

# Health insurance

13/11/2020

It is prudent that you hire health insurance when you travel to other countries, with coverage of dental/medical treatment and/or transport for a health reason. Otherwise, you must know that these services abroad are expensive and, if necessary, can affect your financial planning.

Remember to always have with you the phone numbers that allow assistance to the insured abroad.

An agreement signed by the countries of Europe - [The Schengen Treaty](#) - in addition to promoting the free circulation of people in signatory countries, establishes the obligation of purchasing Health Insurance for tourists in the minimum value of 30,000 Euros to ensure medical assistance in case of illness or accident.

The signatories to this agreement are **Austria, Belgium, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Luxembourg, Malta, Norway, Poland, Portugal, The Czech Republic, Liechtenstein, Sweden and Switzerland**. Three new members remain in the implementation phase: Bulgaria, Romania and Cyprus. So far, Bulgaria, Croatia, Cyprus, Ireland, Romania and the United Kingdom are the Member States of the European Union which are not yet part of the Schengen area.

To travel to Cuba, it is also mandatory to have travel insurance for medical assistance, with a minimum coverage of US \$ 10,000, which can be purchased before boarding or at the airport.

The government of **Australia** requires that exchange students have the *Overseas Students Health Cover* (OSHC) health insurance.