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## ***Travel medical insurance***

*As from 1st June 2004 the Council decision (2004/17/EG, dated 22nd December 2003) was implemented making proof of travel medical insurance mandatory for Schengen visa.*

A valid travel medical insurance is mandatory when applying for a Schengen visa. It has to fulfill the following requirements:

1. The travel medical insurance (single or group insurance) should be contracted by the applicant in his homecountry or by the inviting party in the country of destination.
2. It has to cover the risks of repatriation for medical reasons, urgent medical attention and/or emergency hospital treatment
3. The minimum coverage shall cover 30.000 EUR, in adequate weighting of the risks insured. Assistance "on the spot" is mandatory and claims have to be covered in all Schengen States, Switzerland or Liechtenstein (e.g. with a branch office of the insurance company). A reimbursement a posteriori only would be inadequate.
4. it has to be valid for all Schengen States and for the duration of stay.
5. Additional coverage may be requested in single cases (e.g. apparently sick persons). In cases of travelling for medical treatment coverage of any expenses which may arise in connection with the medical treatment has to be submitted.
6. Applicants have to pay particular attention to the fact that insurance policies may contain reference to significant exclusions or limitations.

**Proof of insurance shall be submitted upon application of a Schengen visa**, in original with 1 copy. The original will be handed back and should be with the applicant during the travel. Proof of travel medical insurance may be controlled by border police when entering Schengen.

### **Exemptions from the travel medical insurance requirement:**

- Holders of diplomatic or service passports and seafarers
- Family members of German citizens and other EU or EEA nationals
- Scholarship holders of German institutions (e.g. DAAD, AvH, DFG, InWEnt)
- If one year multiple-entry visa is applied, the insurance must cover only the period of the first intended journey. In addition, holders of such visa must sign a statement of being in possession of insurance for subsequent journeys.