

CHUBB®

Medical Protection

# GBA Medical Outpatient Plan

Product Brochure





# Outpatient coverage with your essentials – delivered simply across the GBA

Whether you live, work, or travel across the Greater Bay Area (“GBA”), dependable outpatient care should always be within reach. The **GBA Medical Outpatient Plan (“the Plan”)** connects you and your family to seamless medical outpatient services across Hong Kong, Macau, and Designated GBA Cities<sup>1</sup> – all under one Policy, making access simple wherever you are.

This Plan offers a range of outpatient services through an extensive Medical Network<sup>2</sup>, including face-to-face and online general practitioner consultations, Chinese Medicine Practitioner consultations, dental care, and preventive screenings - to meet your family’s everyday health needs with both flexibility and simplicity.

## Product Highlights

### First-in-the-market<sup>3</sup> – Unused visit assurance<sup>4</sup>

Up to 3 unused visits of general practitioner consultations can be carried forward to the next Policy Year<sup>4</sup>. This flexible arrangement helps ensure your benefits will not be wasted, even if your needs were lower in the last Policy Year.





# DID YOU KNOW?

In 2024, people in Hong Kong made over  
**81.9** million trips to Mainland China — a **53%** surge compared to the previous year<sup>(i)</sup>

Over  
**76%** of people in Hong Kong agree that cross-border health services help broaden medical options for service users<sup>(iii)</sup>

Over  
**980** thousands of people in Hong Kong (14.2%) consulted a practitioner of Western medicine or Chinese medicine within the past 30 days<sup>(iii)</sup>

#### Sources of information:

<sup>(i)</sup>HK01, 6 Jan 2025: [www.hk01.com/article/1091078](https://www.hk01.com/article/1091078)

<sup>(ii)</sup>Youth I.D.E.A.S. 79 - Society and Livelihood —

Enabling Robust Cross-border Health Services for Hong Kong Residents, Dec 2024:

[https://yrc.hkfyg.org.hk/wp-content/uploads/sites/56/2024/12/YI079\\_Press-Release\\_English-1.pdf](https://yrc.hkfyg.org.hk/wp-content/uploads/sites/56/2024/12/YI079_Press-Release_English-1.pdf)

<sup>(iii)</sup>Thematic Household Survey Report No. 78, Census & Statistics Department, Jan 2024:

[https://www.censtatd.gov.hk/en/data/stat\\_report/product/B1130201/att/B11302782024XXXXB0100.pdf](https://www.censtatd.gov.hk/en/data/stat_report/product/B1130201/att/B11302782024XXXXB0100.pdf)

#### Note:

The above information is obtained from sources that Chubb Life believes to be reliable and is for reference only. However, Chubb Life has not independently verified the information. Chubb Life does not guarantee, represent or warrant the accuracy and completeness of the information and does not assume any responsibility or liability for the information. Chubb Life shall not be responsible or liable for any loss incurred by any person due to reliance on such information.

## The Benefits



### Seamless access to a trusted Medical Network<sup>2</sup> across Hong Kong, Macau, and Designated GBA Cities<sup>1</sup>

We know that navigating suitable healthcare can sometimes be challenging. That's why the Plan connects you with a well-established Medical Network<sup>2</sup> across Hong Kong, Macau, and the 6 Designated GBA Cities<sup>1</sup>. You'll always be supported by trusted medical outpatient services, no matter which side of the border you're on.



### General practitioner face-to-face and online consultations that work around you

The Plan offers flexible access to general practitioner consultations. You can choose face-to-face visits across Hong Kong, Macau, and Designated GBA Cities<sup>1</sup>, or online consultations offered in Hong Kong and Mainland China<sup>5</sup> whenever visiting a clinic in person is inconvenient. Both options include up to 3 days of basic prescribed medication per visit, with added convenience of delivery of medications to your designated address at no extra cost<sup>6</sup> after seeking online consultations.

