



User manual

Zenith

Privilege Club

CHUBB® Chubb Life

A privilege beyond protection

Crafted to offer a special experience and enrich every aspect of your life, exclusively tailored for discerning customers because every moment of your experience matters to us.

At Chubb Life Thailand, we believe that true value goes beyond protection from life insurance policy with Zenith Privilege Club premium privilege programs thoughtfully designed to address every need at various stages of life, across five key dimensions.

Life

Caring both physical and mental health for your balanced and healthy life

Love

Boosting your confidence in every aspect, look great, feel self-assured every single day.

Learn

Fostering meaningful relationships and unlocking new worlds of learning.

Long

Empowering you to live a long, fulfilling, and happy life.

Laugh

Embracing remarkable experiences and endless happiness.

Content

4	Terms and Conditions
5	Tiers and Benefits
7	Channels for Redemption
8	Tiering Calculation
12	Privilege Details
35	Exclusive for All Tiers
36	Service Terms and Conditions



Terms and Conditions

Program Participation Criteria

The customer who has paid accumulated annual renewal premiums of at least 250,000 Baht from 1 January 2024 to 31 December 2024 has the following member tiers.

Tier	Accumulated Annual Renewal Premiums
Silver Star Member	250,000 - 499,999 Baht
Gold Elite Realm	500,000 - 999,999 Baht
Platinum Plus Circle	1,000,000 - 4,999,999 Baht
Palladium Premier	5,000,000 - 9,999,999 Baht
Royalty Exclusive	10,000,000 Baht and above

Tiers & Benefits

List of items		Member Tier		
		Silver Star Member 250,000 - 490,000 baht	Gold Elite Realm 500,000 - 990,000 baht	Platinum Plus Circle 1,000,000 - 4,990,000 baht
Life	Annual Health-Check package from 17 Bangkok Hospital and 1 Paolo Hospital*	Choose 1 item (9 items for Health Check)	Choose 1 item (15 items for Health Check)	Choose 1 item (15 items for Health Check)
	Annual vaccines (Influenza / Diphtheria, Tetanus, Pertussis / Measles, Mumps, Rubella)			
	Dental or Eye or Hearing Test			
	Pap Smear/ Prostate cancer Screening		Choose 1 item	Choose 1 item
Long	2-hour in-home massage service			
	Massage therapy to relax the body and mind			
	Hyperbaric Oxygen Therapy			
	Acupuncture			
	Ultrasound therapy (Office Syndrome Therapy)			
	Cryotherapy		Choose 1 item	Choose 1 item
Love	Ultra Bright Treatment (for facial)	Choose 1 item		
Laugh	Access to global airport lounges for 2 persons			Choose 1 item
	Afternoon tea set for 2 at a 5-star hotel			
Learn	Special activities for customers			✓

Tiers & Benefits

List of items		Member Tier	
		Palladium Premier 5,000,000 - 9,999,999 baht	Royalty Exclusive 10,000,000 baht and above
Life	Annual Health-Check package from BDMS Network - Chivawattana Card*	✓ (*Value Gold)	✓ (*Prime Platinum)
	Longevity Treatment Package by Clinique La Prairie		Choose 1 item
	Coronary Artery Disease, Stroke, Lung Cancer Screening		
	Alzheimer Screening Program		
	Hormone Screening		
	Telomere testing program		
	Cervical Cancer Screening / Prostate Cancer Screening	Choose 1 item	Choose 1 item
	Food allergy testing for adults		
	Annual Vaccination (Influenza, DTP(Tdap), MMR		
	Dental or Eye or Hearing Test		
Long	Hyperbaric Oxygen Therapy	Choose 1 item	Choose 1 item
	2-hour in-home massage service		
	Massage therapy to relax the body and mind		
	Acupuncture		
	Ultrasound therapy (Office Syndrome Therapy)		
	Cryotherapy	Choose 2 items	Choose 2 items
	Liver detoxification		
	Head spa massage		
Love	Immune-boosting vitamin injection		
	Iontophoresis for vitamin-enriched facial care		
Laugh	Domestic airport transfer services	Choose 1 item	Choose 2 items
	Access to global airport lounges for 2 persons		
	Afternoon tea set for 2 at a 5-star hotel		
	International airport transfer services		Choose 1 item
	Fast-track and buggy service at Suvarnabhumi Airport		
Learn	Special activities for customers	✓	✓
	Birthday gift	✓	✓

Channels for Redemption

The member can reserve the privileges,

Request for more information on terms & conditions through the personal assistant at:



02-614-3678

Weekdays: 7.00 AM - 8.00 PM

(excluding weekends and public holidays)



Chubb_Zenith@aspirelifestyles.com



Tiering Calculation



Program Period

From 1 February 2025 onwards
or until further notice is given

Tiering Calculation

1. Eligible Products

Individual Life Insurance Product

- The total value of 100% of the Regular Premiums from all types of ordinary life insurance policy (OL) is calculated, excluding all personal accident plans and group policies.
- The total value of 120% of the premiums for all rider plans is calculated, excluding Health Delight Plus (HDPN) and Health Premium Extra with Deductible (HPED) which will not be included in the calculation.

For the Guaranteed Insurability Option (GIO) Plan

- The total value of 50% of the paid premiums for the policy approved from 1 January 2025 onwards is calculated.
- The total value of 100% of the paid premiums for the policy approved before 1 January 2025 is calculated.

The GIO products require no medical examination and questionnaires. The products include Smart Savings 15/8, 678 Step Savings Annuity Ready and Step Annuity 90/10, 90/60, etc., including other products in the GIO group offered for sale before 2025 and remained effective, and other products in the GIO group plan that the Company may offer for sale in the future.

Unit Linked Insurance Product

- The total value of 120% of Regular Protection Premium (RPP) is calculated.
- The total value of 10% of Regular Top-Up Premium (RTU) and Lump Sum Top-Up Premium (LSTU) is calculated.

