



Embrace Care Critical Illness Protector Second-Year Premium Discount Offer

You can enjoy 25% premium discount on the second-year total annualised premium (**"Second-Year Premium Discount Offer"**) upon successful enrolment of **Embrace Care Critical Illness Protector** (**"Chubb Embrace Care"**) (10-year or 20-year premium payment term) within the period from 1 October 2025 to 31 December 2025 (both dates inclusive) (the "Promotion Period").

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

Chubb Embrace Care Premium payment term	Premium discount rate (applicable to all premium payment modes, i.e. "monthly / quarterly / semi-annual / annual")
10-year	25% for the 2 nd Policy Year
20-year	

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



Promotion Period:
1 October 2025 –
31 December 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.

Terms and Conditions

1. The Second-Year Premium Discount Offer is only applicable to eligible policy(ies) ("Eligible Policy(ies)") which meet(s) the following requirements:
 - a) the application(s) of **Chubb Embrace Care** (10-year or 20-year premium payment term) and its rider(s) (if any) must be signed and submitted to Chubb Life Insurance Hong Kong Limited ("Chubb Life") within the Promotion Period; and
 - b) the policy(ies) of the successful application(s) must be issued by Chubb Life on or before 28 February 2026.
2. The Second-Year Premium Discount Offer is applicable to all premium payment modes (i.e. monthly / quarterly / semi-annual / annual) of the Eligible Policy(ies). 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(ies).
3. When the Second-Year Premium Discount Offer is applied, the Eligible Policy(ies) must remain in force.
4. For the avoidance of doubt, the Second-Year Premium Discount Offer will be applied to the actual amount of premium due and payable for the basic plan and riders (if any) of the Eligible Policy(ies) in the second policy year, including the additional premium (if any) due to underwriting, as determined at the issuance of the Eligible Policy(ies), and excluding levy (if any).
5. For details of the benefits and full terms and conditions, and risk disclosures of **Chubb Embrace Care** and applicable rider(s), please refer to the respective product brochure(s) and policy document(s).
6. The amount of the Second-Year 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 Second-Year Premium Discount Offer is not applicable to applicant(s) who has submitted applications of **Chubb Embrace Care** policy(ies) before the Promotion Period but withdrew the applications or cancelled their **Chubb Embrace Care** policy(ies) during the cooling-off period and then re-applied for the same product.
8. The Second-Year 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.
9. Chubb Life reserves the right to vary, suspend or terminate all or part of the offers and / or amend the terms and conditions herein at any time without prior notice. For the avoidance of doubt, the second-year premium discount offer(s) applicable to any Eligible Policy(ies) issued prior to such variation, suspension or termination of the premium discount offer(s) will remain unaffected.
10. The decision of Chubb Life on all matters and disputes relating to this promotion shall be final and conclusive.
11. 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.
12. 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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311 Gloucester Road, Causeway Bay,
Hong Kong
life.chubb.com/hk

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This plan in this leaflet 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.

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

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