In the event that all general practitioner visits covered by the Plan have been used up for the relevant Policy Year, you can continue enjoying unlimited general practitioner online consultations<sup>7</sup> in Mainland China<sup>5</sup> whenever you have any medical needs.



### First-in-the-market<sup>3</sup>

### Unused visits can be rolled over to the next Policy Year<sup>4</sup>

The Plan offers the first-in-market<sup>3</sup> feature to ensure that your unused benefits under the Plan will not be wasted. Up to 3 unused general practitioner consultations visits can be carried forward and to be used within the first 90 days of the next Policy Year<sup>4</sup>. This provides you and your family with extra flexibility to cater for your health needs from year to year.

# The Benefits



## Extended coverage to cover with Chinese Medicine Practitioner consultations and annual dental scaling

For those who value traditional healing methods, the Plan provides face-to-face consultations with Chinese Medicine Practitioners<sup>8</sup>, including up to 3 days of basic prescribed Chinese medicines. You will also receive an annual dental scaling and polishing session<sup>9</sup> under the Plan, helping you to maintain your oral health.



## Thoughtful family protection for the Insured and up to 2 Designated Family Members<sup>10</sup>

The Plan provides an easy way to ensure your loved ones' well-being with just a one premium payment. You can cover the Insured and up to 2 Designated Family Members<sup>10</sup>, including your parent(s), child(ren), or spouse under one Policy. Whether you're caring your aging parents or growing children, the Plan offers essential outpatient benefits with choices of 3 plan levels options to match your family needs.



## Well-being services of regular check-ups and early screenings

Regular check-ups play a crucial role in early detection of potential health concerns. The Plan supports preventive cares by offering discounted price for a wide range of well-being benefits, including basic medical check-ups, gastroscopy and colonoscopy\*. Your children who are below the Age of 18 can also enjoy 1 visit for both eye care and dental care for each Policy Year, making it easier to build healthy habits for the whole family.

\* Only applicable for Plan 2 and Plan 3



## **Simple application with no medical underwriting and no waiting period**

Whether you're applying this Plan for yourself or your loved ones, the process is hassle-free. No medical examination and health declarations submission are required for making the application, and no waiting period is required. Furthermore, the Plan allows the maximum issue Age of the Insured of up to 75 years old and any Designated Family Member<sup>10</sup> can enjoy benefits under the Plan as long as they are below Age 80<sup>11</sup>. It provides you with flexibility in planning medical coverage for your family, including elderly family members.



## **Compassionate Death Benefit for extra peace of mind**

If the Insured unfortunately passed away while the Policy is in force, we will help easing the financial burden on your family by providing compassionate Death Benefit according to the plan levels.

# Benefit Schedule

	Geographical Area	Plan 1	Plan 2	Plan 3
Outpatient benefits (shared by the Insured and no more than 2 Designated Family Members <sup>10</sup> )				
(1) General practitioner face-to-face consultation (includes up to 3 days Basic Medication per visit) (2) General practitioner online consultation with Basic Medication delivery (includes up to 3 days Basic Medication per visit and Medication Delivery Service <sup>6</sup> ) (For the Insured / Designated Family Member(s) <sup>10</sup> whose attained age is 7 or above on the day of such online consultation)	Face-to-face: Hong Kong, Macau, Designated GBA Cities <sup>1</sup>  Online: Hong Kong, Mainland China <sup>5</sup>	8 visits (per Policy Year)	12 visits (per Policy Year)	20 visits (per Policy Year)
		Maximum 1 visit per day Co-payment (per visit) <ul style="list-style-type: none"><li>• Hong Kong: HKD 20</li><li>• Macau: MOP 20</li><li>• Designated GBA Cities<sup>1</sup> / Mainland China<sup>5</sup>: RMB 8</li></ul>		
(3) Additional general practitioner online consultation without medication (available after benefit items (1) and (2) are fully utilized <sup>7</sup> ) (For the Insured / Designated Family Member(s) <sup>10</sup> whose attained age is 7 or above on the day of such online consultation)	Mainland China <sup>5</sup>	Unlimited visits (per Policy Year)		
		Maximum 1 visit per day Co-payment (per visit) <ul style="list-style-type: none"><li>• RMB 8</li></ul>		
(4) Chinese Medicine Practitioner consultation <sup>8</sup> (includes up to 3 days Basic Medication per visit)	Designated GBA Cities <sup>1</sup>	1 visit (per Policy Year)	2 visits (per Policy Year)	4 visits (per Policy Year)
		Maximum 1 visit per day Co-payment (per visit) <ul style="list-style-type: none"><li>• RMB 8</li></ul>		
(5) Scaling and polishing <sup>9</sup>	Designated GBA Cities <sup>1</sup>	1 visit (per Policy Year) No Co-payment		