Tiering Calculation

The premiums from following cases are excluded from tiering calculation.

- Premiums from Smart Savings 12/4 - the endowment life insurance product
- Premiums from the products of Health Delight Plus (HDPN) and Health Premium Extra with Deductible (HPED)
- Regular premiums under waiver of premium due to disability (WP)
- Regular premiums and riders under waiver of premium due to the premium payer's death or disability (PB)

The criteria and conditions in tiering calculation are subject to the terms and conditions set by the Company and the Company reserves the right to revise or change the method of total annual premium calculation as deemed appropriate by the Company.



Tiering Calculation

2. Only total annual premiums received from all distribution channels for all policies paid within a given year are calculated. Tiering calculation will influence the member tier eligibility for the following year. For example, the total annual premium paid in 2024 will affect the entitlement of the member tiers in 2025 onwards.
3. The Company will calculate the membership tiering two times in 2025 as following:

Tiering Calculation	Premium Payment Period	Cut-Off Date	Usage Period
First Time	1 January 2024 – 31 December 2024	31 December 2024	1 February – 31 December 2025
Second Time	1 July 2024 – 30 June 2025	30 June 2025	16 July – 31 December 2025

4. The calculation applies only to the insured, as specified in the insurance policy, excluding the premium payer and policy owner.
5. The calculation applies to all policies held by the insured with the same Identity Card Number or Passport Number only.
6. The benefits from privileges cannot be transferred to any other person under any circumstances, except for a minor (an individual who is underage and below 20 full years of age, and is not legally married). The minor's premiums will automatically be calculated for the premium payer until the minor reaches the age of 20 (for the premiums which will be calculated for the insured).
7. The calculation does not apply to deceased insured individuals.
8. Company only refers to premium payment date. It is subject to the terms and conditions set by the company.
9. The policies on premium holiday mode and the policies that passed Free Look Period are excluded from tiering calculation.

Remark

The Company reserves the right to change the conditions for campaign participation and/or privileges as deemed appropriate by the Company or cancel the conditions for granting exclusive privileges without prior notice. Some items of privilege are proprietary and operated by the partner companies. The Company reserves the right to disclaim any responsibility for any changes arising from the said privileges or the operations of the partner companies.

Privilege Details

Life

Privilege	Details
Annual medical examination package from Chivawattana Card in BDMS Network	<ul style="list-style-type: none"> Chivawattana Card offers health care privileges through trusted medical technology and services, covering all aspects of the best health care. These privileges are available only to members of the Palladium Premier and Royalty Exclusive groups. The members can only select to receive the services and privileges at the Bangkok Hospital network, Samitivej Hotel network, Phyathai Hospital network, Paolo Hospital network, and BNH Hospital network, as defined.
Service Provider	
List of 41 Hospitals for Use of Services from Chivawattana Card in BDMS Network	
Bangkok Metropolitan Region and Central Region Bangkok Hospital Bangkok Cancer Hospital Wattanosoth Bangkok Heart Hospital Bangkok International Hospital Bangkok Hospital Hua Hin Bangkok Hospital Phetchaburi Bangkok Hospital Sanam Chan BNH Hospital Samitivej Sukhumvit Hospital Samitivej Srinakarin Hospital Samitivej Thonburi Hospital Samitivej Chinatown Hospital Phyathai 1 Hospital Phyathai 2 Hospital Phyathai 3 Hospital Phyathai Nawamin Hospital Phyathai Phaholyothin Hospital Paolo Hospital Chokchai 4 Paolo Hospital Rangsit Paolo Hospital Kaset Paolo Hospital Samut Prakan Paolo Hospital Phrapradaeng	
Northern Region Bangkok Hospital Chiang Mai Bangkok Hospital Phitsanulok Bangkok Hospital Chiang Rai Northeastern Region Bangkok Hospital Khon Kaen Bangkok Hospital Pakchong Bangkok Hospital Ratchasima Bangkok Hospital Udon Eastern Region Bangkok Hospital Chanthaburi Bangkok Hospital Pattaya Bangkok Hospital Rayong Bangkok Hospital Trat Koh Chang International Hospital Samitivej Sriracha Hospital Samitivej Chonburi Hospital Phyathai Hospital Sriracha Southern Region Bangkok Hospital Hat Yai Bangkok Hospital Phuket Bangkok Hospital Samui Bangkok Hospital Surat	

Privilege Details

Privilege	Details	
Wellness program for longevity	The member can select 1 program of healthcare-focused wellness program for longevity using the advanced medical technology and method from Clinique La Prairie, a renowned clinic from Switzerland, specialized in anti-aging and premium healthcare, as follows: <div><div>1. Menopause Retreat Program (Cryotherapy) – A therapy that uses the temperature of -110 °C</div><div>2. Quality Sleep (Oxygen Therapy) - Hyperbaric Oxygen Therapy</div><div>3. Energizer – Promoting rejuvenation from exhaustion</div><div>4. Rebalance – Supporting detoxification and enhancing the immune system</div></div> <ul style="list-style-type: none">Any additional charges beyond the designated programs shall be the sole responsibility of the member.	
Service Provider		
Longevity Hub by Clinique La Prairie, The St. Regis Bangkok Hotel		
Remark		
Program No. 1: MENOPAUSE RETREAT (Cryotherapy) - A therapy that uses freezing cold temperatures to promote health and relieve pain, and also positively affects mood, particularly stress, through the release of endorphins, which play a key role in emotional regulation and contribute to a sense of well-being.		Service Period
• Longevity Assessment		30 min
• Facial Analysis		20 min
• Cryotherapy		15 min
• Access relaxation zone		6 hour

