



Top Up Your Critical Illness Protection: Enjoy Up to a Total of 50% Premium Discounts over the First 3 Policy Years

If you successfully enroll in the **Serene Care Critical Illness Protector** ("Serene Care") the period from 1 October 2025 to 31 December 2025 (both dates inclusive) (the "**Promotion Period**"), you may enjoy **double delightful offers**. Don't miss out on this chance to enhance your critical illness protection and enjoy the rewards!

Premium Discount Offer

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

Premium payment term	Premium discount rate
8-year / 12-year / 18-year	15% of total annualised premium for the 1 st policy year
	10% of total annualised premium for the 2 nd policy year
	25% of total annualised premium for the 3 rd policy year*

*The above premium discount offer ("**Premium Discount Offer**") is only applicable to the customers who intend to top up or strengthen the critical illness coverage for the proposed insured by applying for **Serene Care**. For the avoidance of doubt, the insurance policy applicant, at the time of submitting the insurance application for **Serene Care**, **MUST** make the above declaration and sign at the end of this leaflet (which must be submitted to Chubb Life along with the insurance application) to be eligible for the relevant premium discount for the 3rd policy year; otherwise, the relevant premium discount will not be applicable. Chubb Life expressly reserves its rights to require or obtain further information as it deems necessary.



What's more?

Cancer Screening Offer[#]

If your total annualised premium of **Serene Care** policy reaches USD 1,500 or above, the Insured will receive a complimentary Cancer Screening ("**Cancer Screening**")[#].

For women:	For men:
Urine test for Human Papillomavirus (HPV)	Blood test for 5 kinds of tumour markers: <ul style="list-style-type: none">· AFP - (Liver cancer)· CEA (Colorectal cancer)· EBV Ab IgA (Nasopharyngeal cancer)· CA19-9 (Pancreas cancer)· PSA Total (Prostate cancer)

[#]Chubb Life is not the third-party service provider(s) of the complimentary Cancer Screening 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 Cancer Screening. Chubb Life will not receive any report on the Cancer Screening from the third-party service provider. Please reach out to the third-party service provider(s) directly if you have any questions in relation to the services.

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 Premium Discount Offer is only applicable to eligible policy(ies) ("Eligible Policy(ies)") which meet(s) the following requirements:
 - a) the application(s) of **Serene Care Critical Illness Protector ("Serene Care")** (8-year, 12-year or 18-year premium payment term) 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 28 February 2026.
2. The Premium Discount Offer is applicable to all premium payment modes (i.e. annual / semi-annual / quarterly / monthly) of the Eligible Policy(ies). The Premium Discount Offer will be applied on each premium payment according to the premium payment mode of the Eligible Policy(ies) in the relevant policy years.
3. For details on the benefits, full terms and conditions, and risk disclosures of **Serene Care**, please refer to the respective product brochure(s) and Policy document(s).
4. The Cancer Screening Offer is only applicable to the Owner of the Eligible Policy who also signed and submitted **Serene Care** with a total annualised premium of USD 1,500 or above to Chubb Life within the Promotion Period, and the policy(ies) of the successful application(s) must be issued by Chubb Life on or before 28 February 2026. The Cancer Screening is only available for the Insured who is aged 18 or above. Each Insured can only receive one complimentary Cancer Screening.
5. For the avoidance of doubt, the Premium Discount Offer will be applied to the actual amount of premium due and payable for the basic plan of the Eligible Policy(ies) in the relevant policy years, including the additional premium (if any) due to underwriting, as determined at the issuance of the Eligible Policy(ies), and excluding levy (if any). When the Premium Discount Offer is applied, the Eligible Policy(ies) must remain in force.
6. The amount of 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 Owner will receive the actual amount of premium paid and levy (if any) only.
7. The Premium Discount Offer is not applicable to applicant(s) who has submitted applications of **Serene Care** Policy(ies) before the Promotion Period but withdrew the applications or cancelled their **Serene Care** Policy(ies) during the cooling-off period and then re-applied for the same product.
8. 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.
9. The Cancer Screening redemption voucher will be sent by post to the address of the Owner of the Eligible Policy(ies) within 14 working days after the Waiting Period of **Serene Care**. The Eligible 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 that are lost, damaged, unused after the expiry date, or for any delivery failure resulted from inaccurate / incorrect information submitted by the Owner.
10. The Cancer Screening redemption vouchers 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 service provider.
11. For the avoidance of doubt, the Cancer Screening is not part of the product features or benefits nor part of **Serene Care** or benefit item under the terms and conditions of **Serene Care**.
12. 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 third-party 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 third-party service provider(s). The Insured is responsible for making his / her own arrangement for redeeming the Cancer Screening, and Chubb Life shall not be responsible and / or held liable whatsoever.
13. 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 offer(s) applicable to any Eligible Policy(ies) issued prior to such variation, suspension or termination of such offers will remain unaffected.
14. The decision of Chubb Life on all matters and disputes relating to this promotion 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 Owner 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 / Owner 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.

Declaration

☐ I hereby declare and confirm that I (i.e. the Applicant) intends to top-up or strengthen my/ the proposed insured's (if different) critical illness coverage by applying for **Serene Care Critical Illness Protector**.

I declare that all statements made herein are, to the best of my knowledge and belief, true, correct and complete. The information declared herein is the same as that stated in my insurance application, if applicable.

Name of Applicant: _____

Date: _____

Signature: _____

Contact Us

Chubb Life Insurance Hong Kong Limited
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311 Gloucester Road, Causeway Bay,
Hong Kong
life.chubb.com/hk

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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.

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

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October 2025

202510/CIE/AGY/EN/MS