

Last year was not my best year for staying out of trouble.

In twelve months, I filed three separate travel insurance claims across three different countries. A motorbike accident in Bali. A hospitalization in Colombia. A stolen laptop in Lisbon. Each one taught me something different about how travel insurance actually works in practice — not how it works in the brochure, but what it's genuinely like to call your insurer from a hospital bed in a foreign country.

I'm writing this because I wish someone had told me these things before I needed them. Most insurance content is written by people who have never filed a claim. I have filed three. Here's what I learned.

Claim #1: The Motorbike Accident in Bali (April)

I was three weeks into a Bali stint when I came off a rented motorbike on a wet road outside Ubud. Nothing dramatic — I wasn't speeding, wasn't being reckless. The road was slick after rain and the bike slid out from under me.

I ended up with a deep gash on my left calf that needed stitches, a badly bruised knee, and a very rattled ego. The clinic near Ubud was basic but clean. They cleaned the wound, put in eight stitches, gave me antibiotics and a tetanus shot, and sent me on my way.

Total bill: \$340 USD.

What I Learned: The Activity Exclusions Trap

I nearly didn't get reimbursed for this one, and it had nothing to do with my injury being fake or the costs being inflated. It was about how I answered a single question.

When I filed the claim, I described the incident as a "motorbike accident." My insurer's initial response was to ask whether this fell under their "hazardous activities" exclusion. I had to prove that riding a rented scooter on public roads for transportation — not racing, not off-roading — was a standard transportation activity, not a sport.

I got reimbursed, but it took six weeks and three emails.

The lesson: Read your policy's activity exclusions before you need them. Know exactly what language your insurer uses. When filing a claim, describe what happened accurately but with context — "riding a rented scooter as transportation between towns" lands differently than "motorbike accident."

Claim #2: The Hospitalization in Medellín (August)

Four months later, in Colombia. I'd been in Medellín for six weeks and was loving it — great coworking spaces, perfect weather, affordable and excellent food. Then I woke up one morning with chest pains that wouldn't go away.

I am 34 years old and otherwise healthy, but chest pain is chest pain. I went to a private clinic. They ran an ECG, blood panels, and kept me for observation for about seven hours. The diagnosis was a stress-related muscular issue — basically a pulled muscle near my sternum combined with anxiety symptoms manifesting physically. Not cardiac. Nothing serious.

But the workup was thorough, because chest pain has to be taken seriously.

Total bill: \$1,850 USD.

What I Learned: Direct Billing Changes Everything

This claim was dramatically better than the Bali one, for one reason: the clinic had a direct billing arrangement with my insurer.

Instead of paying \$1,850 upfront and waiting for reimbursement, I gave the admissions desk my insurance card and policy number. They called my insurer, confirmed coverage, and billed them directly. I paid a \$100 deductible at checkout and walked out.

No fronting thousands of dollars. No waiting for reimbursement. No paperwork submitted from a café weeks later. Just a \$100 charge on my card and done.

The lesson: Before you travel somewhere, check whether major private hospitals in that city have direct billing arrangements with your insurer. Many insurers maintain networks. It takes ten minutes to confirm and can save you from a massive cash flow problem at the worst possible moment.

Claim #3: The Stolen Laptop in Lisbon (November)

This one stings the most, partly because it was avoidable, partly because the claim process was genuinely painful.

I left my laptop bag at a café table in Baixa for approximately four minutes while I <https://www.earthsims.com/insurance/> used the bathroom. I came back and it was gone. Inside: my MacBook Pro, a portable SSD, and my noise-cancelling headphones. Combined value: roughly \$3,200.

My policy included gear and electronics coverage up to \$2,000, with a \$150 deductible.

Total reimbursed: \$1,200.

What I Learned: Documentation is Everything, and Receipts Matter

The gap between my \$2,000 coverage limit and the \$1,200 I actually received came down to one thing: I couldn't prove the value of everything that was stolen.

My laptop, I had the original receipt. Full value accepted. My headphones — I'd bought them two years earlier and thrown away the receipt. I received a depreciated value based on the insurer's own schedule: roughly 40% of original cost.

The portable SSD I'd received as a gift and had no receipt for whatsoever. That claim was denied entirely.

I also had to file a police report in Lisbon within 24 hours of the theft — a requirement I found buried in my policy documents at 11 p.m. while frantically reading them. I made it with about 45 minutes to spare.

Item Stolen	Claimed	Reimbursed	Reason for Gap
MacBook Pro (14")	\$2,000 (policy max)	\$1,200	Policy limit;
full receipt provided	Sony WH-1000XM5 \$380	\$190	Depreciation applied (no receipt)
Portable SSD	\$120	\$0	No receipt, no proof of ownership
Total		\$2,500	\$1,390 After \$150 deductible

The lesson: Keep digital photos of receipts for every significant piece of equipment you carry. Store them in cloud storage, not just on the device that might be stolen. Know your policy's documentation requirements before something happens — not after. And know your time windows for reporting theft.

The Cross-Cutting Lessons

After three claims in one year, some patterns became clear.

Your Insurer is Not Your Enemy, But They Are Running a Business

Everyone I dealt with was professional and reasonably responsive. Nobody tried to scam me or invent reasons to deny legitimate claims. But they do apply policy language precisely, and they do look for legitimate reasons to limit payouts. Understanding your policy before you need it is the difference between a smooth claim and a frustrating one.

Nomad-Specific Plans Have Genuinely Different Terms

Standard tourist insurance is designed for people who are traveling for a defined period and returning home. Nomad-specific plans are designed for people who don't have a fixed base, might be abroad for years, and need continuous coverage without home-country return requirements.

If you're nomadic long-term, this distinction matters more than you might think. I spent a few hours with the [best travel insurance for digital nomads](#) comparison before I chose my current plan, and the breakdown of what to look for in nomad-specific coverage versus standard travel insurance was genuinely useful. It helped me ask the right questions.

The Claims Process Reveals What's Actually Covered

You never really know your insurance policy until you use it. The brochure tells you one story. The claims adjuster tells you another.

I'd recommend reading your *actual policy documents* — not the marketing summary — before you commit to a plan. Specifically: the exclusions section, the documentation requirements section, and the limits and sub-limits table. These are where the real terms live.

Keep a Claims Folder Ready to Go

After claim three, I built a simple folder on my laptop labeled "Insurance." It contains:

- My current policy documents
- My policy number and insurer contact info
- My emergency hotline number (saved in my phone)
- Digital receipts for every item worth over \$100 that I carry
- Photos of my laptop serial number and equipment

Takes about twenty minutes to set up. Saves potentially hours of scrambling when something goes wrong at the worst time.

Would I Still Recommend Travel Insurance?

Emphatically yes. Three claims in one year cost my insurer roughly \$2,700 in reimbursements (claims #1 and #3 net of deductibles, plus the full Medellín hospital bill). I paid roughly \$840 in premiums that year.

The system worked, even when I had to fight for parts of it. That's the point of insurance — not that it's frictionless, but that it catches you when you fall.

The lessons above are all things I wish I'd known before year one, let alone before a year involving three claims. But now I know them, and they've made me a meaningfully more prepared traveler.

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