

Schengen visa rules allow for stays of up to 90 days in any 180-day period across the 29 Schengen Area member states. To apply, you need a completed application form, a valid passport, ICAO-compliant photos, and medical travel insurance, along with proof of purpose, financial means, accommodation, and intention to return. When entering the Schengen area, a 180-day clock starts, and you must not overstay the allowed duration, which is indicated on the visa itself.

## Key rules

- **Visa validity:**

The visa is valid for a maximum of 90 days within any 180-day period, not 90 days per country.

- **Passport validity:**

Your passport must be valid for at least three months after your intended departure date from the Schengen area.

- **Entry:**

A single-entry visa allows only one entry into the zone. A [multiple-entry visa](#) allows for several entries, but each stay must still comply with the 90/180-day rule.

- **Competent authority:**

You should apply to the embassy or consulate of the country that is your main destination, or the country you will enter first if there is no main destination.

## Required documents

- Completed visa application form
- A valid passport with at least three months of validity remaining after your planned departure date
- Recent photos that comply with ICAO standards
- Proof of [Schengen travel medical insurance](#) that covers medical emergencies, hospitalization, and repatriation
- Supporting documents for your purpose of stay, such as:
  - Flight and hotel reservations
  - Proof of financial means (e.g., bank statements, pay slips)
  - Proof of accommodation
  - Cover letter explaining the purpose of your trip
  - Evidence of your intention to return to your home country
- Your fingerprints will be collected when you submit your application (with some exceptions)

## Recent changes for Indian nationals

- To be eligible for a two-year [multiple-entry visa](#), Indian nationals must have already used at least two Schengen visas in the past three years.
- After a two-year multiple-entry visa expires, you may be eligible for a five-year multiple-entry visa.
- The final validity of any visa will not exceed the expiry date of your passport.

## Schengen Travel Rules with a Schengen Visa

While Schengen regulations allow you to explore the countries in the Schengen region without applying for multiple visas, certain dos and don'ts you need to be aware of are as follows:

### **Schengen Visa Rules Dos**

#### **Ensure proper validity**

Every visa has a certain validity, and the Schengen visa is no different. You need to be aware of your visa's validity. Note that Schengen visas allow you to stay up to 90 days every six months (180 days) in Schengen countries.

The rule is non-negotiable. Hence, ensure that your visa is valid for the entire duration of your stay. If you are found with an invalid visa, you might need to pay stiff penalties. In the worst-case scenario, you might face bans on future travel in countries located in the Schengen area.

#### **Have the required documents**

Proper documentation is among the several Schengen travel rules you must follow. While a Schengen visa allows you to enter nations in the Schengen area, do not miss essential documents.

These include your passport, travel insurance, accommodation proof and return ticket, among others. Always carry them with you so you can produce them whenever requested.

It is a good idea to carry digital copies of these documents along with physical ones. Digital copies are handy because they can be produced quickly, and they also help secure duplicate copies if you lose original copies.

#### **Be aware of the local traditions and customs**

Every country has certain cultures and traditions that you must respect and follow. Therefore, you should familiarise yourself with the local traditions and customs. You can find out about them on the Internet.

Also, ensure you understand the country's language well before responding. While it may not be possible for you to learn a new language quickly, you can use online translators to help you understand the meaning of unfamiliar terms.

### **Schengen Visa Rules Don'ts**

#### **Don't ignore travel insurance**

Schengen regulations stipulate that travel insurance is required before applying for a Schengen visa. The minimum sum insured under the policy should be at least 30,000 euros. The insurance must also offer coverage for medical emergencies, as health care is expensive in Schengen countries.

## **Avoid overstaying**

While Europe's charm is infectious, overstaying is an absolute no. Comply with the regulations and keep a hawk's eye on the length of your stay. You can face deportation if you overstay.

## **Don't carry prohibited items**

It is another major lookout. Avoid carrying prohibited items, as they can result in you being on the wrong side of the law. Hence, check the items you can have per each country's customs regulations.

### New Rules for Schengen Visas

The new rules for Schengen visas have brought significant changes in the way you can travel to countries in the Schengen area. Under the new rules:

- As an Indian, you will get Schengen visas for two years.
- This two-year validity can be further extended to five years.

This validity allows you to move in and out of Schengen nations several times without requiring separate visas.

### To Conclude

If you plan to visit Schengen nations in the coming days, apply for a visa today. Reliance General Insurance offers cost-effective [travel insurance for Schengen visas](#). As per your insurance needs and budget, you can select from our range of Reliance General Schengen travel insurance plans.

You can [compare travel insurance for Schengen visas](#) under our plans to understand their coverage and pricing. Comparing will help you buy the insurance that best aligns with your requirements and fits within your budget.

While our basic plan offers the basic mandatory medical coverage of 30,000 euros for your Schengen trip, the other plan offers wider coverage and offers benefits like coverage for loss of passport, dental treatment, loss or delay of checked-in baggage, personal accident cover and more.

Also, irrespective of where you visit, it's crucial to have travel insurance to mitigate risks that can arise during your travel. Happy journey!

### Frequently Asked Questions

#### **What is a Schengen visa?**

A Schengen visa permits you to visit any of the 29 countries in the Schengen area without requiring multiple visas.

#### **What is the meaning of the first point of entry in a Schengen visa?**

It refers to the first country issuing the visa. For example, the Austrian embassy or consulate will issue the visa if your first entry point is Austria.

#### **How can I apply for a Schengen visa?**

You can apply for a Schengen visa by visiting the Consulate General office with the territorial responsibility of the respective country. Alternatively, you can apply for a Schengen visa online by filling out an application form. You can also seek the services of a travel broker.

#### Relevant Links for Travel Insurance

[Travel Insurance](#) | [International Travel Insurance](#) | [Student Travel Insurance](#) | [Senior Citizen Travel Insurance](#) | [Annual Multi-Trip Insurance](#)

#### Travel Insurance for Top Destinations

[USA Travel Insurance](#) | [Thailand Travel Insurance](#) | [Dubai Travel Insurance](#) | [Canada Travel Insurance](#) | [Schengen Travel Insurance](#) | [Singapore Travel Insurance](#) | [Vietnam Travel Insurance](#) | [Travel Insurance United Kingdom](#) | [Bali Travel Insurance](#) | [Australia Travel Insurance](#) | [Malaysia Travel Insurance](#)