

## Travel Medical Insurance

The Trade Commission of Denmark would like to inform that starting 1 October 2010<sup>1</sup> 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 codex<sup>2</sup>, 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
- Minimum coverage amount of at least EUR\$30,000 for medical expense, EUR\$30,000 for medical evacuation and EUR\$30,000 for repatriation of mortal remains
- 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.

Visa applicants may obtain further details at Schengen countries' offices (list attached).

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<sup>1</sup> Austria had already implemented this requirement from 8 July

<sup>2</sup> 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 health insurance**

**In Taiwan :**

<b>Name of Company</b>	<b>Website</b>	<b>Language</b>
Cathay Life Insurance (國泰人壽)	<a href="http://www.cathaylife.com.tw">www.cathaylife.com.tw</a>	Chinese
Chartis (美亞產物保險股份有限公司)	<a href="http://www.chartisinsurance.com.tw">www.chartisinsurance.com.tw</a>	Chinese
South China (hua nan bao xian) (華南保險股份有限公司)	<a href="http://www.south-china.com.tw">www.south-china.com.tw</a>	Chinese
Taian Insurance (泰安產物保險股份有限公司)	<a href="http://www.taian.com.tw">www.taian.com.tw</a>	Chinese
The First Insurance (第一產物保險股份有限公司)	<a href="http://www.firstins.com.tw">www.firstins.com.tw</a>	Chinese