EnRoute Jobs

FOR REMOTE AND SEASONAL WORKERS

GUIDE · WORKSHEET

The Health Insurance Guide for *Mobile Workers*

Five kinds of cover, one of which is usually right for the year you are actually living. How to tell which, what the fine print excludes for people who work abroad, and how to layer them.

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Why the wrong policy is so common

Most people leave home with the travel insurance that came with a credit card or a two-week policy stretched to a year, and discover its limits in a hospital. Travel insurance is built for holidays: short trips, emergencies only, and a return home for anything serious. A year of working abroad is not a holiday, and the moment a claim involves work (a fall on a chalet stair, a scooter on the way to a coworking space, a deckhand's injury) the exclusions start.

This guide is not a recommendation of any product. It is the map of the categories, so the policy you buy matches the year you are having, and the questions to ask before you pay.

THE ONE QUESTION

"If I break my leg on a working day, in this country, doing this job, does this policy pay, and where do I get treated?" If the answer is not clearly yes, keep reading.

01 The five kinds of cover

KIND	BUILT FOR	COVERS	DOES NOT COVER
Travel insurance	Trips of days to weeks, from a home base	Emergency treatment abroad, evacuation, repatriation, trip disruption	Routine care; pre-existing conditions (often); work; stays beyond the policy length (often 30–90 days per trip); your home country
Long-stay or nomad travel insurance	Months to a year abroad, moving around	Emergency treatment in most countries, evacuation, some routine care; renewable while abroad	Serious ongoing care (returns you home); some countries excluded (often the US); most manual work; many "adventure" activities unless added
International health insurance	Living abroad for a year or more	Inpatient and outpatient care, chronic conditions, maternity (with waiting periods), choice of hospital, in a defined region	Costly; the US region doubles the premium; not trip disruption; often not repatriation of remains without an add-on
Local public or statutory cover	Residents and employees of the country	Whatever the public system covers, often at low cost or via payroll	Care outside the country; waiting times; private hospitals; usually nothing until you are formally resident or employed
Employer cover	Employees of the company	Whatever the plan says; sometimes global, often national	Contractors; family (sometimes); anything after you leave; countries outside the plan region

02 Exclusions that matter for people who work

Read the exclusions list before the benefits list.

EXCLUSION	WHO IT CATCHES	WHAT TO DO
Manual or paid work	Seasonal staff, work-exchange participants, deckhands, farm hands	Buy a policy that names "working holiday" or "work abroad" cover; confirm the specific job in writing
Motorbikes and scooters	Everyone in Southeast Asia; anyone without the licence class the policy demands	Hold the licence the policy requires (often a full motorcycle licence plus an international permit); wear a helmet; or do not ride
Altitude, snow sports, water sports	Ski-season staff, dive-centre staff, mountain guides, sailors	Add the activity pack; check whether "professional" or "instructing" is excluded even with the pack
Countries excluded or capped	Anyone passing through the US; some policies exclude specific regions	Check the territory list; add the US rider if you will be there
Trip length and "home" definition	People with no home base; policies that require a return home every n days	Choose a policy that can be bought and renewed while abroad and does not require residence
Pre-existing conditions	Anyone with a diagnosis, a prescription, or a recent treatment	Declare everything; buy the policy that covers stable conditions; do not rely on non-disclosure
Mental health	More people than admit it	Check outpatient mental-health cover; many nomad policies have none
Pandemic and epidemic clauses	Everyone, since 2020	Read the current wording; it varies more than any other clause

EVACUATION IS THE LINE ITEM THAT BANKRUPTS PEOPLE

In much of Southeast Asia, Latin America, Africa and the mountains, serious care means a flight to a major city or another country. Evacuation costs tens of thousands. Any policy for a mobile year needs it, with a high limit, and with the insurer, not you, deciding and arranging it.

03 Layering cover for a multi-country year

Nobody has one policy that does everything. Most mobile workers end up with two or three layers, and the trick is to make sure they meet in the middle rather than overlap or leave a gap.

The remote worker moving every few months

- **Base:** long-stay nomad travel insurance with evacuation, renewable abroad, activity packs as needed.
- **If settling somewhere on a visa:** switch to, or add, international health insurance or the local system once resident.
- **Home:** keep or drop home cover deliberately; many public systems lapse when you leave and are slow to restart.

The seasonal worker

- **Base:** a working-holiday or work-abroad travel policy that names the job and the activity (ski, water, farm).
- **At work:** the employer's accident or liability cover, confirmed in writing; local statutory cover if on local payroll.
- **Between seasons:** make sure the base policy does not lapse in the gap, which is when people travel and get hurt.

The sponsored hire relocating

- **Arrival gap:** travel insurance from departure until local or employer cover starts, which can be weeks.
- **Then:** the employer plan or the public system; check whether family is included and whether it works when you travel.
- **Visa condition:** many sponsored visas require cover from day one; confirm before you fly.

The work-exchange participant

- **Base:** a policy that covers unpaid work and the activity (farm, hostel, boat). Many standard policies exclude it.
- **Host:** ask whether their liability cover names volunteers; most hosts do not know until asked.
- **Exit fund:** insurance is not a substitute for enough money to reach a hospital.

04 What visas and employers require

SITUATION	TYPICALLY REQUIRED	CHECK
Nomad visa application	Health insurance valid in the country for the visa period, often with a minimum cover amount and no deductible above a stated level	The programme page names the minimum; some require a local insurer or a specific certificate format
Working-holiday visa	Insurance for the full stay; several countries check at the border and shorten the visa to the policy length	Print the certificate with dates; carry it
Schengen entry (non-EU)	For visa-required nationalities: medical cover of at least the Schengen minimum, valid across the zone	Visa-exempt travellers are not asked, and are not covered by anything unless they bought it
Sponsored work visa	Often enrolment in the public system or a private plan from arrival; sometimes a health surcharge paid with the visa	Ask the employer what starts when; cover the gap yourself
Seasonal employer	Their accident cover for work injuries; sometimes proof of your own travel policy	Get what they cover in writing before the first shift
Work exchange host	Usually nothing formal; good hosts require your own policy	Ask; then buy the one that covers the activity

05 The coverage worksheet

One line per policy you hold. The bottom rows are the gaps.

Year and the countries in it ______________________________

POLICY	KIND	VALID FROM / TO	COUNTRIES	WORK COVERED?	EVACUATION LIMIT	ACTIVITIES COVERED

- ☐ Every country I will be in is covered by at least one policy, for the whole time I am there
- ☐ The job I will do is covered, in writing, including any unpaid work
- ☐ The activities I will do (ride, ski, dive, climb, sail) are covered, including instructing if I instruct
- ☐ Evacuation is included with a limit I have read
- ☐ Pre-existing conditions are declared and covered or knowingly excluded
- ☐ The policy can be renewed or bought while I am abroad
- ☐ The visa's insurance requirement is met, in the format the visa wants
- ☐ The insurer's emergency number and my policy number are on paper in my wallet and with someone at home

GAPS I STILL NEED TO CLOSE

WHERE TO FIND EACH COUNTRY'S SYSTEM DESCRIBED

EnRoute's country guides carry a healthcare section for every country in the database, written by editors, covering the public system, what private care costs, and whether foreigners can use either. The Nomad Country Fact Sheets summarise the rest of the country; the guides at enroutejobs.com/countries have the health detail.

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- The Nomad Country Fact Sheets 2026
- The Relocation Budget and Timeline
- The Working Holiday Visa Matrix 2026
- The Work Exchange Starter Kit
- The Tax Residency Primer and Day Counter

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