Well-being benefits (shared by the Insured and no more than 2 Designated Family Members <sup>10</sup> )				
(6) Eye / Dental Care for Child (for the Insured / Designated Family Member(s) <sup>10</sup> whose attained age is below 18)	Designated GBA Cities <sup>1</sup>	1 visit each for eye check and dental check (per Policy Year) No Co-payment		
(7) Medical Check-up (for the Insured / Designated Family Member(s) <sup>10</sup> whose attained age is 18 or above)		Not applicable	1 visit (per Policy Year) (discounted price per visit: HKD 300)	2 visits (per Policy Year) (discounted price per visit: HKD 300)
(8) Gastroscopy and Colonoscopy (for the Insured / Designated Family Member(s) <sup>10</sup> whose attained age is 14 or above)		Not applicable	1 visit (per Policy Year after 1 <sup>st</sup> Policy Anniversary) (discounted price per visit: HKD 1,000)	2 visit (per Policy Year after 1 <sup>st</sup> Policy Anniversary) (discounted price per visit: HKD 1,000)
Other benefit (Only applicable to the Insured only but not the Designated Family Member(s) <sup>10</sup> )				
(9) Compassionate Death Benefit	Worldwide	HKD 2,000	HKD 3,000	HKD 5,000
Premium (provides coverage for the Insured and no more than 2 Designated Family Members <sup>10</sup> )				
(10) Annual Premium		HKD 1,868	HKD 2,668	HKD 4,088

Notes:

- The benefits are subject to the limitations specified in the Benefit Schedule above, including the maximum numbers of outpatient consultations per Policy Year, the aggregate number of outpatient consultations per Policy Year, Geographical Area and Copayment. Please refer to the Policy provisions and the Service Document for the full list of the benefits and relevant terms, conditions and exclusions.
- For the avoidance of doubt, if any medical services, treatments and/or medications provided by the third-party service provider and received by the Insured and Designated Family Member(s) during any consultations as described in the outpatient benefit item (1) - (5) in the Benefit Schedule fall outside the covered service scopes under the Policy, the Insured and Designated Family Member(s) shall bear the costs and expenses so incurred in obtaining such medical services, treatments and/or medications.
- The Annual Premium does not include levy which is collected by the Insurance Authority.

