

CHUBB®

Life Protection

Health Up Insurance Plan

Product Brochure



Chubb Life

“Insurance as Service”

Empowering you to achieve better health

At Chubb Life, we understand embracing a holistic approach to protection, health and well-being is crucial. That's why we are introducing our new Chubb Life “Insurance as Service” product, **Health Up Insurance Plan (“Health Up”)**, which offers more than just protection. With **Health Up**, our aim is to elevate your health through both life protection and a comprehensive suite of health and wellness offers^{1,2,4}.

Product Highlights



“Chubb Life”, “Company”, “we”, “our”, or “us” herein refers to Chubb Life Insurance Hong Kong Limited

The benefits



Life protection for extra peace of mind

We prioritize your well-being from every angle. In the event of an unfortunate occurrence, **Health up** goes beyond the Death Benefit to offer an additional Accidental Death Benefit³, providing your beloved ones an extra support.



Exclusive health and wellness offers ^{1,2,4}

Along with **Health Up**, you can enjoy exclusive access to a wide range of health and wellness offers^{1,2,4}. From health checkups and dental scaling to wellness products or daily supplements, you may select any one item from the health and wellness offers^{1,2,4} for each Policy Year that suits your unique needs.

Scan the QR Code now and discover the list of health and wellness offers^{1,2,4}. We partner with the designated health product and service providers⁴ committed to supporting you and your beloved family on the health journey at every stage.



Note: Terms and conditions apply.



Affordability is our top priority

With an affordable Premium, **Health Up** provides a vast array of support toward your health goals. Whether you aim to improve your dental hygiene, boost your immunity, or incorporate essential health supplements into your daily routine, we curate exclusive deals tailored to your health priorities.



Seamless online application

Completing your application online is hassle-free - simply submit your personal details. It's simple to unlock a wide range of health and wellness offers^{1,2,4} anytime. Check it out now at <https://bit.ly/healthup-en>

More about Health Up

Product type	Basic plan	
Issue Age of the Insured	Age 18 - 55	
Policy Term	5 years	
Premium Payment Mode	Annual	
Currency	Hong Kong Dollar (HKD)	
Premium structure	Unless otherwise specified, the Premium is not guaranteed, and we reserve the right to revise or adjust the 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.	
Sum Assured		Sum Assured
	Death Benefit	HKD 5,000
	Accidental Death Benefit	HKD 125,000
Health and wellness offers ^{1,2,4}	The Insured may enjoy the health and wellness offers ^{1,2,4} through our designated health product and service providers ⁴ , provided that the Policy is in force.	



Remarks

1. The health and wellness offers are arranged through third-party merchant(s) or service provider(s) which are independent contractors and not our agents. These health and wellness offers are not part of the product features or benefits under the Policy provisions of **Health Up**. Both the Company and the third-party merchant(s) or service provider(s) reserve the right to vary, suspend or terminate all or part of these health and wellness offers at any time at their sole discretion without prior notice. Chubb Life is not the supplier of the health and wellness offers and shall have no obligations or liabilities in any issues that arise from the offers (including, without limitation, their quantity, quality, fitness and availability) provided. We do not represent or endorse the accuracy or reliability of any information provided by the third-party merchant(s), or service provider(s). Any disputes arising from the services and/or products under the offers shall be resolved by you and the third-party merchant(s) or service provider(s) directly.

You can only apply for **Health Up** once in a lifetime and only choose 1 item from the list of health and wellness offers for each Policy Year. A redemption letter for your selected health and wellness offer during the Policy application will be sent to you by post within 21 days after the expiry date of the cooling-off period of the Policy. The services and / or the products under the offers are subject to their respective terms and conditions. For details, please refer to the respective terms and conditions applicable to the health and wellness offers. Your Policy must remain in force when using the health and wellness offer.

2. If, after the Insured has redeemed the offer, but the Policy is treated as void from inception due to material misrepresentation, non-disclosure or misstatement, you will need to reimburse us for the costs of such health and wellness offers. A notice will be sent to you. If the amount is not paid within 21 days from the date of the notice, the amount will be automatically deducted from the Premium that we will refund to you (without interest), if any. If the Policy is 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.
3. While the Policy is in force, the Company will pay the Accident Death Benefit if the Insured sustains an Injury which directly and solely results in his / her death within 12 months from the date of Accident.
4. The list of health and wellness offers and the list of designated health product and service providers are subject to change from time to time at the Company's sole discretion without prior notice. For the list of health and wellness offers and the list of designated health product and service providers, please visit <https://bit.ly/healthup-en>

Notes:

- Please note that we will deduct any outstanding Premiums together with accrued interest before making any benefit payment.
- Each Premium is payable on or before its relevant Premium Due Date.
- “You” or “your” refers to the Owner of the Policy.
- “Age” refers to the Insured’s age at the nearest birthday.

Important Information

This product brochure is 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 and should be read along with other materials which cover additional information about this product. Such materials include, but are not limited to, 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.

Health Up Insurance Plan is designed for individuals looking for financial protection against adversities, along with support to achieve better health.

Key Product Risks

The following information helps you better understand the key product risks associated with this product that you may need to pay attention 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. Should you cease paying Premiums early, your Policy may be terminated. You will lose your insurance coverage and even the Premiums paid as a result.
- Premium Adjustment**
The Company reserves the right to review and adjust the Premium rates of this product upon each Policy Anniversary based on our expectation and experience of a series of factors including but not limited to investment returns, claims, policy surrenders and expenses. The Company will give prior written notice of any adjustment in Premium rates.
- Credit Risk**
This product is issued and underwritten by the Company. Your Policy is therefore subject to the credit risk of the Company. 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 cost of living 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.

Termination

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

- a. lapse of the Policy;
- b. the Insured's death;
- c. on the Benefit Expiry Date as specified on the Policy Data Page;
- d. our receipt of your request for cancellation of the Policy.

You may cancel your Policy by submitting the form prescribed by us. You may contact our Customer Service Center at +852 2894 9833 to get a copy of the form.

Key Exclusions

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 amount which has been paid to you by us under the Policy.

Cooling-off Period

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.

Claims for 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.

If the documents are not submitted to us within 180 days from the date of Insured's death, we have the right to reject the claim unless it can be shown that it was not reasonably possible to give such documents to us and that the documents were given as soon as reasonably possible.

Disclosure

- a. If your Policy was obtained by material misrepresentation or non-disclosure, your Policy will be treated as void from inception, and our liability will be limited to a refund of the total Premium(s) paid to us without any interest, less any amount which has been paid to you by us under the Policy.
- b. 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.

Collection of Premium Levy by Insurance Authority

The Insurance Authority started collecting levy on insurance Premiums from policyowners 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 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

Chubb Life Insurance Hong Kong Limited

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

 life.chubb.com/hk

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This product brochure is intended as a general reference and does not form part of the Policy. Please refer to the Policy documents for the exact terms and conditions. It is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any of our products outside Hong Kong.

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