

Chapka travel health insurance: promo code -5% to -15% +  
our opinion



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By Floriane

The question of **travel insurance** quickly arises when planning a **vacation** or **along trip lasting** from a few months to a few years. So what can we use abroad to replace the **social security** and **mutual insurance** that cover our healthcare in France?

We had to immerse ourselves in this subject before our **world tour**. To be honest, it wasn't the most exciting part of the preparation. However, comparing the **different offers** and reading real **user reviews** helps you understand what each contract really covers.

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Rather than listing all existing insurance policies, which other blogs do very well, here we share our **opinion** and **feedback**. We first signed up with Chapka in 2016 for our round-the-world trip, then again in 2022 and again in 2024 for our long motorhome trips in Europe, this time with our family.

Below you'll find the situations in which we used our insurance on these **two trips**, how straightforward the procedures were and how the reimbursements went.

→ **Bargain alert: we have negotiated a 5% discount code for our readers on the following contracts:**

[Take advantage of a 5% discount on Chapka Cap Assistance insurance 24h/24](#)

(medical coverage, teleconsultation, repatriation assistance...)

[Benefit from a 5% discount on the CAP Cancellation contract](#)

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(in the event of Covid-19, illness, pregnancy, professional reasons, etc.).

[Benefit from a 5% discount on the Cap working holiday \(PVT\) contract](#)

[Benefit from a 5% discount on the CAP Student offer](#)

(for internships and studies abroad).

### **Easily activate your 5% :**

- Click on the link of the chosen offer
- Open the “Quotation / ...” tab
- Check that the words *“Your 5% discount will be automatically taken into account when calculating your quote”* appear .

*A 15% discount is automatically applied for families of 3 or more.*

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## Why is it advisable to purchase travel insurance?

Mainly to **effectively protect** your **medical expenses** during a vacation or longer stay. Of course, you hope you'll never need it, but a health problem can happen quickly when you're on the move.

You may be wondering what kinds of unforeseen events can occur on your trip: falling off a scooter in Asia, altitude-related problems in South America, animal bites, infections (including Covid-19)...**Bank card insurance** may seem sufficient, but its **coverage is often limited**.

In addition, some countries now require **travel insurance that includes Covid fees**. Your bank may be able to provide a suitable certificate, but be sure to check that it includes **COVID 19**. If this is not the case, dedicated **travel health insurance** is essential.

### Am I covered with my credit card?

A bank card generally includes **travel insurance** and **repatriation assistance** valid for **90 days** - check with your bank, as conditions vary.

However, our research has shown that a **standard bank card** offers **low coverage limits** and does not cover all activities. For example, we went **scuba diving** in Thailand without knowing that this sport was not covered. What's more, a deductible is often charged for medical check-ups.

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Another important point: credit card insurance does not always cover the cost of Covid-19 contamination while traveling, so you should be aware of this before you leave.

To avoid any unpleasant surprises, we advise you to take out additional travel insurance, even for a short stay. Chapka Cap Assistance 24h/24, for example, is suitable for a **trip of less than 3 months**.

For a trip **lasting more than 3 months** (round-the-world trip, European road trip, Working Holiday...), bank cover becomes even less clear. In our case, our **VISA** and **Mastercard** cards only covered the 90 days if we had a **return ticket** within that period, which was not our situation.

So for both our trips, we chose to subscribe to the [Cap Aventure](#) package from the outset, for peace of mind.

## How to choose your insurance ?

For us, traveling with the **right insurance** for our [backpacking around the world](#) and our **tour of Europe** in a camper van was a matter of course, all the more so as for our second major trip, we were accompanied by our one-and-a-half-year-old **baby**.

We wanted to consult a doctor at the slightest concern without wondering whether it was covered or not, and that's precisely what we did on several occasions.

After comparing several **insurance offers** and reading numerous feedbacks on travel blogs, we found that the cover offered is often similar. Rates generally depend on :

- The level of guarantees included
- Age of travellers and number of insured persons
- Geographic coverage (Europe, USA/Canada, rest of the world)

## Why did we choose Chapka?

After comparing Chapka, AVI and April, we opted for the [Cap Aventure](#) package offered by **Chapka Assurance**. In our opinion, this is the offer with the best price/guarantee ratio.

Paris-based **Chapka** has specialized in travel insurance since 2002. The company is highly appreciated by **long-haul travellers**, as confirmed by the many **positive reviews**. Reimbursements are processed once supporting documents have been sent, and both the customer area and the application are quick and easy to use.

The insurance is **100% online**, a real plus when traveling for long periods. The contracts are clear, and Chapka offers packages to suit all types of traveler: vacation, round-the-world, PVT, expatriation... We describe these offers in more detail below.

Recently, **teleconsultation** has been included in several formulas. This is rarely offered by other insurers, and for us it was particularly reassuring when traveling with a baby.

