

# Guidance Document

## Travelling whilst pregnant



Pregnancy is not a medical condition, so you are able to travel until you are quite late into your pregnancy. Airlines and ferry/shipping companies including cruise liners have their own restrictions due to health and safety requirements. You should check with them or any other mode of transport you propose to take before you book. Please make sure that your Doctor and Midwife are aware of your travel plans, that there are no known complications and that you are not travelling against any medical advice.

**By Air** – after 28 week most airlines will require a letter for your Doctor or Midwife confirming your Estimates Date of Delivery and stating that there are no complications. You may travel, but your travel must be completed by 36 weeks and 6 days for single uncomplicated pregnancies and 32 weeks and 6 days for multiple uncomplicated pregnancies.

**By Sea** – Ferry companies and cruise liners have their own restrictions and may refuse heavily pregnant women beyond 32 weeks.

**By Car, Coach and Train** – There are no known restrictions. Please make sure your Doctor or Midwife are aware of your travel plans and that there are no known complications.

There is no cover for normal pregnancy under the policy, without any accompanying, injury, illness or complication.

If the customer is aware of any complications before they travel there would be no cover.

A miscarriage would be classed as a 'complication' of pregnancy provided there are no known complications. The customer must be deemed fit to travel by their GP and & adhere to the guidelines as set out by their airline.



As is consistent with the treatment of all medical conditions under the policy, the policy does not cover the costs or losses for any consultation or treatment associated with normal pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The policy does, however, provide cover if complications arise with your pregnancy due to accidental bodily injury or unexpected illness which occurs while on your trip excluding costs incurred during the period between 12 weeks before and 12 weeks after the estimated date of delivery.



Pregnancy and Childbirth are not considered to be medical conditions.

This policy is designed to include cover under the Cancellation section (Policy A Section 1), Curtailment section (Policy B Section 1) and Medical and Repatriation Expenses section (Policy B Section 4) for Pregnancy and Childbirth from week 0 to week 28 inclusive for a single pregnancy, or week 0 to week 24 inclusive for a multiple pregnancy, whilst you are away.

From the start of week 29 and up until week 40 for a single pregnancy, or the start of week 25 and up until week 40 for a multiple pregnancy, cover is only provided under the Cancellation section (Policy A Section 1), Curtailment section (Policy B Section 1) and Medical and Repatriation Expenses section (Policy B Section 4) if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, medically necessary Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date.

The policy will not cover any claims relating to normal pregnancy or normal childbirth.

Please note we will not cover denial of boarding by your carrier, so you should check that you will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking your trip you are aware that you are pregnant, that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that, after booking you discover travel is advised against, or you are unable to receive the appropriate and required vaccinations for that country. Please make sure your Medical Practitioner and Midwife are aware of your travel plans, and that there are no known complications and you are fit to undertake the planned trip.



This policy does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This policy will, however, cover you should complications arise with your pregnancy which fall within the definition of complications of pregnancy and childbirth which occurs during your period of insurance (refer to policy wording for their definition of Complications of Pregnancy and Childbirth).



As is consistent with the treatment of all medical conditions under the policy, the policy does not cover the costs or losses for any consultation or treatment associated with normal pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications.

The policy does, however, provide cover if complications arise with your pregnancy due to accidental bodily injury or unexpected illness which occurs while on your trip excluding costs incurred if you are more than 32 weeks pregnant at the start or during your trip.

NOTE: If the customer is more than 28 weeks pregnant at the start of the trip (24 weeks for a multiple pregnancy), there will be no cover for any costs related to pregnancy or giving birth unless the insured has confirmation from their doctor or midwife, that they are fit to travel before they depart.

This policy will also provide cover for cancellation due to the following:

- You, or the person you were planning to travel with, fall pregnant after you booked your trip or bought this insurance and will not meet your transport operators' conditions of carriage.
- You, or the person you were planning to travel with, fall pregnant after you booked your trip or bought this insurance and will be more than 28 weeks pregnant at the start or during your trip. (24 weeks for a multiple pregnancy)
- A doctor or midwife who is not related to you advises that you, or the person you were planning to travel with, are not fit to travel because of unexpected complications of pregnancy or childbirth.  
*By unexpected we mean that you had no reason to think this would happen when you booked your trip or bought this insurance.*



Pregnancy and Childbirth are not considered to be medical conditions.

If you are pregnant, you will be covered under the standard terms and conditions of the policy from week 0 to week 28. From the start of week 29 to week 40 inclusive, there is no cover for claims relating to pregnancy or childbirth unless one of the following medical complications of pregnancy arise:

Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, a Termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date.

Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking your trip you are aware that you are pregnant, that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that, after booking you discover travel is advised against or you are unable to receive the appropriate and required vaccinations for that country.