

Mastering Chase Travel Cards and Ultimate Rewards**

SECTION 1: Ultimate Rewards Login, Earning, and Value

1.1: How do I log in the Chase Ultimate Rewards portal to manage points and travel.

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A: Action to take: Accessing the Ultimate Rewards

1. **Go to: ** The official Chase website, **Chase.com**.
2. **Login: ** Use your standard Chase banking credentials (Chase travel login).
3. **Navigate.** After login, go to your account summary and choose the credit card that earns Ultimate Rewards (Chase Sapphire Reserve or Chase Sapphire Preferred).
4. **Click. ** Find the **"Redeem" ** option or the **"Go to Ultimate Rewards" ** link that takes you to the rewards portal.

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Q1.2: What is the highest value action I can take with my Ultimate Rewards points?

A: Action to Take: Maximize Redemption Value

The action that will give you the greatest value is **transferring points to a Chase travel partner** (airlines or hotels) for high-value redemptions (like business or first-class flights or luxury hotel stays) at the 1:1 ratio.

1. **Check Award Space:** Before transferring, check award space by visiting the website of the partner hotel or airline (e.g., United, Southwest, or World of Hyatt).

2. **Access Transfer Menu:** Visit the Ultimate Rewards portal and click **"Transfer to Travel Partners."**

3. **Initiate Transfer:** Select your points partner and the amount to transfer (in increments of 1,000 points).

4. **Complete:** Transfers are usually instant. After you complete the points transfer, they **cannot be reclaimed** from your Chase account.

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Q1.3: How do I combine points from my other Chase cards (Freedom, Ink) to my Sapphire card for better travel value?

A: Action to Take: Pooling Points (The Chase Trifecta Strategy)

1. **Log In:** Access your **Chase Ultimate Rewards** portal (see Q1.1).

2. **Find Combine Points:** Go to the main menu to find **"Combine Points."**

3. **Select Accounts:** Specify which is the source account (e.g. Freedom Flex) and which is the target account (e.g. **Chase Sapphire Reserve**).

4. **Confirm Transfer:** Move the desired quantity of points. Once consolidated under a premium card, points can be transferred to travel partners and worth **\$1.25** (Preferred) or **\$1.5** (Reserve) when booking through the **Chase travel portal**.

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SECTION 2: Utilizing Credits and Annual Benefits

Q2.1: How do I claim the 300 Annual Travel Credit on the Chase Sapphire Reserve?

****A: Action to Take: Automatic Credit Redemption****

No specific manual action is required to claim this credit.

1. ****Purchase Travel.**** Use your ****Chase Sapphire Reserve**** card for any travel-related purchase. The definition of travel purchase by chase is wide and includes flights, hotels, ride-sharing, tolls, and parking.

2. ****Credit Applied.**** A statement credit will be automatically applied to your account by Chase—one credit for each travel-related purchase, up to the ****\$300 annual travel credit**** for the entire card member anniversary year.

3. ****Track.**** You can track your account statements online via your ****Chase travel login**** to see the applied statement credits and how much of the \$300 credit remains.

**Q2.2: What is the primary difference in rental car insurance between the Sapphire Preferred and the Sapphire Reserve?**

****A: Action to Take: Decline Rental Car CDW****

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| Card | Coverage Type | Reimbursement Limit | Action Required |

| :--- | :--- | :--- | :--- |

| ****Sapphire Preferred**** | ****Secondary**** (up to \$60,000) | Pays out to \$60,000 in secondary coverage (after your personal auto insurance pays) | ****Must decline**** the rental company's Collision Damage Waiver (CDW/LDW). |

| ****Sapphire Reserve**** | ****Primary**** (up to \$75,000) | \$75,000 Primary coverage (pays first and before your personal auto insurance) | ****Must decline**** the rental company's CD/LDW and charge the full rental cost to the card. |

****The key action is always to decline the rental agency's collision insurance to activate the Chase coverage.**** The Reserve offers the superior benefit of ****Primary Coverage****.

SECTION 3: Trip Protection and Claims Filing

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Q3.1: A Trip Delay... Under what circumstances do I qualify for Trip Delay Reimbursement, and what are the time constraints for doing so?

****A: Action to Take: Trip Delay Claim****

| Card | Delay Requirement | Benefit Limit |

| :--- | :--- | :--- |

| ****Sapphire Preferred**** | Delay of ****12 hours**** or more OR requiring an overnight stay. | Up to \$500 per ticket. |

| ****Sapphire Reserve**** | Delay of ****6 hours**** or more OR requiring an overnight stay. | Up to \$500 per ticket. |

1. ****Obtain Documentation:**** Get official documentation from the common carrier (airline, train, etc.) confirming the ****reason and duration of the delay****.

