# 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- Submitting outdated policy from previous trip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 licensed consultant before you submit it — is a paid service. Start it from the guide page above.