



Daily Guardian Refundable Personal Accident Plan First-Year Premium Discount Offer

You can enjoy 25% premium discount of the first-year premium upon successful enrolment of **Daily Guardian Refundable Personal Accident Plan ("Daily Guardian")** within the Promotion Period.

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

Premium payment term	Premium discount rate (applicable to all premium payment modes, i.e. "monthly / annual")
8-year	25% for the 1 st policy year
10-year	



Promotion Period:
1 January 2026 –
31 March 2026
(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 first-year premium discount offer is only applicable to the application(s) of **Daily Guardian** signed and submitted to Chubb Life Insurance Hong Kong Limited ("Chubb Life") between 1 January 2026 and 31 March 2026 (both dates inclusive) ("Promotion Period"), and the policy(ies) of the successful application(s) must be issued by Chubb Life on or before 30 April 2026 ("Eligible Policy(ies)"). The first-year premium discount offer is applicable to all premium payment modes (i.e. monthly / 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. When the first-year premium discount is applied, the Eligible Policy(ies) must remain in force.
3. For the avoidance of doubt, the above first-year 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).
4. For full terms and conditions, and risk disclosures of **Daily Guardian**, please refer to the respective product brochure(s) and policy document(s).
5. The amount of the first-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.
6. The first-year premium discount offer is not eligible to applicant(s) who has submitted applications of **Daily Guardian** policy(ies) before the Promotion Period but withdrew the applications or cancelled their **Daily Guardian** policy(ies) during the cooling-off period and then re-applied for the same product.
7. The first-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.
8. 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 first-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.
9. The decision of Chubb Life on all matters and disputes relating to this promotion shall be final and conclusive.
10. 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.
11. 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

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.

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

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