

TRAVEL INSURANCE

In accordance with the EU legislation (“Schengen Acquis”), visa applicants must show that they are in possession of adequate and valid travel medical insurance.

The insurance must:

- 1. cover any expenses which might arise in connection with**
 - repatriation for medical reasons,
 - urgent medical attention and/or
 - emergency hospital treatment or
 - death,
- 2. have a minimum coverage of €30,000 (thirty thousand Euros),**
- 3. be valid throughout the territory of the Schengen Member States and**
- 4. cover the entire period of the person’s stay on the territory of the Member States.**

In principle, the embassies of the Schengen Member States in Saudi Arabia accept travel medical insurance policies issued in a Schengen Member State, in the European Union, in the Kingdom of Saudi Arabia and in the any other country after careful examination provided they fulfil the condition laid down in the Visa Code.¹

Insurance companies in a Schengen Member State or in the European Union:

For providing the necessary coverage it is sufficient for visa applicants to present the original insurance policy issued by an insurance company legally registered in a Schengen Member State or in the European Union.

Insurance companies in the Kingdom of Saudi Arabia:

In order to facilitate procedures for visa applicants and to prevent fraud, the Embassies of the Schengen Member States in Saudi Arabia have laid down common criteria for insurance policies issued by companies in the Kingdom of Saudi Arabia. In particular, the issuing company must be licensed by the Saudi Insurance Supervisory Committee and take measures making its policies fraud-proof (such as authorising only a limited number staff to sign them).

¹ Regulation (EC) No 810/2009 of the European Parliament and of the Council of 13 July 2009 establishing a Community Code on Visas.

For the information of visa applicants, the Embassies of the Schengen Member States in Saudi Arabia have compiled the following list of companies registered in Saudi Arabia that are usually offering adequate travel medical insurance. **This list is only indicative and not exhaustive.**

Policies issued by one of these companies do not automatically entitle to a visa. The Embassies of the Schengen Member States do not direct visa applicants to any specific insurer. The choice of one particular company or another does not in any way influence the examination of their visa application.

- ACE Arabia Cooperative Insurance
- AIG
- AL ALAMIYA for Cooperative Insurance Co.
- AL RAJHI Co. for Cooperative Insurance / ARCI
- AL SAGR Cooperative Insurance Company
- AL TAWUNIYA Insurance Company (previously NCCI)
- AL-AHLIA Insurance Co.
- ALLIANZ Saudi Fransi Cooperative Insurance Co.
- Allied Cooperative Insurance Group (ACIG)
- Arabia Insurance Cooperative Company (AICC)
- ARABIAN SHIELD COOPERATIVE Insurance Co.
- AXA
- BUPA
- CARE MED, International Travel Insurance
- GULF UNION Cooperative Insurance Co.
- HOLIDAYGUARD, Travel Insurance Premium Receipt
- INSAUDI
- MALATH Cooperative Insurance and Reinsurance Co.
- MED NET
- MEDGULF
- SABB Takaful
- SAICO – Saudi Arabian Cooperative Insurance Co.
- SANAD Cooperative Insurance & Reinsurance
- SAUDI ARAMCO (Company Employee Insurance)
- Saudi Indian Company for Cooperative Insurance
- TUCI - Trade Union Cooperative Insurance
- U.C.A. Insurance Co.
- Wala'a Insurance Company
- Wataniya Insurance Company
- Weqaya Takaful Insurance and Reinsurance Company