

PREGNANCY

This section outlines the cover available for medical expenses, cancellation costs or additional expenses arising from, or related to, pregnancy under the following Sections of the policy:

- Section 1: Overseas Emergency Medical Assistance
- Section 2: Overseas Emergency Medical and Hospital Expenses (including Dental expenses)
- Section 3: Additional Expenses
(applies to "We will pay" [a] & [b] only)
- Section 5: Emergency Companion Cover
- Section 7: Hospital Cash Allowance
- Section 16: Cancellation Fees and Lost Deposits
- Section 17: Disruption of Journey

There is no need to complete a Medical Declaration Form for the cover detailed in the table on page 2.

In any event we will not pay medical expenses for:

- regular antenatal care
- childbirth at any gestation
- care of the newborn child

Please read through this section to find the corresponding definition to your fertility treatment or pregnancy condition. Where cover for certain pregnancy conditions is shown as being available if you pay an additional premium, cover is available under Plans A, C, D, E & F only.



Fertility Treatment	Outcome
a) You are not yet pregnant, however you are undergoing fertility treatment, now or before your Journey commences	Cover is not available under any Plan.
Your pregnancy	Outcome
b) You have a single pregnancy	Cover is not available under any Plan if your Journey extends past the 26th week of your pregnancy.
c) You have a single, uncomplicated* pregnancy, which did not arise from services or treatment associated with an assisted reproduction program including but not limited to in vitro fertilisation	Cover is automatic under Plans A, C, D, E & F if your Journey ends on or before the 26th week of your pregnancy. No additional premium is payable.
d) You have a single pregnancy without any complications*, where pregnancy arises from services or treatment associated with an assisted reproduction program including but not limited to in vitro fertilisation	Cover is available if you pay an additional premium under a Pre-existing Medical Condition Plan and your Journey ends on or before the 26th week of your pregnancy.

Your pregnancy	Outcome
e) You have a multiple pregnancy	Cover is not available under any Plan if your Journey extends past the 19th week of your pregnancy.
f) You have a multiple pregnancy without any complications*, where pregnancy does not arise from services or treatment associated with an assisted reproduction program including but not limited to in vitro fertilisation	Cover is available if you pay an additional premium under a Pre-existing Medical Condition Plan and your Journey ends on or before the 19th week of your pregnancy.
g) You have a multiple pregnancy, which arises from services or treatment associated with an assisted reproduction program including but not limited to in vitro fertilisation	Cover is not available under any Plan.
h) You have experienced any pregnancy complications* prior to your policy being issued	Cover is not available under any Plan.

*"complications" are defined as "Any secondary diagnosis occurring prior to, during the course of, concurrent with, or as a result of the pregnancy, which may adversely affect the pregnancy outcome."