Schengen Travel Insurance — Mandatory Cover & Best Policies

What an officer checks in this document — and what gets it refused.

What this document must contain

Policy certificate (PDF) clearly stating: coverage amount (minimum €30,000), countries covered (all Schengen), dates covered (entire visit + 1 extra day), insurance provider name, policy number, and coverage details.

Do

• Minimum €30,000 coverage (Schengen mandatory)
• Cover dates = arrival to departure + 1 extra day
• Include repatriation cover
• Use known Indian insurers (Tata AIG, Bajaj Allianz, ICICI)
• Keep receipt in case of refund
• Include the original policy certificate

Do not

• Don't skip — it's mandatory
• Don't buy €30,000 for a longer trip (get €50,000+)
• Don't use unknown international providers
• Don't let it lapse before your return date
• Don't buy at arrival — must be before visa is approved
• Don't forget to update if you extend your trip

Mistakes that get this document refused

• Coverage is €25,000 (below €30,000 Schengen minimum)
• Insurance covers only medical but not repatriation
• Dates don't cover full visit period
• Submitting outdated policy from previous trip
• Using no-name international insurer

The finished document

A sample of this travel insurance is on the guide page, free to read:
https://www.sureshotvisa.com/documents/travel-insurance-schengen-visa
The version filled in with your own details — and read by a consultant at our licensed firm before you submit it — is a paid service. Start it from the guide page above.