



Flip Roaming

Accidental Injury Insurance



Combined Product Disclosure Statement (PDS)
and Financial Services Guide (FSG)

Preparation Date: 10 December 2025
Version number: 2.1

Contents

1. About this document.....	3
Words with special meaning	
A HCF company	
2. What we cover.....	4
Where am I covered?	
Benefits	
Case study	
3. What we don't cover.....	9
4. How to claim.....	10
5. Purchase options.....	12
When am I covered	
When insurance starts	
When insurance ends	
Time zones	
Who can buy this Insurance	
6. Premiums and cancellation.....	14
How premiums are calculated	
Are there any tax implications?	
Paying your premium	
Will my premiums change?	
Where does my money go?	
Cancelling your Insurance	
Can Flip cancel my Insurance?	
7. Changes to this Insurance and risks.....	15
Changes to this Insurance	
Understanding risks	
8. Glossary.....	16
9. Protecting your rights.....	17
10. Privacy Statement.....	18
11. Financial Services Guide.....	19

1. About this document

This document helps you decide if Flip Roaming is right for you before you decide to buy.

It's a combination of the Product Disclosure Statement (PDS) and the Financial Services Guide (FSG). For information about the target market and distribution of Flip Roaming, you can read the relevant Target Market Determination (TMD) on our website.

Words with special meaning

Some words and expressions in this document have a special meaning. These words begin with capital letters, and their meanings can be found in the Glossary on [page 16](#).

Also in this document, references to 'you' and 'your' means the Insured Person who is shown on your Certificate of Insurance, except where:

- the Insured Person is a child; references in this PDS to 'you' making a decision or taking any action in relation to a child's Insurance means the parent or legal guardian.
- the Insurance has been purchased for another adult as the Insured Person; references in this PDS to 'you' paying or receiving refunds of premiums or deciding whether to renew or cancel the Insurance are to the purchaser of the cover; and all other references in this PDS to 'you' are to the Insured Person.

A HCF Company

Flip Insurance

Flip Insurance Pty Ltd (ABN 71 648 680 960) (Flip Insurance) is a wholly-owned subsidiary and authorised representative (ARN 001288198) of HCF Life. Flip Insurance is a joint issuer of the FSG together with HCF Life, and is authorised to do things like deal in life insurance and provide general advice on behalf of HCF Life. Flip Insurance also provides a range of services in relation to Flip, such as customer support and claims handling.

Flip Insurance is the owner of the group policy under which your insurance cover is provided.

HCF Life

HCF Life (HCF Life Insurance Company Pty Ltd ABN 37 001 831 250, AFSL 236 806) is the company that is providing your insurance and is the issuer of this Combined Product Disclosure Statement (PDS), and Financial Services Guide (FSG). HCF Life is also the issuer of the group policy under which your insurance cover is provided. Flip Insurance is the owner of the group policy and when you take out Flip cover, you become an Insured Person under the group policy. So whenever you see a reference to "we", "our" or "us" in this document, that means HCF Life. HCF Life is a wholly-owned subsidiary of The Hospitals Contribution Fund of Australia Limited ABN 68 000 026 746, AFSL 241 414 (HCF).

2. What we cover

What's covered

Flip Roaming is designed to pay you cash straight to your bank account if you suffer an **Accidental Injury** while you are overseas at one of our Covered Destinations. Flip Roaming does not provide you with cover for an Accidental Injury suffered in Australia.

It provides two types of benefit in relation to an Accidental Injury.

You can claim under either or both benefits **up to a maximum of A\$70,000** in total (which is the maximum amount payable under this Insurance).

What activities and sports are covered

Most activities and sports are covered. For activities we don't cover, such as motorcycling or illegal activities, head to [page 9](#).

Benefit 1:

Overseas Medical Cash

If you have an Accidental Injury at a Covered Destination, we'll cover the costs of your Overseas Medical Care for that Injury **up to A\$20,000**, as set out on [page 6](#).

Benefit 2:

Extra Recovery Cash

You'll also be entitled to a payment if you suffer an Accidental Injury at a Covered Destination which qualifies for Extra Recovery Cash, **up to a maximum of A\$50,000**, as set out on [page 7](#).



