HOW TO CHOOSE THE RIGHT TRAVEL INSURANCE AS AN INTERNATIONAL STUDENT IN FRANCE

Coverage, cost, providers... everything you need to stay protected during your studies and travels in Europe!

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RECAP:

WHAT TO REMEMBER

RECAP

No time to read everything? No worries — here's the key info you need about travel insurance in France.

1.

Why would you need travel insurance during your studies in France?

To protect yourself against unexpected events (medical expenses, repatriation, lost luggage) and to travel with peace of mind, both in France and across Europe.

2.

What does travel insurance cover?

Medical care abroad, repatriation, trip cancellation or interruption, lost or stolen luggage, civil liability...

3.

How much does it cost?

Prices vary depending on the length of your stay, the destinations included (France and/or Europe), and the level of coverage. Expect between **€30 and €60 per month** for standard cover.

4.

What are the best options for international students?

Our top recommendations are Chapka and Heymondo. If you're American, definitely check out Faye and Freely!

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TRAVEL INSURANCE: ALL YOU NEED TO KNOW

INTRODUCTION

When you're preparing for a trip, you mostly think about the fun parts: discovering a new culture, meeting people, trying the food… Not so much about the unexpected. And yet, a cancelled flight, lost luggage, or a health issue can quickly turn things upside down.

In those moments, **a good travel insurance really makes a difference.** It's *definitely* not the most exciting part to organise, but it can save you a lot of trouble! And if you plan to make the most of your studies in France to travel around Europe, then it's pretty much essential.

So, which insurance should you choose? How much does it cost? And most importantly, which cover is actually useful? Let's break it down for you!

Travel Insurance: What You Need to Know

What Excatly Is Travel Insurance?

It's coverage that protects you from unexpected problems during your time abroad — whether you're staying in France or travelling elsewhere in Europe.

Basically, it helps cover costs and provides support if something goes wrong: unexpected medical expenses, emergency return home, lost luggage... You can even add optional coverage depending on your needs.

What Does Travel Insurance Cover?

Most travel insurance plans include:

- Emergency medical expenses on site (doctor's visits, hospitalisation, medication)
- Assistance and repatriation if necessary
- Compensation for lost or stolen luggage
- Refund if you have to cancel or cut short your trip
- Civil liability abroad if you accidentally cause damage to someone

How Much Does Travel Insurance Cost in France?

Prices vary based on the length of your stay, your age, the countries included, and the level of coverage. On average, expect to pay between **€30 and €60 per month**.

Take your time comparing offers. Some plans may look cheap at first glance but offer very limited coverage. A slightly more expensive plan could give you way better protection.

Is Travel Insurance Mandatory to Study in France?

No, travel insurance isn't mandatory, but it's highly recommended if you plan to travel around Europe while studying in France.

Travel insurance vs health insurance: what's the difference?

Make sure you don't mix up travel insurance with health insurance!

In most cases, travel insurance only covers sudden and unexpected illnesses (like the flu, ear infections, bronchitis, urinary tract infections, appendicitis) as well as accidents such as fractures, cuts, burns, or emergency dental care.

It won't cover pre-existing conditions or preventive / comfort care: check-ups, vaccines, teeth cleaning, contraception, screenings, etc.

For those, you'll need health insurance (or a **European Health Insurance Card** – EHIC if you're from an EU country).

➤ **Want to understand how medical coverage works in France?** Check out our dedicated article on **healthcare in France.**

Best Travel Insurance Options for International Students

There's no shortage of providers out there (SafetyWing, Allianz Travel, April…), but for international students we particularly recommend **Chapka** and **Heymondo** — with a special mention for **Faye** and **Freely** if you're coming from the US.

Heymondo — Ideal for short stays (< 3 months)

- Competitive rates and plans designed for short trips or stays under three months
- Medical cover, repatriation, trip cancellation, lost/stolen luggage
- Easy-to-use mobile app to manage claims and contact assistance 24/7
- More info on their coverage: **heymondo.fr**

Chapka — Two plans depending on your nationality

Cap Academy — **For non-European students**, for stays from a minimum of one month up to a maximum of 24 months (12-month contract renewable once). Valid for studies or internships.

