



Chubb VHIS - Prime Plan Promotion Offers

First-Year Premium Discount Offer

You can enjoy a **25% premium discount on the first-year total annualised premium** upon successful enrolment in **Chubb VHIS – Prime Plan (“Chubb VHIS”)** within the Promotion Period.

Second-Year Premium Discount Offer

What’s more, if you successfully enrol in **Chubb MyLegacy Insurance Plan III (“Chubb MyLegacy III”)** (2-year, 5-year or 8-year premium payment term) together with **Chubb VHIS** within the Promotion Period, you can enjoy a **25% premium discount on the second-year total annualised premium** of your **Chubb VHIS** policy.

Limited Offer*

Apart from the above First-Year Premium Discount Offer and Second-Year Premium Discount Offer (if applicable), if you successfully enrol in **Chubb MyLegacy III** (2-year, 5-year or 8-year premium payment term) with annualised premium of USD 15,000 or above together with **Chubb VHIS** within the Promotion Period, the Insured Person of your **Chubb VHIS** policy who is aged 18 or above can enjoy a complimentary Telomere Test (“Complimentary DNA Testing”) and either one of the following offers (as the case may be):

- (a) **Scenario 1:** If based on the Complimentary DNA Testing result, the biological age of the Insured Person is below his / her age as shown on his / her identification document (“Actual Age”), you can enjoy a **25% special premium discount on the second-year total annualised premium** of your **Chubb VHIS** policy applicable to that Insured Person (“Second-Year Special Premium Discount”).
- (b) **Scenario 2:** If based on the Complimentary DNA Testing result, the biological age of the Insured Person is the same or above his / her Actual Age, the Insured Person of your **Chubb VHIS** policy can enjoy a **free Telomere Test report consultation service** (“Free Test Report Consultation”).

Please refer to the following table for the offer details and the applicable premium discount rate(s):

Eligible Plan	Offer Details / Premium Discount Rate (applicable to all premium payment modes, i.e. “monthly / quarterly / semi-annual / annual”)
Chubb VHIS - Prime Plan	25% for the 1 st Policy Year
	25% for the 2 nd Policy Year if enrol together with Chubb MyLegacy III (2-year, 5-year or 8-year premium payment term) within the Promotion Period
	<p style="text-align: center;">Limited Offer*</p> <p style="text-align: center;">Enjoy a Complimentary DNA Testing and either one of the following offers if enrol together with Chubb MyLegacy III (2-year, 5-year or 8-year premium payment term) with annualised premium of USD 15,000 or above within the Promotion Period:</p> <ul style="list-style-type: none"> ■ if the biological age of the Insured Person of the Chubb VHIS policy is below his / her Actual Age, you can enjoy a 25% special premium discount on the second-year total annualised premium of your Chubb VHIS policy; or ■ if the biological age of the Insured Person of the Chubb VHIS policy is the same or above his / her Actual Age, the Insured Person can enjoy the Free Test Report Consultation.

*Chubb Life is not the service provider(s) of the Complimentary DNA Testing or the Free Test Report Consultation and shall have no obligations or liabilities in any issues that arise from the above services (including, without limitation, their quantity, quality, fitness and availability) provided. The information contained in this leaflet should not be construed as an explicit or implied endorsement, recommendation, or approval of the Complimentary DNA Testing or the Free Test Report Consultation. Please reach out to the service provider(s) directly if you have any questions in relation to the services.

Promotion Period:

**1 Jan -
31 Mar 2025**
(both dates inclusive)



For details, please refer to the terms and conditions of this leaflet.



Please contact your insurance consultant or call our Customer Service Hotline at 2894 9833 for more details.

Limited Offer Redemption Process:



Enrol **Chubb MyLegacy III** (2-year, 5-year or 8-year premium payment term) with annualised premium of USD 15,000 or above together with **Chubb VHIS** within the Promotion Period. The Insured Person of **Chubb VHIS** must be aged 18 or above.



