

Notification regarding travel medical insurance

We would like to remind you that persons applying for a national visa at Polish consular offices should provide with a document of health insurance in Poland or have a medical travel insurance with a minimum insurance coverage of EUR 30,000 - valid for the duration of the planned stay of the foreigner on the territory of Poland, covering all expenses, which may arise during a stay in connection with the need to travel back for medical reasons, the need for urgent medical care, sudden hospital treatment or death - in which the insurer undertakes to cover the costs of the insured health care directly to the entity providing these benefits. Requirements regarding travel medical insurance were set out in the Act on foreigners effective 12th December 2013.

On the basis of conducted analyzes of travel medical insurance policies, which were submitted together with visa applications for a national visa, it was found that not all policies provide medical entities of health services in Poland with a real coverage to satisfy claims against the insurer, and the financial risk associated with the provision of medical services.

Applicants for national visas submitting a proof of travel medical insurance together with the visa application are not always aware of the limitations in the scope of the insurer's liability for specific cases included in the insurance conditions. This causes problems when these people need to take medical services in Poland.

Bearing in mind the care for the insurance safety of visa applicants, Polish consular offices in Ukraine will only accept travel insurance policies that guarantee the insurer's full liability within the sum insured and in the scope of benefits specified in the policy.

Thus, insurance will be honored with a minimum amount of 30,000 euros, valid for the period of the planned stay of the foreigner on the territory of Poland, covering all expenses that may arise during stay in this territory due to the need to travel back for medical reasons, the need for urgent medical assistance, sudden hospital treatment or death, in which the insurer undertakes to cover the costs of the insured health care directly to the entity providing such benefits, based on the invoice issued by this entity.

Persons purchasing travel medical insurance are required to carefully examine the terms of the insurance contract. Some policies provide for the coverage of costs of health benefits directly by the insured person from his own funds.

Based on the verification of insurance policies that were submitted together with applications for national visas in Polish consular offices, the following list of insurers was created, whose policies may be considered to meet the conditions referred to the Act on foreigners and may constitute the basis for issuing a national visa. However, it should be noted that if the insurer offers different policies (under various insurance programs), the analysis of the terms of a specific policy is carried out each time by the consul when the visa application is processed.

List of insurance companies whose policies meet the requirements set out in the Act on foreigners:

1. PZU Ukraine
2. Providna
3. Guardian
4. Etalon
5. Knyazha
6. ERV

During the processing of visa applications accompanied by travel medical insurance issued by another insurer (not included in the above list), the consul will analyze whether the given insurance provides medical entities with the coverage of health services in Poland with the real possibility of directly satisfying their claims against the insurer.

If the insurance does not meet the above conditions, consul will have grounds to refuse to issue a visa.

At the same time, we would like to inform you that it is planned to conduct an analysis of all medical insurance for travelers offered on the territory of Ukraine in terms of their compliance with the conditions set out in the Act.