Privilege Details

Program No. 2: QUALITY SLEEP (Oxygentherapy) - A Hyperbaric Oxygen Therapy for increasing the oxygen concentration in the body, enabling oxygen-deficient issues to repair themselves and stimulate the formation of new blood vessels	Service Period
• Longevity Assessment	30 min
• Facial Analysis	20 min
• Cryotherapy	60 min
• Access Relaxation Zone	6 hours
Program No. 3: ENERGIZER - Rapidly promoting rejuvenation from exhaustion or lack of energy through a combination of unique health therapies and advanced technology	Service Period
• Longevity Assessment	30 min
• Cryotherapy	15 min
• Energy-boosting IV Drip	45 min
• LH Signature Revitalizing Massage	60 min
• Access Relaxation Zone	6 hours
Program No. 4: REBALANCE - Balancing helps detoxify and deeply cleanse the body through the adoption of efficient health therapies for detoxification and immune system boosting	Service Period
• Longevity Assessment	30 min
• Cryotherapy	45 min
• LH Signature Detox Massage	60 min
• Access Relaxation Zone	60 min

Privilege Details

Privilege	Details
Annual medical examination package from the network of 17 Bangkok Hospitals and 1 Paolo Hospital	The comprehensive medical examination services are provided, including physical examinations, blood test, digital chest X-ray, blood lipid profile test, and others, to screen for early-stage health issues and offer personalized healthcare recommendations. This program is available exclusively for members of Silver Star Member (9 Items), Gold Elite Realm (15 Items), and Platinum Plus Circle (15 Items) groups only.
Service Provider	
17 Bangkok Hospitals and 1 Paolo Hospital Bangkok Metropolitan Region and Central Region Bangkok Hospital Sun Wichai Bangkok Hospital Phetchaburi Paolo Hospital Phrapradaeng Northern Region Bangkok Hospital Chiang Mai Bangkok Hospital Phitsanulok Bangkok Hospital Chiang Rai Northeastern Region Bangkok Hospital Khon Kaen Bangkok Hospital Pakchong Bangkok Hospital Ratchasima Bangkok Hospital Udon	

Privilege Details

Remark			
No.	List of Examinations	9 Items of Medical Examination	15 Items of Medical Examination
1	General Physical Examination	✓	✓
2	Weighting and Height Measurement	✓	✓
3	Blood Pressure Measurement and Medical History Taking	✓	✓
4	Digital Chest X-ray	✓	✓
5	Complete Blood Count: CBC	✓	✓
6	Liver Function Test: SGOT		✓
7	Liver Function Test: SGPT		✓
8	Renal Function Test: BUN		✓
9	Renal Function Test: Creatinine		✓
10	Urinalysis: UA	✓	✓
11	Fasting Blood Sugar Test: FBS	✓	✓
12	Blood Lipid Profile Test: Cholesterol	✓	✓
13	Uric Acid Test		✓
14	Visual Acuity Test		✓
15	Ishihara Colour Blindness Test		✓
16	Hemoglobin A1c Test: HbA1c	✓	

Privilege Details

Privilege	Details
Stroke, coronary artery disease, and lung cancer screening program	The medical examination program covers the body's vital systems, such as the brain, heart, and lungs, which work in connection to support its core functions. This program includes a physical examination by a cardiology specialist, ultrasound imaging to assess the risk of stroke, coronary artery calcium scoring, and low-dose CT lung cancer screening.
Service Provider	
BNH Hospital Bangkok	

Privilege	Details
Dementia screening	The MRI dementia screening program is suitable for those concerned about short-term memory loss or with a family history of memory problems, and those at risk due to factors such as being over 60 years of age, genetic predispositions, risky behaviors, such as smoking or regular alcohol drinking, and chronic diseases, such as diabetes, hypertension, or high cholesterol. This program efficiently helps assess brain health and the risk of developing dementia.
Service Provider	
Phyathai 3 Hospital Bangkok	

Privilege Details

Remark	
No.	Dementia Screening Details
1	General Physical Examination
2	Memory Test
3	Magnetic Resonance Imaging (MRI) Scan
4	Complete Blood Count Test: CBC
5	Blood Sugar Test: Glucose
6	Rental Function Test: Creatinine
7	Vitamin B12 Level Test
8	Liver Function Test: SGPT
9	Blood Lipid Profile Test: Cholesterol
10	Blood Lipid Profile Test: Triglyceride
11	Blood Lipid Profile Test: HDL-C
12	Blood Lipid Profile Test: LDL-C (Direct)
13	Thyroid Function Test: FT4, TSH
14	Blood Calcium Test
15	Syphilis Test: VDRL
16	Electrolyte Test

Privilege Details

Privilege	Details
Hormone screening	Hormones are a vital part of supporting the regulation of various processes in the body and maintaining overall health balance. Hormone screening contributes to recognizing the in-depth information of potential hormonal imbalances, identifying abnormalities and causes associated with specific hormones. This serves as an important guideline for an appropriate health care and treatment plan.
Service Provider	
BDMS Wellness Clinic Bangkok	

Privilege	Details
Telomere testing program	The telomere testing program is a test measuring the length of telomeres, which are the ends of chromosomes that safeguard genetic information from deterioration during cell division. Telomere length shortens as we get older and can reflect biological age as well as the risk of certain disease occurrence, such as heart disease and cancer. This test can be used to assess overall health and the biological aging of the body.
Service Provider	
BDMS Wellness Clinic Bangkok	

Privilege Details

Privilege	Details
Cervical cancer screening / Prostate cancer screening	Cervical cancer screening / Prostate cancer screening are the vital examinations for early-stage cancer detection. Cervical cancer screening for women involves collecting cell samples from the cervix to check for abnormalities that may indicate cancer. Prostate cancer screening for men involves early-stage cancer detection, especially for men aged 50 and above or those with a family history of prostate cancer.
Service Provider	
<p>17 Bangkok Hospitals and 1 Paolo Hospital</p> <p>Bangkok Metropolitan Region and Central Region</p> <p>Bangkok Hospital Sun Wichai Bangkok Hospital Phetchaburi Paolo Hospital Phrapradaeng</p> <p>Northern Region</p> <p>Bangkok Hospital Chiang Mai Bangkok Hospital Phitsanulok Bangkok Hospital Chiang Rai</p> <p>Northeastern Region</p> <p>Bangkok Hospital Khon Kaen Bangkok Hospital Pakchong Bangkok Hospital Ratchasima</p> <p>Eastern Region</p> <p>Bangkok Hospital Chanthaburi Bangkok Hospital Pattaya Bangkok Hospital Rayong Bangkok Hospital Trat</p> <p>Southern Region</p> <p>Bangkok Hospital Hat Yai Bangkok Hospital Phuket Bangkok Hospital Samui Bangkok Hospital Surat</p>	