# More about the Plan

Product Type	Basic plan		
Product Nature	Outpatient protection plan		
Issue age of the Insured	15 days - Age 75		
Medical underwriting	No medical underwriting is required		
Benefit term	Yearly renewal up to Age 80 of the Insured <sup>11</sup>		
	The coverage of respective Designated Family Member(s) <sup>10</sup> shall end upon the earliest of the followings:  (a) the Policy termination; or (b) the Policy Anniversary on or following the respective Designated Family Member(s) <sup>10</sup> reaching his / her 80 <sup>th</sup> birthday; or (c) on the Policy Anniversary following our confirmation notice to you for the removal of respective Designated Family Member(s) <sup>10</sup> .		
Premium payment mode	Annually		
Currency	Hong Kong Dollar (HKD)		
Premium structure	Unless otherwise specified, the Premium of the Basic Plan is not guaranteed, and we reserve the right to revise or adjust the Basic Plan Premium according to our applicable Premium rate upon each Policy Anniversary, subject to other terms and conditions, if any, as set out in the Policy.		
Renewability	While the Policy is in force and prior to the Policy Anniversary on or following the 80 <sup>th</sup> birthday of Insured, the Policy may be renewed (but not guaranteed) at each Policy Anniversary.		
Plan levels	<b>Plan 1 / Plan 2 / Plan 3</b>		
	You can request to change the plan level by sending us a at least 30 days' prior written notice which is received and recorded by us within 30 days' prior to the next Premium Due Date, subject to any administrative rules as determined by us from time to time. If we approve your application, your designated plan level will take effect on the next Premium Due Date.		
Geographical Area	<ul style="list-style-type: none"><li>• Hong Kong</li><li>• Macau</li><li>• Designated GBA cities<sup>1</sup></li></ul>		
	For details of the Geographical Area and relevant benefit limits, please refer to the “Benefit Schedule” section in this product brochure.		
Other benefit	Provided that your Policy is in force, the Compassionate Death Benefit can be claimed upon death of the Insured.		
	Compassionate Death Benefit (for the Insured only)		
	Plan 1	Plan 2	Plan 3
	HKD 2,000	HKD 3,000	HKD 5,000



# Remarks

1. Designated GBA Cities currently include the 6 cities in Guangdong Province of the People's Republic of China including Guangzhou, Shenzhen, Zhuhai, Foshan, Dongguan and Zhongshan, and this list is subject to change from time to time upon the mutual agreement between the third-party service provider and the Company.
2. The outpatient benefits and well-being benefits under the Plan are provided by a third-party service provider. The third-party service provider is an independent contractor and is not an agent, broker or employee of Chubb Life. The third-party service provider shall be solely responsible for the provision of the outpatient and well-being services under the Plan. Chubb Life is not the supplier of these services and shall not be responsible for the availability, quality and standard of medical services provided by Registered Medical Practitioner and the Chinese Medicine Practitioner under the Medical Network, nor their any acts or omissions. Chubb Life shall also not be responsible for the acts and omissions of the third-party service providers and their personnel, contractors and service providers when they provide services or products under the Medical Network.
3. It is based on a comparison with other outpatient plans for new Composite and Long-Term Businesses as identified in the Register of Authorized Insurers by Insurance Authority as of 8 August 2025.
4. In the event that the number of visits in general practitioner face-to-face consultation and general practitioner online consultation have not been fully utilized by the Insured and/or Designated Family Member(s) in any one Policy Year, a maximum of 3 un-used visits under the Policy shall be carried forward to the next Policy Year for use within the first 90 days of such Policy Year ("Extended Period"), provided the Policy has not been terminated. For avoidance of doubt, any un-used visits which are carried forward to the next Policy Year but remain un-used upon the expiry of the Extended Period shall be forfeited.
5. It refers to the People's Republic of China, excluding Hong Kong and Macau.
6. In the event that the Insured and/or Designated Family Member(s) suffer(s) from a Disability, a third-party service provider shall provide online consultations conducted by a Registered Medical Practitioner of the designated clinics under the Medical Network in Mainland China and Hong Kong and prescription of Basic Medication for the Disability of the Insured or Designated Family Member(s) for a duration of up to 3 days per visit by Medication Delivery Service. Unless the Insured or Designated Family Member(s) is located in the same Geographical Area as the designated clinic or medical facilities where the relevant online consultation is provided under the Medical Network, the Policy shall not cover any costs of such online consultation and the Company shall not be liable for any losses or costs incurred by the Insured or Designated Family Member(s).
7. The benefit is only applicable after the maximum number of visits for the corresponding Policy Year in relation to items (1) and (2) as set out in the Benefits Schedule have been exhausted. Medication and Medication Delivery Service are not covered under this benefit. The Insured or Designated Family Member(s) shall be solely responsible for the cost of any medication, treatment or any other services incurred during the online consultation which is not specifically covered under the Policy.
8. In the event that the Insured and/or Designated Family Member(s) suffer(s) from a Disability, and following an initial referral confirmed by a Registered Medical Practitioner of a third-party service provider as Medically Necessary for traditional Chinese medical treatment, this benefit covers traditional Chinese medical treatment services conducted by the Chinese Medicine Practitioner to the Insured or Designated Family Member(s) at the designated Chinese medical clinics under the Medical Network within Designated GBA Cities for such Disability. The Services under this benefit shall include consultations, diagnosis, prescription of traditional Chinese medicines for a duration of up to 3 days per visit, and coverage of the cost for the related traditional Chinese medical services and treatments, subject to the maximum limit of 100 Chinese yuan per outpatient consultation.
9. This benefit covers dental scaling and polishing service received by the Insured or Designated Family Member(s) at the designated dental service centres under the Medical Network within Designated GBA Cities. The Services under this benefit shall include basic teeth examination, ultrasound teeth cleaning and polishing.
10. The Plan covers the Insured and up to 2 Designated Family Members (i.e. the spouse, child(ren) and parent(s) of the Insured) designated by the Owner and recorded by the Company at application or renewal. Designated Family Member(s) cannot be changed within the same Policy Year. The Owner shall submit to us an application change form for addition or change of Designated Family Member(s) at least 30 days before the Policy Anniversary. The change shall be effective in the next Policy Anniversary upon the Company's approval.
11. While the Policy is in force and prior to the Policy Anniversary on or following the 80<sup>th</sup> birthday of Insured, the Policy may be renewed (but not guaranteed) at each Policy Anniversary. We may send you a renewal notice at least 21 days prior to next Policy Anniversary. Such notice shall specify the adjusted Premium amount (if any). Any Premium adjustment will take effect on the next Policy Anniversary, unless you terminate the Policy by giving us at least 30 days' prior written notice which is received and recorded by us prior to the next Policy Anniversary. We have the right not to renew the Policy before the next Policy Anniversary by giving you at least 30 days' prior written notice. In such case, the Policy will be terminated at the next Policy Anniversary and our liability under the Policy will be fully discharged. We also reserve the right to terminate the Policy at any time by giving you not less than 30 days' prior written notice.