What's an Accidental Injury

An **Accidental Injury** is an acute injury or other physical damage to a person's body that:

- is caused by an Accident (a sudden, unexpected event); and
- is unintentional.

An Accidental Injury does not include:

- chronic injuries, like injuries from overuse, repetitive motion, or wear and tear;
- pre-existing injuries;
- injury or harm arising from surgical or medical care;
- damage to the body that is caused by a medical episode or a medical condition.

A pre-existing injury is an injury which you had or were subject to before or when your Insurance starts.

In accordance with insurance law, we will decline a claim based on a pre-existing injury only if the opinion of a Health Professional is that you were aware or a reasonable person in your circumstances could be expected to have been aware of the injury before your cover started.

Where am I covered?

This Insurance applies only to Accidental Injuries that happen in the following Covered Destinations.

Europe

Austria
Belgium
Bulgaria
Croatia
Cyprus
Czech Republic
Denmark
Estonia
Finland
France
Germany
Greece
Hungary
Iceland
Ireland
Italy

Latvia
Lithuania
Luxembourg
Malta
Netherlands
Norway
Poland
Portugal
Romania
Slovakia
Slovenia
Spain
Switzerland
Sweden
United Kingdom

Asia & Oceania

Fiji
Indonesia
Japan


Americas

Canada



Benefit 1: Overseas Medical Cash

To be eligible for this benefit you need to:

-  **Suffer an Accidental Injury at a Covered Destination that requires Overseas Medical Care**
-  **See a Health Professional in relation to the Accidental Injury within 14 days of your Accident**
-  **Receive the Overseas Medical Care within 6 months of your Accident**

How does it work?

If you have to pay for Overseas Medical Care, we'll pay you an equivalent amount in Australian dollars, into an Australian bank account, **up to a maximum of A\$20,000**.

We will ask you for the invoices or other proof of what you are required to pay in Overseas Medical Care and evidence that it was provided by or on the advice of a Health Professional.

What is Overseas Medical Care?

These are reasonably necessary health services directly related to your Accidental Injury that you receive at a Covered Destination from or on the advice of a Health Professional, in any of the following categories:

- emergency care,
- hospitalisation,
- surgery,
- diagnostic imaging,
- ambulances (including air ambulances), but not transport back to Australia,
- immobilisation devices (eg. casts and braces),
- medications,
- physiotherapy, or
- other medical treatment or diagnostics.



Flip Roaming does not cover




- Illnesses
- Travel related expenses
- The cost of repatriation or transport back to Australia



Benefit 2: Extra Recovery Cash

You are eligible for a benefit if you suffer an Accidental Injury from the table below, at a Covered Destination, and subject to the terms of this PDS.

To be eligible for a benefit you need to:

-  **See a Health Professional in relation to the Accidental Injury within 14 days of your Accident.**
-  **Show us proof from a Health Professional that your Accidental Injury meets one of the descriptions in this table before we can pay a claim.**
For details on how to claim, refer to section 4 How to Claim.
-  **Submit your claim to us within six (6) months of your Accident.**

You can claim one benefit per Accident. If you suffer multiple Accidental Injuries from the same Accident, we will pay the highest benefit you qualify for.

ACCIDENTAL INJURIES COVERED UNDER FLIP		BENEFIT
Fractures	Simple, non-displaced or minimally displaced fractures	\$400
	Spinal fractures	\$800
	Displaced fractures or open fractures	\$2,500
Sprain and Strains	Partial tearing of a ligament, muscle or tendon	\$400
	Complete tearing of a ligament, muscle or tendon	\$2,200
Dislocations	Dislocation	\$200
	Dislocation associated with partial tendon or ligament tears and/or simple, non-displaced fractures	\$600
	Dislocation associated with complete tendon or ligament tears and/or displaced fractures	\$2,500
Head Injuries	Concussion	\$200
	Traumatic Brain Injury with neurological symptoms lasting more than 24 hours	\$5,000
	Traumatic Brain Injury with neurological symptoms that are persistent 1 month after the injury	\$25,000
Spinal Cord Injuries	Spinal Cord Injury	\$5,000
	Spinal Cord Injury that results in an inability to move two or more limbs that is persistent 1 month after the injury	\$50,000
Dental Injuries	Chipped tooth	\$200
	Single knocked out-tooth	\$800
	Multiple knocked out-teeth	\$2,000
Other Injuries	Wounds that extend deep into underlying tissue, involving muscles, tendons or bones	\$400
	Internal Injuries; rupture of internal chest or abdominal organ	\$5,000
	An Accidental Injury that results in the loss of a hand, arm, foot or leg	\$50,000

 **If you have any other cover under a product in the Flip Insurance Product Range, you can only claim a benefit under one.**

You can claim for multiple Accidents until you reach \$50,000 in payouts under this Insurance or across the Flip Insurance Range.

