APPROVED LIST OF INDIAN TRAVEL INSURANCE COMPANIES OF THE CONSULAR POSTS OF SCHENGEN STATES

PROVIDING TRAVEL MEDICAL INSURANCES FOR SCHENGEN VISA PROCEDURE

EFFECTIVE OF 15ST JUNE 2017

COMPANY NAME	APPROVED FULL COVERAGE OF AGE GROUPS
Apollo Munich Health Insurance Company	6 months – 70 years
Bajaj Allianz General Insurance Company	6 months – 70 years Travel Prime Super Age Policy without age limit
Bharti AXA General Insurance Company	3 month – 85 years
Cholamandalam MS General Insurance Company	0 month – 70 years
Cigna TTK Health Insurance Limited	0 month – 75 years
Future Generali India Insurance Company	6 months – 70 years
HDFC ERGO General Insurance Company	3 months – 70 years
ICICI Lombard General Insurance Company	3 months – 50 years Policies for Schengen Countries 51-85 years
IFFCO - Tokio General Insurance Company	3 months – 70 years
National Insurance Company	6 months – 60 years Schengen Plan 61- 80 years
Reliance General Insurance Company	3 months – 70 years Travel Care Policy - Schengen Plan up to 71-80years
Religare Health Insurance Company	**All Plans without age limit**
Royal Sundaram Alliance Insurance Company	3 months – 70 years
SBI General Insurance Company	6 months – 70 years
Shiram General Insurance Company	3 Month – 65 years
Star Health & Allied Insurance Company	6 months – 70 years
Tata AIG General Insurance Company	6 months – 55 years Travel Guard (without Sublimits) 56-70 years Travel Guard Senior (without Sublimits) 71years and above
The New India Assurance Company	6 months – 70 years
The Oriental Insurance Company	6 months – 60 years
United India Insurance Company	**without age limit**
Universal Sompo General Insurance Company	0 month – 95 years

This list is applied by the Schengen States of Austria, Belgium, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, and Switzerland as well as the European Union Member States of Bulgaria, Croatia, Cyprus and Romania.

Consular Posts of Schengen States approved the travel medical insurance policy schemes for corporate travels of travel insurance companies on this list with 70 years of age as upper limit of appropriate full coverage. Acceptance of travel medical insurance policy schemes for group travels (e.g. tour or incentive groups) with 70 years of age as upper limit of appropriate full coverage is conditioned by the Consular Posts of Schengen States ability to check the coverage of individual members of these groups in the Travel Insurance Portals of Non-Life Insurers of the General Insurance Council. Failure of this verification may lead the Consular Posts of Schengen States to the request of submitting a new travel medical insurance policy for the visa procedure.

Visa applicants are advised to note that other travel medical insurances issued by Indian insurance companies are not accepted for Schengen visa procedure. However, visa applicants may seek to obtain insurance in any other country where claims against the insurance company would be recoverable in a Schengen State.

NOTE[1]

Visa applicants for a Schengen 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 Schengen States. Visa applicants for a uniform visa for more than two entries (multiple entries) shall prove that they are in possession of adequate and valid travel medical insurance covering the period of their first intended visit. In addition, such applicants shall sign the statement, set out in the application form, declaring that they are aware of the need to be in possession of travel medical insurance for subsequent stays. The insurance shall be valid throughout the territory of the Schengen States and cover the entire period of the person's intended stay or transit. The minimum coverage shall be EUR 30 000. Applicants shall, in principle, take out insurance in their country of residence. Where this is not possible, they shall seek to obtain insurance in any other country. When assessing whether the insurance cover is adequate, consulates shall ascertain whether claims against the insurance company would be recoverable in a Schengen State.

[1] This note makes reference to Article 15 of Regulation 810/2009 of the European Parliament and of the Council of 13 July 2009 establishing a Community Code on Visas.