

## Travel Medical Insurance

The Trade Council of Denmark, Taipei 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 shall be EUR 30,000
- 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.

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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**

#### **EU office recommend:**

<b>Name of Company</b>	<b>Website</b>	<b>Language</b>
Cathay Century Insurance Co., Ltd (國泰產物保險股份有限公司)	<a href="https://www.cathay-ins.com.tw/insurance/">https://www.cathay-ins.com.tw/insurance/</a>	Chinese
Cathay Life Insurance (國泰人壽)	<a href="http://www.cathaylife.com.tw">www.cathaylife.com.tw</a>	Chinese
CHUBB (美商安達)	<a href="https://www.chubb.com/tw-zh/">https://www.chubb.com/tw-zh/</a>	Chinese
Mingtai Insurance (明台產物保險股份有限公司)	<a href="https://www.msig-mingtai.com.tw/">https://www.msig-mingtai.com.tw/</a>	Chinese
Fubon Insurance (富邦產物保險股份有限公司)	<a href="https://www.fubon.com/insurance/home/">https://www.fubon.com/insurance/home/</a>	Chinese
Hotai Insurance (和泰產物保險股份有限公司)	<a href="http://www.hotains.com.tw/">http://www.hotains.com.tw/</a>	Chinese

#### **Local insurance company in Taiwan:**

Union Insurance Company (旺旺友聯產物保險公司)	<a href="https://www.wunion.com/">https://www.wunion.com/</a>	Chinese
AIG Taiwan (美國國際產險)	<a href="https://www.aig.com.tw/">https://www.aig.com.tw/</a>	Chinese
Nan Shan Insurance (南山產物保險公司)	<a href="http://www.nanshangeneral.com.tw/">http://www.nanshangeneral.com.tw/</a>	Chinese