

# Schengen Visa Insurance Requirements

Medical insurance for a Schengen visa must meet the following criteria:

- A minimum coverage of at least 30,000 EUR (equivalent to 35,290 USD as of August 2021).
- It should cover all member states of the Schengen Area.
- Cover any expenses which might arise in connection with repatriation for medical reasons, urgent health attention and/or emergency hospital treatment or death.

**Travel insurance companies [AXA](#) and [Europ Assistance](#) provide the mandatory insurance certificate required when applying for a Schengen visa.**

Even though travel health insurance is worth having for all travellers to Europe, not everyone is required to have it. A travel insurance policy is a mandatory requirement **only for travellers who need to apply for a Schengen visa**. This group of travellers is always required to have the needed coverage for the entire period of their stay in Europe, regardless if they go there for business, tourism, studying, holidays, or for other reasons.

Foreign travellers visiting Europe who enjoys visa-free travel to the Schengen zone can get their preferred travel insurance policy if they want to and while it is highly recommended – they are not required to.

Travel insurance plans [Schengen Plus from Europ Assistance](#) and [Europe Travel from AXA](#) not only provide the mandatory insurance certificate needed for a Schengen visa but, also offer extended coverage wherever you travel in the Schengen area or in the EU. The countries covered include the Schengen area, plus EU countries: Bulgaria, Romania, Croatia, Cyprus and Ireland.

## Travel Insurance Is a Must When Applying for a Schengen Visa

Extract from “Regulation (EC) No 810/2009 of the European Parliament and of the Council of 13 July 2009”, which entered into force on April 5 of 2010:

“... Applicants for a uniform visa for one or two entries shall prove that they are in possession of adequate and valid travel medical insurance to cover any expenses which might arise in connection with repatriation for medical reasons, urgent medical attention and/or emergency hospital treatment or death, during their stay(s) on the territory of the Member States. The insurance shall be valid throughout the territory of the Schengen Area Member States and cover the entire period of the person’s intended stay or transit. The minimum coverage shall be EUR 30,000” (...)

## Who Must Purchase Travel Health Insurance for Europe?

Anyone travelling temporarily to Europe from a country that is subject to visa requirements, be it individual visitors or group visitors, tourists, or business travellers.

The Europe travel health insurance policy can easily be purchased online from [AXA](#) or [Europ Assistance](#) at a very low cost.

## Who Provides Schengen Travel Insurance?

First and foremost, the health insurance policy that you might already possess through your employment contract might cover international medical emergency expenses, however, there are usually limitations to this what is covered. Therefore, one shall be well aware of what to expect and what not to expect when having a medical issue in Schengen territory.

Usually, travellers purchase an individual Schengen travel insurance policy for the days planned to spend in Europe at the rightful insurance provider.

Make sure the company you choose is licensed and accepted in the Schengen country you are planning to travel to.

**We recommend buying Schengen visa insurance from [AXA](#) or [Europ Assistance](#).** All these companies are accepted by European Embassies and Consulates worldwide. You can also cancel it free of charge if you present proof that your visa has been rejected.

## How Much Does Schengen Insurance Cost?

The cost of Schengen travel insurance varies from company to company. Here are the premiums from [AXA Schengen](#).

Duration of travel	<b>AXA Low Cost</b> (Schengen area only)	<b>AXA Europe Travel</b> (Extended protection, Schengen + EU countries)
up to 8 days	20 €	30 €
up to 15 days	36 €	55 €
up to 31 days	56 €	74 €
up to 45 days	65 €	103 €
up to 62 days	73 €	117 €
up to 90 days	89 €	152 €
up to 180 days	168 €	271 €
	<a href="#">Find out more</a>	<a href="#">Find out more</a>

For more information about choosing the best Schengen insurance plan for your needs, please visit the [AXA website](#) or [Europ Assistance](#).

## Travel Insurance for Seniors Travelling to Europe

If you are looking to buy travel insurance for seniors, read our article "[Travel Insurance for Senior Citizens & Pensioners Travelling to Europe](#)".