Case study

Charlie went snowboarding in Japan

Charlie was snowboarding in Japan when they fell and landed painfully on their knee.

Charlie went straight to the nearby medical centre, where they were diagnosed with a complete tear of their anterior cruciate ligament (ACL) by an MRI.

Charlie paid ¥130,000 (~A\$1,400) for the medical care in Japan.

Here's how we did the math:

Benefit 1:

Overseas Medical Cash

First up, we'll reimburse the **A\$1,400** that Charlie paid in Japan.

Benefit 2:

Extra Recovery Cash

Charlie's injury was a **Sprain and Strain**, involving **complete tearing of a ligament, muscle or tendon** - **A\$2,200**

Total benefit paid for Charlie's accident

A\$3,600



3. What we don't cover

We won't pay a benefit if the Insured Person was not aged between 5-64 and living in Australia when the Insurance started. We won't pay a benefit under this Insurance if your Accidental Injury happens as a result of any of the following reasons:



Motorcycling



Paid work or employment

(e.g. food delivery rider), except when the paid work or employment is paid professional athlete, sports coach or sports referee



A dental injury caused by food or drink, including any foreign object in it while being consumed



Your involvement in an illegal act

e.g. riding an e-scooter in a way that is against the law, assaulting someone or solo paragliding without the relevant certification



An act of war, whether declared or not, hostilities, civil commotion, terrorism or insurrection



An Accident outside the Covered Destinations



Being under the influence of alcohol

Which means being over the prescribed legal limit for driving a motor vehicle according to the law of the Covered Destination in which the Accident occurred



Taking illicit drugs or taking medication not as directed



Injuries to an Insured Person under 18 years of age that are caused by a parent, legal guardian or any person living with the Insured Person



Injuries that happen gradually over time

e.g. overuse injuries, such as tennis elbow, runner's knee or shin splints



Injuries that are caused by medical conditions or medical episodes

e.g. a joint injury caused by osteoarthritis



Accidents or injuries that are caused by medical procedures or related complications



Intentional self-injury or attempted suicide

if you intentionally cause your injury or do something with the intention of injuring yourself e.g. popping your own shoulder out



Accidents that are caused by medical conditions or medical episodes

e.g. someone has a seizure or heart attack, which causes them to fall or crash and get injured

4. How to claim

Look after yourself first. Once you are ready, we'll be here to help you with your claim.

At Flip, we'll pay all genuine claims once we have received all the necessary information, and it has been assessed by our team.

Step 1

See a Health Professional as soon as possible

If you have an Accidental Injury while your Insurance is Active, see a Health Professional as soon as possible, but no later than 14 days after your Accident.

A Health Professional must determine that you've suffered an Accidental Injury, and for the Extra Recovery Cash benefit, that your Accidental Injury meets one of the Accidental Injuries listed in the benefits table on [page 7](#).

Step 2

Gather evidence

You will need to provide us with evidence to support your claim.

We will ask for evidence that you've had an Accidental Injury while your cover was Active. This includes proof of the following:

- There was an Accident.
- The injury was caused by the Accident.
- When and where it happened.
- When you first saw a Health Professional.

We will also ask for evidence that a Health Professional has determined that your Accidental Injury is one of the Accidental Injuries listed in the benefits table on [page 7](#).

For Overseas Medical Cash claims, we will also ask for proof of the services received, invoices and proof of payment.



Step 3

Submit a claim

Claims are submitted via Flip's mobile app. Download the app on Google Play or the Apple App Store and sign in to your Flip Account. When you are ready, you can start a claim following the prompts on the Flip mobile app.

