

Understanding the Vital Role of International Travel Insurance: A Case Study of Schengen Visa

Jagjit Singh¹ Shikha Sharma²

^{1&2}Chandigarh University, Mohali, India

* Corresponding author: Jagjitsingh.uithm@cumail.in

Abstract. The Schengen Area consists of 27 European nations that have removed passport and other border controls. As part of the EU's freedom, security, and justice policies, it generally works as a single jurisdiction with a shared visa policy. The region is called after the 1985 and 1990 Schengen Agreements, and both signed in Luxembourg.

Purpose A Schengen visa is a short-stay visa that permits a person to travel to any Schengen Area member for tourist or business reasons for up to 90 days per stay.

Schengen visas are the most prevalent in Europe. It allows the bearer to enter, travel freely within, and exit the Schengen zone from any Schengen member state. No border restrictions exist inside the Schengen Area.

If someone wants to study, work, or reside in one of the Schengen nations for more than 90 days, you must apply for the national visa of that European country, not a Schengen Visa.

Design/methodology/approach This Article will assist prospective travelers outside the European Union in understanding the insurance requirements, valid insurance providers, charges, and services that are and are not covered. It will be accomplished by analyzing online official Visa sites, such as India's major VFS.

Finding Extract from "Regulation (EC) No. 810/2009 of the European Parliament and of the Council of July 13, 2009," which became effective on April 5, 2010:

"Applicants for a uniform visa for one or two entries must show they have appropriate and valid travel medical insurance to cover medical repatriation, urgent medical care, emergency hospital treatment, or death during their stay(s) on Member State territory.

The insurance must be valid across the Schengen Area and cover the entire stay or transit. Minimum coverage: €30,000."

Originality/value Many individuals desired to go to Europe after COVID-19 for various reasons. However, they may have yet to be aware that Travel Insurance or Medical Insurance is required before arranging an appointment in any foreign nation.

Keywords: Travel Insurance, Medical Insurance, Schengen Area, Visa, Hospitality & Tourism Industry

1. Introduction

International travel insurance is essential for providing financial protection and security to travelers. This study examines the importance of travel insurance within the framework of the Schengen Visa, which requires insurance coverage for admission. The research investigates the effects of this mandate on passengers, the insurance sector, and legislators, while evaluating the advantages and obstacles related to foreign travel insurance. The Schengen Area, consisting of 29 European nations, facilitates unrestricted travel by abolishing internal border barriers. Acquiring a Schengen Visa requires that applicants get travel insurance meeting defined coverage standards. This stipulation guarantees that tourists are financially safeguarded against medical problems, accidents, or trip interruptions. This article examines the significance of travel insurance in foreign travel, particularly its implications for Schengen Visa holders (Aygül & Mertek, 2024).

1.1 The Necessity of International Travel Insurance

International travel presents people with several hazards, such as medical problems, trip cancellations, and misplaced luggage. Travel insurance alleviates these dangers by offering cash reimbursement and assistance services. The Schengen Visa mandates travel insurance to provide medical coverage for international visitors, therefore alleviating the financial strain on the healthcare systems of host nations (Lee et al., 2018).

1.2 Schengen Visa and Compulsory Travel Insurance

Applicants for a Schengen Visa must fulfill certain insurance criteria:

- Minimum coverage of €30,000 for medical expenditures.
- Provision for urgent medical care, inpatient services, and repatriation.
- Validity in all 27 Schengen nations for the whole of the journey (Bligh, 2010).

These stipulations guarantee that passengers have sufficient coverage, therefore mitigating possible liability for host countries and healthcare facilities.

1.3 Advantages of Travel Insurance for Schengen Visa Holders

- Financial Security: Addresses unexpected medical bills, safeguarding tourists from exorbitant healthcare costs (Szwedo, 2012).
- Trip Protection: Compensation for trip cancellations, delays, or disruptions.
- Peace of Mind: Guarantees access to emergency assistance services, including medical evacuation.
- Adherence to Visa Regulations: Ensures efficient visa processing and approval.

