vitablue
SEGUROS QUE SE ADAPTAN A TI

✓ OFFICIAL GUIDE 2026/2027 • STUDENT VISAS

DEFINITIVE CHECKLIST: HEALTH INSURANCE FOR SPAIN STUDENT VISA

Point-by-point verification according to **Spanish Immigration Law (Organic Law 4/2000)** and official Spanish Consulate guidelines worldwide.

⚠️ **Consular Warning:** Over 35% of visa delays and rejections for international students are caused by policies containing copayments, waiting periods, or travel assistance plans not accepted in Spain.

☐ 1. 100% Zero Copayments (Sin Copagos)

NON-NEGOTIABLE

Zero copay for GP visits, specialists, diagnostic tests, hospitalizations, and emergencies. The certificate must explicitly state in Spanish: *"Póliza sin copago"* (Copay: 0 €).

☐ 2. No Waiting Periods (Sin Carencias)

FROM DAY 1

Immediate, unrestricted access to all medical, surgical, and hospital treatments from the very first effective date. Policies with 6 to 10 months waiting times are immediately disqualified.

☐ 3. Full Coverage Equivalent to the Spanish NHS

NO SPENDING CAP

Must provide medical coverage identical to the Spanish Public Health System (SNS): primary care, medical specialties, clinical analyses, oncology, surgeries, and 100% inpatient hospital stays.

☐ 4. Medical Repatriation & Remains Transport

MANDATORY

Emergency medical evacuation and full repatriation of remains to your home country in the event of serious accident or decease without arbitrary low sub-limits.

☐ 5. Insurer Licensed to Operate in Spain

DGSFP REGISTERED

The insurance entity must be registered and regulated by Spain's Directorate General of Insurance (DGSFP) (e.g., ASISA, Sanitas, Adeslas). **Travel insurance or reimbursement plans are NOT valid.**

A. MANDATORY DOCUMENTS TO PRESENT AT YOUR CONSULAR APPOINTMENT

1. Spanish Certificate
Official visa certificate issued in Spanish with digital signature, verifying zero copay, zero waiting periods, and repatriation.

2. Policy Conditions
General and particular terms detailing network hospitals across Spain and un-capped medical care access.

3. Annual Paid Receipt
Bank receipt or payment confirmation showing the full annual premium paid upfront (monthly instalments are not accepted).

B. THE 3 MOST COMMON MISTAKES CAUSING VISA DENIAL

❌ **Mistake 1: Submitting Travel Assistance / Reimbursement Insurance:** Travel plans have €30,000 to €50,000 caps and require paying upfront. Immigration law strictly demands direct medical coverage in Spain without limits.

❌ **Mistake 2: Policies with Small Copayments:** Policies charging even €5 or €10 per doctor visit are automatically rejected by consular officers.

❌ **Mistake 3: Paying in Monthly Installments:** Consulates demand proof of full coverage for the entire study duration; monthly payments trigger formal 10-day cure notices.

VitaBlue 100% Money-Back Guarantee for Visa Refusal
If your student visa application is refused by the Spanish Consulate or Immigration Office for reasons beyond your control, we refund **100% of the insurance premium paid** upon presenting the official refusal letter. Zero cancellation fees.

FREE GUIDANCE **Questions about your specific consulate?**

Consulates (London, New York, San Francisco, New Delhi, etc.) have specific wording expectations. Our bilingual advisors review your case for free and quote fully compliant policies (from €38/month).

💬 WhatsApp Direct Advisor: +34 613 82 90 26

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