Once you've submitted your claim, you'll be paired with Flip's (human) claim team. They might ask for further information that they reasonably need to make sure that the terms and conditions of your Insurance as set out in this PDS are met.

If we ask you to undergo extra medical examinations or tests, we'll pay for those. If we approve your claim but you have premiums owing, this outstanding amount will be deducted from your payout.



How much can I claim

If you have any other cover under a product in the Flip Insurance Product Range, you can only claim a benefit under one.

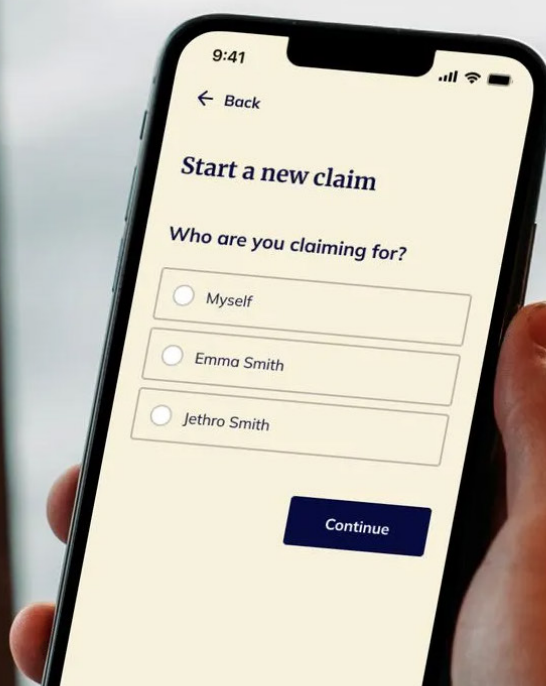
You can claim up to a maximum of A\$70,000 in relation to any one Accident and in total for all Accidents under this Insurance.

Once you receive A\$70,000 in payouts under this Insurance your Insurance ends.



Claiming on behalf of a child

If the Insured Person is under 18 years of age, their parent or legal guardian must submit the claim on their behalf.



Insurance fraud is a serious crime. Claims information will be investigated. If the information supplied is found to be intentionally false, it may be reported as insurance fraud. If this occurs, we won't pay your benefit and you'll need to repay the benefit if it's already been paid.

5. Purchase options

We offer fixed, predefined periods of Insurance. Once a period has started, it runs for its full duration continuously.

You can purchase your Insurance by selecting one or more periods of Insurance and paying the total premium via a single payment upfront.

Periods of Insurance

Week

30-Days

You have the flexibility to schedule your purchased periods of Insurance to run either consecutively (one immediately after the other) or non-consecutively (with gaps between them) to meet your specific needs.

When am I covered

You're covered for Accidental Injuries that occur at a Covered Destination while your Insurance is Active.

When Insurance starts

You can choose to start your Insurance immediately, or you can schedule it to start on a date in the future, up to one (1) year in advance.

If you choose to start your Insurance immediately, you will only be covered for part of the first day of cover, starting at the time when your purchase is completed (as shown on your Certificate of Insurance).

If Insurance is purchased to start on a date in the future, it will start at 12:00am on that date.

The start time and date of your Insurance will be shown on your Certificate of Insurance.

When Insurance ends

Your Insurance will end at 11:59pm on the last date of the period of Insurance you purchased. For example, if you purchased a week of cover (7 days), your Insurance will end at 11:59pm on the 7th day. If you purchased for 30 days, your Insurance will end at 11:59 pm on the 30th day.

