APPROVED LIST OF INDIAN TRAVEL INSURANCE COMPANIES OF THE CONSULAR POSTS OF SCHENGEN STATES PROVIDING TRAVEL MEDICAL INSURANCES FOR SCHENGEN VISA PROCEDURE EFFECTIVE OF JULY 2026

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 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 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 Travel Infinity -1 Day to 95 years
12	National Insurance Co. Ltd.	6 months – 60 years Schengen Plan 61- 80 years
13	The New India Assurance Co. Ltd.	6 months – 70 years
14	The Oriental Insurance Co. Ltd.	No age limit
15	IndusInd General Insurance Company Limited	3 months – 70 years Travel Care Policy - Schengen Plan up to 3 months-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.	3 months – No Limit

20	United India Insurance Co. Ltd.	without age limit
21	Universal Sompo General Insurance Co. Ltd.	0 month – 70 years
22	Generali Central Insurance Company Limited.	6 months – 70 years
23	Zuno General Insurance Ltd.	No age limit
24	Zurich Kotak General Insurance Co. India Ltd	No age limit

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

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[1]

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.

[1] 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.