- 24/7 assistance and repatriation.
- Compensation for flight delays. Luggage cover up to €3,000.
- Medical expenses and hospitalisation abroad up to €150,000, plus coverage in your home country
- Emergency dental cover up to €600
- Coverage for a family member to visit if you're hospitalised for a long period and emergency return in case of a family crisis
- Note: 12-day waiting period if you take out the policy from abroad

Cap Student — **For European students**, for stays up to a maximum of 24 months. Valid for studies or internships.

- 24/7 assistance and repatriation. Luggage cover up to €2,000.
- 100% coverage for medical expenses and hospitalisation abroad
- Emergency dental care
- Coverage for a family member to visit if you're hospitalised for a long period and emergency return in case of a family crisis
- Optional cover for study interruption up to €15,000 and damage to equipment entrusted during an internship
- Note: If you were already insured with Chapka and renew without a break ▯ no waiting period. First-time subscription from abroad ▯ 12-day waiting period.

Also good to know: If your parents or friends are visiting you from outside the Schengen Area, they can take out Cap Schengen (Chapka) before travelling. This is for tourist stays under three months, covering medical emergencies and repatriation. Make sure they sign up before arriving in France.

US students: Faye and Freely

If you're American, we highly recommend checking out Faye or Freely:

- Both are aimed at US residents and have excellent online reviews (4.7/5 for Faye from over 2,000 ratings)
- Coverage tailored to the specific needs of US students abroad

Managing Your Travel Insurance Policy

What Documents Do You Need to Sign Up?

To get travel insurance as an international student, you'll usually need to provide the following documents:

- Valid ID (passport or national ID).
- Proof of enrolment or student visa.
- Travel dates and destination(s).

These documents help the insurer assess the risks and offer coverage that fits your situation.

What Should You Check Before Signing Up?

- Coverage area: France only, or all of Europe?
- 24/7 multilingual support.
- Deductibles and hidden fees.
- Coverage for high-risk activities (skiing, water sports, etc.).

What Should You Do If Something Happens or You Need to Make a Claim?

In case of a claim, follow these steps:

1. Call your insurer as soon as possible using their emergency line.
2. Gather all required documents (receipts, photos, official reports).
3. Submit your claim within the deadlines stated in your contract.

The sooner you act, the easier it will be!

How to Cancel or Update Your Policy

- **To cancel:** Send a registered letter with your contract number and reason. Check the notice period (usually 30 days).

- **To update**: If your plans change (you extend your stay or travel to other countries), contact your insurer to update your policy.

The key is to keep your contract up to date. Always inform your insurer of major changes to avoid unexpected issues.

What other types of insurance should you consider?

Alongside travel insurance, don't forget:

- **Health insurance**: As mentioned above, essential for getting your medical costs reimbursed in France.

- **Home insurance**: Mandatory to protect your student accommodation against damage (fires, water damage, etc.).

We get it — dealing with insurance isn't exactly the most exciting thing on your to-do list, but it's essential if you want to enjoy your stay in France with peace of mind!

CONCLUSION

Choosing travel insurance might not be the most thrilling part of your trip, but it's a key step to leaving worry-free. There are plenty of student-friendly options out there, and you should be able to find the right fit quite easily!

Our advice? Take the time to compare different providers before making your choice, and don't hesitate to chat with other international students — word-of-mouth is often the best way to find good recommendations.

Good luck!

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FAQ:
FREQUENTLY ASKED QUESTIONS

Frequently Asked Questions

Travel Insurance for Students – Key Questions and Answers

Does My Bank Card Already Include Travel Insurance?

Maybe — but card-based insurance (Visa, Mastercard, etc.) usually **only covers very short trips** (under 90 days), and with low limits. For longer stays or more comprehensive coverage, a dedicated travel insurance policy is the safer option.

Can I Get Travel Insurance After I've Already Arrived in France?

Yes, some providers let you sign up after arrival. But ideally, it's better to sort this out before your departure — especially for cancellation coverage, which only applies if the policy was active before you left.

Do I Need to Print My Insurance Certificate?

Yes — keep a paper copy with you when travelling, and save a digital version on your phone or cloud. It can be helpful during checks or for admin appointments.

What’s Usually Not Covered by Travel Insurance?

