When I quit my job in Toronto to work remotely and travel full-time, I had a detailed spreadsheet for everything. Monthly budget by category. Gear list with weights. Backup internet setup. List of coworking spaces in my first four cities. I had thought through almost every practical aspect of my transition to nomadic life.

Travel insurance got three lines in the spreadsheet: *research providers*, *compare plans*, *choose one*. Then I just picked the first plan that looked reasonable and moved on to more interesting planning.

Three years later, I know that approach was badly wrong. Not because I got catastrophically unlucky — I didn't — but because I spent the first 18 months of nomadic life with coverage that was poorly suited to my actual situation, making decisions based on misunderstandings about what I was and wasn't protected against.

Here's everything I wish I'd known at the start.

Mistake #1: Treating Nomad Insurance Like Tourist Insurance

The first plan I bought was a standard travel insurance policy. It was designed for trips — defined start dates, defined end dates, a flight home at the conclusion. I assumed I could just roll it over indefinitely, or buy back-to-back policies, and that the coverage would work the same way.

It doesn't.

Standard tourist policies typically have maximum trip durations (often 30 to 90 days). They sometimes require you to return to your home country between policy periods. They may not cover you for activities that have become routine — like working, which technically changes your status from "tourist" to something else in some policies' language.

Nomad-specific plans are designed differently from the ground up. They're structured for continuous, multi-country stays. They don't require home-country returns. They explicitly cover remote work and the equipment associated with it. They're designed for people who live abroad, not people who visit.

I wasted almost eight months on the wrong type of plan before someone in a nomad community pointed this out. Don't make that mistake.

Mistake #2: Confusing Coverage Limit With Actual Protection

My first policy had a $50,000 medical coverage limit. That sounds like a lot. I thought it was plenty.

It isn't, for one specific reason: medical evacuation.

If you're in a remote area — hiking in Vietnam's Ha Giang Loop, surfing in a small town in Indonesia, working from a village in rural Portugal — and you have a serious medical emergency that requires hospital-level care, you may need to be transported to a proper facility. That transportation is expensive.

Evacuation Type Estimated Cost Ground ambulance to regional hospital $500 – $2,500 Air ambulance within country $10,000 – $40,000 International air evacuation (SE Asia) $50,000 – $150,000 Repatriation to home country $30,000 – $100,000+

If my $50,000 policy limit got consumed by an evacuation, I'd have nothing left for the actual medical treatment at the destination hospital. Many nomads don't realize that evacuation and medical treatment are typically drawn from the same pool of coverage.

Good nomad plans have separate, high limits for evacuation — often $500,000 or unlimited — and medical coverage of at least $100,000 to $250,000 on top of that. When I finally upgraded to a plan with proper limits, the premium difference was about $15 per month. Worth every cent.

Mistake #3: Not Understanding the Pre-Existing Condition Rules

I have mild, well-controlled asthma. It's been stable for years. I take a maintenance inhaler and haven't had a significant episode since my early 20s.

When I first bought travel insurance, I assumed that since it was controlled, it wasn't a "real" pre-existing condition for insurance purposes. I was wrong.

Most travel insurance policies define pre-existing conditions based on whether you received treatment, consultation, or had symptoms within a defined "look-back period" — often 90 to 180 days before the policy start date. Having an inhaler prescription qualifies. Having a doctor's note from your annual checkup qualifies.

If I'd had an asthma-related emergency on my original policy and they'd reviewed my medical history, there was a real chance it would have been excluded. I wouldn't have known until I needed the claim.

Nomad-specific plans handle this differently. Some offer coverage for stable pre-existing conditions if they've been stable for a defined period (often 6 to 12 months). Some have "look-back" periods of just 30 days. Some offer full coverage for pre-existing conditions after a waiting period.

The details matter enormously, and they're buried in the policy documents — not the marketing page.

Mistake #4: Ignoring the Exclusions Section

The exclusions section of a travel insurance policy is where the real terms live. I read mine for the first time after I'd been on the plan for six months, and I found several things that surprised me.

