*	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
31	238	303	191	221	92	109	155	185	174	229	143	165	63	77	112	133
32	247	314	196	230	95	114	161	191	181	238	146	171	65	81	116	138
33	258	326	201	238	98	116	166	196	189	248	151	177	67	83	120	141
34	269	337	207	247	100	120	171	204	197	257	155	185	70	85	124	148
35	281	349	214	257	103	125	176	208	206	266	161	193	72	89	128	149
36	292	360	222	267	106	129	181	211	214	275	168	202	75	92	132	152
37	302	372	232	278	108	135	187	218	222	284	176	210	77	96	136	157
38	314	383	244	289	111	141	192	228	231	294	187	220	79	101	140	166
39	329	395	259	302	114	148	197	238	244	303	201	231	82	107	143	173
40	349	406	274	314	116	153	202	244	260	312	214	242	84	111	147	178
41	366	425	282	329	123	158	210	256	269	323	221	253	89	115	154	187
42	384	446	291	346	129	162	219	267	278	336	228	266	94	118	161	197
43	399	469	301	363	136	167	228	276	285	350	236	280	100	122	169	203
44	413	494	310	380	142	172	236	288	289	367	243	294	105	126	176	214
45	437	520	325	398	149	176	245	301	304	385	257	308	110	130	183	224
46	458	548	347	421	156	180	254	312	317	405	277	327	116	134	190	234
47	482	577	374	444	162	185	262	323	332	426	303	347	121	138	197	243
48	513	607	406	468	169	189	271	335	354	447	332	368	126	141	204	252
49	540	638	442	493	175	194	280	346	372	470	367	389	131	145	211	261
50	577	670	482	518	182	198	288	357	400	494	405	411	136	149	219	271
51	612	685	516	541	193	206	309	368	436	509	433	432	145	154	233	278
52	648	701	549	567	203	214	329	379	471	525	461	455	153	160	248	286
53	683	717	582	593	214	223	348	391	507	540	488	479	161	167	261	296
54	719	732	616	620	225	232	371	404	542	556	516	504	169	173	278	305
55	754	748	649	647	236	241	396	417	578	571	544	529	177	180	298	315
56	789	763	683	676	247	250	426	429	613	587	572	555	185	187	322	324
57	825	779	716	704	258	259	450	442	649	602	599	581	193	194	341	334
58	861	794	750	732	269	269	476	456	684	618	627	608	202	201	361	345
59	896	810	783	761	280	279	502	469	720	633	655	634	210	209	381	355
60	932	825	816	789	291	289	530	484	755	649	682	660	218	217	403	367

* Age nearest birthday

Note: 1. Premium rates are not guaranteed and will adjust with the Insured's Age. The Company reserves the right to review and adjust the Premium rates from time to time upon prior written notice to Owners. 2. This Premium Table does not include insurance levy which is collected by the Insurance Authority. 3. The above Premium is shown in annual modal Premium. The modal factor for each payment of different modal Premium payment is: Annual =1.0000; Semi-annual = 0.5125; Quarterly = 0.2594; Monthly = 0.0872. Modal Premium is calculated by multiplying annual modal Premium by modal factor and rounded to the nearest 2 decimal places. 4. Premium rates exclude any Premium loading.

Annual Premium of the Plan (US Dollar)