Privilege Details

Privilege	Details
Food allergy testing for adults	Food allergy testing is a test to determine which foods may cause allergic symptoms in the body. This test aims to help identify and avoid foods that are the cause of health problems, such as rashes, hives, swelling, or digestive system issues.
Service Provider	
<p>17 Bangkok Hospitals and 1 Paolo Hospital</p> <p>Bangkok Metropolitan Region and Central Region</p> <p>Bangkok Hospital Sun Wichai Bangkok Hospital Phetchaburi Paolo Hospital Phrapradaeng</p> <p>Northern Region</p> <p>Bangkok Hospital Chiang Mai Bangkok Hospital Phitsanulok Bangkok Hospital Chiang Rai</p> <p>Northeastern Region</p> <p>Bangkok Hospital Khon Kaen Bangkok Hospital Pakchong Bangkok Hospital Ratchasima</p> <p>Eastern Region</p> <p>Bangkok Hospital Chanthaburi Bangkok Hospital Pattaya Bangkok Hospital Rayong Bangkok Hospital Trat</p> <p>Southern Region</p> <p>Bangkok Hospital Hat Yai Bangkok Hospital Phuket Bangkok Hospital Samui Bangkok Hospital Surat</p>	

Privilege Details

Privilege	Details
Annual vaccines (Influenza / Diphtheria, Tetanus, Pertussis / Measles, Mumps, Rubella)	<p>Select one type:</p> <p>Annual Influenza Vaccine: It is a once-a-year vaccination to protect against seasonal influenza. It helps reduce the risk of illness and complications, and it is recommended to get vaccinated before the influenza season begins.</p> <p>Diphtheria, Tetanus, and Pertussis Vaccine: This vaccine protects against all three of the said diseases, particularly in adults, since immunity from childhood vaccinations may wane over time, and particularly in those who are in close contact with infants, pregnant women, and medical personnel.</p> <p>Measles, Mumps, and Rubella (MMR) Vaccine: This vaccine protects adults against measles, mumps, and rubella, and it is recommended for those who have not been vaccinated or have ever had these diseases, especially if they are travelling or working in high-risk environments.</p>
Service Provider	
<p>17 Bangkok Hospitals and 1 Paolo Hospital</p> <p>Bangkok Metropolitan Region and Central Region</p> <p>Bangkok Hospital Sun Wichai Bangkok Hospital Phetchaburi Paolo Hospital Phrapradaeng</p> <p>Northern Region</p> <p>Bangkok Hospital Chiang Mai Bangkok Hospital Phitsanulok Bangkok Hospital Chiang Rai</p> <p>Northeastern Region</p> <p>Bangkok Hospital Khon Kaen Bangkok Hospital Pakchong Bangkok Hospital Ratchasima</p> <p>Eastern Region</p> <p>Bangkok Hospital Chanthaburi Bangkok Hospital Pattaya Bangkok Hospital Rayong Bangkok Hospital Trat</p> <p>Southern Region</p> <p>Bangkok Hospital Hat Yai Bangkok Hospital Phuket Bangkok Hospital Samui Bangkok Hospital Surat</p>	

Privilege Details

Privilege	Details
Initial screening for dental problems or visual impairment, or hearing impairment	Select one type: Initial screening for dental problems or visual impairment, or hearing impairment. Those undergoing the assessment will receive a risk assessment that may indicate underlying physical illnesses or chronic conditions.
Service Provider	
<p>17 Bangkok Hospitals and 1 Paolo Hospital</p> <p>Bangkok Metropolitan Region and Central Region</p> <p>Bangkok Hospital Sun Wichai Bangkok Hospital Phetchaburi Paolo Hospital Phrapradaeng</p> <p>Northern Region</p> <p>Bangkok Hospital Chiang Mai Bangkok Hospital Phitsanulok Bangkok Hospital Chiang Rai</p> <p>Northeastern Region</p> <p>Bangkok Hospital Khon Kaen Bangkok Hospital Pakchong Bangkok Hospital Ratchasima</p> <p>Eastern Region</p> <p>Bangkok Hospital Chanthaburi Bangkok Hospital Pattaya Bangkok Hospital Rayong Bangkok Hospital Trat</p> <p>Southern Region</p> <p>Bangkok Hospital Hat Yai Bangkok Hospital Phuket Bangkok Hospital Samui Bangkok Hospital Surat</p>	

Privilege Details

Long

Privilege	Details
Hyperbaric oxygen therapy	Hyperbaric oxygen therapy is a treatment that involves breathing pure oxygen in a high-pressure chamber to increase the amount of oxygen delivered to the body's tissues, helping to promote wound healing and prevent infections.
Service Provider	
Yanhee International Hospital or Gowoonmom Clinic	

Privilege	Details
2-hour in-home massage service	2-hour in-home massage service is to provide members with a quality and relaxing massage experience. Certified therapists from the Ministry of Public Health will bring the necessary massage equipment to the member's home.
Service Provider	
RLAX in 5 Regions such as Bangkok Metropolis, Chiang Mai, Phuket, Pattaya and Hua Hin	
Remark	
<p>Member can choose only 1 massage program according to the available options which include: Thai oil line massage, children's massage, health foot massage, aromatherapy oil massage, traditional Thai massage, therapeutic line massage, head, back, shoulder, and foot massage, office syndrome relief massage, or facial and head acupressure massage.</p> <p>If a member wishes to extend the massage duration on the day of service, the member will be responsible for the additional cost and must pay the excess fee directly to the service provider.</p> <p>The service area is subject to the conditions determined by the provider. Please check your area with the personal assistant service.</p>	