## Coronavirus & Travel Insurance Restrictions

*The World Health Organization (WHO) on March 11, 2020, declared COVID-19 a pandemic.*

## Do Schengen Visa Insurance Plans Cover COVID-19?

Yes, some Schengen insurance policies cover COVID-related illness, provided that when you travel, you respect the laws and regulations of your country's government and the World Health Organization (WHO). COVID-19 insurance covers the following:

- Health emergencies related to COVID-19, including medical treatment, medication, and hospitalization.
- PCR test (sometimes).

Expenses related to quarantine requirements, such as accommodation, are not covered.

The amount of COVID insurance coverage depends on the specific policy. For example, [AXA Schengen](#) covers your medical and repatriation costs if you fall ill with COVID-19 and "related

illnesses”, whereas [MondialCare](#) covers all medical consequences of contracting COVID-19 as well as a positive PCR test (but not a negative one).

Some insurance companies, on the other hand, do not cover any expenses related to epidemics or pandemics, including COVID-19, under any circumstances.

Whether an insurance company covers COVID will be stated in their policy features and terms and conditions, so make sure you read the fine print well.

### **What if the embassy asks for a Schengen insurance certificate with COVID protection?**

If your insurance policy includes Schengen protection, then it should state so on the certificate. If your insurance certificate does not explicitly state that you have COVID protection, you could ask your insurer to provide you with one that does.

### **Can I extend my European travel health insurance if I need to prolong my trip due to COVID-19 travel restrictions?**

If your trip in Europe is extended due to COVID travel bans, and your travel insurance is about to expire, you can purchase a new insurance policy or renew your existing one. You will, of course, have to pay an additional charge. Check with your travel insurance company regarding their rules on the extension or renewal of a policy.

### **If I need to prolong my trip due to a closure of the airport or due to official travel restrictions, can I extend my European travel health insurance?**

Each travel insurance company applies its own rules. Get in touch with their customer service/support team to know the details. It should be possible to either get a refund for your current policy or being able to extend your current travel policy.

## **Helpful Tips About Europe Visa Insurance**

As aforementioned, before purchasing another travel insurance policy for your upcoming travel to Europe make sure that the one you already have doesn't cover or alleviate any international health emergency costs.

In case your policy does cover some international medical costs carefully check the restrictions and limitations to the travel insurance policy.

If you are travelling by car in the Schengen region and cannot afford to pay crazy amounts of money in case of an unpredictable car accident – or simply you are not willing to give all that money away, you should consider purchasing combined travel insurance including health matters as well as valuable possessions.

Depending on the travel destination the risk of illness varies with the changes in the climate or the natural habitat (unfamiliar microbe residents). It's highly recommended for people with preexisting conditions like allergies, for example, to carry their medical file from their personal physician describing the condition and the drugs prescribed to maintain it. In case one has a chronic disease, again, it's smart to be carrying the prescribed drugs in the amount needed for the days spent travelling in Europe.

## **What Does Europe Travel Health Insurance Policy Usually Cover?**

A good travel insurance policy for Europe should cover the following costs:

- Medical emergency (accident or sickness) while in the Schengen Area
- Emergency evacuation
- Repatriation of remains
- Return of a minor
- Trip cancellation
- Trip interruption
- Accidental death, injury or disablement benefit

- Overseas funeral expenses
- Lost, stolen or damaged baggage, personal effects or travel documents
- Delayed baggage (and emergency replacement of essential items)
- Flight connection missed due to airline schedule crash
- Travel delays due to weather
- Hijacking
- Usually, the insurers cover pregnancy-related expenses, if the travel occurs during the first trimester. After that, insurance coverage varies from insurer to insurer.

Travel Medical Insurance policies for travelling to Europe that fulfil Schengen Visa requirements can be purchased online directly on [AXA website](#), [MondialCare](#) or [Europ Assistance](#).

## Should Travel Visa Insurance Policy Cover All Schengen Area Countries?

Yes, travel health insurance policy should cover all member states: Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden and Switzerland.

