

# The One Accident Protector First-Year Premium Discount Offer

You can enjoy 25% premium discount on the first-year premium (“**First-Year Premium Discount Offer**”) upon successful enrolment of a standalone policy of **The One Accident Protector** (“**The One**”) 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:

Premium payment term	Premium discount rate (applicable to all premium payment modes, i.e. “monthly/ quarterly/ semi-annual/ annual)
10-year	<div>25%</div> <div>of total annualised premium for the 1<sup>st</sup> policy year</div>
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 First-Year Premium Discount Offer is only applicable to eligible policy(ies) ("Eligible Policy(ies)") which meet(s) the following requirements:
  - a) the application(s) for **The One** 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 31 January 2026.
2. The First-Year Premium Discount Offer is applicable to all premium payment modes (i.e. monthly / quarterly/ semi-annual/ 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).
3. When the First-Year Premium Discount Offer is applied, the Eligible Policy(ies) must remain in force.
4. For the avoidance of doubt, the above first-year premium discount offer will be applied to the actual amount of premium due and payable for the basic plan and its rider(s) (if any) 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).
5. For full terms and conditions, and risk disclosures of **The One** and its rider(s) (if any), please refer to the respective product brochure(s) and policy document(s).
6. 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.
7. The First-Year Premium Discount Offer is not eligible to applicant(s) who has submitted applications of **The One** policy(ies) before the Promotion Period but withdrew the applications or cancelled their **The One** policy(ies) during the cooling-off period and then re-applied for the same product.
8. 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.
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 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.
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

**Chubb Life Insurance Hong Kong Limited**  
35/F, Chubb Tower, Windsor House,  
311 Gloucester Road, Causeway Bay,  
Hong Kong  
[life.chubb.com/hk](http://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. The product information in this leaflet does not contain the full terms of the product. 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 product features, exclusions and 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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