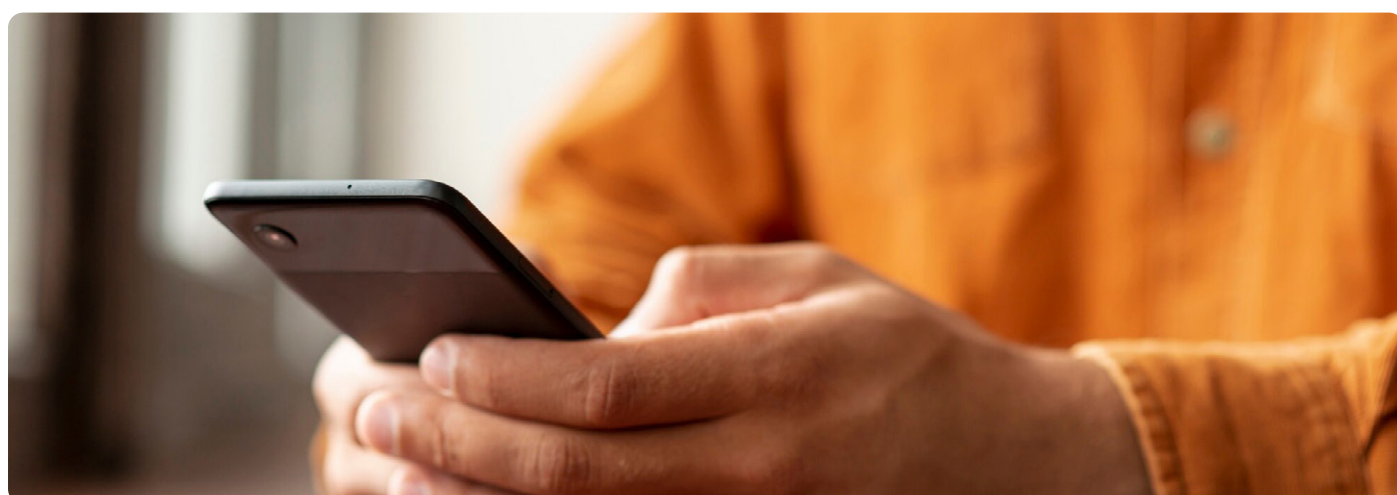
Your Insurance will also end if:

- You cancel it ([page 14](#));
- You've reached A\$70,000 in payouts ([page 6 and 7](#));
- You make a fraudulent claim ([page 11](#)); or
- The Insured Person dies.

Time zones

Flip Roaming will work off the time zone applicable at the Covered Destination where you tell us you want your cover to start.

If you have travelled to a different time zone at a Covered Destination and have an Accident, we will consider both time zones and use whichever works in your favour.



Who can buy this Insurance

Purchasing cover for yourself

You can buy Insurance for yourself if you are:

- Aged 18-64; and
- Living in Australia

Purchasing cover for your child

A parent or legal guardian can buy Insurance on behalf of their child if the child is aged 5-17, and both the parent or legal guardian and the child are living in Australia.

The parent or legal guardian will need to make any decisions and take any actions in relation to the Insurance on their child's behalf. This includes deciding whether or when to cancel Insurance, paying premiums, lodging claims and providing any additional information for a claim.

Where the Insured Person is a child, references in this PDS to 'you' making any decision or taking any action in relation to this Insurance is a reference to a parent or legal guardian of the child.

Purchasing cover for another adult

A person can buy Insurance on behalf of another adult, as the Insured Person, if that person is:

- Aged 18-64; and
- Living in Australia

The purchaser will be required to provide us with the Insured Person's personal information and to confirm that they have their consent to do so.

If a person purchases cover for another adult, they will be responsible for paying the premiums and will be entitled to decide whether to cancel the Insurance, but only the Insured Person will be able to submit a claim.

Flip will notify the Insured Person of the Insurance, provide them with a copy of the PDS and require them to create a Flip Account in order to submit a claim.

Where Insurance has been purchased for another adult as the Insured Person:

- references in this PDS to 'you' paying or receiving refunds of premiums or deciding whether to cancel the Insurance are to the purchaser of the cover; and
- all other references in this PDS to 'you' are to the Insured Person.

6. Premiums and cancellation

Premiums

How premiums are calculated

The premiums you pay for this Insurance are calculated taking into account the following factors:

Factors
The period of Insurance chosen (e.g a Week vs. 30-Days)
The number of periods of Insurance purchased.

You can find our current premium rates on our [website](#).

Your total premium amount will be provided to you on your digital purchase journey, before you proceed to payment. Your premium will also be shown on your Certificate of Insurance.

Are there any tax implications?

All premiums are inclusive of stamp duty payable by us (where applicable). Generally, insurance premiums are not tax deductible and benefits are paid free of personal tax. This is a general statement based on present laws and their interpretation. Individual circumstances may vary, so you may like to consult a professional tax adviser.

Paying your premium

To activate your Insurance, we need to successfully receive your premiums in advance.

Will my premiums change?

