

Travel insurance for national (D) visas at the Polish Embassy in Bangkok

The 28 October 2020 amendment to the Act on Foreigners has introduced new requirements for travel insurance policies for the purpose of national (D) visas. These are now slightly different than requirements for Schengen (C) visas insurance policies and there is no list of approved insurance companies from Thailand, Cambodia, Laos or Myanmar.

All travel insurance policies for national (D) visas must meet the following requirements:

- 1. Provide a 24/7 call center,**
- 2. Provide a minimum coverage of 30.000 EUR or equivalent,**
- 3. Be valid for the entire period of the intended stay/validity of the visa (up to 1 year),**
- 4. Cover emergency medical assistance and/or emergency hospitalization,**
- 5. Cover costs of transportation to the insured person's place of residence in case of an illness or death.**

Additionally, companies which do not have a seat or branch in Poland, another EU member state, an EEA EFTA member state or Switzerland – including companies with a seat or branch in Thailand, Cambodia, Laos and Myanmar – must meet the following requirements if their policies are to be accepted for national (D) visa:

- 6. Must publish its audit results,**
- 7. The audit must be carried out by a renowned international institution,**
- 8. The audit must indicate that there is real capability to satisfy claims against the insurer by institutions providing medical services in Poland,**
- 9. Must publish data regarding the sums of collected premiums at least every 6 months,**
- 10. Must publish data regarding the sums of payouts at least every 6 months.**

Therefore travel insurance policies/insurance companies with a seat or branch in Poland, another EU member state, an EEA EFTA member state or Switzerland must fulfill requirements in points 1-4 only.

Travel insurance policies/insurance companies with a seat or branch in Thailand, Cambodia, Laos and Myanmar must fulfill requirements in points 1-9. If you submit a travel insurance policy which does not meet all the requirements, it will constitute grounds for refusal.

If you are unsure whether the company with a seat or branch in Thailand, Cambodia, Laos and Myanmar fulfills the requirements in points 5-9, it is advisable to purchase an insurance policy from a company with a seat or branch in Poland, another EU member state, an EEA EFTA member state or Switzerland. Most travel insurance policies can be purchased online.

The choice of a particular health insurance is up to the visa applicant.

Please notify the Embassy if you experience the following situations:

- Your insurance company refuses to pay for medical expenses incurred in the Schengen area.
- Your insurance company refuses to fully refund costs of insurance purchase in case of visa refusal upon presentation of official proof of rejection from the Embassy.

A list of approved insurance policies from other countries is published in the form of [Information of the Minister of Foreign Affairs about the insurers and the insurances that they offer, which meet the](#)

necessary conditions referred to in Article 25 (1) (2) (a) and Article 25 (1b) of the Act of 12 December 2013 on Foreigners.