## Chapka Travel Insurance + Promo Code

### Vacations or short trips (less than 3 months)

- [Cap Assistance 24h/24](#): assistance and repatriation for all **trips of less than 3 months - (5% discount via this link)**
- [Cap Annulation](#): cancellation insurance, particularly in the event of **Covid-19, illness, pregnancy, professional reasons - (5% discount via this link)**
- [Cap Schengen](#): insurance for **short stays requiring a Schengen visa**

### Around the world, PVT, studies, expatriations

- [Cap Aventure](#): the ideal formula for a **round-the-world trip or a holiday lasting more than 3 months**
- [Cap Working Holiday](#): PVT insurance for **long-term stays abroad (5% discount via this link)**
- [Cap Student](#): health insurance for **internships and studies abroad - (5% discount via this link)**

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- [Cap Tempo Expat](#): health cover for **your first year abroad**

### How to activate your 5% discount code :

- Click on the link of the chosen offer
- Open the “Quotation / ...” tab
- Check that the words “*Your 5% discount will be automatically taken into account when calculating your quote*” appear .

[Find out more and request a quote](#)

## Chapka insurance and Covid 19

The majority of contracts offered by **Chapka** now include **Covid-19 cover**. When your certificate specifies that medical expenses related to a **Covid 19** infection are covered, you are covered in the event of contamination during your trip. Expenses incurred are reimbursed on presentation of receipts.

In the case of cancellation before departure, coverage is only available if you have taken out the **Chapka Cap Cancellation** package. This option covers, among other things, an infection at Covid before the trip, an imposed quarantine period or denied boarding due to a health inspection.

[Find out more and request a Cap Annulation quote](#)

## Our insurance for long trips: Chapka Cap Aventure

As explained above, we used the [Cap Aventure](#) formula for our two long-distance trips. Here are the main guarantees included in this package designed for **long-distance** travellers and **tourdumondists**. It covers tourist stays of **over 3 months**.

- Coverage of medical expenses incurred due to illness or accident on site
- Repatriation if health condition so requires
- Compensation for lost or stolen baggage
- Civil liability abroad
- Access to a teleconsultation with a French-speaking doctor

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On our **world tour**, the cost was around **€40 per person** per month. For our [motorhome tour of Southern Europe](#), we paid around **€100 per month for three people** (2 adults + 1 baby), taking advantage of the family discount (-15%). Rates depend on the total duration of the contract.

[Request a free Cap Aventure quote \(trip + 3 months\)](#)

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## **Our opinion and feedback**

Below, we detail the **real-life situations** in which we had to consult a doctor abroad and involve our insurance. Unsurprisingly, our experience with **Chapka** has been positive, including during our [4-month road trip in Scandinavia](#).

We won't go into the medical details, but it does illustrate that a long trip, even when you're in great shape, can have its share of unforeseen events. Here are four concrete examples, and our **opinion** on how to deal with them.

#### Notice 1 : Toothache in Laos

A really uncomfortable situation, especially far from home. A consultation with a French dentist in Laos quickly resolved the problem. After sending in the medical questionnaire and invoice, the reimbursement – around €100 – was approved without complications.

#### Notice 2 : Mycosis on the hands in Burma

It was a problem we hadn't expected at all. We consulted a doctor in Yangon, then started treatment on site to prevent the situation from worsening. Here too, Chapka reimbursed the costs (around €30) once we had received the necessary documents.

#### Notice 3: Teleconsultation Service

We have used this free option twice for our daughter. Once to get a prescription quickly, and again to be referred to the emergency room. We were in **southern Italy**, in Puglia, at the time, and the reception at the pediatric emergency room was excellent. No charges were incurred.

We recommend that you install the **Doctor Please!** application as soon as you take out your contract. As a reminder, a standard teleconsultation in France costs around €22, so there's a real benefit to having an unlimited service included in your policy.

#### Opinion 4 : Consultation with a gynecologist in Greece

With a little more experience, we had the form pre-filled and asked for a compliant invoice. The declaration via the application was simple and the refund (around €40) arrived very quickly.

Our daughter slept everywhere, even with a fever of 40°C...

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## How do I get my money back from Chapka?

To make it easier for you to receive treatment, please have your doctor complete the form available online. We recommend that you print out several forms before departure. Then, within **5 days** of the consultation, send the file via the customer area, together with all the necessary supporting documents. Everything is done online, which really simplifies the process. In the event of prolonged hospitalization, contact Chapka directly for specific follow-up.

This may not be the most “wow” article on the blog, but it’s an important topic to anticipate before a big trip. We hope you find our feedback useful. Always take the time to read your contract to find out exactly what is and isn’t covered.

[Find out more and request a quote](#)

You can also share your **opinion about Chapka** or other travel insurances. And if

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you have any questions, leave them here or on [Instagram](#). We always answer them with care.

Donnez une note à cet article :  
0 avis (0/5)

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