

INSURANCE POLICY

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Insurance policy is necessary in the case of requesting of both, C visa as well as D visa.

When requesting the C visa, the travel medical insurance policy shall correspond with the requirements determined in Section 15 of the Visa Code.

Insurance policy is valid, if it covers all expenses, which may arise to a foreigner, when staying in the territory of Member States of the Schengen Agreement in relation to:

- receipt of emergency medical care and/or medical treatment in the hospital,
- repatriation due to medical reasons or in case of death.

Insurance policy shall be valid across the whole territory of Member States of the Schengen Agreement and it shall cover all period of planned stay or transit of a foreigner. The minimum mandatory insurance sum shall be EUR 30 000. In case of issue of a limited territorial validity visa, which is to be applied to the territory of more than one Member State, the insurance shall be valid at least in the relevant Member States.

A foreigner, who submits visa applications for more than two times of entry (an application for a multiple visa), shall prove that he or she has a sufficient and valid travel medical insurance, which is applicable for the first time of his or her planned visit. This person shall sign the notification included in the visa application form, confirming of being aware of the fact that he or she shall have a travel medical insurance with regards to further times of stay.

Usually the persons requesting a visa are insured in the country of residence. However, if the person inviting a foreigner to Latvia, wants, he or she may do it also in Latvia, at the Office of Citizenship and Migration Affairs, when submitting a valid insurance policy at the same time with documents necessary for approval of the invitation.

When requesting D visa or a residence permit, the insurance policy shall guarantee covering of expenses for at least the following services related with health care:

- emergency medical care;
- medical treatment in the hospital in the situation critical to life or health;
- transportation to the nearest medical treatment institution, where the above mentioned services are provided;
- transportation for return to the home country in case of serious illness or death.

The minimum liability limit of the insurer specified in the policy for the insured period shall not be below EUR 42 600.

Period of validity of the policy shall not be below the expected period of stay in Latvia.

The policy shall be valid in the Republic of Latvia. If a foreigner plans to travel also to any Member State of the Schengen Agreement, it is recommended to acquire travel medical policy that is valid in the territory of all the countries, where the trip is planned to.

If a foreigner requires a multiple visa, the foreigner shall submit the insurance policy for the first time of stay and a confirmation that he or she knows that he or she has to have an insurance policy during next trips.

<https://www.pmlp.gov.lv/en/insurance-policy>