USD	Basic Plan								Rider							
	Class I (Private)		Class II (Semi-private)		Class III-2 (Ward)		Class III-1 (Ward)		Class I (Private)		Class II (Semi-private)		Class III-2 (Ward)		Class III-1 (Ward)	
Age*	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
61	998	881	889	848	323	318	569	515	822	705	755	718	246	241	442	397
62	1,064	936	961	907	356	347	608	547	887	760	827	777	273	264	481	428
63	1,128	992	1,033	966	389	376	647	578	952	816	899	836	301	287	520	458
64	1,190	1,047	1,106	1,025	422	405	686	610	1,014	871	972	894	328	311	559	489
65	1,252	1,103	1,178	1,084	455	434	725	641	1,076	927	1,044	953	356	334	598	519
66^	1,314	1,159	1,250	1,144	488	463	764	673	1,138	982	1,116	1,012	383	358	637	550
67^	1,375	1,214	1,322	1,203	521	492	803	704	1,199	1,038	1,188	1,070	411	382	676	580
68^	1,436	1,269	1,395	1,262	554	521	842	736	1,260	1,093	1,261	1,129	438	405	715	611
69^	1,497	1,325	1,467	1,321	587	550	881	767	1,321	1,149	1,333	1,187	466	428	754	641
70^	1,557	1,381	1,539	1,380	620	579	919	798	1,381	1,204	1,405	1,246	493	452	793	672
71^	1,613	1,434	1,598	1,436	646	602	956	829	1,437	1,258	1,464	1,302	519	475	829	702
72^	1,669	1,489	1,656	1,492	672	625	991	858	1,493	1,312	1,522	1,358	545	498	864	732
73^	1,726	1,543	1,715	1,547	698	648	1,027	888	1,549	1,366	1,581	1,413	571	522	901	762
74^	1,782	1,597	1,773	1,603	724	672	1,063	918	1,605	1,421	1,639	1,469	597	545	936	792
75^	1,838	1,651	1,832	1,659	750	695	1,099	949	1,661	1,475	1,698	1,525	623	568	972	822
76	1,894	1,705	1,891	1,715	775	718	1,135	978	1,718	1,529	1,757	1,581	648	591	1,008	852
77	1,950	1,759	1,949	1,771	801	741	1,171	1,008	1,774	1,583	1,815	1,637	674	614	1,044	882
78	2,006	1,813	2,007	1,826	827	764	1,207	1,038	1,830	1,637	1,873	1,692	700	637	1,080	912
79	2,062	1,867	2,066	1,882	853	787	1,243	1,068	1,886	1,691	1,932	1,748	726	660	1,116	942
80	2,118	1,921	2,124	1,938	879	811	1,279	1,098	1,942	1,745	1,990	1,804	752	684	1,152	972
81^	2,162	1,964	2,167	1,972	898	828	1,302	1,118	1,985	1,787	2,033	1,838	771	701	1,176	991
82^	2,205	2,006	2,210	2,007	917	845	1,326	1,137	2,029	1,830	2,076	1,873	790	718	1,199	1,010
83^	2,248	2,049	2,253	2,041	935	862	1,349	1,156	2,072	1,872	2,119	1,907	808	735	1,222	1,029
84^	2,292	2,091	2,296	2,076	954	879	1,372	1,176	2,116	1,915	2,162	1,942	827	752	1,245	1,049
85^	2,335	2,134	2,339	2,110	973	896	1,396	1,195	2,159	1,957	2,205	1,976	846	769	1,269	1,068
86^	2,379	2,176	2,382	2,144	992	913	1,419	1,214	2,203	2,000	2,248	2,010	865	786	1,292	1,087
87^	2,422	2,219	2,424	2,179	1,011	930	1,442	1,233	2,246	2,042	2,290	2,045	884	803	1,315	1,106
88^	2,466	2,261	2,467	2,213	1,029	947	1,465	1,253	2,289	2,085	2,333	2,079	902	821	1,338	1,126
89^	2,509	2,304	2,510	2,247	1,048	965	1,489	1,272	2,333	2,127	2,376	2,113	921	838	1,362	1,145
90^	2,553	2,346	2,553	2,282	1,067	982	1,512	1,291	2,376	2,170	2,419	2,148	940	855	1,385	1,164

* Age nearest birthday

^ For renewal only

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Annual Premium of the Plan (US Dollar)

USD	Basic Plan								Rider							
	Class I (Private)		Class II (Semi-private)		Class III-2 (Ward)		Class III-1 (Ward)		Class I (Private)		Class II (Semi-private)		Class III-2 (Ward)		Class III-1 (Ward)	
Age*	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
91^	2,566	2,358	2,566	2,294	1,072	986	1,519	1,297	2,389	2,182	2,432	2,160	945	859	1,392	1,170
92^	2,579	2,370	2,580	2,306	1,077	990	1,526	1,303	2,403	2,194	2,446	2,172	950	863	1,399	1,176
93^	2,592	2,382	2,593	2,317	1,081	994	1,533	1,309	2,416	2,206	2,459	2,183	954	868	1,406	1,182
94^	2,606	2,394	2,607	2,329	1,086	999	1,540	1,314	2,429	2,218	2,473	2,196	959	872	1,413	1,187
95^	2,619	2,406	2,620	2,341	1,091	1,003	1,547	1,320	2,442	2,230	2,486	2,207	964	876	1,420	1,193
96^	2,632	2,419	2,633	2,353	1,096	1,007	1,554	1,326	2,456	2,242	2,499	2,219	969	880	1,427	1,199
97^	2,645	2,431	2,647	2,365	1,101	1,012	1,561	1,332	2,469	2,254	2,513	2,231	974	885	1,434	1,205
98^	2,658	2,443	2,661	2,377	1,106	1,016	1,568	1,338	2,482	2,266	2,527	2,243	979	889	1,441	1,211
99^	2,671	2,455	2,674	2,389	1,110	1,020	1,575	1,344	2,495	2,278	2,540	2,255	983	893	1,448	1,217

* Age nearest birthday

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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.

