

Does Chase Travel Offer Travel Insurance? (Complete 2025 Guide)

Contact Customer Service: 1-855-628-4230

Travel comes with unpredictable challenges—flight delays, cancellations, lost baggage, medical emergencies, or interruptions that can cost travelers hundreds or even thousands of dollars. For Chase cardholders and customers booking through Chase Travel, one of the most common questions is:

“Does Chase Travel offer travel insurance?”

The short answer is yes, but with important details. Chase Travel does not provide insurance itself; however, eligible Chase credit cards include built-in travel protections that automatically apply when you use the card (or redeem Ultimate Rewards points) for travel bookings.

This guide explains everything you need to know about Chase Travel insurance, coverage types, benefit limits, eligibility rules, FAQs, and more.

Does Chase Travel Offer Travel Insurance?

Chase Travel, the online booking platform for Chase cardholders, does not directly provide insurance. Instead, travel insurance benefits are included with select Chase credit cards through the card’s insurance provider.

When you book travel through the Chase Travel portal—or use your Chase card to pay for travel—you may automatically receive travel protection benefits such as:

- Trip delay reimbursement
- Trip cancellation & interruption coverage
- Baggage delay coverage
- Lost luggage reimbursement
- Travel accident insurance
- Emergency medical evacuation (on select cards)
- Rental car collision damage waiver

Which Chase Cards Offer Travel Insurance?

Chase Sapphire Preferred

- Trip cancellation/interruption
- Trip delay reimbursement

- Baggage delay/loss

- Rental car CDW

Chase Sapphire Reserve

- Premium tier travel protections
- Emergency evacuation
- Trip delay after 6 hours
- Higher reimbursement limits

Ink Business Preferred

- Trip cancellation/interruption
- Rental car coverage

Co-Branded Cards (varies)

Examples:

- United Explorer Card
- Southwest Rapid Rewards Priority
- Marriott Bonvoy Boundless

What Does Chase Travel Insurance Cover?

1. Trip Cancellation Insurance

Reimburses prepaid, non-refundable expenses if you must cancel due to a covered reason (illness, weather, hospitalization, etc.).

2. Trip Interruption Insurance

Covers unused travel arrangements and emergency transportation if your trip is cut short.

3. Trip Delay Reimbursement

Covers hotel, meals, and essentials if your trip is delayed 6–12 hours depending on card.

4. Baggage Delay Coverage

Reimburses clothing and toiletries if checked bags are delayed over 6 hours.

5. Lost Luggage Reimbursement

Pays for lost or damaged bags.

6. Rental Car Collision Damage Waiver

Primary coverage for theft, damage, and collision.

7. Travel Accident Insurance

Coverage for serious accidents during the trip.

8. Emergency Medical & Evacuation Coverage

Offered on premium cards like Sapphire Reserve.

How to Use Chase Travel Insurance

To activate coverage:

- Pay with your eligible Chase card OR
- Redeem Ultimate Rewards points

To file a claim:

- Submit receipts
- Provide proof of delay/cancellation
- Provide airline or medical documentation
- File within required deadlines

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Is Travel Insurance Automatically Included?

Yes—coverage is automatic if your card includes travel protections.

Benefits of Booking Through Chase Travel

- Consolidated booking & protection
- Automatic coverage
- Strong reimbursement limits
- Primary car rental coverage
- Fast processing

FAQs About Chase Travel Insurance

1. Does Chase Travel offer insurance?

No—coverage comes from the credit card.

2. Do I get coverage if I book with points?

Yes.

3. Are all cards covered?

No—benefits vary.

4. Is weather covered?

Yes, severe weather is usually covered.

5. Does it include medical coverage?

Only premium cards include evacuation or medical assistance.

6. Booking support phone?

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Final Thoughts

Chase Travel does not sell its own travel insurance, but eligible Chase credit cards come with strong built-in protections. When you book with your Chase card or points, you may receive automatic coverage for delays, cancellations, lost baggage, rental cars, and more.

For questions or support, call 1855-628-4230.