Pregnancy Cover

Pregnancy is not considered a 'medical condition' under a Coverwise Travel Insurance policy, and does not need to be included as part of the medical declaration during policy purchase.

From a policy terms and conditions perspective, all our policies provide cover for pregnant travellers. However, cover will not be provided under 'Section B - Emergency medical and other expenses' for any claim arising directly or indirectly from:

- a **complication of pregnancy*** that occurred prior to departing on a trip

- normal pregnancy

- childbirth

- travelling when a medical practitioner has recorded a pregnancy as high risk or being at heightened risk of premature birth

There are also limitations for infants born abroad, which can be found under 'What is covered' in 'Section B - Emergency medical and other expenses' of your policy wording.

Please note that, prior to booking your trip and purchasing your insurance, the treating medical practitioner must agree that a pregnant traveller is fit to travel, taking into consideration:

- the destinations they are travelling to; and

- the methods of transport that will be used to reach the destinations and during the trip

Prior to booking your trip, make sure that the pregnancy falls within the acceptance criteria of your chosen carrier (for example your airline or cruise company), based on the expected delivery date, as these may vary.

***Complication of pregnancy** means the following unforeseen complications of pregnancy as certified by a medical practitioner:

- toxaemia
- gestational hypertension
- pre-eclampsia
- ectopic pregnancy
- hydatidiform mole (molar pregnancy)
- hyperemesis gravidarum
- ante partum haemorrhage
- placental praevia
- post-partum haemorrhage

- retained placenta membrane
- miscarriage
- stillbirth
- medically necessary emergency Caesarean section
- medically necessary termination
- any premature birth or threatened early labour more than 8 weeks (16 weeks in the case of a multiple pregnancy) before the expected delivery date