Privilege Details

Privilege	Details
Massage therapy to relax the body and mind	Therapeutic massage for relaxation of the body and mind, by stimulating the muscles and various systems to improve their function.
Service Provider	
Let's Relax Spa for 51 Branches Nationwide	
1. Let's Relax Spa - Anoma Grand Hotel Bangkok 2. Let's Relax Spa - Carlton Hotel Bangkok 3. Let's Relax Spa - Central Embassy 4. Let's Relax Spa - Central World 5. Let's Relax Spa - Ekkamai 6. Let's Relax Spa - Ginza Thonglor (Nikko Hotel) 7. Let's Relax Spa - I'm Chinatown 8. Let's Relax Spa - Mahanakhon Cube 9. Let's Relax Spa - Mandarin Hotel Samyan 10. Let's Relax Spa - MBK Center 11. Let's Relax Spa - Novotel Bangkok Platinum Pratunam 12. Let's Relax Spa - Phyathai 13. Let's Relax Spa - Ploenchit 14. Let's Relax Spa - Siam Square One 15. Let's Relax Spa - Suan Phlu 16. Let's Relax Spa - Sukhumvit 31 17. Let's Relax Spa - Sukhumvit 39 18. Let's Relax Spa - Terminal 21 Asoke 19. Let's Relax Spa - The Allez Sukhumvit 20. Let's Relax Spa - The Berkeley Hotel Pratunam 21. Let's Relax Spa - The Market 22. Let's Relax Spa - The Street 23. Let's Relax Spa - Thong Lor 24. Let's Relax Spa - Terminal 21 Rama 3 25. Let's Relax Spa - Samyan Mitrtown 26. Let's Relax Spa - Queen Sirikit National Convention Center	
27. Let's Relax Spa - Bangkok Ibis Style Ratchada 28. Let's Relax Spa - Radisson Blu Plaza Hotel 29. Let's Relax Spa - Silom Edge 30. Let's Relax Spa - Grande Centre Point Hotel Surawong Bangkok 31. Let's Relax Spa - Courtyard by Marriott Bangkok Suvarnabhumi Airport 32. Let's Relax Spa - Chiang Mai Pavillion 33. Let's Relax Spa - Chiang Mai Thapae 34. Let's Relax Spa - Chiang Mai One Nimman 35. Let's Relax Spa - Hua Hin 100 36. Let's Relax Spa - Hua Hin Market Village 37. Let's Relax Spa - Pattaya Beach Front 38. Let's Relax Spa - Mövenpick Siam Hotel Na Jomtien 39. Let's Relax Spa - North Pattaya 40. Let's Relax Spa - Terminal 21 Grande Centre Point 41. Let's Relax Spa - Veranda Pattaya 42. Let's Relax Spa - Onsen & Spa Pattaya 43. Let's Relax Spa - Wakeup Hotel, Krabi 44. Let's Relax Spa - Phuket Beyond Patong 45. Let's Relax Spa - Boat Lagoon Phuket 46. Let's Relax Spa - Phuket Karon 47. Let's Relax Spa - Phuket Laguna Porto de Phuket 48. Let's Relax Spa - Phuket, Second Patong Street 49. Let's Relax Spa - Phuket, Third Patong Street 50. Let's Relax Spa - The SIS Kata, Phuket 51. Let's Relax Spa - Rua Rasada Hotel Trang	

Privilege Details

Remark
<ul style="list-style-type: none">• The member can select only one massage program from the optional programs as follows:<ol style="list-style-type: none">1. Back and shoulder massage (60 minutes)2. Foot massage (60 minutes)3. Traditional Thai massage (120 minutes)4. Traditional Thai massage with warm herbal compress (120 minutes)5. Four-hand Thai massage (60 minutes)6. Aromatherapy oil massage (60 minutes)7. Body scrub (60 minutes)8. Body wrap (60 minutes)9. Cream package treatment (90 minutes)• The massage period aligns with the programs that the member selects for service usage. If the member wishes to extend the massage duration on the service usage date, the member shall be solely responsible for additional charges by directly paying the excess service fee to the service provider.

Privilege Details

Privilege	Details
Acupuncture	Acupuncture performed by specialists in traditional Chinese medicine helps balance the body, release heat, and enhance blood circulation. It also provides moisture and essential nutrients. The member can select to receive only one type of service, such as acupuncture for pain relief or acupuncture for beauty purposes.
Service Provider	
TRIA - Medical Wellness Center Bangkok	
Remark	
<ul style="list-style-type: none"> Acupuncture procedures are performed according to the doctor's diagnosis. This service excludes the doctor fee of 760 Baht per 1 doctor. The member shall be solely responsible for the incurred doctor fee. 	

Privilege	Details
Ultrasound therapy (Office Syndrome Therapy)	Ultrasound therapy involves the use of deep heat generated by sound waves emitted from the device, penetrating the skin, muscles, and tendons. This helps accelerate the healing process, relax muscles and tissues through the increase in blood circulation, and elimination of waste matter causing inflammation and pain, and soften scar tissues.
Service Provider	
16 Branches of Rebalance <ol style="list-style-type: none"> 1. Rebalance - The Street Ratchada (Saha Clinic) Branch 2. Rebalance - CDC Branch 3. Rebalance - G Tower Branch 4. Rebalance - The Bright Rama 2 Branch 5. Rebalance - Market Place Rangsit Branch 6. Rebalance - Pradiphat Branch 7. Rebalance - Amorini Siam Park 8. Rebalance - The Phyll Sukhumvit 54 9. Rebalance - T59 Westgate Branch 10. Rebalance - Cascade (Bang Na-Trat) Branch 11. Rebalance - The Mall Lifestore Thapra 12. Rebalance - Ratchayothin (Saha Clinic) Branch 13. Rebalance - Seacon Square Srinakarin Branch 14. Rebalance - Ratchaphruek Branch 15. Rebalance - Chon Buri Branch 16. Rebalance - Robinson Lifestore Chachoengsao (Saha Clinic) Branch 	

