



# Chubb VHIS - Prime Plan / Chubb Assured Medical Series Premium Discount Offers

## First-Year Premium Discount Offer

You can enjoy premium discount on the first-year total annualised premium (**“First-Year Premium Discount Offer”**) upon successful enrolment in **Chubb VHIS - Prime Plan** (**“Chubb VHIS - Prime”**) or **Chubb Assured Medical Series (‘AMS’)** within the period from 1 October 2025 to 31 December 2025 (both dates inclusive) (the **“Promotion Period”**).

## Second-Year Premium Discount Offer

You can enjoy premium discount on the second-year total annualised premium (**“Second-Year Premium Discount Offer”**) of your **Chubb VHIS** or **AMS** policy:

- a) if you successfully enrol in **GBA Medical Outpatient Plan** and/ or **Gold Fortune Deferred Annuity Plan (‘Gold Fortune’)** together with **Chubb VHIS - Prime** or **AMS** within the Promotion Period; or
- b) if you are a selected existing customer (**“Selected Existing Customer”**) who currently hold **GBA Medical Outpatient Plan** and/ or **Gold Fortune**.

Please refer to the following table for the applicable premium discount rate(s) for the Second-Year Premium Discount Offer and Second-Year Premium Discount Offer:

Plan	Premium Discount Rate (applicable to all premium payment modes, i.e. “monthly / quarterly / semi-annual / annual”)
Chubb VHIS - Prime Plan / Chubb Assured Medical Series	15% of total annualised premium for the 1 <sup>st</sup> Policy Year
	10% for the 2 <sup>nd</sup> Policy Year if enrolled together with or who are existing holders of GBA Medical Outpatient Plan and/ or Gold Fortune

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 **Chubb VHIS - Prime** or **AMS** 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 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 1<sup>st</sup> Policy Year according to the premium payment mode of the Eligible Policy(ies).
3. The Second-Year Premium Discount Offer is only applicable to the policyholder of Eligible Policy(ies) or Selected Existing Customers who currently hold **GBA Medical Outpatient Plan** and/ or **Gold Fortune**:
  - a) must be signed and submitted **GBA Medical Outpatient Plan** and/ or **Gold Fortune** together with **Chubb VHIS - Prime** or **AMS** application(s) to 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.
4. The Second-Year Premium Discount Offer is applicable to all premium payment modes (i.e. monthly / quarterly / semi-annual / annual) of the Eligible Policy. The Second-Year Premium Discount Offer will be applied on each premium payment for the 2<sup>nd</sup> Policy Year according to the premium payment mode of the Eligible Policy.
5. When the First-Year Premium Discount and / or the Second-Year Premium Discount (if applicable) is / are applied, **Chubb VHIS - Prime** or **AMS** policy(ies)/ **GBA Medical Outpatient Plan** policy(ies) and/ or **Gold Fortune** policy(ies) (if applicable) must remain in force.
6. For the calculation of the First-Year Premium Discount Offer and / or the Second-Year Premium Discount Offer (if applicable), the total annualized premium of an Eligible Policy only refers to the annualized premium due and payable for the basic plan of the Eligible Policy in the 1<sup>st</sup> Policy Year and / or the 2<sup>nd</sup> Policy Year including any Premium Loading as stated on the Policy Date Page (if applicable) but excluding any levy.
7. For details on the benefits, full terms and conditions, and risk disclosures of **Chubb VHIS - Prime**/ **AMS**/ **GBA Medical Outpatient Plan** and **Gold Fortune**, please refer to the respective product brochure(s) and Policy document(s).
8. The amount of the premium discount offer(s) is non-transferable and cannot be redeemed for cash. If **Chubb VHIS** policy(ies)/ **AMS** policy(ies)/ **GBA Medical Outpatient Plan** policy(ies) or **Gold Fortune** policy(ies) (if any) are cancelled during the cooling-off period, the policyholder will receive the actual amount of premium paid and levy (if any) of that policy(ies) only.
9. The premium discount offers are not eligible to applicant(s) who has submitted application(s) of **Chubb VHIS - Prime** policy(ies)/ **AMS** policy(ies)/ **GBA Medical Outpatient Plan** policy(ies) and / or **Gold Fortune** policy(ies) before the Promotion Period but withdrew the application(s) or cancelled their **Chubb VHIS - Prime** policy(ies)/ **AMS** policy(ies)/ **GBA Medical Outpatient Plan** policy(ies) and / or **Gold Fortune** policy(ies) during the cooling-off period and then re-applied for the same product.
10. The premium discount offer(s) herein cannot be used in conjunction with any other promotion(s) offered by Chubb Life except **Chubb VHIS - Prime** or **AMS**'s Child Discount Offer ("Child Discount Offer"), unless otherwise agreed by Chubb Life. For details of the Child Discount Offer, please refer to the relevant campaign leaflet.
11. For the avoidance of doubt, if the Child Discount Offer and the premium discount offer(s) herein are both applicable to the Eligible Policy(ies), the Child Discount Offer will be offered ahead of the premium discount offer(s).
12. For the sake of clarity, if the Child Discount Offer and premium discount offer(s) herein are applicable to the Eligible Policy(ies), the monthly / quarterly / semi-annual / annual premium payable will be calculated as follows:  
  
$$\{ \text{Standard Premium of } \mathbf{Chubb VHIS - Prime} \text{ or } \mathbf{AMS} + \text{Premium Loading (if any)} - \text{Child Discount} - [ (\text{Standard Premium of } \mathbf{Chubb VHIS - Prime} \text{ or } \mathbf{AMS} + \text{Premium Loading (if any)} - \text{Child Discount}) \times \text{First-Year Premium Discount Rate or Second-Year Premium Discount Rate (if applicable)}] \} \times \text{modal factor}$$
  
  
For the purpose of the above calculation, Child Discount is equal to the Standard Premium of **Chubb VHIS - Prime** or **AMS** multiplied by the Child Discount Rate. Modal factors for the monthly, quarterly, semi-annual and annual premium payment modes are 0.0872, 0.2594, 0.5125 and 1 respectively.
13. [Only Applicable to **Chubb VHIS - Prime**] The total amount of the premium discount offer(s) will not be entitled to a tax deduction. Whether tax deduction is allowable for the qualified premiums paid under this Certified Plan are subject to the prevailing tax laws of Hong Kong, as well as the individual circumstances of the policyholder (as taxpayer) and the Insured Person(s). Please refer to the website of the Inland Revenue Department ([www.ird.gov.hk/eng/](http://www.ird.gov.hk/eng/)) and the Inland Revenue Ordinance (Cap. 112) for details. Chubb Life does not provide tax advice and you should consult an independent tax advisor for tax advice.

14. Chubb Life reserves the right to vary, suspend or terminate all or part of the offer(s) 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.
15. The decision of Chubb Life on all matters and disputes relating to this promotion shall be final and conclusive.
16. These terms and conditions are governed by and shall be construed in accordance with the laws of Hong Kong SAR. The policyholder 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.
17. No person other than Chubb Life and the applicant / policyholder 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)

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