Select Top-Up Medical Plan is designed for individuals looking for long-term financial planning to meet their needs for financial protection against adversities and preparation for health care needs.

Key Product Risks

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**
Applicable to Select Top-Up Medical Plan issued as a basic plan - 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 and you may lose your insurance coverage and the premiums paid.

Applicable to Select Top-Up Medical Plan issued as a rider - 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, you may lose your insurance coverage and the premiums paid under this product.

- **Premium Adjustment**
The Company reserves the right to review and adjust the premium rates of this product based on our expectation and experience on claims. The Company will give prior written notice of any adjustment in premium rates.
- **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 medical costs in the future are likely to be higher than they are today due to inflation. Hence, the benefit amounts and the premium rates of this product may be adjusted in the future to reflect the inflation.

Termination

For Select Top-Up Medical Plan Issued as a Basic Plan

Select Top-Up Medical Plan and its coverage will be terminated automatically on the occurrence of the earliest of the following:

- The insured's death;
- The expiry date of Select Top-Up Medical Plan, i.e. the policy anniversary on which the insured reaches the age of 100;
- Upon your written request for cancellation of Select Top-Up Medical Plan;
- Upon exercising the guaranteed conversion right; or
- Once the lifetime limit is reached.

For Select Top-Up Medical Plan Issued as a Rider

Select Top-Up Medical Plan and its coverage will be terminated automatically on the occurrence of the earliest of the following:

- If the policy (to which Select Top-Up Medical Plan is attached) has been converted to a reduced paid-up insurance or extended term insurance due to non-payment of premium (if applicable), or surrendered, expired, lapsed, cancelled or terminated;
- The insured's death;
- The expiry date of Select Top-Up Medical Plan, i.e. the anniversary of the policy to which Select Top-Up Medical Plan is attached on which the insured reaches the age of 100;
- Upon your written request for cancellation of Select Top-Up Medical Plan;

- Upon exercising the guaranteed conversion right; or
- Once the lifetime limit is reached.

You may cancel your Select Top-Up Medical Plan by submitting the form prescribed by us. You may contact your licensed insurance intermediary or contact our Customer Service Center at +852 2894 9833 to get a copy of the form.

Key Exclusions

- No benefits will be payable if the treatment is a direct or indirect consequence of any of the following:
 - All pre-existing conditions;
 - Any Congenital Condition which has manifested;
 - Care or treatment for which payment is not required or is waived or is recoverable from a third party or under any other insurance including (without limitation) Employee's Compensation Insurance;
 - Pregnancy and complications thereof, child birth (including surgical delivery), infertility, miscarriage, abortion, congenital anomalies, sterilization, pre-natal and post-natal care and conditions arising from surgical, mechanical or chemical contraceptive methods of birth control or Treatment pertaining to infertility;
 - Declared or undeclared war, invasion, acts of foreign enemies, civil commotion, revolution, military service, insurrection or usurped power or any warlike operations;
 - Actual or attempted violation of the law, resistance to arrest, drug or alcohol abuse, suicide, self-inflicted injuries, or sexually transmitted diseases;

- Psychogeriatric or psychiatric condition, including but not confined to psychosis, depressions, neurosis, anxiety, behavioral disorder, etc;
- Injuries caused by those hazardous sports or aviation;
- Cosmetic or plastic surgery or any elective surgery;
- Eyeglasses and refraction or hearing aids, and prescriptions therefor except as necessitated by injuries from accident wholly occurring during the period of coverage;
- General checkup or health tests including the followings: (i) for medical certificates, (ii) due to employment, travel, diagnosis of an insured's sickness or injury or any treatment which is not medically necessary, (iii) can be done on out-patient basis;
- Vaccination and immunization injections;
- Convalescence, rehabilitation, custodial or rest care, treatment in sanitarium or functional disorders of the mind;
- Room, board or special hospital services not in accordance with the diagnosis and treatment for which hospital confinement is required;
- Infection with Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or any opportunistic infections and/or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC;
- Disabilities arising from nuclear weapon material, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion

of nuclear fuel. Solely for the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission;

- Prostheses, corrective devices and medical appliances which are not surgically required; or

- Dental care and treatment, installation of new dentures or bridges to replace natural teeth.

