

Medical Health Insurance

Every applicant has to submit proof of medical travel insurance covering the entire length of the stay in Europe when applying for a Schengen visa.

The letter provided by your insurance company **MUST** clearly state the following conditions.

- Coverage of insurance has to be at least **30,000 EUR** and **valid for all the Schengen States**.
- Any expenses for medical treatment (incl. dental treatment), hospitalization, medical evacuation and medical repatriation back into the U.S. must be covered.
- The amount must be spelled out or it must say unlimited. **NO reimbursement, deductible or co-pay is accepted.**
- The fact that medical evacuation, medical repatriation **and** repatriation of remains are covered has to be spelled out.
- Only insurance confirmation issued by your health provider is accepted. Confirmation letters by your employer are **not** accepted.
- The insurance must contain your name, specified as **insurance holder** or **covered person**.
- The duration of coverage must be valid for your entire stay in the Schengen zone.

Some medical insurance companies do not cover costs for medical treatment abroad or do not issue letters stating the requirements listed above. In this case, or in the case that you have no medical insurance in the US, you will have to purchase additional travel insurance.

Insurance Providers

You can find insurance companies in your local Yellow Pages or on the internet (search for "health insurance Schengen visa"). It is your responsibility to compare the insurance chosen by you, with the requirements listed above.

Health insurance policies, which are concluded in Germany, generally fulfill all prerequisites.