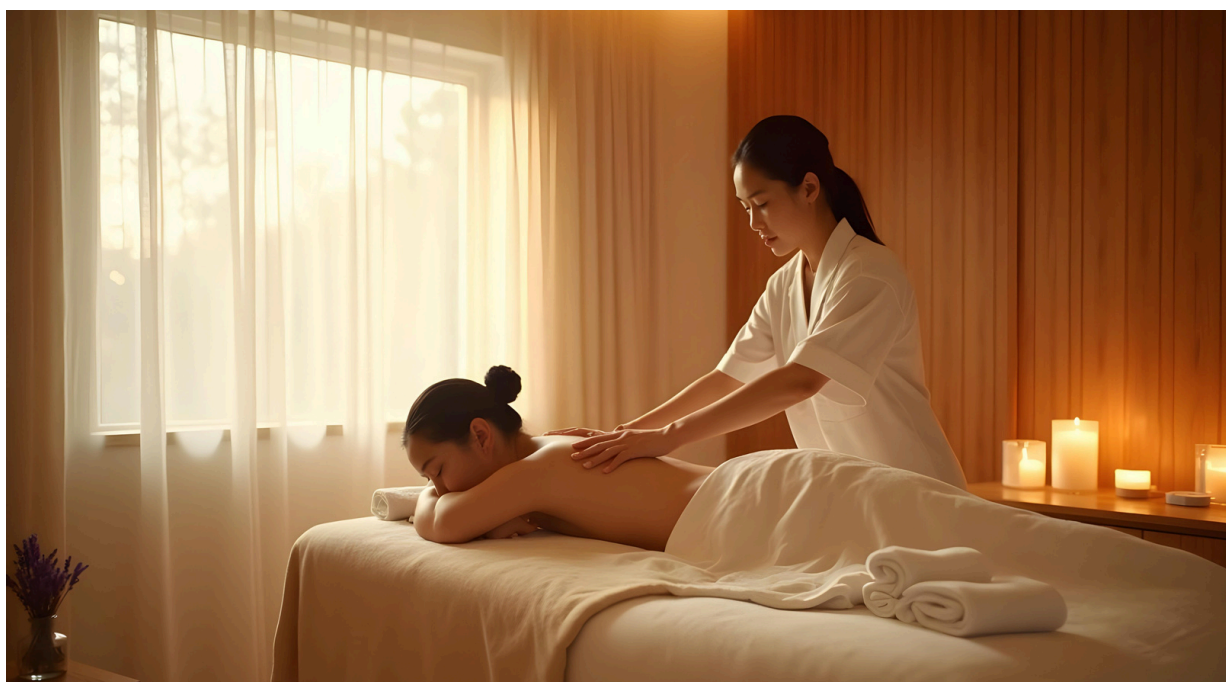
Privilege Details

Privilege	Details
Cryotherapy	Cryotherapy is an innovative treatment that applies exposure to low temperatures to -110°C to stimulate blood circulation and enhance calorie-burning efficiency. It also helps improve physical wellness and beauty. The member can select only one program from the following optional programs, such as Cryo Body, Cryo Localized, Cryo Glow Facial, Cryo Leg Compression, or Cryo Cupping.
Service Provider	
Cryo Thailand - Thonglor 11 Branch, Bangkok Cryo Thailand - Mahanakhon Cube Branch, Bangkok Cryo Thailand - Gaysorn Village Branch, Bangkok Cryo Thailand - Singha Complex Branch, Bangkok	

Privilege	Details
Liver detoxification	Liver detoxification through the intravenous infusion method is a therapy designed to support liver function by delivering vitamins, minerals, amino acids, and antioxidants directly into the bloodstream. This method rapidly enhances nutrient absorption efficiency by bypassing the digestive system.
Service Provider	
Misskawan Clinic at The Sukhothai Hotel Bangkok	

Privilege Details

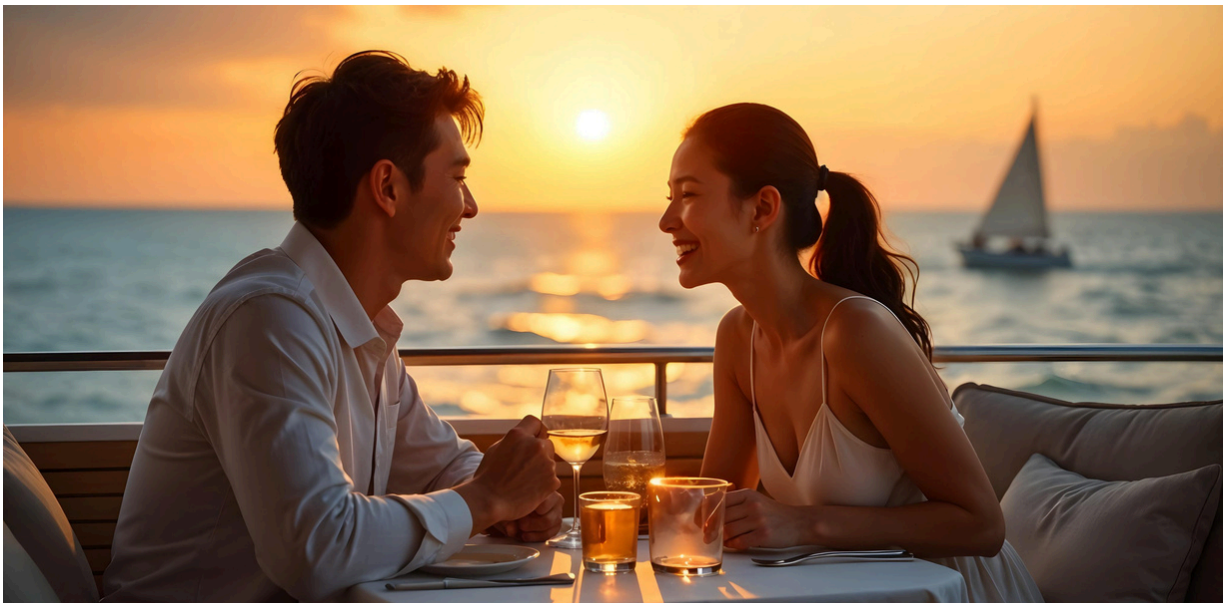
Privilege	Details
Head spa massage	Head spa massage is a holistic wellness that helps create balance between the body and mind through head massage, focusing on relieving fatigue, promoting scalp health, and enhancing the beauty of the hair.
Service Provider	
Head Onzen Bangkok	
Remark	
<ul style="list-style-type: none"> The member can select only one massage program from the optional programs, such as: <ol style="list-style-type: none"> Refresh Program (60 minutes) Relax Program (60 minutes) This service covers a 60-minute massage only, excluding the use of additional accessories. If the member wishes to extend message duration or add massage accessories at the service usage date, the member shall be solely responsible for additional charges and pay any excess charges directly to the service provider. 	