1.4 Challenges and Considerations

- Cost Consideration: Travelers may see insurance rates as an additional financial encumbrance.
- Policy Variability: Discrepancies in coverage across providers may induce misunderstanding.
- Claim Processing: Certain passengers encounter challenges in claim settlements and refunds.

1.5 The Effects of Schengen Travel Insurance Mandates

- An analysis of statistical data from Schengen visa applicants indicates:
- A substantial proportion of visa denials is attributable to insufficient insurance coverage.
- Heightened demand for foreign travel insurance companies serving Schengen passengers.
- Enhanced financial readiness among tourists, reducing dependence on foreign healthcare systems.

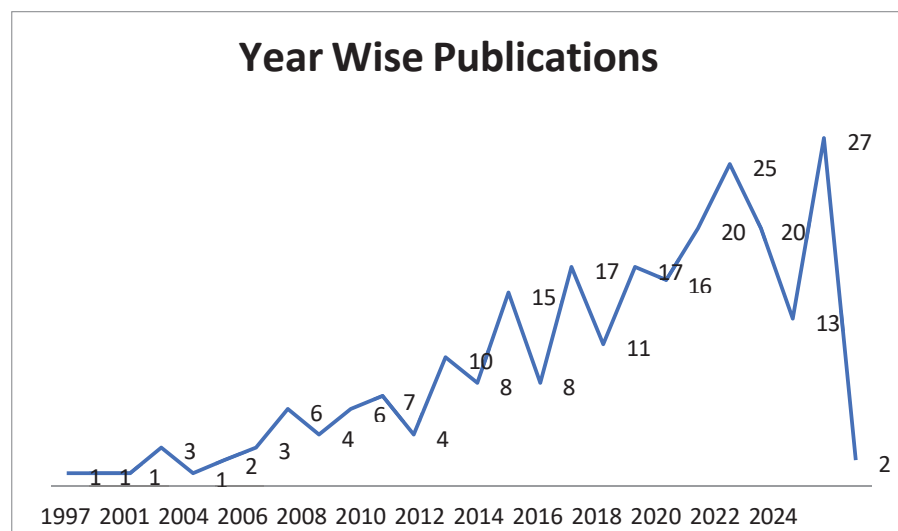


Figure 1 Year Wise Publications (Source: Scopus Data Base)

Fig 1 data represents yearly values from 1997 to 2025, showing an increasing trend in numbers over the years, with some fluctuations. The values remained low in the early years, with only one occurrence in 1997, 1998, 2001, and 2004. From 2006 onward, there was a noticeable increase, reaching a peak of 27 in 2024 before dropping to 2 in 2025. Significant growth was observed between 2012 and 2018, with numbers fluctuating between 8 and 17. A further spike occurred from 2020 onwards, peaking at 25 in 2021, then slightly dropping and rising again in 2024.

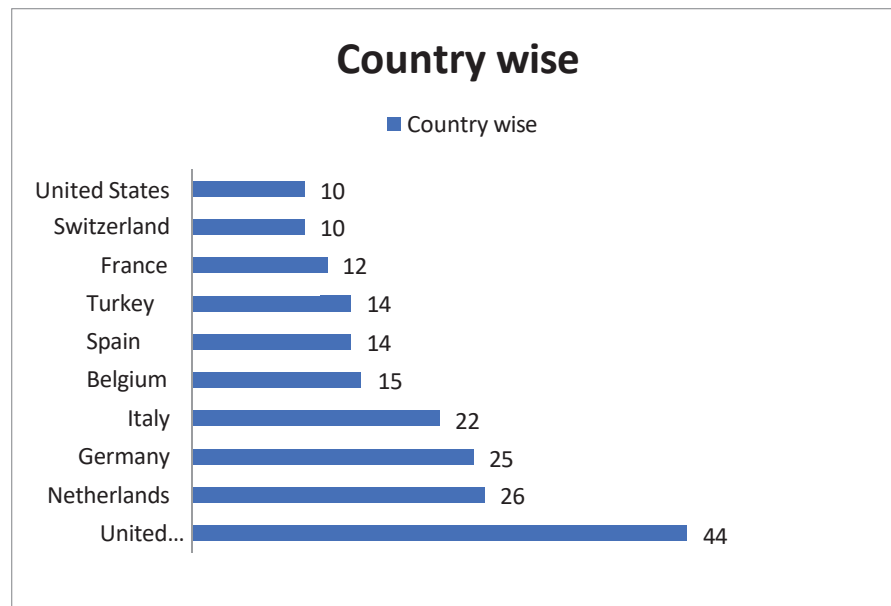


Figure 2 Country Wise Data (Source: Scopus Data base)