## What Is Presumably Excluded or Optional In a Common Schengen Insurance Policy?

Every travel insurance company is different; however, there are ones that offer to cover additional costs if necessary. If not, additional insurance must be purchased to cover explicit costs like:

- Preexisting conditions (e.g. Asthma, diabetes)
- Sports with an element of risk (e.g. skiing, scuba diving)
- Travel to high-risk countries (e.g. Due to war, natural disasters or acts of terrorism)
- Acute onset of pre-existing conditions – It means a sudden and unexpected occurrence of pre-existing medical conditions without any prior warning from a health care professional. If you have pre-existing conditions, make sure to get this coverage to protect you against any emergency situation that arises due to pre-existing conditions in spite of taking care.

## How To Find Cheap Travel Visa Insurance for Europe?

Finding the right cheap travel visa insurance for Europe calls for individual and more in-depth research. This means having to search online on your own for the appropriate travel insurance policy. It is recommended that you make a comparison of products and companies before you decide which company has the cheapest and the best travel insurance for the Schengen visa. Something not to be confused about is the price, as not all low-cost travel insurance policies contain low-quality services and not all expensive insurance plans have a high-quality offer. That is why, the safest way to properly choose amongst boundless offers of travel insurance companies, is by choosing not the cheapest travel insurance, but the policy which covers all the areas as required by the Schengen visa application requirements.

## Why Do We Suggest You Choose Axa, Mondialcare or Europ Assistance as Your Travel Insurance Partner When Travelling to Europe?

- All these companies are top leaders in the travel insurance industry
- They meet all Schengen visa requirements
- Ideal for

- Visitors or guests (visitor visa)
- Business travellers (business visa)
- Tourists (tourist visa)
- Group visitors (visitor visa for travel groups)
- Immediately download your Insurance Certificate / Letter
- Reimbursement in case of visa refusal (free of charge subject to presentation of proof that a visa has been refused)

**Getting your travel visa insurance from [Europ Assistance](#), [AXA Assistance](#) or [Mondial-Care](#) will allow you to fully enjoy your travel to the Schengen Area and Europe with peace of mind.**

**Which nationals are required to purchase travel insurance for a Schengen visa?**

Nationals and passport holders of any of the following countries are required to buy travel insurance in order to be able to apply for a Schengen visa.

Afghanistan	Gabon	Oman
Algeria	Gambia	<a href="#">Pakistan</a>
Angola	Ghana	Papua New Guinea
Armenia	Guinea	Palestinian Authority
Azerbaijan	Guinea-Bissau	<a href="#">Philippines</a>
Bahrain	Guyana	<a href="#">Qatar</a>
Bangladesh	Haiti	Russia
Belarus	<a href="#">India</a>	Rwanda
Belize	<a href="#">Indonesia</a>	Sao Tome And Principe
Benin	Iran	Saudi Arabia
Bhutan	Iraq	Senegal
Bolivia	Jamaica	Sierra Leone

Botswana	Jordan	Somalia
Burkina Faso	Kazakhstan	<a href="#">South Africa</a>
Burma/Myanmar	Kenya	South Sudan
Burundi	Kosovo	Sri Lanka
Cambodia	Kuwait	Sudan
Cameroon	Kyrgyzstan	Suriname
Cape Verde	Laos	Swaziland
Central African Republic	Lebanon	Syria
Chad	Lesotho	Tajikistan
China	Liberia	Tanzania
Comoros	Libya	Thailand
Congo	Madagascar	Timor-Leste
Cote D'ivoire	Malawi	Togo
Cuba	Maldives	Tonga
Dem. Rep. Of Congo	Mali	Tunisia
Djibouti	Mauritania	Turkey
Dominican Republic	Mongolia	Turkmenistan

Ecuador	<a href="#">Morocco</a>	Uganda
Egypt	Mozambique	Uzbekistan
Equatorial Guinea	Namibia	Vietnam
Eritrea	Nepal	Yemen
Ethiopia	Niger	Zambia
Fiji	Nigeria	Zimbabwe
North Korea	Northern Mariana's	