**Notes:**

- In this product brochure, "Age" refers to age at the nearest birthday.
- "You" or "your" refers to the Owner of the Policy.
- We will set off or deduct any Indebtedness before making any benefit payment under the Plan. "Indebtedness" means any amount owing by you to us under your Policy including any outstanding Premium together with accrued interest.

# Important Information

The product information of this product brochure does not contain the full terms and conditions of the policy and for general reference only and is not part of the Policy. Please refer to the Policy provisions for the definitions of capitalized terms. This product brochure provides an overview of the key features of this product, details of charges, exclusions and compensation payment conditions, as well as complete terms and conditions should be read along with other materials which cover additional information about this product. Such materials include, but are not limited to, Policy provisions and Service Document 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. The Plan may serve as standalone plan(s) without bundling with other type(s) of insurance product.

**GBA Medical Outpatient Plan** is designed for individuals looking for outpatient coverage across Hong Kong, Macau and Designated GBA Cities.

## Key Product Risks

The following information helps you better understand the key product risks associated with the Plan that you may need to pay attention to before application.

- **Premium Payment Term**  
You should only apply for this product if you intend to pay the Premium for the whole of the Premium payment term. If you do not pay the Premium by the relevant Premium Due Date, we allow a Grace Period of 31 days from the relevant Premium Due Date for payment of each Premium. All insurance coverage continues during Grace Period. If we have not received the relevant Premium by the end of the Grace Period, all coverage will automatically lapse on the Grace Period expiry date. If you fail to pay the Premium by the Premium Due Date, your policy may be terminated. You will lose your insurance coverage and even the Premiums paid as a result. If the Insured or Designated Family Member(s) uses any of the Service(s) of the Plan within the Grace Period and the Policy is eventually lapsed, we will be entitled to demand and recover any premium incurred up to the date of lapse of the Policy which remains due and unpaid.
- **Premium Adjustment and Benefit Revision**  
The Company reserves the right to review and adjust the Premium rates, benefit structure, terms and conditions and/or product features of this product based on our expectation and experience of a series of factors including but not limited to investment returns, claims, policy surrenders, expenses, medical advancement and any of the services provided by a third-party service provider. The Company will give prior written notice of any adjustment in Premium rates and benefit revision 30 days before the end of the Policy Year or renewal.
- **Credit Risk**  
This product is issued and underwritten by the Company. Your Policy is therefore subject to the credit risk of the Company and the third-party service provider. If the Company is unable to satisfy the financial obligation of the Policy, you may lose your insurance coverage and the Premiums paid.