Fig 2 shows United Kingdom recorded the highest value at 44, followed by the Netherlands with 26 and Germany with 25. Italy registered 22, while Belgium had 15. Spain and Turkey both had 14, with France slightly lower at 12. Switzerland and the United States each accounted for 10.

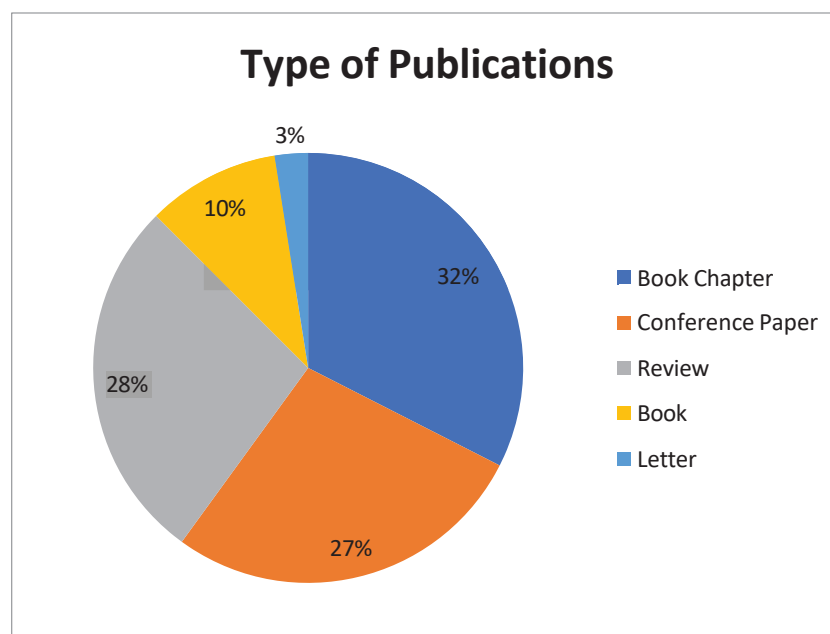


Figure 3 Type of Publications Sources: Scopus Database

Fig 3 shows categorize different types of publications based on their frequency. "Book Chapters" are the most common, with 13 recorded instances, indicating a significant contribution to academic literature in this format. "Conference Papers" and "Reviews" both have 11 entries, suggesting that presenting research at conferences and publishing review articles are equally valued in this dataset. These types of publications help disseminate findings and provide critical analyses of existing research. "Books" are less frequent, with only 4 entries, indicating that full-length publications are less common compared to shorter academic contributions. Lastly, "Letters" appear only once, suggesting that this form of publication is the least utilized in this dataset.

1. Duration of Coverage

- Low Cost & Europe Travel Plans: Coverage is provided for the validity period of the Schengen Visa, up to 180 days .
- Multi-Trip Plan: Provides coverage for up to 12 months, but each trip within that period must not exceed 90 consecutive days.

2. Geographical Coverage

- Low Cost Plan: Covers only Schengen Area countries.
- Europe Travel & Multi-Trip Plans: Covers all Schengen Area countries plus the UK, Ireland, and Cyprus.

3. 24/7 Medical Teleconsultation

- All three plans provide **round-the-clock medical consultation services**, ensuring travelers receive guidance on medical issues anytime, anywhere.

4. Refund in Case of Visa Refusal

- If the Schengen Visa application is denied, all three plans guarantee a refund of the insurance fee.

