

**APPROVED LIST OF INDIAN TRAVEL INSURANCE COMPANIES OF THE CONSULAR POSTS OF SCHENGEN STATES  
PROVIDING TRAVEL MEDICAL INSURANCES FOR SCHENGEN VISA PROCEDURE  
EFFECTIVE OF NOVEMBER 2023**

| Sl. No. | Company Name                                   | Approved Full Coverage of Age Groups  |
|---------|--|---|
| 1       | Acko General Insurance Ltd.                    | 91 days to no limit   |
| 2       | Aditya Birla Health insurance company          | No age limit  |
| 3       | Bajaj Allianz General Insurance Co. Ltd        | 6 months – 70 years<br>Travel Prime Super Age Policy without age limit      |
| 4       | Care Health Insurance Limited                  | All Plans without age limit   |
| 5       | Cholamandalam MS General Insurance Co. Ltd.    | 0 month – 70 years  |
| 6       | GO Digit General Insurance Ltd.                | 0 month – 99 years  |
| 7       | HDFC ERGO General Insurance Co. Ltd.           | 3 months – 70 years   |
| 8       | ICICI Lombard General Insurance Co. Ltd.       | 3 months – 50 years<br>Policies for Schengen Countries 51-85 years          |
| 9       | IFFCO-Tokio General Insurance Co. Ltd          | 3 months – 70 years   |
| 10      | Manipal Cigna Health Insurance Company Limited | 0 month – 95 years  |
| 11      | Niva Bupa Health Insurance Co. Ltd.            | Travel Assure- 1 Day to 80 years<br>Travel Infinity -1 Day to 95 years      |
| 12      | National Insurance Co. Ltd.                    | 6 months – 60 years<br>Schengen Plan 61- 80 years                           |
| 13      | The New India Assurance Co. Ltd.               | 6 months – 70 years   |
| 14      | The Oriental Insurance Co. Ltd.                | 6 months – 60 years   |
| 15      | Reliance General Insurance Co. Ltd.            | 3 months – 70 years<br>Travel Care Policy - Schengen Plan up to 71-80 years |
| 16      | Royal Sundaram General Insurance Company Ltd   | 3 months – 100 years  |
| 17      | SBI General Insurance Co. Ltd.                 | 6 months – 70 years   |
| 18      | Star Health & Allied Insurance Co. Ltd         | 6 months – 70 years   |
| 19      | Tata-AIG General Insurance Co. Ltd.            | 6 months – 55 years   |

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|----|--|---|
|    |  | Travel Guard (without Sublimits) 56-70 years<br>Travel Guard Senior (without Sublimits) 71years and above |
| 20 | United India Insurance Co. Ltd.              | without age limit   |
| 21 | Universal Sompo General Insurance Co. Ltd.   | 0 month – 70 years  |
| 22 | Future Generali India Insurance Company Ltd. | 6 months – 70 years   |
| 23 | Zuno General Insurance Ltd.                  | 5yrs – 45 years   |

This list is applied by the Schengen States of Austria, Belgium, the Czech Republic, Croatia, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, and Switzerland as well as the European Union Member States of Bulgaria, Cyprus and Romania.

**Consular Posts of Schengen States approved the travel medical insurance policy schemes for corporate travels of travel insurance companies on this list with 70 years of age as upper limit of appropriate full coverage. Acceptance of travel medical insurance policy schemes for group travels (e.g. tour or incentive groups) with 70 years of age as upper limit of appropriate full coverage is conditioned by the Consular Posts of Schengen States ability to check the coverage of individual members of these groups in the Travel Insurance Portals of Non-Life Insurers of the General Insurance Council. Failure of this verification may lead the Consular Posts of Schengen States to the request of submitting a new travel medical insurance policy for the visa procedure.**

Visa applicants are advised to note that other travel medical insurances issued by Indian insurance companies are not accepted for Schengen visa procedure. However, visa applicants may seek to obtain insurance in any other country where claims against the insurance company would be recoverable in a Schengen State.

**NOTE:**

Visa applicants for a Schengen visa for one or two entries shall prove that they are in possession of adequate and valid travel medical insurance to cover any expenses, which might arise in connection with repatriation for medical reasons, urgent medical attention and/or emergency hospital treatment or death, during their stay(s) on the territory of the Schengen States. Visa applicants for a uniform visa for more than two entries (multiple entries) shall prove that they are in possession of adequate and valid travel medical insurance covering the period of their first intended visit. In addition, such applicants shall sign the statement, set out in the application form, declaring that they are aware of the need to be in possession of travel medical insurance for subsequent stays. The insurance shall be valid throughout the territory of the Schengen States and cover the entire period of the person's intended stay or transit. The minimum coverage shall be EUR 30 000. Applicants shall, in principle, take out insurance in their country of residence. Where this is not possible, they shall seek to obtain insurance in any other country. When assessing whether the insurance cover is adequate, consulates shall ascertain whether claims against the insurance company would be recoverable in a Schengen State.

<sup>1</sup>This note makes reference to Article 15 of Regulation 810/2009 of the European Parliament and of the Council of 13 July 2009 establishing a Community Code on Visas.