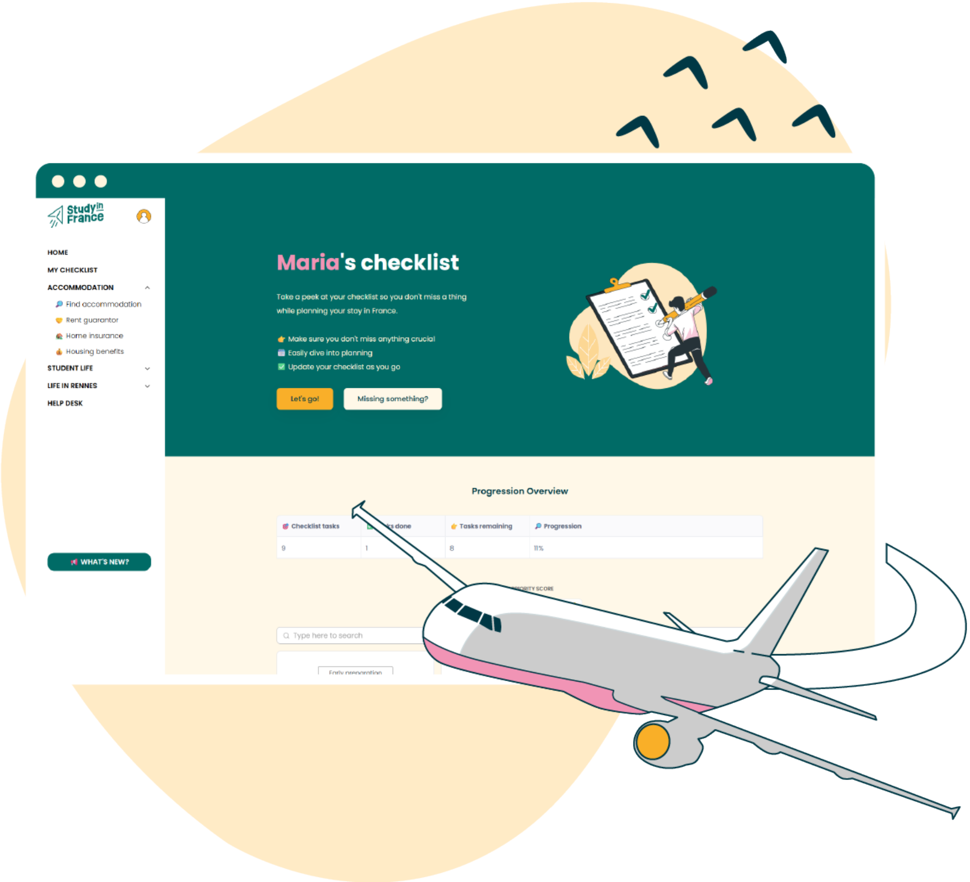
Pre-existing conditions, incidents involving alcohol or drugs, and certain high-risk sports (unless specifically included) are often excluded. Always read the terms and conditions carefully.

Can I Use the Same Insurance When Travelling Outside France?

Yes — **most student travel insurance plans cover trips to other European countries**. Just double-check the geographic area covered by your policy, especially if you’re planning to travel outside Europe

USEFUL
RESOURCES

The International Student Hub: your all-in-one app for life in France



The International Student Hub is a **free web app** that brings together everything you need to prepare for your stay in France.

Student housing search	**Scholarships & financial aids**	**Administrative procedures**	**Campus life & integration**

Pick your city, create your account, and start planning!

Check out the app

Bonus: dozens of free downloadable guides on Study in France

Alongside the International Student Hub, we've got a bunch of guides to help you prep everything on your own — from banking and health insurance to getting a SIM card and more!

Register to health insurance

All you need to know about health insurance and top-ups in France.

Priority Score ★★★★★

Reading time 10 min

Find a guarantor in France

What to do if you don't have a guarantor in France.

Priority Score ★★★★☆

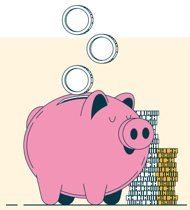
Reading time 7 min

Choose the right home insurance

Why it's mandatory, how it works, and how to choose the right one.

Priority Score ★★★★★

Reading time 6 min



Open a bank account in France

How to choose and open a bank account in France, step by step.

Priority Score ★★★★☆

Reading time 6 min

Explore all the guides

FINAL NOTE

We hope this guide helped you see things more clearly! Don't forget to join our community to stay updated and connect with other students.

Good luck with your preparations — and see you soon on **Study in France**!