5. Payment of Medical Expenses

- Low Cost Plan: Maximum coverage of €30,000 for medical expenses.
- Europe Travel & Multi-Trip Plans: Increased coverage of up to €100,000.

6. Medical and Surgical Costs

Covers medical fees, hospital stays, and prescribed medication:

- Low Cost Plan: Up to €30,000.
- Europe Travel & Multi-Trip Plans: Up to €100,000.

7. Urgent Dental Care

- All plans include dental treatment coverage up to €150 per insured person.

8. Assistance and Repatriation

- All plans cover medical repatriation or transportation in case of hospitalization or a serious medical event.
- Europe Travel & Multi-Trip Plans extend this to cover:
 - Repatriation of other insured travelers accompanying the victim.
 - Assistance for travelers traveling alone.
 - Search and rescue costs.

9. Prolongation of Stay & Return After the Expected Date

- Only the **Multi-Trip Plan** covers cases where a medical condition **forces an extended stay** or prevents return as initially planned.

10. Assistance in Case of Death

All plans include:

- Repatriation of remains.
- Burial expenses.
- Assistance with formalities related to the death of the insured traveler.

11. Baggage & Personal Effects

- Repatriation of baggage is covered under all three plans.
- Early repatriation of accompanying insured persons is covered only in Europe Travel & Multi-Trip Plans.

12. Intervention Threshold for Medical Expenses

The **maximum threshold** for medical costs is:

- €30,000 for Low Cost Plan.
- €100,000 for Europe Travel & Multi-Trip Plans.

13. Excess (Deductible) for Reimbursements Outside the EU

- A €20 fee applies for any reimbursements processed via bank transfer outside the European Union.

14. Additional Travel Assistance Services

Europe Travel & Multi-Trip Plans offer additional services like:

- Travel assistance (not included in the Low Cost Plan).
- Sending urgent messages in case of emergencies.
- Covering communication expenses (up to €100).
- Providing essential medicines, glasses, contact lenses, and prostheses.
- Daily compensation in case of hospitalization (up to €500).
- Identity and travel document theft protection (coverage of €100).
- Urgent early return of an insured traveler due to a serious incident.

How Long Can You Stay in Europe With a Schengen Visa (Bigo, 2014)?

A Schengen visa allows you to stay in Europe's Schengen Area for a maximum of **90 days within a 180-day period**. The exact number of days you are permitted to stay is stated on your visa sticker. The consular officer handling your visa application determines the validity of your visa.

Types of Schengen Visas Based on Entries

- **Single-entry visa** – Allows you to enter the Schengen Area **once** and remain there for the permitted number of days. Once you leave, you cannot re-enter.
- **Double-entry visa** – Grants permission to enter the Schengen Area **twice**. The total number of days in both entries cannot exceed the validity stated on the visa sticker.
- **Multiple-entry visa** – Allows multiple entries into the Schengen Area during the visa's validity. However, the total days across all entries **cannot exceed the allowed duration** mentioned on the visa sticker.

Schengen Visa Purposes (Pedersen, 2015)

Schengen visas are issued for the following travel purposes:

- Tourism and holidays
- Business trips
- Visiting friends and family
- Attending cultural, religious, or sports events
- Airport transit (A-type visa)
- Official visits
- Medical treatment
- Short-term study courses or research purposes

Schengen Visa Refusal Rates and Trends in 2023 (Trauttmansdorff, 2023)

Schengen visa refusal rates fluctuate annually based on the policies of Schengen member countries. In 2023, the top five countries rejecting the highest number of visa applications were:

- France: 26.7%
- Spain: 15.3%
- Germany: 12.7%

- Italy: 8.17%
- Netherlands: 6.9%

Other countries with high refusal rates included Finland, Austria, and Belgium.

The EU Council released Schengen visa statistics on 15 May 2024, providing a comprehensive analysis of visa issuance in 2023. A total of 10.3 million applications were received, with 8.5 million visas granted, including multiple-entry, uniform, on-border, and Limited Territorial Validity (LTV) visas. The overall refusal rate was 16% (1,632,984 applications), marking a slight decrease from 17.9% in 2022.

