



Medical 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.

There are strict requirements:

- Coverage of insurance has to be at least 30,000 EUR (approx. 50,000 USD) **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. The sum has to be split equally between the different benefits (e.g.: 25.000\$ for medical treatment, 25.000\$ for evacuation and repatriation).
- 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.

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

The following list of providers of medical insurance for travel abroad is not exclusive and does not represent a recommendation by the German Missions in the United States. You can find additional insurance companies in your local Yellow Pages or on the internet (search for “health insurance Schengen visa”). Please bear in mind that some companies offer medical insurance policies only in combination with other kinds of coverage like trip cancellation. Rates depend on the length of the trip, age and number of travelers and the extent of coverage.

Access America
Phone: 1-800-284-8300
www.accessamerica.com

Travel Guard International
Phone: 1-800-826-4319
www.travelguard.com

Travel Assistance International
Phone: 1-800-821-2828
www.travelassistance.com

Travelex Insurance Service
Phone: 1-800-228-9792
www.travelex.com

www.axa-schengen.com
www.insuremytrip.com

www.globalunderwriters.com
www.medexassist.com