2. ****Keep Receipts:**** Receipts for all unreimbursed reasonable meals, lodging, or transportation costs.

3. ****File Claim:**** File through ****chasecardbenefits.com**** or call the Benefits Administrator (see Q4.1). You must file the claim and all documentation within ****90 days**** of the delay.

Q3.2: I had to cancel my non-refundable trip because of a covered event. How do I submit my Trip Cancellation/Interruption Insurance claim?

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****A: Actions to Take: Trip Cancellation Claim****

1. ****Cancel Immediately:**** When a covered event occurs (e.g., sudden illness, severe weather, or a death in the family), cancel the flight/hotel/tour immediately as the claims process requires proof of cancellation.

2. ****Contact Administrator:**** Please call the Chase Card Benefits Administrator to inform them of the situation and request a claim form.

3. ****Collect Required Info:**** The following items will be needed to process your claim:

- The trip itinerary in full which will prove payment through your eligible Chase card.

- Documentation to prove your reason for cancellation (e.g., death certificate, doctor's note, and official weather report).

- Proof for the non-refundable trip amount (invoices, cancellation penalties).

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4. ****Deadlines:**** The Benefit Administrator must be informed of your cancellation or interruption within ****20 days****.

**SECTION 4: Essential Customer Service Contact Points**

**Q4.1: What are the most important phone numbers for Chase Travel and Card Benefits?**

****A: Step 1: Call Customer Service Directly****

| Service Required | ****Chase Travel Dedicated Phone Number**** | Notes |

| :--- | :--- | :--- |

| ****New or Existing Booking Changes**** (Flights, Hotels and Cruises booked via the portal) | ****1-888-429-4105**** | This is the Chase ****travel customer service**** desk (which is usually Expedia). |

| ****Chase Travel Cruises**** | Bookings (Usually require phone agent) | ****1-888-429-4105**** | Ask to be connected with a Cruise Specialist. |

| ****Credit Card Account Issues**** (Billing, Lost/Stolen Card, General Card Support) | ****1-800-432-3117**** (Sapphire Preferred) | Use the number on the back of your card. |

| ****Card Benefit & Claim Insurance**** (Trip Delay, Rental Car, Lost Luggage) | ****1-800-350-1697**** | This is the direct number to the Benefits Administrator. |

****Q4.2: If I have a complex issue with a Chase Travel Portal booking, should I first call the airline or hotel or Chase Travel?****

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****A: Step 1: Call Chase Travel Support****

You should ****always call the Chase Travel Customer Service number (1-888-429-4105) first.****

When booking via the ****Chase travel portal****, Chase serves as your booking agent (Expedia). Although airline or hotel staff can assist with minor queries (such as seat assignments), complex alterations, cancellations or refunds on your booking must be processed by the agent (Chase Travel) that made the booking, as they are your appointed travel agent.

****SECTION 5: Booking Details (Flights, Hotels, Cruises)****

****Q5.1: How do I book flights and hotels via Through Chase Travel Portal?****

****A: Action to Take: Portal Booking Steps****

1. **Login:** Log into the **Chase Ultimate Rewards** portal (see Q1.1).
2. **Select Travel:** Tap on the **"Travel"** option.
3. **Search:** Fill in your target location, travel dates, and number of travelers. It is similar to major online travel agencies.
4. **Checkout & Pay:** During checkout, you will select one from the payment options available:
 - **Points:** Redeem points from your card at the enhanced value (\$1.25x for Preferred, \$1.5x for Reserve).
 - **Cash:** You can pay using your Chase card for additional points (5x or 10x depending on your card and type of booking).
 - **Points + Cash:** Use both to settle the cost.

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Q5.2: Can I book a cruise 100% online using points with the Chase Travel Portal?

A: Action to Take: Cruise Booking Protocol

1. **Search Online:** You can search for available cruises and browse options from the **Chase Travel Portal** cruise section, under the "Cruises" tab.
2. **Call to Book:** Cruise reservations made through Chase Travel necessitate a follow-up phone call to a **Chase travel specialist** to complete the booking. This is because cruise packages are multifaceted and require agent consultation to help clarify onboard credits.
3. **Confirm Details:** The agent will reconfirm the travel itinerary and any of the customer's preferences like cabin selection, and any special promotions before the transaction is completed, which can be done using a card, points, or a combination of the two.

Q5.3: Booking through the Chase Travel Portal, will I earn airline frequent flyer miles or hotel loyalty points?

Earning on Revenue Tickets

In most instances, **yes.**

This is because when a flight or hotel is booked using the **Chase travel portal** and payment is made via cash or points, the booking is regarded by the airline or hotel as a regular cash booking and not an award booking.

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Action Item: Don't forget to **input your frequent flyer number or hotel loyalty ID** when booking through Chase Travel to ensure your miles/points are captured and any relevant elite status perks are given.