Countries with the Highest Schengen Visa Refusal Rates (Scheel, 2022)

The number of visa rejections largely depends on the volume of applications received. Although some countries had high refusal rates, they also processed a significant number of applications. For example, the Netherlands and Greece exhibited a 61.9% and 61.5% increase in their refusal rates, respectively, compared to previous years. This indicates fluctuations in the approval criteria rather than simply labeling them as the strictest countries. Among countries with lower application volumes, Malta had the highest refusal rate at 38%, followed by Estonia (33.1%) and Belgium (26.5%).

Schengen Visa Refusal Statistics by Country (Twigt, 2024)

Table.1 The following table outlines visa application and refusal statistics for 2023:

Country	Applications	Refusals
Austria	229,613	32,922
Belgium	225,951	60,148
Croatia	38,511	7,561
Czech Republic	138,840	24,218
Denmark	107,872	21,509
Estonia	13,190	4,347

Finland	92,078	16,602
France	2,625,846	436,893
Germany	1,459,560	208,155
Greece	627,008	91,379
Hungary	215,799	32,641
Iceland	22,541	474
Italy	1,108,035	133,495
Latvia	18,897	2,208
Lithuania	30,668	3,911
Luxembourg	11,227	1,354
Malta	33,306	12,261
Netherlands	669,291	114,269
Norway	108,536	17,457
Poland	124,057	18,564
Portugal	207,654	33,220
Slovakia	13,468	1,752
Slovenia	19,990	3,097
Spain	1,413,222	251,470
Sweden	169,151	38,680
Switzerland	603,261	64,397
Total	10,327,572	1,632,984

Source: SchengenVisa.news & Europa.eu

Schengen Visa Rejection Rates for Third Countries

Visa rejection rates for applicants from **third countries** depend on various factors, including:

- Incomplete or missing required documents
- Lack of previous travel history
- Bilateral relations and cooperation on asylum seeker repatriation
- Political policies and EU-wide strategies (e.g., recent visa sanctions on Ethiopia under **quid pro quo** rules)

In 2023, the visa refusal rates increased for:

- Belarus: 3.4%
- Russia: 10.6%
- Turkey: 16.1%
- Iran: 30.3%

Meanwhile, historically high-rejection countries, including Pakistan, Bangladesh, Nigeria, and Senegal, continued to face overall refusal rates of approximately 75%.

1.5 Immigration Expert Opinion

Immigration expert Umer Rasib, based in Germany, highlighted key factors affecting Schengen visa refusals in 2023:

"The visa policies of Schengen member states are influenced by quotas (unofficial), trust in third-country nationals, and diplomatic relations. Some countries, such as India, Turkey, Malaysia, UAE, Qatar, and Kuwait, are generally trusted to follow visa rules. In contrast, applicants from countries with higher immigration risks, such as Pakistan, Bangladesh, Nigeria, and Senegal, often face higher refusal rates due to concerns about overstaying."

He further emphasized that modernized and effective evaluation techniques should be implemented to differentiate between genuine travelers and those intending to migrate illegally. This would prevent undue refusals while maintaining border security and facilitating tourism.

1.6 Visa Application Guidelines

When to Apply

- Submit your application at least 15 days before your intended journey and no earlier than 6 months beforehand (Studzińska, 2019).
- Some consulates may require an appointment before lodging your application.

Required Documents

- Valid passport (expiry date at least 3 months after departure from the Schengen area; for multiple-entry visas, 3 months after leaving the last Schengen country visited).
- Visa application form.
- Passport photo (ICAO-compliant) (Lin et al., 2001).
- Medical insurance (covering emergency care, hospitalization, and repatriation, including death).
- Supporting documents (proof of purpose of stay, financial means, accommodation, and intent to return to home country).
- Fingerprint collection (exemptions apply to specific applicants).
- Additional documents may be requested by consulates.

Visa Fees (Hobolth, 2014)

- €90 for adults
- €45 for children aged 6-12
- €35 for applicants from Armenia, Azerbaijan, and Belarus
- €67.50 for applicants from Cabo Verde
- Extra fees may apply if using visa service centers.
- Some applicants qualify for a fee waiver.

