EUROPEAN UNION

DELEGATION TO THE KINGDOM OF SAUDI ARABIA

Travel Medical Insurance

Applicants for a Schengen visa shall prove 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 any other country after careful examination provided they fulfil the conditions laid down in the Visa Code.

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

For proving 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 of staff to sign them).

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.

AIG
Al Etihad Cooperative Insurance Company
AL JAZIRA Takaful Taawuni Company
AL RAJHI Co. For Cooperative Insurance – ARCCI
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.
BUPA
CareMed, International Insurance
CHUBB Arabia Cooperative Insurance Company (previously ACE)
GULF INSURANCE GROUP (GIG) (previously AXA)
GULF UNION Cooperative Insurance Co.
MALATH Cooperative Insurance and Reinsurance Co.
MedNet
MEDGULF (merged with Buruj)
SAICO – Saudi Arabian Cooperative Insurance Co.
SALAMA Cooperative Insurance Company
SANAD Insurance Brokers
SAUDI ARAMCO (Company Employee Insurance)
United Cooperative Assurance Company (UCA)
WALAA Cooperative Insurance Company (merged with SABB Takaful)
Wataniya Insurance Company

Riyadh, 8 February 2026