The Complimentary DNA Testing redemption voucher will be sent to you by post within 14 working days after the cooling-off period for both **Chubb MyLegacy III** and **Chubb VHIS** policies has expired.



The Insured Person of your **Chubb VHIS** policy should schedule an appointment with the service provider(s) directly to undergo the Complimentary DNA Testing before the expiry date stated on the redemption voucher.

Chubb Life will not take part in the redemption process. If you have any enquiry on the Complimentary DNA Testing, please contact the service provider(s) directly for further information.



Once the Complimentary DNA Testing is completed, the service provider(s) will provide the Complimentary DNA Testing report within 1 month to the Insured Person via email directly.

Chubb Life will not receive any report from the service provider(s). If you have any enquiry on the Complimentary DNA Testing, please contact the service provider(s) directly for further information.

Scenario 1

a. If the biological age of the Insured Person is below his / her Actual Age, you will need to submit the Complimentary DNA Testing result to Chubb Life in writing (Attention to: Policyowners Services Department, Chubb Life Insurance Hong Kong Limited at 35/F, Chubb Tower, Windsor House, 311 Gloucester Road, Causeway Bay, Hong Kong) within 60 calendar days from the date of the Complimentary DNA Testing result to claim the Second-Year Special Premium Discount of your **Chubb VHIS** policy.

b. After we receive the Complimentary DNA Testing results and confirm that the biological age of the Insured Person showed therein is lower than his / her Actual Age, the **25% special premium discount on the second-year total annualized premium** of your **Chubb VHIS** policy will be applied subject to the approval of Chubb Life.

Scenario 2

a. If the biological age of the Insured Person is the same as or older than his / her Actual Age, he / she will be eligible for a Free Test Report Consultation. The **Free Test Report Consultation redemption voucher** will be issued by the service provider(s) to the Insured Person directly.

Chubb Life will not take part in the redemption process. If you have any enquiry on the Free Test Report Consultation, please contact the service provider(s) directly for further information.

b. The Insured Person should make the appointment with the service provider(s) directly for the Free Test Report Consultation.

Chubb Life will not receive any report from the service provider. If you have any enquiry on the Free Test Report Consultation, please contact the service provider(s) directly for further information.

