Spanish DNV Health Insurance

A SPANISH DNV HEALTH INSURANCE GUIDE · AVOIDING MISTAKES

Health-insurance mistakes to avoid for the DNV

The insurance details that can hold up a Digital Nomad Visa application, and the checks that help you avoid problems.

The cover

the right type for your route

Dates & names

aligned to your appointment and passport

Timing

start early, apply with confidence

A few careful checks can prevent avoidable problems with the insurance part of an application. Start with the correct type of cover, then check the dates, names and documents before submission. Private cover is one option, not always required.

Featuring Sanitas Residents Visado & Residents Platinum Visado
Sanitas is the insurer, part of Bupa · arranged by Spanish DNV Health Insurance

START HERE

The first mistake: buying before you check your route

Some of the most useful checks happen before anyone reads a policy: choosing cover only after checking what the route actually needs. What is required depends on the applicant's circumstances and the current instructions of the competent consulate or authority.

First, is private cover even needed?

Private insurance is one way to meet a healthcare requirement, but not every applicant needs it. Some people have a recognised public or reciprocal entitlement. We can help you understand the insurance options and check the insurance documentation against the information available for your route.

The next pages group the mistakes people run into: the cover itself, dates and names, and timing. Each one comes with the check that avoids it.

Do I actually need private health insurance? →

Getting the wrong type of cover

Three mistakes with the cover itself, and how to get it right.

1. **Using travel insurance as resident cover.** For an application requiring resident-style private medical cover, travel insurance may not provide the type or duration of cover required. Arrange resident medical cover matched to your route.
2. **Assuming any certificate wording is accepted everywhere.** Accepted formats can differ between offices. We help prepare your documentation to match your route.
3. **Guessing a policy's copayment position.** It is set by the policy, not by assumption. Residents Visado has no copayments and no waiting periods. Residents Platinum Visado has no copayments and no waiting periods on its core health cover, though some supplementary benefits may have their own qualification periods. We'll confirm the detail for your policy.

The simple fix

Starting with the route's insurance requirement makes it easier to choose cover that fits, rather than working backwards from a price.

MISTAKES · DATES & NAMES

Dates, names and timing that don't line up

Four more avoidable slip-ups. Check each one before you commit.

4. **A start date that does not line up** with your appointment or the period you need to show. Check the proposed effective date against the appointment, the period the application needs to cover and the start dates available for the policy.
5. **A policy period that ends too soon**, before the period your application covers. Match the period, and check the certificate shows it clearly.
6. **A name that does not match the passport exactly**, including every given name and surname and the name order. Check it before the policy is issued.
7. **Leaving the medical questions to the last minute.** Age and health answers can affect the terms the insurer offers. Complete the questions early enough to allow time for the insurer to assess the answers or request further information before your deadline.

HOW WE HELP

How we help you avoid them

These are the insurance details we can help you check, in English, so your cover is set up correctly.

The right cover

We help you match the cover to what your route needs, not to a price.

Dates checked

We help you choose and check the intended start date and policy period.

Passport-exact names

We help you check the names against the passport.

Medical questions

Sanitas's medical questions are completed at application stage; we explain the process, while each applicant gives complete and accurate answers.

Documentation checked

We help prepare and check the insurance documentation before submission.

English throughout

One team, in plain English, from quote to certificate.

THE COVER

The Sanitas cover, set up correctly

Where private cover is the fit, these are the Sanitas products we arrange. Residents Visado has no copayments and no waiting periods; Residents Platinum Visado has no copayments and no waiting periods on its core health cover, though some supplementary benefits may have their own qualification periods.

Residents Visado

Network-based private cover for eligible visa and residence applicants who use their healthcare mainly in Spain.

Residents Visado →

Residents Platinum Visado

The Sanitas network plus reimbursement for treatment outside it, with overseas, dental and pharmacy benefits.

Platinum Visado →

Compare the two versions →

BEFORE YOU APPLY

A quick check before you apply

Run through these before you rely on a policy for an application.

1. The right type of cover for your route: resident medical cover, not a travel policy.
2. Start date and policy period aligned with your appointment and the period the application must cover.
3. Names on the policy and certificate matching the passport exactly.
4. Policy terms checked, including copayments, against what your route requires.
5. Medical questions completed early enough to allow for insurer assessment or requests for further information.

We'll run the check with you

Tell us your route and dates and we'll work through this with you, in English, to reduce avoidable insurance-document problems.

NEXT STEP

Get your cover checked and in place

Tell us your dates and your situation, and our English-speaking team will prepare a personalised quote and check the insurance details with you.

GET A PERSONALISED QUOTE

Personalised DNV quote

spanishdnvhealthinsurance.com/dnv-health-insurance-quote/

Start →

UNDERSTAND YOUR COVER

DNV insurance requirement

spanishdnvhealthinsurance.com/dnv-health-insurance-requirements-spain/

SEE THE SANITAS COVER

Residents product page

spanishdnvhealthinsurance.com/sanitas/plans/sanitas-residents-dnv/

GET A PERSONALISED SANITAS QUOTE

Start your quote

spanishdnvhealthinsurance.com/dnv-health-insurance-quote/

ASK THE ENGLISH-SPEAKING TEAM

Talk to our team

spanishdnvhealthinsurance.com/contact/

Sources

- Sanitas Residents Visado IPID version 172026 and Sanitas Residents Platinum Visado IPID version 352026 (English), plus the General and Particular Conditions supplied with your policy.
- Whether private insurance is needed depends on your working and Social Security position; we will confirm what applies when we prepare your quote.