- No benefits will be payable for hospital confinement which is resulted from illness and/or its symptoms occurred during the waiting period.

Select Top-Up Medical Plan issued as a basic plan - “waiting period”

is the first 30 days from the date of issue of the policy or the date of reinstatement of the policy, whichever is later. For the following illnesses, the waiting period will be the first 120 days from the date of issue of the policy or the date of reinstatement of the policy, whichever is later: illness of tonsils, adenoid, hernia or a disease particular to the female generative organs.

Select Top-Up Medical Plan issued as a rider - “waiting period” is the first 30 days from the date of issue of the policy to which Select Top-Up Medical Plan is attached, the date of issue of Select Top-Up Medical Plan or the date of reinstatement of the policy to which Select Top-Up Medical Plan is attached, whichever is the latest. For the following illnesses, the waiting period is the first 120 days from the date of issue of the policy to which Select Top-Up Medical Plan is attached, the date of issue of Select Top-Up Medical Plan or the date of reinstatement of the policy to which Select Top-Up Medical Plan is attached, whichever is the latest: tonsils, adenoid, hernia or a disease

particular to the female generative organs.

No waiting period will be required if hospitalization is due to accident.

- **Select Top-Up Medical Plan issued as a basic plan** - if the insured commits suicide, while sane or insane, within two years of the date of issue or the date of reinstatement of the policy, whichever is later, the insurance coverage will end and 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 and any unpaid loan together with accrued interest.

Revision of Benefits

We reserve the right to revise the benefits payable under this plan to keep the level of benefits in line with the changing medical costs. The premium of this plan will be adjusted accordingly. We shall notify you the changes in writing at least 30 days prior to the anniversary of the policy.

Product Limitation

- Benefits under this plan are payable only if the treatments, medical procedures or medical services received by the insured are medically necessary (except for Compassionate Death Benefit and Additional Death Benefit for Organ Donor). “Medically Necessary” means a medical service which is:
 - consistent with the diagnosis and customary western medical treatment for the condition of the illnesses;
 - in accordance with standards of good medical practice;
 - not for the convenience of the insured or the registered medical practitioner;
 - for which the charges are fair and reasonable for such confinement, and medically necessary shall be construed accordingly; and
 - not experimental in nature.
- Adjustment Factor applicable if the class of ward of confinement is higher than that of this plan:

Class of Ward Entitled under this Plan	Actual Class of Ward during Confinement	Adjustment Factor
Ward	Semi-private	50%
Ward	Private	25%
Semi-private	Private	50%

Claims

We must be notified in writing within 20 days from the date of admission to hospital in the event of any claim and failure to do so may invalidate a claim unless it can be shown that the circumstances have not been reasonably possible to give such notice and that notice was given as soon as reasonably possible. Admission of any claim will be subject to the proof as required to be provided by you or the insured.

If the period of hospital confinement is longer than 30 days, the claims should be submitted to us monthly.

You should provide the proof to us within 30 days from the date of leaving the hospital. The original documentation and receipts together with a fully completed claim form must be submitted. The cost incurred in providing such proof and medical examination shall be borne by you. You may contact your licensed insurance intermediary or contact our Customer Service Center at +852 2894 9833 to get a copy of the form, or you can download it from our Company website at life.chubb.com/hk.

Disclosure

In the event of material misrepresentation, fraud or non-disclosure, we will contest the policy and all the monies paid to us under the policy will be forfeited.

Cooling-off Period (if Select Top-Up Medical Plan is issued as a rider, cooling-off period is not applicable to Select Top-Up Medical Plan which is attached to a policy after policy issuance)

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 Hong Kong Limited at 35/F Chubb Tower, Windsor House, 311 Gloucester Road, Causeway Bay, Hong Kong within a period of 21 calendar days immediately following either the day of delivery of the policy or a notice informing you or your nominated representative about the availability of the policy and the expiry date of the cooling-off period, whichever is earlier. If the last day of the 21-calendar day period is not a working day, the

cooling-off period shall include the next working day. 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.

Collection of Premium Levy by Insurance Authority

The Insurance Authority started collecting levy on insurance premiums from policyowners for policies issued in Hong Kong since January 1, 2018. For details of the levy and its collection arrangement, please visit our Company website at life.chubb.com/hk or contact our Customer Service Center at +852 2894 9833. In the event that we refund your premiums, whether in full or in part, e.g. upon cancellation of your policy during the cooling-off period, the proportionate levy paid by you will also be refunded accordingly.

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Contact Us

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