Terms and Conditions

1. The First-Year Premium Discount Offer is only applicable to the application(s) of **Chubb VHIS** signed and submitted to Chubb Life Insurance Hong Kong Limited ("Chubb Life") between 1 January 2025 and 31 March 2025 (both dates inclusive) ("Promotion Period"), and the Policy(ies) of the successful application(s) must be issued on or before 31 May 2025 ("Eligible Policy(ies)"). The First-Year Premium Discount Offer is applicable to all premium payment modes (i.e. monthly / quarterly / semi-annual / annual) of the Eligible Policy(ies). The First-Year Premium Discount Offer will be applied on each premium payment for the first Policy Year according to the premium payment mode of the Eligible Policy(ies).
 2. The Second-Year Premium Discount Offer is only applicable to the Policy Holder of the Eligible Policy who also signed and submitted **Chubb MyLegacy III** (2-year, 5-year or 8-year premium payment term) together with **Chubb VHIS** application(s) to Chubb Life within the Promotion Period, and the policy(ies) of the successful application(s) must be issued on or before 31 May 2025. The Second-Year Premium Discount Offer is applicable to all premium payment modes (i.e. monthly / quarterly / semi-annual / annual) of the Eligible Policy. The Second-Year Premium Discount Offer will be applied on each premium payment for the second Policy Year according to the premium payment mode of the Eligible Policy.
 3. The Limited Offer is only applicable to the Policy Holder of the Eligible Policy who also signed and submitted **Chubb MyLegacy III** (2-year, 5-year or 8-year premium payment term) with annualised premium of USD 15,000 or above together with **Chubb VHIS** application(s) to Chubb Life within the Promotion Period, and the policy(ies) of the successful application(s) must be issued on or before 31 May 2025. If the Policy Holder owns more than one **Chubb VHIS** policy, only one Complimentary DNA Testing redemption voucher will be issued to the Insured Person of the **Chubb VHIS** policy as designated by the Policy Holder. The Insured Person of the Eligible Policy must be aged 18 or above to be eligible to take the Complimentary DNA Testing. Each Insured Person can only receive one Complimentary DNA Testing. The Limited Offer will be offered for a limited period only and is subject to a quota limit, both of which are determined by us.
 4. The Second-Year Special Premium Discount will be applied to the **Chubb VHIS** policy of which the biological age of the Insured Person is below his / her Actual Age. The Second-Year Special Premium Discount is applicable to all premium payment modes (i.e. monthly / quarterly / semi-annual / annual) of the Eligible Policy. The Second-Year Special Premium Discount will be applied on each premium payment for the second Policy Year according to the premium payment mode of the Eligible Policy.
 5. When the First-Year Premium Discount, Second-Year Premium Discount (if applicable) and / or Second-Year Special Premium Discount (if applicable) is / are applied, the Eligible Policy(ies) and **Chubb MyLegacy III** (2-year, 5-year or 8-year premium payment term) policy(ies) (if any) must remain in force.
 6. For the calculation of the First-Year Premium Discount Offer, Second-Year Premium Discount Offer (if applicable) and / or Second-Year Special Premium Discount (if applicable), the total annualized premium of an Eligible Policy only refers to the annualized premium payable for the basic plan of the Eligible Policy including any Premium Loading as stated on the Policy Date Page (if applicable) but excluding any levy.
 7. For details on the benefits, full terms and conditions, and risk disclosures of **Chubb VHIS** and **Chubb MyLegacy III**, please refer to the respective product brochure(s) and Policy document(s).
 8. The amount of the premium discount offer(s) is non-transferable and cannot be redeemed for cash. If either the Eligible Policy(ies) or **Chubb MyLegacy III** (2-year, 5-year or 8-year premium payment term) policy(ies) (if any) are cancelled during the cooling-off period, the Policy Holder will receive the actual amount of premium paid and levy (if any) of that policy(ies) only.
 9. The premium discount offers are not eligible to applicant(s) who has submitted application(s) of **Chubb VHIS** Policy(ies) and / or **Chubb MyLegacy III** (2-year, 5-year or 8-year premium payment term) policy(ies) before the Promotion Period but withdrew the application(s) or cancelled their **Chubb VHIS** Policy(ies) and / or **Chubb MyLegacy III** (2-year, 5-year or 8-year premium payment term) policy(ies) during the cooling-off period and then re-applied for the same product.
 10. The premium discount offer(s) herein cannot be used in conjunction with any other promotion(s) offered by Chubb Life except Chubb VHIS's Child Discount Offer ("Child Discount Offer"), unless otherwise agreed by Chubb Life. For details of the Child Discount Offer, please refer to the relevant campaign leaflet. For the avoidance of doubt, the Limited Offer cannot be used in conjunction with the Child Discount Offer.
 11. For the avoidance of doubt, if the Child Discount Offer and the premium discount offer(s) herein are both applicable to the Eligible Policy(ies), the Child Discount Offer will be offered ahead of the premium discount offer(s).
 12. For the sake of clarity, if the Child Discount Offer and premium discount offer(s) herein are applicable to the Eligible Policy(ies), the monthly / quarterly / semi-annual / annual premium payable will be calculated as follows:
$$\{\text{Standard Premium of } \mathbf{Chubb VHIS} + \text{Premium Loading (if any)} - \text{Child Discount} - [(\text{Standard Premium of } \mathbf{Chubb VHIS} + \text{Premium Loading (if any)} - \text{Child Discount}) \times \text{First-Year Premium Discount Rate or Second-Year Premium Discount Rate (if applicable)}]\} \times \text{modal factor}$$
- For the purpose of the above calculation, Child Discount is equal to the Standard Premium of **Chubb VHIS** multiplied by the Child Discount Rate. Modal factors for the monthly, quarterly, semi-annual and annual premium payment modes are 0.0872, 0.2594, 0.5125 and 1 respectively.
13. The total amount of the premium discount offer(s) will not be entitled to a tax deduction. Whether tax deduction is allowable for the qualified premiums paid under this Certified Plan are subject to the prevailing tax laws of Hong Kong, as well as the individual circumstances of the Policy Holder (as taxpayer) and the Insured Person(s). Please refer to the website of the Inland Revenue Department (www.ird.gov.hk/eng/) and the Inland Revenue Ordinance (Cap. 112) for details. Chubb Life does not provide tax advice and you should consult an independent tax advisor for tax advice.