We may change the premiums you pay from time to time, as long as such change applies consistently to all Insured Persons under this series of Flip Roaming.

If your premium increases, the change will come into effect on the date specified in the notice of change, which will be at least one (1) month after the date of us emailing the notice of change to you.

Where does my money go?

The premiums you pay and the benefits you receive are paid into and out of a statutory fund (in this case, HCF Life's No. 1 Statutory Fund). Flip Roaming is "non-participating". This means that when you get money out of the statutory fund, it'll be because you're entitled to that money under your Insurance (like when you injure yourself in an Accident), but it won't be just because the statutory fund has a surplus of money in it.

Cancellations

Cancelling your Insurance

If you've booked ahead, you can cancel your Insurance before it starts and get fully reimbursed. You can do this via your Flip Account on our website or mobile app.

If a period of Insurance has already started, you won't be able to cancel. You'll be covered for the rest of the period and then your Insurance will automatically end.

If you purchased multiple periods of Insurance, you can cancel the periods that haven't started and get fully reimbursed for those.

Can Flip cancel my Insurance?

To keep things fair for all Flip customers, we'll cancel your Insurance immediately if you make a fraudulent claim as described on [page 11](#).

7. Changes to this Insurance and risks

Changes to Flip Insurance

Will Flip change this product?

The information in this PDS is current as at the date of issue of this PDS. From time to time we may change the terms or update information in this PDS.

Any change or update will only apply going forward and not retrospectively, and you are entitled to cancel your Insurance (see [page 14](#)).

Even though we may change the terms or update the information in this PDS from time to time, we will not change the benefits that are payable to you under your Insurance. This means that the benefits set out in [pages 6](#) and [7](#) of this PDS will not be changed by us - they'll stay the same for the duration of your Insurance.

How will Flip tell me about changes to the product?

Where we change the terms or update information in this PDS, we will make sure we give you an opportunity to be informed about the changes or updates. For all changes and updates, we'll give you advance notice via email. The change or update will be effective on the date we set out in our email notice.

You can cancel your cover before it starts if you do not agree to a change and get fully reimbursed.

The version of the PDS that applies to your Insurance will be shown on your Certificate of Insurance and available via your Flip Account, and is to be read together with any changes or updates we email you about.

And just a reminder, we won't change the benefits payable to you as set out on [pages 6](#) and [7](#) - these will stay the same for the duration of your Insurance.

The latest PDS on your website is different to my PDS

The PDS on our website may be different to the PDS applicable to your Insurance because our website will always show the latest PDS. The PDS applicable to your Insurance can be found in your Flip Account via our website. You can contact us if you need a printed copy. We will not charge you for this.

Understanding risks

Are there any risks with buying Flip Insurance

It's always important to understand the risks of buying anything. Here are some risks to consider about our Insurance;

- Flip provides life insurance cover and is not health insurance. Any benefits paid under your Insurance are designed to provide a support payment and may not cover all of your medical costs;
- Benefits are only provided for specified categories of Overseas Medical Care relating to Accidental Injuries up to A\$20,000 and Accidental Injuries listed in the benefits table on [page 7](#), as determined by a Health Professional, up to A\$50,000. Not all accidents, injuries or activities are covered, so consider whether this suits your objectives, financial situation and needs and if the level of insurance provided is sufficient. This Insurance is not a replacement for travel insurance. See [page 6](#) for what the Overseas Medical Cash benefit covers, [page 7](#) for the Accidental Injuries covered under the Extra Recovery Cash benefit and [page 9](#) for things we don't cover;
- Your claims may not be paid and your Insurance may be cancelled if you haven't paid your premium by the due date or if you've made a fraudulent claim, see [page 11](#) and [page 12](#);
- If you're replacing existing insurance, consider the terms and conditions of your existing insurance compared to Flip before making a decision, because your existing insurance may provide you with broader or more suitable coverage based on your needs;
- This Insurance may evolve over time. If you cancel your Insurance with the intention of buying the same Insurance again, we may not be able to give you Insurance on the same terms and conditions as described in this PDS; and
- No money is payable to you unless we've approved a claim.

8. Glossary

Where the below terms appear throughout this document, they hold the meanings stated in the table below.

