



## Side by Side Dementia Insurance Plan

### Double Delightful Offers

You can enjoy up to 25% premium discount for the first two policy years (“Premium Discount Offer”), as well as a series of exclusive Health and Wellness Privileges (“Health and Wellness Privileges”) offered by the designated third-party product and service provider upon successful application for **Side by Side Dementia Insurance Plan** (“**Side by Side**”) within the period from 10 October 2025 to 31 December 2025 (both dates inclusive) (the “Promotion Period”) and the policy is issued on or before 31 January 2026.

### Premium Discount Offer

Please refer to the following table for the applicable premium discount rates:

Premium payment term	Premium discount rates (applicable to all premium payment modes)
5-years / 10-years	15% for the 1 <sup>st</sup> policy year
	10% for the 2 <sup>nd</sup> policy year

### Health and Wellness Privileges<sup>(i)</sup>

We are pleased to introduce the following Health and Wellness Privileges offered by **Culture Homes** - a one-stop destination offering a comprehensive range of lifestyle, rehabilitation and elderly care products designed to support healthy and active aging.

Designated third-party product and service provider	Offer(s) <sup>(ii)</sup>
Culture Homes	1) Enjoy a designated discount for purchase at Culture Homes’ stores <sup>(iii)</sup>
	2) Enjoy a one time HKD 100 off upon spending of HKD 1,000 or above for Culture Homes’ online purchase <sup>(iv)</sup>
	3) 2 free bottles of Souvenaid® - a daily medical nutrition drink <sup>(iii), (v)</sup>
	4) 20% discount on site visit home safety assessment services

**Remarks:**

- (i) The Health and Wellness Privileges are subject to terms and conditions, please refer to the terms and conditions in this leaflet for details. The provision, use and redemption of the discount offers, products and/or services under the Health and Wellness Privileges are also subject to all terms and conditions set out by the third-party product and service provider. The third-party products and service provider reserve the right, at their sole discretion, to change, suspend, or terminate the respective terms and conditions, and the list of the products and/or services provided, in whole or in part, without prior notice. Please contact the third-party products and service provider for availability and details of the discount offers, products or services you desire to enjoy.
- (ii) The offer(s) for the Health and Wellness Privileges can be redeemed using the designated promo code, which will be provided along with the policy documents of the Eligible Policy(ies). Policyowner is responsible for redeeming the offer(s) directly through the designated online portals or shops of the third-party product and service provider. For more information, please visit <https://eshop.culturehomes.com.hk/>.
- (iii) For more information about the Culture Homes's store locations, please visit <https://eshop.culturehomes.com.hk/> or contact Culture Homes directly for details.
- (iv) For first time online purchase, an account should be created to enjoy the HKD 100 off upon spending HKD 1,000 or above by using the designated promo code. The promo code can only be used once online for every new account.
- (v) The policyowner is required to redeem in person at Culture Homes's store, which is subject to availability while stock lasts.

The Capitalized terms shall have the meanings as defined in the terms and conditions of this leaflet.

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

## **Terms and Conditions**

1. The Premium Discount Offer and the Health and Wellness Privileges are only applicable to eligible policy(ies) (“Eligible Policy(ies)”) which meet(s) the following requirements:
  - a) the application(s) for **Side by Side** must be signed and submitted to Chubb Life Insurance Hong Kong Limited (“Chubb Life”) during the Promotion Period; and
  - b) the policy(ies) of the successful application(s) must be issued by Chubb Life on or before 31 January 2026.

## **Premium Discount Offer**

2. The Premium Discount Offer and the Health and Wellness Privileges are applicable to all premium payment modes (i.e. monthly/quarterly/semi-annually/annually) of the Eligible Policy(ies).
3. When the Premium Discount Offer is applied and the Health and Wellness Privileges are offered, the Eligible Policy(ies) must remain in force.
4. The Premium Discount Offer and the Health and Wellness Privileges are not eligible to applicant(s) who has submitted applications of **Side by Side** policy(ies) before the Promotion Period but withdrew the applications or cancelled their **Side by Side** policy(ies) during the cooling-off period and then re-applied for the same product.
5. The Premium Discount Offer will be applied on each premium payment according to the premium payment mode of the Eligible Policy(ies). For the avoidance of doubt, the above Premium Discount Offer will be applied to the actual amount of premium paid for the basic plan of the Eligible Policy(ies), including the additional premium (if any) due to underwriting, as determined at the issuance of the Eligible Policy(ies), and excluding levy (if any).
6. The Premium Discount Offer is non-transferable and cannot be redeemed for cash. If the Eligible Policy(ies) is cancelled during the cooling-off period, the policyowner will receive the actual amount of premium paid and levy (if any) only.
7. The Premium Discount Offer cannot be used in conjunction with any other promotion(s) offered by Chubb Life, unless otherwise expressly agreed by Chubb Life in writing.

## **Health and Wellness Privileges**

8. All services under the Health and Wellness Privileges are provided by third-party product and service provider engaged by Chubb Life in Hong Kong, which are independent contractors. Chubb Life is not the products and services provider under the Health and Wellness Privileges and not Chubb Life’s agents, employees, representatives or affiliates. Chubb Life reserves the right to change the third-party product and service provider at any time.
9. Chubb Life assumes no responsibility for any issues arising from the products, services and/or discounts offered by the third-party product and service provider under this Health and Wellness Privileges (including, without limitation, their quantity, quality, fitness and availability). Chubb Life assumes no legal and/or other liability for any loss or damage arising directly or indirectly from the use or misuse of the Health and Wellness Privileges. Any disputes arising from the products and/or services provided under the Health and Wellness Privileges shall be resolved by the user and the third-party product and service provider directly.
10. The Health and Wellness Privileges are available to policyowner of **Side by Side** policy(ies). The policyowner is responsible for making his/her own arrangement for redeeming the Health and Wellness Privileges, and Chubb Life shall not be responsible and/or held liable whatsoever.

11. The Health and Wellness Privileges are only available while stocks last. It cannot be transferred, exchanged or redeemed for cash or any other items/services. Chubb Life reserves the right to substitute goods or services of equivalent value for the services offered by the third-party product and service provider.
12. For the avoidance of doubt, the Health and Wellness Privileges are not part of the product features or benefit items of **Side by Side**.

### **Miscellaneous**

13. For full terms and conditions, and risk disclosures of **Side by Side**, please refer to the respective product brochure(s) and policy document(s).
14. Chubb Life reserves the right to vary, suspend or terminate all or part of the Premium Discount Offer and the Health and Wellness Privileges and/or amend the terms and conditions herein at any time without prior notice. For the avoidance of doubt, the Premium Discount Offer(s) and the Health and Wellness Privileges applicable to any Eligible Policy(ies) issued prior to such variation, suspension or termination of the Premium Discount Offer(s) and the Health and Wellness Privileges will remain unaffected. In the event of any disputes, Chubb Life's decision shall be final and conclusive.
15. These terms and conditions are governed by and shall be construed in accordance with the laws of Hong Kong SAR. The policyowner 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.
16. No person other than Chubb Life and the applicant/policyowner 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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Please contact your insurance consultant or call our Customer Service Hotline at 2894 9833 for more details.

**This leaflet is for general reference only and does not contain the full terms and conditions, therefore it 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 and exclusions, benefit illustrations (if any) policy documents and other relevant marketing materials before making an application, which are all available upon request. You might also consider seeking independent professional advice if needed.**

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.

“Chubb Life”, “our” or “us” herein refers to Chubb Life Insurance Hong Kong Limited.

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