Activities I'd been doing that weren't covered: scuba diving beyond a certain depth, renting a motorbike over a certain engine size, certain types of rock climbing.

Scenarios I'd assumed were covered but weren't: civil unrest (my plan excluded it; many plans do), pandemic-related disruption (relevant lesson from 2020), theft from an "unattended" location (this is in more policies than you'd think, and "unattended" is broadly defined).

Documentation requirements I hadn't known **best travel insurance** about: police reports within 24 hours for theft claims, pre-authorization required for non-emergency treatments above a certain cost, specific forms for certain claim types.

I hadn't done anything wrong, but I'd been taking risks I didn't know I was taking. Reading the exclusions section — the whole thing, not just the summary — before committing to a plan is non-negotiable.

Mistake #5: Not Checking the Insurer's Claims Reputation

Travel insurance is a product you buy hoping you'll never use. The quality that matters most — how the insurer behaves when you actually make a claim — is almost entirely invisible at the point of purchase.

Insurers look similar from the outside. They have professional websites, clear marketing, and competitive pricing. What differs is how they handle disputed claims, how quickly they reimburse, how accessible their customer service is across time zones, and whether they fight legitimate claims on technicalities.

Before choosing a plan now, I spend at least an hour reading claim-related reviews — not the general star ratings, but specifically the reviews written by people who've filed claims. I look for: response times, how disputes were handled, whether the insurer applied exclusions broadly or narrowly, and whether direct billing actually worked in practice.

Reddit's r/digitalnomad and various nomad Facebook groups have years of real claim experience shared in them. That information is worth more than any comparison table.

What Good Research Actually Looks Like

When I finally did this properly — about 18 months into my nomadic life, when I switched to a plan that actually fit my situation — I spent about a week on research. I read policy documents. I read forums. I cross-referenced the best travel insurance for digital nomads to understand the structural differences between the major options and what the specific tradeoffs looked like for people with my profile (continuous travel, primarily Asia and Europe, remote worker, no major pre-existing conditions).

Here's the framework I use now when evaluating any plan:

Evaluation Area Questions to Ask Coverage type Designed for nomads or tourists? Is continuous coverage explicit? Medical limits Minimum $250K medical, separate high-limit evacuation coverage? Exclusions What activities are excluded? What scenarios? Pre-existing conditions Look-back period length? Stable condition coverage? Claims reputation What do actual claimants say? Typical reimbursement timeline? Direct billing Network hospitals in my primary destinations? Customer service 24/7 hotline? What time zones are they staffed for? Documentation requirements What do I need to keep? What time windows for reporting?

This takes time. It's not exciting. But it's the thing that actually determines whether your insurance works when you need it.

The Plan I Landed On

I won't be prescriptive about specific providers here — the right plan depends heavily on your nationality, destinations, age, and risk profile. What I will say is that I'm now on a nomad-specific plan with $250,000 medical coverage, $500,000 evacuation coverage, gear coverage up to $2,000, and no home-return requirement. It covers my pre-existing asthma as long as it's been stable (it has been). The premium is $78 per month.

I've been on it for 18 months. I've filed one claim — a dental emergency in Tbilisi, Georgia, that cost $900, of which I paid a $100 deductible. The remaining $800 was reimbursed within 11 days.

That's what well-chosen insurance looks like in practice. Not dramatic, not complex. Just there when you need it, and invisible when you don't.

One Last Thing

The people who told me I didn't need insurance in my first year weren't wrong that I got lucky. I did get lucky. But luck is not a plan, and nomadic life is long.

If you're at the research stage right now — before you've bought a policy, before you've made the same mistakes I made — use that time well. Read the actual policy documents, not just the comparison tables. Check the exclusions. Understand the limits. Verify the claims reputation.

The version of you who never needs to file a claim will barely notice the premium. The version of you who does need it will be profoundly grateful you did it right.

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