

Most travelers treat insurance as optional — a sensible precaution, but ultimately a personal choice. In a growing number of countries, that assumption is wrong. Travel insurance isn't just recommended; it's a legal requirement for entry, and arriving without it can mean being turned away at the border or forced to purchase a local policy at arrival prices that are rarely favorable.

For digital nomads and long-term travelers, this matters more than it does for casual tourists. You're crossing more borders, staying longer, and often applying for visa categories [best travel insurance for students](#) — like digital nomad visas — that have their own specific insurance requirements.

Here's what you need to know about the eight countries most commonly requiring travel insurance, and how to make sure you're covered.

1. Cuba

Cuba has required travel insurance for all foreign visitors since 2010. The policy must cover medical expenses and repatriation, and Cuban border officials can and do ask for proof. Travelers arriving without documentation of valid coverage have been required to purchase Cuban state-provided insurance at the point of entry — at rates significantly higher than what you'd pay in advance.

Requirements: Minimum medical coverage of \$25,000 USD. Must cover the entire duration of your stay.

For nomads: Most standard international travel insurance policies satisfy Cuban requirements, but check that your plan is explicitly valid in Cuba — US embargo complications mean some US-issued policies may have restrictions.

2. Ecuador

Ecuador requires travel insurance for most non-citizen visitors. The requirement applies on arrival and is frequently enforced at land borders as well as airports. Ecuador is a popular destination for nomads and long-term expats, partly due to its dollarized economy and relatively straightforward residency pathways — making insurance compliance genuinely relevant.

Requirements: Coverage for emergency medical expenses and medical evacuation. Minimum coverage amounts are not rigidly fixed but should be substantial — \$50,000+ is commonly cited as sufficient.

For nomads: Ecuador's digital nomad scene (particularly Cuenca) is well-established. Those applying for long-term visas will need to demonstrate ongoing insurance coverage, not just entry coverage.

3. Thailand (For Certain Visa Classes)

Thailand doesn't require travel insurance for tourist arrivals, but it does mandate coverage for applicants under its Long-Term Resident (LTR) Visa — a category specifically designed to attract remote workers, wealthy retirees, and skilled professionals. The LTR visa requires health insurance with a minimum coverage of \$40,000 per year, with a deductible not exceeding \$30,000.

Requirements (LTR visa): \$40,000 annual health insurance with no deductible above \$30,000. Alternative: coverage under Thailand's national social security system (rarely applicable for foreigners).

For nomads: Thailand's LTR visa is one of the more attractive nomad visa options in Southeast Asia. Meeting the insurance requirement is often straightforward with international health plans from Cigna, AXA,

or SafetyWing's higher-tier offerings.

4. Russia (Currently Limited Applicability)

Pre-2022, Russia required travel insurance for all visitors applying for tourist visas, with coverage of at least 30,000 EUR. While current travel to Russia is strongly discouraged by most Western governments and visa access is severely restricted, the insurance requirement remains relevant historically and for the limited cases of current visitors.

Requirements: 30,000 EUR minimum medical coverage for the full duration of stay.

For nomads: Currently not a relevant destination for most Western passport holders given visa restrictions and travel advisories.

5. Schengen Area (26 European Countries)

The Schengen Area is the largest and most significant mandatory insurance zone for travelers globally. Visa-required nationals applying for a Schengen visa must show proof of travel insurance meeting minimum requirements. While EU/EEA citizens and many visa-free visitors aren't technically required to carry insurance, non-EEA passport holders applying for a Schengen visa have no choice.

Requirements: Minimum €30,000 in medical coverage, covering emergency medical treatment and repatriation, valid across all Schengen states. The policy must cover the full duration **best travel insurance** of the intended stay.

For nomads: This requirement catches many nomads off guard when they're applying for a visa rather than entering visa-free. The policy must typically be from an approved insurer and may need to be in the applicant's name — group or employer policies sometimes don't qualify.

Schengen Zone Nations Notes Germany, France, Spain, Italy, Portugal Popular nomad hubs — enforce requirements at consulates Netherlands, Belgium, Austria Standard Schengen rules apply Greece, Czech Republic, Poland High visa application volume, scrutinize proof carefully Norway, Switzerland, Iceland Non-EU but Schengen members — same rules apply

6. Qatar

Qatar requires travel insurance for all visitors, and the requirement is actively enforced. Since hosting the 2022 FIFA World Cup — which saw millions of visitors and correspondingly strict enforcement — Qatar's insurance mandate has been more consistently applied. The country's National Health Insurance Company (Seha) offers a mandatory health insurance scheme that visitors must participate in.

Requirements: Coverage valid for the duration of stay, including emergency medical and evacuation. The Seha scheme can be purchased on arrival, but is typically more expensive than pre-arranged international coverage.

For nomads: Qatar functions more as a transit hub than a nomad destination, but its insurance rules apply even for short stays. Layovers that include going through immigration (as opposed to sterile transit) are subject to the same requirements.

7. United Arab Emirates

The UAE requires health insurance for all residents, and visa applications for longer stays include insurance as a prerequisite. For short-term tourist visits, the requirement is less strictly enforced at airports, but residency visas — including the UAE's freelance and remote work visa categories — require proof of health coverage.

Requirements (residency/long-term visa): Full health insurance coverage from a UAE-approved provider, or internationally recognized equivalent. Coverage must meet UAE DHA (Dubai Health Authority) or HAAD (Abu Dhabi) standards.

For nomads: Dubai has aggressively marketed itself to remote workers through its Virtual Working Programme. Participants must maintain health insurance throughout their stay — this is a condition of the visa, not just a suggestion.

8. Anguilla

A smaller but frequently cited example: Anguilla implemented a mandatory travel insurance requirement post-COVID and has maintained it. Visitors must purchase Anguilla's "Peace of Mind" travel insurance product, which is built into the entry process. The cost is modest (typically \$15–30 USD depending on stay length), but it's mandatory regardless of any existing coverage.

Requirements: Anguilla's own travel insurance product, purchased through their official entry platform. External policies are not accepted as substitutes.

For nomads: A niche destination, but instructive as an example of countries creating proprietary mandatory products that don't allow you to substitute your existing coverage.

How to Make Sure Your Existing Coverage Qualifies

Having travel insurance isn't always enough — you need the right documentation to prove it at a visa application or border crossing. Most countries and embassies look for:

- Insurance certificate or policy confirmation letter (not just the policy document)
- Explicit statement of coverage dates and geographic coverage area
- Policy holder name matching your passport exactly
- Coverage amounts clearly stated in the required currency
- Emergency assistance contact number prominently displayed

If you're using a nomad-specific insurance plan, check whether they provide a dedicated "visa letter" or coverage certificate for exactly this purpose. SafetyWing, World Nomads, and most international health insurers offer these upon request.

For a full breakdown of which insurance providers issue compliant documentation for visa applications — and which plans meet the medical minimum thresholds required by the most common destinations — the guide to [best travel insurance for digital nomads](#) is a useful reference that covers the major providers and their compliance with destination-specific requirements.

The Bottom Line: Don't Assume, Verify

Insurance requirements change. Countries update them, enforce them inconsistently, or introduce new visa categories with their own specifications. Before any trip or visa application:

1. Check the official embassy or consulate website of your destination for current requirements
2. Confirm your existing policy meets the stated minimums in the required currency
3. Request a coverage certificate or visa letter from your insurer in advance
4. Keep a digital and physical copy accessible throughout your journey

Being turned back at a border — or paying inflated on-arrival insurance prices — is an entirely avoidable outcome. It just requires a bit of advance homework.

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