

Travel Medical Insurance

The Trade Council of Denmark would like to inform that starting 1 October 2010¹ each Schengen visa applicant will be requested to submit proof of adequate and valid travel medical insurance. This measure is based on Article 15 of the current Schengen visa codex², which requires every applicant to prove that they are in possession of adequate and valid travel medical insurance to cover any expenses which might arise in connection with urgent medical attention and/or emergency hospital treatment or repatriation for medical reasons or death, during their stay(s) on the territory of the Schengen Member States. Thus, this requirement applies to all holders of Schengen visa.

The travel health insurance has to meet the following requirements:

- cover the entire period of the intended stay
- validity throughout the territory of the Schengen countries
- minimum coverage of 30,000 Euro
- cover of all medical expenses including repatriation of remains and medical evacuation
- direct settlement between the insurance company and the hospital or doctor, not by the insurance holder – (payment/reimbursement after the return to the home country by the insurance company to the insurance holder is not acceptable)
- insurance company needs to have a contact point in the Schengen area

Numerous insurance companies already offer this kind of travel health insurance including some Taiwanese companies. Please find attached a list that can provide you with some assistance. Other insurances provided by other companies are acceptable as long as the insurance complies with the requirements.

¹ Austria had already implemented this requirement from 8 July

² Regulation (EC) 810/2009 of the European Parliament and of the Council of 13 July 2009 establishing a Community Code on Visas (Visa Code) entered into force on 5.10.2009 and is applicable from 5.4.2010.

List of possible Insurance Companies for travel Medical insurance

In Taiwan :

Name of Company	Website	Language
Cathay Century Insurance Co Insurance (國泰產險)	www.cathay-ins.com.tw	Chinese
Chartis (美亞產物保險股份有限公司)	www.chartisinsurance.com.tw	Chinese
Fubon Insurance (富邦產物保險股份有限公司)	www.fubon.com/insurance/home/	Chinese
South China (華南保險股份有限公司)	www.south-china.com.tw	Chinese
Taian Insurance (泰安產物保險股份有限公司)	www.taian.com.tw	Chinese
ACE insurance (美商安達產物保險股份有限公司)	www.ace-ina.com.tw	Chinese
MSIG Mingtai Insurance (明台產物保險股份有限公司)	www.msig-mingtai.com.tw	Chinese
The First Insurance (第一產物保險股份有限公司)	www.firstins.com.tw	Chinese
Zurich Insurance (蘇歷世產物保險)	www.zurich.com.tw	Chinese

In the European Union:

Name of Company	Website	Language
Chartis Taiwan Insurance Co. Ltd (美亞產物保險股份有限公司)	www.chartisinsurance.com.tw	Website in Chinese
Mawista	www.mawista.com/viuk/	Website in Chinese, English, French, Spanish and German
Europaeische Reiseversicherung	www.europaeische.at	<u>Website in English and German</u>
Mondial Assistance	www.mondial-assistance.at	<u>Website in English and German</u>
Pojistovna	www.pvzp.cz/en	Website in English and Czech
Victoria Volksbanken	www.victoria.cz/index.php?id=engldoktor00000201	Website in English and Czech
Europaiske Rejseforsikring	http://www.europaeiske.dk/For sikringer/Enkeltrejseforsikringer/Schengen-Insurance/	Website in English and Danish
Vienna Insurance Group	www.wienerstaedtiche.at	Website in German only
Provisit-Visum	www.provisit-visum.de	Website in German only
ADAC	www.adac.de	Website in German only
AXA	http://www.axa-schengen.com/fr/assurance-rapatriement-voyage-garanties	Website in English, French, Polish and Spanish

ACS-AMI	http://www.acs-ami.com/fr/landingpage/assurance-schengen-garantees.html	Website in French only
April Mobilite	http://www.aprilmobilite.com/assurance/site/fr/lang/fr/visit-assur	Website in French only
SwissCare international	http://www.swisscare-intl.com/swisscare/switzerland/private/travel-insurance/visainuranceswitzerland.html	Website in English
Evasan Switzerland	http://www.evasan.com/individual/schengen-treaty-acceptable-insurance.aspx?lang=en	Website in English, German or French
Comparison of private insurance companies	www.guenstige-versicherungen-online.de	Website in German only