**Buy now the required medical travel insurance protection for your Schengen Visa at a very low cost from [Europ Assistance](#), [AXA Schengen](#) or [MondialCare](#).**

## What is travel health insurance?

The concept of travel health insurance relates to cover your medical expenses in case of an injury or unexpected sickness that arises during your trip. In case you are wondering if you need health insurance when travelling to a foreign country depends on the desired destination as well as the ability to personally cover any health care needs during the stay out in a certain foreign country.

However, travel insurance is a must for most people, especially the elderly, people who have predetermined medical conditions and are bound to constant therapy or most importantly if the traveller's destination happens to be an underdeveloped region.

Apart from medical expenses, travel insurance is destined to cover different losses suffered during the trip, including one's own country as well as internationally. Unexpected happenings like lost luggage, cancellation of your flight at the last moment, travel agency or accommodation bankruptcy will most definitely ruin your trip. Therefore, a travel insurance policy is designed to provide also cancellation insurance by means of a full or partial refund.

Whether you are travelling once or several times during a short period of time, the travel insurance policy will match and cover the exact number of the days spent in the international territory, in this case, the Schengen territory, the price ranging accordingly.

## What are the common restrictions and limitations?

- As previously mentioned there are travel insurance companies that don't provide coverage for a preexisting condition internationally. In case you have a condition prior to your departure to Europe, you've consulted a doctor and are already on treatment and you've decided to travel out of the country, in this case, you are not prone to any medical cost alleviations via your insurer. However, if one is proclaimed fit to travel having the condition under control, most commonly the travel insurance is ought to cover an unexpected emergency related to the condition when travelling in an international domain, an acute onset of the preexisting condition.
- Sports – Participation in high-risk activities such as extreme sports e.g., scuba diving, skydiving, etc., can be excluded.

- War – Policies may exclude coverage for injuries caused by war when travelling to an endangered war zone.
- Duration – Many policies specify a time limit for coverage (e.g., 60 days) and the costs differ accordingly.
- Suicide in an international or domestic domain is excluded from any insurance policy as well as self-inflicted injuries.
- In the case of any substance abuse, drugs or alcohol, domestic or international the medical expenses won't be covered by your insurance policy.

## Is travel health insurance mandatory for visa-free third-country nationals entering the Schengen Area?

Travel medical insurance is not mandatory for visa-free third-country nationals. Nonetheless, it is highly recommended to get one in case of travel to the Schengen countries.

**You can buy medical travel insurance protection for Europe at a very low cost from [MondialCare](#), [Europ Assistance](#) or [AXA Schengen](#).**

## How do I book Schengen travel visa insurance from the USA or UK?

If you are applying for a Schengen visa in the USA or UK, you can book travel insurance online directly from [MondialCare](#), [Europ Assistance](#) or [AXA](#).

Once you purchase your Europe visa insurance policy, you will be able to download the insurance policy letter that has to be submitted with the Schengen visa application.

For more information about European visa requirements and the application process for US, UK, Canadian and Australian residents, please read the following articles:

- [How to apply for a visa to Europe from the UK](#)
- [How to apply for a visa to Europe from the USA](#)
- [How to apply for a visa to Europe from Canada](#)
- [How to apply for a visa to Europe from Australia](#)

## Should we choose travel insurance with a 0 EUR deductible?

It is not a strict requirement to get a Schengen travel visa insurance with 0 EUR deductible, however, we **strongly** suggest that you get one without a deductible.

## More Europe Travel Insurance Guides

[France Travel Insurance Guide](#), [Spain Travel Insurance Guide](#), [Germany Travel Insurance Guide](#), [Italy Travel Insurance Guide](#), [Switzerland Travel Insurance Guide](#), [Travel Insurance by Europ Assistance](#), [AXA Schengen Insurance](#), [Travel Insurance from the UK](#)

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