Processing Time (Everling, 2009)

- Standard processing: 15 days
- Extended processing (if additional review required): up to 45 days
- Family members of EU/EEA citizens may qualify for a free and expedited visa process under Free Movement Directive.

Conclusion

Schengen visa refusal rates in 2023 showed a minor decrease overall (16% vs. 17.9% in 2022), with specific countries experiencing significant variations. Policy changes, diplomatic relations, and migration risks remain key factors in shaping visa approval trends. Ongoing improvements in visa assessment processes could ensure fairness for genuine travelers while maintaining border integrity across the Schengen zone. Schengen visa refusal rates in 2023 showed a minor decrease overall (16% vs. 17.9% in 2022), with specific countries experiencing significant variations. Policy changes, diplomatic relations, and migration risks remain key factors in shaping visa approval trends. Ongoing improvements in visa assessment processes could ensure fairness for genuine travelers while maintaining border integrity across the Schengen zone. The Schengen Visa's obligatory travel insurance stipulation highlights the essential function of international travel insurance in protecting both visitors and host nations. Despite existing hurdles, the advantages of travel insurance far surpass the disadvantages, making it an essential component of

international trip preparation. Subsequent study may investigate the economic implications of these regulations on the travel insurance sector and proposed modifications to improve accessibility and cost for international passengers.

References:

1. Aygül, C., & Mertek, S. (2024). Visas and mobility: The EU's 'great shutdown' that won't stop population flows. *Mediterranean Politics*.
2. Bigo, D. (2014). The (in)securitization practices of the three universes of EU border control: Military/Navy - border guards/police - database analysts. *Security Dialogue*, 45(3), 209 – 225.
3. Bligh, A. (2010). Electronic digital passport as a means of partial response to the lack of intelligence in the field of border control. *9th European Conference on Information Warfare and Security 2010, ECIW 2010*, 19 – 27.
4. Everling, U. (2009). The European Union as a Federal Association of States and Citizens. In *Principles of European Constitutional Law*. Bloomsbury Publishing Plc.
5. Hobolth, M. (2014). Researching Mobility Barriers: The European Visa Database. *Journal of Ethnic and Migration Studies*, 40(3), 424 – 435.
7. Lee, Y.-H., Lu, C.-W., Wu, P.-Z., Huang, H.-L., Wu, Y.-C., & Huang, K.-C. (2018).
8. Attitudes and awareness of medical assistance while traveling abroad. *Globalization and Health*, 14(1).
9. Lin, P. H., Sun, W. S., & Chen, J. P. (2001). Inventory of aircraft emissions over the Taiwan area. *TERRESTRIAL ATMOSPHERIC AND OCEANIC SCIENCES*, 12(1), 41–62.
10. Pedersen, M. J. (2015). The intimate relationship between security, effectiveness, and legitimacy: a new look at the Schengen compensatory measures. *European Security*, 24(4), 541 – 559.
11. Scheel, S. (2022). Reconfiguring Desecuritization: Contesting Expert Knowledge in the Securitization of Migration. *Geopolitics*, 27(4), 1042 – 1068.
12. Studzińska, D. (2019). Selected aspects of the transformation in function, and permeability, of the Polish-Russian border; [Wybrane aspekty transformacji funkcji i stopnia przenikalności granicy Polsko-Rosyjskiej]. *Przegląd Geograficzny*, 91(4), 553 –571.
13. Szwedo, P. (2012). Programme of the polish presidency of the EU; [Programme de la présidence polonaise de l'UE]. *Revue Du Marche Commun et de l'Union Européenne*, 555, 101 – 107.
14. Trauttmansdorff, P. (2023). The fabrication of a necessary policy fiction: the interoperability 'solution' for biometric borders. *Critical Policy Studies*, 17(3), 428 –446.
15. Twigt, M. (2024). Doing Refugee Right(s) with Technologies? Humanitarian Crises and the Multiplication of "Exceptional" Legal States. *Refugee Survey Quarterly*, 43(1),