Terms and Conditions

14. The Complimentary DNA Testing redemption voucher will be sent by post to the address provided by the eligible Policy Holder at policy application within 14 working days after the cooling-off period of both **Chubb MyLegacy III** and **Chubb VHIS** policies. The Eligible Policy and **Chubb MyLegacy III** policy must be in force and have no outstanding premium at the time when the redemption voucher is sent. Chubb Life will not re-issue the redemption vouchers for any delivery failure resulted from inaccurate / incorrect information submitted by the Policy Holder.
15. The Complimentary DNA Testing redemption vouchers cannot be transferred, exchanged or redeemed for cash or any other items / services. The redemption vouchers will not be re-issued if lost, damaged or unused after the expiry date.
16. The Complimentary DNA Testing redemption vouchers are only available while stocks last. Chubb Life reserves the right to substitute goods or services of equivalent value for the services offered by the service provider.
17. Chubb Life is not the service provider(s) of the Complimentary DNA Testing or the Free Test Report Consultation and shall have no obligations or liabilities in any issues that arise from the above services (including, without limitation, their quantity, quality, fitness and availability) provided. Chubb Life does not represent or endorse the accuracy or reliability of any information provided by the service provider(s). The provision and use of the redemption vouchers or letters is subject to the terms and conditions printed on the redemption vouchers or letters (if any) and as determined by the service provider(s) from time to time. All enquiries or complaints regarding the redemption vouchers or letters and any services in relation thereto should be directed to the service provider(s).
18. The Insured Person is responsible for making his / her own arrangement for redeeming the Complimentary DNA Testing and the Free Test Report Consultation (if applicable), and Chubb Life shall not be responsible and / or held liable whatsoever.
19. Chubb Life reserves the right to vary, suspend or terminate all or part of the offer(s) and / or amend the terms and conditions herein at any time without prior notice. For the avoidance of doubt, the offer(s) applicable to any Eligible Policy(ies) issued prior to such variation, suspension or termination of such offers will remain unaffected.
20. The decision of Chubb Life on all matters and disputes relating to this promotion shall be final and conclusive.
21. These terms and conditions are governed by and shall be construed in accordance with the laws of Hong Kong SAR. The Policy Holder and Chubb Life shall irrevocably submit to the exclusive jurisdiction of the courts of Hong Kong in relation to any matter, claim, or dispute arising out of or in connection with these terms and conditions.
22. No person other than Chubb Life and the applicant / Policy Holder of the Eligible Policy(ies) will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce any of these terms and conditions.

Contact Us

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311 Gloucester Road, Causeway Bay,
Hong Kong

life.chubb.com/hk

This leaflet is for general reference only and should not be regarded as professional advice, recommendation and it is not part of the policy. It should be read along with other materials which provide details of the product information. Such materials include, but are not limited to, product brochure that contains key product risks, policy provisions that contain exact terms and conditions, benefit illustrations (if any), policy documents and other relevant marketing materials, which are all available upon request. You might also consider seeking independent professional advice if needed.

This plan is a standalone product. You can purchase this product without bundling with other insurance products.

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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