Privilege Details

Love

Privilege	Details
Immune-boosting vitamin injection	Intravenous vitamin therapy is a method to boost the immune system. The high-concentration vitamin C is the main ingredient, combined with various kinds of amino acids. This therapy helps stimulate and improve the function efficiency of white blood cells, which play a crucial role in the immune system.
Service Provider	
Gowoonmon Medical Clinic Bangkok Misskawan Clinic at The Sukhothai Hotel Bangkok	
Remark	
<ul style="list-style-type: none">The member can select only one course from the optional courses, such as:<ol style="list-style-type: none">Gowoonmom Medical Clinic: Taurine IV Drip Course, Vitamin D3 Injection Course, Antioxidant IV Therapy Course, Vitamin Mix Booster IV Therapy Course.Misskawan Clinic at The Sukhothai Hotel Bangkok: Vitamin C Course, Myer's Cocktails Course, SMOF Course (Anti-aging) Course.	



Privilege Details

Privilege	Details
Iontophoresis for vitamin-enriched facial care	Facial treatment using the micro-needling method combined with nutrients, including vitamins and minerals essential for skin rejuvenation. This treatment helps make the skin smooth and radiant by removing old and damaged skin cells, reducing excess oil, and stimulating the regeneration of new skin cells in the upper layer. It also helps fade scars.
Service Provider	
43 Branches of Apex Nationwide	
<ol style="list-style-type: none"> 1. Apex - 101 True Digital Park Branch 2. Apex - Amarin Plaza Branch 3. Apex - Central Plaza Bangna Branch 4. Apex - Central Festival Eastville Branch 5. Apex - The Crystal Branch 6. Apex - Central Plaza Westgate Branch 7. Apex Hair Center Bangkok 8. Apex - EmQuartier Branch 9. Apex - Lasalle Branch 10. Apex - Central Plaza Ladprao Branch 11. Apex - The Mercury Ville at Chidlom Branch 12. Apex - Central Plaza Pinklao Branch, 3rd Floor 13. Apex - Central Plaza Pinklao Branch, 11th Floor 14. Apex - Ploenchit Branch 15. Apex - Siam Paragon Branch 16. Apex - Central Plaza Rama 2 Branch 17. Apex - Ramintra 97 Branch 18. Apex - Central Plaza Rama 9 Branch 19. Apex - Silom Complex Branch 20. Apex - Sindhorn Village (Lang Suan) Branch 21. Apex - Seacon Square Branch 22. Apex - Thonglor 8 Branch 23. Apex - The Mall Lifestore Ngamwongwan Branch 24. Apex - Samyan Mitrtown Branch 25. Apex - Central Plaza Rama 3 Branch 26. Apex - Terminal 21 Rama 3 Branch, 3rd Floor 27. Apex - Siam Square One Branch 28. Apex - Emporium Branch 29. Apex - Nana Branch 30. Apex - Asoke Towers Branch 31. Apex - Central Festival Chiang Mai Branch 32. Apex - Central Plaza Chiangmai Airport Branch 33. Apex - Central Plaza Korat Branch 34. Apex - Central Plaza Chonburi Branch 35. Apex - Pattaya Branch 36. Apex - Crystal Ratchapruek Branch 37. Apex - Future Park Branch 38. Apex - Market Village Hua Hin Branch 39. Apex - Central Phuket Floresta Branch 40. Apex - Phuket Branch 41. Apex - Mega Bangna Branch 42. Apex - Central Plaza Ayutthaya Branch 43. Apex - Udon Thani Branch 	

Privilege Details

Laugh

Privilege	Details
Domestic airport transfer services	<p>Domestic airport transfer services are provided using a Mercedes-Benz E-Class, or BMW 5 Series, or an equivalent standard vehicle. The services cover a maximum distance of 50 kilometers only. Any additional charges incurred beyond the specified distance are the sole responsibility of the member for any charge differences that may arise. This privilege is valid for one-time use per one-way trip only.</p> <p>These services cover a maximum of 2 passengers only. If the member wishes to increase the number of passengers or upgrade the type to a higher standard vehicle, the member shall be solely responsible for any charge differences that may arise.</p>

Privilege	Details
International airport transfer services	<p>International airport transfer services are provided using business-class vehicles, such as Toyota Alphard or Mercedes-Benz Vito, or an equivalent standard vehicle. The services cover expenses up to a maximum of 5,000 Baht. Any charges exceeding this specified limit shall be the sole responsibility of the member for any charge differences that may arise. This privilege is valid for one-time use per one-way trip only.</p>

Privilege Details

Privilege	Details
Access to global airport lounges for 2 persons	Access to over 1,300 airport lounges across more than 800 global airports is available for use by two persons. This exclusive lounge is fully equipped with amenities, such as food and beverage, workspace, wireless internet, newspaper, magazine, and other amenities, to offer convenience and relaxation to passengers before travelling.
Service Provider	
Dragon Pass	
Remark	
<ul style="list-style-type: none"> • This privilege covers up to 2 passengers only. • Any charges beyond the designated privileges shall be the sole responsibility of the member. • Check the list of airports where the exclusive lounge service privilege can be exercised at http://en.dragonpass.com.on/airports. 	



