



The Sydney Morning Herald

 [Print this article](#) |  [Close this window](#)

Expecting to fly? Pregnant travellers need to check travel insurance conditions

John Collett

Published: September 4, 2015 - 2:00PM

Pregnant travellers risk having their travel insurance rendered worthless because of the tight restrictions on pregnancy.

- **Subscribe to [Money's weekly newsletter](#), delivered to your inbox every Wednesday**

Some policies do not cover pregnancy at all. Some only cover the first 18 weeks.

More pregnant women are getting away for a break between when the morning sickness subsides and becoming too uncomfortable.

A review of travel insurance by Canstar finds 46 out of 232 policies reviewed exclude pregnancy altogether. Some insurers cover pregnancies only up to 18 weeks, while some others will cover up to 32 weeks. The most common term limits of those policies that have pregnancy cover is 26 weeks

And most insurers will not cover IVF pregnancy or a multiple pregnancy, where there are several offspring, including twins.

"The big message for pregnant travellers is not to make any assumptions about the cover you have, says Justine Davies, finance editor at Canstar. "You may find out too late that you're not covered."

Travellers also need to be aware of airlines' policies on pregnant passengers. Canstar says Virgin and Jetstar allow travel up to 28 weeks of pregnancy, after which medical clearance from a doctor is needed. Qantas also requires medical clearance after 28 weeks.

With the clearance, both Qantas and Virgin will allow travel up to the end of the 36th week for single pregnancies and up to the end of the 32nd week for twins or triplets.

On Qantas flights of less than four hours duration, travel is allowed up to 40 weeks for single pregnancies and up to 36 weeks for a multiple pregnancy; on Virgin it is 38 weeks and 36 weeks respectively.

Only two international travel policies – Southern Cross Travel Insurance and Insure and Go are awarded the highest rating of "Outstanding Value" by Canstar.

Southern Cross Travel takes out the outstanding value rating for the 6th straight year. It covers most pre-existing conditions, unlimited cover for overseas medical and dental, cover for cancellation fees and loss of deposit, emergency travel and accidental death cover, among other features.

Insure and Go includes accidental death coverage of up to \$50,000 for each insured person, comprehensive coverage for luggage and travel documents and coverage up to 32 weeks of pregnancy as standard.

After reaching the maximum weeks of pregnancy allowed, these policies do not cover for claims relating to pregnancy and normal childbirth, unless the cover has been separately applied for and accepted by the provider.

However, under these policies, medical expenses cover will be provided for many complications that can arise from

pregnancy, such as toxemia, gestational hypertension and pre-eclampsia, among others.

For domestic travel insurance, the highest Canstar rating goes to Downunder Insurance and to all of the Insurance Australia Group (IAG) brands – NRMA, SGIO and SGIC.

Both Downunder Insurance and IAG cover includes emergency travel, including travel and accommodation expenses, cover for many sporting and adventure activities and cover for many pre-existing medical conditions, among other features.

Intending travellers should also be aware that gold and platinum credit cards usually provide some travel insurance. The cover is "free" but usually needs to be triggered by the cardholder paying for part of the journey on the card.

In response to consumer complaints, the Australian Securities and Investments Commission has elicited better disclosure from card providers on their websites and disclosure documentation over who is covered, the extent of exclusions and eligibility requirements.

There is now clearer disclosure over when cover is activated, particularly where a minimum spend on the card is needed to activate the insurance cover.

Travellers also have a much better disclosure over whether reward points used to pay for travel costs can be used to activate the insurance cover and whether supplementary cardholders can benefit from the policy.



[@jcollett_money](#)

This story was found at: <http://www.smh.com.au/money/expecting-to-fly-pregnant-travellers-need-to-check-travel-insurance-conditions-20150902-gjdc3o.html>