



## Chubb VHIS - Prime Plan 50% Premium Child Discount Offer

### Child Discount Offer

You can enjoy a **50% premium discount** on your Child Policy<sup>1</sup> until your child reaches the Age of 17 when both you and your child are the Insured Persons of **Chubb VHIS - Prime Plan** Policies.

Please refer to the following table for the applicable child discount rate:

Eligible Plan	Child Discount Rate (applicable to Child Policy <sup>1</sup> ) (applicable to all premium payment modes, i.e. "monthly / quarterly / semi-annual / annual")
Chubb VHIS - Prime Plan	50%

### Promotion Period:

**1 Jan -  
31 Dec 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

- The Child Discount Offer shall be applicable to the Standard Premium (excluding any Premium Loading as stated on the Policy Data Page) and after the no claims premium discount (if applicable) under a Policy ("Child Policy") on each premium due date provided that:
  - the Age of the Insured Person of the Child Policy is 17 or below on the relevant premium due date;
  - the Policy Holder of the Child Policy is the Insured Person's parent or Guardian; and
  - the Policy Holder of the Child Policy is also an insured person under another **Chubb VHIS – Prime Plan** Policy ("Adult Policy") and such Adult Policy must remain in force on the relevant premium due date of the Child Policy.

For the avoidance of doubt:

- A maximum of 4 Child Policies can enjoy the Child Discount Offer per parent or Guardian.
  - If the Child Policy is issued subsequent to or at the same time as the Adult Policy, the Child Discount Offer will be applied to the Child Policy from its first premium due date.
  - If the Child Policy is issued before the Adult Policy, the Child Discount Offer will be applied to the Child Policy from its next premium due date.
  - If the Adult Policy is terminated, the Child Discount Offer applicable to all the relevant Child Policy(ies) will cease on the next premium due date of each of such Child Policy(ies).
- The Child Discount Offer is only applicable to the application(s) of **Chubb VHIS - Prime Plan** (the "**Chubb VHIS**") signed and submitted to Chubb Life Insurance Hong Kong Limited ("Chubb Life") between 1 January 2025 and 31 December 2025 (both dates inclusive) ("Promotion Period"). The Child Discount Offer is applicable to all premium payment modes (i.e. monthly / quarterly / semi-annual / annual) of the eligible Child Policy(ies). The Child Discount Offer will be applied on each premium payment for the period stated in clause 1a of the terms and conditions herein according to the premium payment mode of the eligible Child Policy(ies).
  - For the avoidance of doubt, the Child Discount Offer will be applied to the Standard Premium after the no claims premium discount (if applicable) paid for the basic plan of the eligible Child Policy(ies), excluding any Premium Loading as stated on the Policy Data Page (if applicable) of the eligible Child Policy(ies), and excluding any levy.
  - For details on the benefits, full terms and conditions, and risk disclosures of **Chubb VHIS**, please refer to the respective product brochure and Policy documents.
  - The amount of the Child Discount Offer is non-transferable and cannot be redeemed for cash. If the eligible Child Policy(ies) is cancelled during the cooling-off period, the Policy Holder will receive the actual amount of premium paid and levy (if any) only.
  - The Child Discount Offer cannot be used in conjunction with any other promotion(s) offered by Chubb Life except **Chubb VHIS's** First-Year Premium Discount Offer ("First-Year Premium Discount Offer"), unless otherwise agreed by Chubb Life. For details of the First-Year Premium Discount Offer, including the arrangement when both offers are applicable to eligible Child Policy(ies), please refer to the relevant campaign leaflet.
  - The total amount of the Child Discount Offer 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 Policy Holder (as taxpayer) and the Insured Person(s). Please refer to the website of the Inland Revenue Department (<https://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.
  - Chubb Life reserves the right to vary, suspend or terminate the Child Discount Offer and / or amend the terms and conditions herein at any time without prior notice. For the avoidance of doubt, the Child Discount Offer applicable to any eligible Child Policy(ies) issued prior to such variation, suspension or termination of the Child Discount Offer will remain unaffected.
  - The decision of Chubb Life on all matters and disputes relating to this promotion shall be final and conclusive.
  - These terms and conditions are governed by and shall be construed in accordance with the laws of Hong Kong SAR. The Policy Holder 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.
  - No person other than Chubb Life and the applicant / Policy Holder 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. 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. Please refer to the above materials for the definitions of capitalized terms.

The product information in this leaflet does not contain the full terms and conditions of the product. For the details of the product features, terms and conditions, exclusions and key product risks, you may refer to the product brochure and policy provisions of the relevant products.

This plan is a standalone product. You can purchase this product without bundling with other insurance products. You might also consider seeking independent professional advice if needed.

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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