Privilege Details

Privilege	Details
Fast-track and buggy service at Suvarnabhumi Airport	Fast-track and buggy service for a maximum of 2 arriving passengers is provided to facilitate the passengers by helping to reduce processing time and enhance mobility within the Airport. This service is suitable for passengers with physical limitations, special needs, or those who simply prefer a faster and smoother transit through various points within the Airport to ensure a smooth and more comfortable travel. This service is available only at Suvarnabhumi Airport.
Service Provider	
Arrival Terminal, Suvarnabhumi Airport	
Remark	
<ul style="list-style-type: none"> This service is for a maximum of 2 passengers only. This service is available for arriving passengers at Suvarnabhumi Airport only. The service usage procedures are as follows: <ol style="list-style-type: none"> A name sign and buggy cart will be waiting to receive the passenger at the arrival gate. Assistance is provided in preparing documents to pass a smooth process through the fast-track lane. Assistance is provided in collecting baggage at the arrival terminal. The passenger is escorted to the designated meeting point, and the service process is completed. <ul style="list-style-type: none"> Infants under 2 years of age are free of charge. Please provide the passenger's contact information (Telephone Number, WhatsApp, Line). The passenger must have a valid visa from his/her home country (if the passenger does not have a visa, the Company reserves the right to refuse the service or charge an additional fee before proceeding with the following procedure). The member shall reserve at least 3 business days in advance. The availability of buggy usage is subject to the availability of service on that day of service. 	

Privilege	Details
Afternoon tea set for 2 at a 5-star hotel	Enjoy an exclusive afternoon tea experience for up to 2 guests at a specially selected 5-star hotel. The member may select one hotel from the total of 10 optional hotels.
Service Provider	
<ol style="list-style-type: none"> Sindhorn Kempinski Hotel Bangkok The St. Regis Bangkok Hotel The Peninsula Bangkok Hotel Kimpton Maa-Lai Bangkok Hotel Marasca Khao Yai Hotel Banyan Tree Phuket Hotel Andaz Pattaya Hotel InterContinental Hua Hin Resort (Blue Port Side) InterContinental Koh Samui Resort InterContinental Chiang Mai The Maeping Hotel 	

Exclusive for All Tiers

List of Privileges	Details
Special discount for a 3-day, 2-night stay at THANN Wellness Destination	The member can enjoy a special discount on health packages participating in the program, when staying for 3 days, 2 nights at THANN Wellness Destination.
Personal assistant service	A highly skilled and experienced personal assistant is available to provide smooth guidance and support in both Thai and English to facilitate the member with health services and lifestyle activities both domestically and internationally. With no usage restrictions, the highest level of service is committed to meeting the needs of the member.
Exclusive privileges from premium restaurants	Enjoy exclusive privileges at the selected fine dining restaurants when making a reservation through the personal assistant service. Those privileges include a complimentary welcome drink or special discount, subject to the terms of those participating restaurants. Nevertheless, the service usage is available only at restaurants participating in the program. For more information, please contact the personal assistant service.
Exclusive privileges at 5-star hotels	<p>Enjoy additional privileges at the selected 5-star hotels when booking through the personal assistant service, such as:</p> <ul style="list-style-type: none"> • Room upgrade upon check-in, subject to room availability • Complimentary breakfast for 2 guests per room • Credit in the value of 100 USD or equivalent to local currency for use of services inside the hotel during stay • Early check-in and late check-out are subject to room availability. • Free Wi-Fi • Hotels participating in the program • InterContinental Bangkok Sukhumvit Hotel • Kimpton Maa-Lai Bangkok Hotel • InterContinental Koh Samui Resort • InterContinental Hua Hin Resort • InterContinental Pattaya Resort • InterContinental Phuket Resort • Kimpton Kitalay Samui Hotel • InterContinental Koh Samui Resort • Six Senses Yao Noi Hotel Phang Nga • InterContinental Chiang Mai The Maeping Hotel <p>The enjoyed privileges align with the terms of those hotels.</p>

Service Terms and Conditions

1. All medical services, including medical examinations, vaccinations, and disease screenings, are subject to the availability of personnel and equipment at each medical facility. Services may be adjusted or cancelled as deemed appropriate without prior notice.
2. Examinations requiring specialized instruments are only available at facilities equipped with such instruments. Please confirm details with your personal assistant before receiving the service.
3. All medical examination services are provided according to the respective hospital or service provider's policies. The Company disclaims any liability for damages resulting from the use of these services.
4. Details and conditions of health services may vary depending on the membership status granted under the program.
5. The Company reserves the right to change the list of annual medical examinations, specialized screenings, as well as privileges and the list of network medical facilities, without prior notice.
6. The Company reserves the right to amend or cancel services, program details, and privileges as deemed appropriate without prior notice.
7. The Company shall not be liable for damages or impacts arising from the use of medical services. Service users should consult doctors or specialists before receiving any services.
8. If services outside the package are used, or additional services are required, the service user shall be responsible for any additional costs.
9. All services defined by the Company may be subject to change without prior notice.
10. Please confirm details of package services, including discounts and promotions, with the staff before deciding to use the services.
11. For more information on conditions and service exclusions, please contact your personal assistant via Tel. 02-614-3678 or e-mail Chubb_Zenith@aspirelifestyles.com between 07:00–20:00 hrs., Monday to Friday (excluding Saturdays, Sundays, and public holidays).

Because every experience you have
matters to us.

Chubb Life Thailand

Caring every aspects of living