- **Inflation Risk**  
Please note that the medical cost in the future is likely to be higher than it is today due to inflation. Hence, the insurance coverage planned today may not be sufficient to meet your future needs.

## Policy Termination

The Policy and its coverage will be automatically terminated on the occurrence of the earliest of the following:

- a. lapse of the Policy;
- b. termination of Services;
- c. the Insured's death;
- d. on the Benefit Expiry Date as specified on the Policy Data Page;
- e. our receipt of your request for cancellation / termination of the Policy;
- f. effective date of the non-renewal notice; or
- g. termination of the Policy by the Company

You may cancel your policy by submitting the form prescribed by us. You may contact your licensed insurance intermediary or contact our Customer Service Centre at +852 2894 9833 to get a copy of the form.

## Key Exclusions

The Outpatient Services and Well-being Services provided by a third-party service provider exclude the items, treatments, activities, Disabilities and related medical cost below:

- a. Charges in respect of cosmetic surgery or treatment for cosmetic purpose, such as consultation for acne vulgaris, weight problem, hair loss etc., dental treatment or oro-surgical care treatment (except for dental scaling and dental care services as stated in Benefit Schedule), correction of vision or eye refraction error, visual assessment or fitting of glasses.
- b. Treatment for hereditary diseases, congenital diseases, congenital malformations, deformations or chromosomal abnormalities, and their complications (in accordance with the International Statistical Classification of Diseases and Related Health Problems (ICD-10) issued by the World Health Organization).
- c. Expenses directly or indirectly arising from Human Immunodeficiency Virus (HIV) related disability, including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutation derivations or variations thereof which proceeds from HIV infection (occurring prior to the effective date of the Policy).
- d. Pregnancy and all matters related to pregnancy, childbirth, abortion, miscarriage, treatment arising from infertility, including in-vitro fertilisation or any other artificial method of inducing pregnancy, or charges relating to birth control or sterilization of either sex.



- e. Treatment directly or indirectly arising from self-inflicted injuries whether sane or insane, psychogeriatric or psychiatric condition, including but not limited to psychoses, neuroses, depression, anxiety, anorexia nervosa, schizophrenia, behavioural disorders etc.
- f. Charges for the procurement of use of special braces, appliances, spectacles, hearing aids, wheelchairs, crutches or other equipment.
- g. Illness or injury directly or indirectly resulting from or consequent upon drug addiction, alcoholism, venereal disease, sexually transmitted diseases, wilful misuse of drugs or alcohol, attempted suicide or participating in an illegal activity.
- h. Treatment arising from sexual dysfunction, including but not limited to impotence, erectile dysfunction, premature ejaculation regardless of cause.
- i. Special X-ray examinations, such as intravenous pyelography, intravenous cholangiography, cholangiogram, and special tests including ultrasound examination, echocardiography, endoscopy, X-ray examinations using contrast agents, ultrasound scanning, computed tomography scanning, positron emission tomography scanning, magnetic resonance imaging, and examinations or treatments using radioactive isotopes.
- j. Long term medication for any Disabilities that persists or requires treatment for more than 27 days, including anti-inflammatory medication for rheumatic arthritis and anti-hypertensive medication for hypertension.
- k. Medical expenses for chronic illness, such as asthma, tumour (benign or malignancy), and chronic hepatitis.
- l. Tonics, appetite stimulants, vitamins, hormonal supplement, unless recommended by the medical practitioners under Medical Network of a third-party service provider.
- m. Charges for medication other than Basic Medication such as anti-viral drugs, antituberculosis medication and expensive medications.
- n. Treatment or services not undertaken by the medical practitioners under Medical Network of a third-party service provider.
- o. Any Chinese medical treatments for the purpose of relieving, including but not limited to tui na or massage.
- p. Medication on request such as prophylactic drug supply for visiting a malaria area and/or standby medication.