TERM	MEANING
Accident	A sudden, unexpected event.
Accidental Injury / Injury	<p>An acute injury or other physical damage to a person's body that:</p> <ul style="list-style-type: none"> is caused by an Accident; and is unintentional. <p>Accidental Injury/Injury does not include:</p> <ul style="list-style-type: none"> chronic injuries, like injuries from overuse, repetitive motion, or wear and tear; pre-existing injuries; injury or harm arising from surgical or medical care; or damage to the body that is caused by a medical episode or a medical condition.
Active	The period between when your Insurance starts and when your Insurance ends, as indicated on your Certificate of Insurance and as explained on page 12 .
Certificate of Insurance	A document we issue which shows important information about your Insurance, including your Insurance number, premiums, and when your Insurance starts and ends. Your Certificate of Insurance is available via your Flip Account.
Covered Destination	<p>The destinations where Flip Roaming covers you for Accidents; Austria, Belgium, Bulgaria, Canada, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Fiji, Finland, France, Germany, Greece, Hungary, Iceland, Indonesia, Ireland, Italy, Japan, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland and the United Kingdom.</p> <p>Australia is not a covered destination.</p>
Extra Recovery Cash	The benefit payable under this Insurance if you suffer an Accidental Injury at a Covered Destination which meets one or more of the descriptions on page 7 .
Flip Account	An account you create with Flip through registering your personal details, which enables you to purchase or cancel Insurance, access the details of your Insurance and submit claims.
Flip Insurance	Flip Insurance Pty Ltd ABN 71 648 680 960
Flip Insurance Product Range	Any accidental injury insurance product issued by HCF Life and distributed by Flip Insurance, including Flip Group Active and Flip Roaming.
Flip Roaming / Insurance	The accidental injury insurance provided under this PDS.
HCF Life	HCF Life Insurance Company Pty Ltd ABN 37 001 831 250
Health Professional	A medical practitioner, dentist, physiotherapist or podiatrist that is registered or licensed to practice by the relevant licensing body of the country where they are practicing.
Insured Person	The person indicated on your Certificate of Insurance as the Insured Person.
Overseas Medical Care	These are reasonably necessary health services directly related to your Accidental Injury that you received at a Covered Destination from or on the advice of a Health Professional, in any of the following categories: emergency care, hospitalisation, surgery, diagnostic imaging, ambulances (including air ambulances) but not transport back to Australia, immobilisation devices (eg. casts and braces), medications, physiotherapy, or other medical treatment or diagnostics.
Overseas Medical Cash	The benefit payable under this Insurance if you suffer an Accidental Injury at a Covered Destination and require Overseas Medical Care, as described on page 6 .
Spinal Cord Injury	Damage to the spinal cord resulting from trauma or compression, leading to partial or complete loss of sensory, motor and/or automatic function below the level of injury.
Traumatic Brain Injury	A physical injury to the brain caused by an external force or impact resulting from an Accident that results in acute neurological symptoms such as loss of consciousness, altered mental state (e.g. confusion, amnesia), neurological deficit (e.g. weakness, difficulty speaking or vision changes), seizures or coma.

9. Protecting your rights

We truly hope we never have any disagreements that can't be resolved amicably. On the rare occasion you want to make a complaint about your Insurance, please contact our Resolutions Team. We'll promptly investigate your complaint and aim to resolve it within 30 days.

If an issue hasn't been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides a fair and independent financial services complaint resolution process that is free to customers.



flipinsurance.com.au



resolutions@getflip.com.au



(03) 6361 6161

1800 931 678 (free call)

[afca.org.au](https://www.afca.org.au)

info@afca.org.au

Australian Financial Complaints Authority,
GPO Box 3, Melbourne VIC 3001

LICOP signatory statement

HCF Life, the issuer of Flip Accidental Injury Insurance, is bound by the Life Insurance Code of Practice which sets out the Australian life insurance industry's key commitments and obligations to our customers. Further information is available at [cali.org.au](https://www.cali.org.au)

10. Privacy statement

Flip is committed to best practice privacy protection.