We will not pay the Life Insurance Proceeds if the Insured commits suicide, while sane or insane, within 1 year from the Date of Issue. Instead, the coverage of your Policy will be terminated and we will only pay to you the total Premium(s) paid to us without any interest, less any Indebtedness under the Policy.

For details, please refer to the Policy provisions and the Service Document.

## Medical Necessary

We only provide coverage to the Insured and Designated Family Members on a medically necessary basis.

Medical Necessary means treatments, procedures, supplies or other medical services:

- a. which are consistent with generally accepted professional standards of medical profession or recognized medical standards; and
- b. which are required to establish diagnosis or provide treatment for the illness or injury of the Insured or Designated Family Member; and
- c. be furnished at the most appropriate level which, in the prudent professional judgment of the attending Registered Medical Practitioner and Chinese Medicine Practitioner, can be safely and effectively provided to the Insured or Designated Family Member.

## Claims

For claiming of Life Insurance Proceeds, you or the claimant must submit a claim form to us at your or the claimant's own expense within 180 days from the date of Insured's death together with the following proof:

- a. the Insured's death;
- b. all other relevant evidence of the claim; and
- c. identity of the Beneficiary and/or the payee.

You may contact your licensed insurance intermediary or contact our Customer Service Center at +852 2894 9833 to get a copy of the form, or you can download it from our Company website at [life.chubb.com/hk](http://life.chubb.com/hk).

## Disclosure

If your Policy was obtained by fraudulent misrepresentation or fraudulent non-disclosure, your Policy will be treated as void from inception and we will forfeit all the monies paid to us under the Policy.

## Cooling-off Period

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If you are not satisfied with your Policy, you have the right to cancel it by submitting a signed notice and return the Policy document (if any) to Chubb Life Insurance Hong Kong Limited at 35/F, Chubb Tower, Windsor House, 311 Gloucester Road, Causeway Bay, Hong Kong within a period of 21 calendar days immediately following either the day of delivery of the Policy or a notice informing you or your nominated representative about the availability of the Policy and the expiry date of the cooling-off period, whichever is earlier. If the last day of the 21-calendar day period is not a working day, the cooling-off period shall include the next working day. Upon such cancellation of the Policy, we will refund the total amount of Premiums you paid without any interest, less any amount paid to you by the Company under the Policy, in the original currency paid by you subject to any fluctuation of exchange rate upon cancellation, provided that the amount refunded will not exceed the total amount you paid in the original currency under the Policy.

Once the Insured or Designated Family Member has obtained any of the services provided by a third-party service provider under the Policy of the Plan during the cooling-off period, it shall constitute agreement of Owner to forfeit such cooling-off right immediately. The Company will not refund any premiums and levies paid.

## Collection of Premium Levy by Insurance Authority

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The Insurance Authority started collecting levy on insurance premiums from Owners for policies issued in Hong Kong since January 1, 2018. For details of the levy and its collection arrangement, please visit our Company website at [life.chubb.com/hk](http://life.chubb.com/hk) or contact our Customer Service Center at +852 2894 9833. In the event that we refund your premiums, whether in full or in part, e.g. upon cancellation of your policy during the cooling-off period, the proportionate levy paid by you will also be refunded accordingly.



# Every Way of Life

CHUBB®


## Contact Us

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35/F, Chubb Tower, Windsor House,  
311 Gloucester Road, Causeway Bay,  
Hong Kong

 [life.chubb.com/hk](https://life.chubb.com/hk)

 2894 9833

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