We collect your personal information, including sensitive information such as health information, from you and from other third parties detailed in the Flip Privacy Policy, so we can:

- comply with applicable laws;
- manage our relationship with you;
- provide information and offers on life insurance products and services to you (including through third parties);
- manage and pay claims and benefits;
- assess your life insurance and related needs;
- investigate fraudulent or improper claims and assess risks;
- research and develop products, services and benefits that may better serve your needs and objectives;
- assess your possible interest in and tell you about other HCF products and services; and,
- administer our business and manage complaints.

The types of organisations and individuals we disclose personal information to include:

- third party organisations who deliver services on our behalf or to us, some of whom may be located overseas;
- research companies contracted to us to ask your opinion on improving our service, benefits or product offerings;
- other insurers or reinsurers;
- government, including law enforcement agencies;
- related HCF companies; and,
- any other authorised individual.

We may provide **HCF Life** with your personal data for the purposes of underwriting the insurance provided and to support the handling of claims. More information about **HCF Life's** handling of your personal data can be found at: hcf.com.au/privacy

If you don't provide the personal information we request, we may not be able to provide you with our products or services. You can ask us at any time to stop direct marketing to you by emailing marketing@getflip.com.au

For more information about the personal information we collect and how we handle it, how to access and correct your personal information or how to make a complaint, and how we'll respond to complaints, please read the Flip Privacy Policy at: flipinsurance.com.au/privacy

11. Financial Services Guide (FSG)

This Financial Services Guide provides information about the services provided by HCF Life and Flip Insurance in relation to Flip

Roaming. It's designed to help you decide whether to use any of these services.

It contains information about remuneration paid to HCF Life and Flip Insurance, as well as their staff, and HCF. You can also find information on how complaints are dealt with in relation to these services.

If HCF Life or Flip Insurance offers or arranges to issue you Flip Roaming, we'll provide you with a PDS. The PDS sets out the features and terms of the Insurance and will help you to make informed decisions about the Insurance.

HCF Life's Australian Financial Services License (AFSL Number 236 806) authorises HCF Life to issue and otherwise deal in life insurance products, handle and settle claims and provide general financial product advice about life insurance products. HCF Life is a wholly owned subsidiary of HCF and acts on its own behalf. Premiums for the life insurance products, including Flip Roaming, are paid to HCF Life. HCF receives commission of 80% of HCF Life's underwriting profit each year calculated as premiums less claims and expenses.

HCF holds professional indemnity insurance that complies with the compensation requirements of Section 912B of the Corporations Act. This

includes cover for claims in relation to the conduct of representatives and employees who no longer work for HCF but who did at the time of the relevant conduct. As part of the HCF Group, HCF Life and Flip Insurance, and their activities, are covered under this professional indemnity insurance. Flip Insurance is a wholly owned subsidiary of HCF Life and is an authorised representative of HCF Life (ARN 001288198).

Contact:

HCF Life, 403 George Street, Sydney 2000 NSW

Flip Insurance is authorised to arrange for the issue of Flip Roaming, handle and settle claims in respect of Flip Roaming and provide general financial product advice about life insurance products.

Flip Insurance may provide general advice about the suitability of Flip Roaming for your needs. This means that the advice is general in nature and we do not take into account individual objectives, financial

situations or needs. You should, before acting on that advice, consider the appropriateness of the advice, having regard to your objectives, financial situation or needs. Please read the PDS before deciding to buy any of these products.

Flip Insurance may receive remuneration from HCF Life for the financial services it provides in relation to Flip Roaming. Flip Insurance and HCF Life employees receive a salary, paid by HCF Life, for the financial services they provide in relation to Flip Roaming. In addition, HCF, HCF Life and Flip Insurance employees may also receive an incentive depending on the total revenue and profitability of Flip products, and for meeting their compliance obligations. This remuneration is provided on a discretionary basis and may vary from time to time.

If you have a complaint about any of the services we offer in this Financial Services Guide, please contact us on (03) 6361 6161. If we have not resolved your complaint within 30 days or you are not satisfied with our response, you can contact The Australian Financial Complaints Authority (AFCA). AFCA is

an independent body available free of charge to customers and can be contacted at:

1800 931 678 (free call)

afca.org.au

info@afca.org.au

Australian Financial Complaints Authority,
GPO Box 3, Melbourne VIC 3001



flipinsurance.com.au



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Technical support
(03) 6161 3547 (6161 FLIP)

