



flip  
insurance



# Flip Roaming

## Accidental Injury Insurance

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

Preparation Date: 15 April 2026

Version number: 2.2

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# 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's Accidental Injury Insurance, 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 18](#).

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) 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 HCF (Hospitals Contribution Fund of Australia Limited ABN 68 000 026 746, AFSL 241 414).



# What we cover

## How your cover works

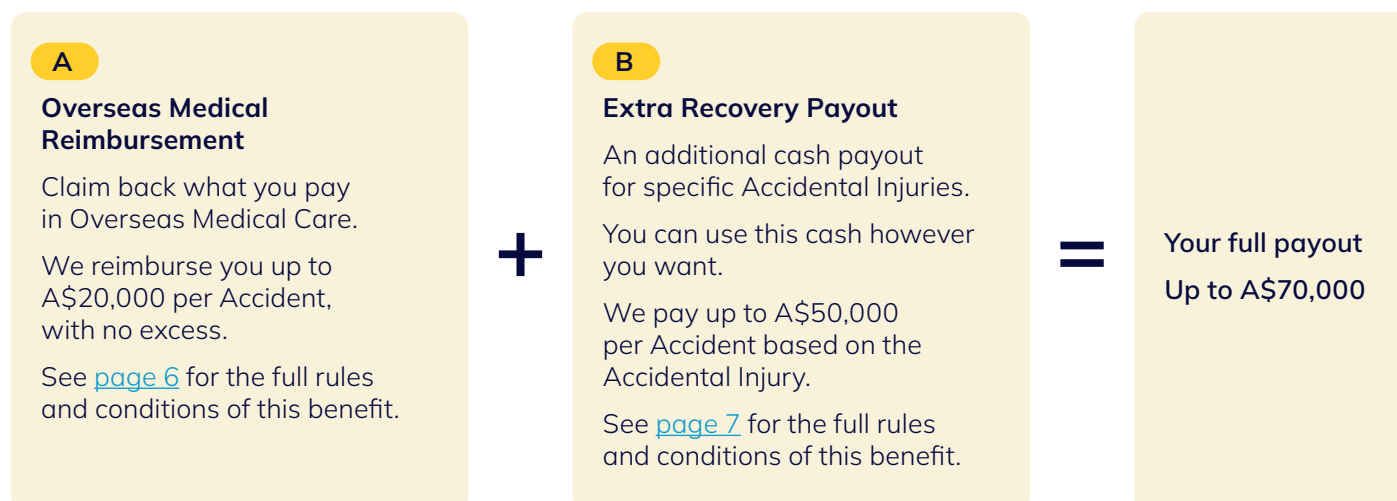
Flip Roaming covers you for Accidental Injuries that happen while you are overseas at a Covered Destination. It does not cover you for an Accidental Injury that happens in Australia or New Zealand.

Flip Roaming provides two types of benefits in relation to an Accidental Injury:

- A Overseas Medical Reimbursement** - a reimbursement of what you pay in Overseas Medical Care, up to A\$20,000 per Accident.
- B Extra Recovery Payout** - an additional cash payout of up to A\$50,000 if you have one of the Accidental Injuries shown in the Payouts Table on [page 7](#).

## How much you get

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 is 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)
- is unintentional

An Accidental Injury does not include:

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



### Flip Roaming is not travel insurance

Travel insurance commonly covers medical costs resulting from illness or injury, travel related costs such as cancellations or lost luggage and the costs of repatriation or transport back to Australia.

### Flip Roaming does not cover

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

## What activities and sports are covered

You are covered for almost all activities and sports. Whether you are free solo climbing or just slip in the shower, you're covered.

Rather than listing all the sports and daily activities we cover, it is easier to tell you what we don't cover. If an activity is not specifically listed as an exclusion on [page 9](#), you are covered

## 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 A Overseas Medical Reimbursement

If you have an Accidental Injury while overseas at a Covered Destination, you can claim back the costs of your Overseas Medical Care.

### How it works

We reimburse you up to A\$20,000 per Accident. We don't subtract an excess; we pay the full Australian Dollar equivalent of what you paid for Overseas Medical Care.

We pay you directly into your Australian bank account. We do not pay the hospital or doctor.

- 1. You pay first:** You pay the medical facility or Health Professional overseas directly.
- 2. We pay you back:** Send us your invoices and receipts when you claim. We calculate the Australian Dollar equivalent of what you paid and transfer that amount to you.

### How to qualify for Overseas Medical Reimbursement

To be eligible for this benefit you must meet these criteria:

- ✓ You are aged 5–64 and living in Australia when cover starts.
- ✓ You have an Accidental Injury while your cover is Active.
- ✓ Your Accident happens at a Covered Destination.
- ✓ Your Accidental Injury requires Overseas Medical Care from a Health Professional overseas.
- ✓ You see a Health Professional within **14 days** of the Accident.
- ✓ You receive Overseas Medical Care and submit your claim via the Flip app within **6 months** of your Accident.

### What is Overseas Medical Care

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

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

## Benefit B Extra Recovery Payout

This is an additional cash payout to support you while you recover.

You can spend the money however you want, whether it's for recovery costs when you return to Australia, repairing broken gear or making your travels more comfortable. We do not require receipts for how you spend it.

The payout amount is based on the type of injury you have. The specific payout amount for each covered Accidental Injury is shown in the Payouts Table below.

### How to qualify for a payout

To be eligible for payout you must meet these criteria:

- ✔ You are aged 5–64 and living in Australia when cover starts.
- ✔ You have an Accidental Injury while your cover is Active.
- ✔ Your Accident happens at a Covered Destination.
- ✔ You see a Health Professional within **14 days** of the Accident.
- ✔ You get evidence from a Health Professional confirming your Accidental Injury is one of the covered Injuries listed in the table below.
- ✔ You submit your claim within **6 months** of the Accident.

### Important

If one Accident causes multiple Injuries, we pay only the single highest payout you qualify for. We do not pay for more than one Injury per Accident.

ACCIDENTAL INJURIES COVERED		PAYOUT
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

## Case study

# Charlie went snowboarding in Japan

Charlie was snowboarding in Japan when he fell and landed painfully on his knee.

Charlie went straight to the nearby medical centre, where he was diagnosed with a complete tear of his anterior cruciate ligament (ACL) via an MRI.

**Charlie paid ¥130,000 (A\$1,150)\* for the medical care in Japan.**

\*Based on the exchange rate at the time.

Here's how we did the math:

### Benefit A

#### Overseas Medical Reimbursement

First up, we'll reimburse the **A\$1,150** that Charlie paid in Japan.

### Benefit B

#### Extra Recovery Payout

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

Total payout for  
Charlie's accident

**A\$3,350**



# What we don't cover

We won't pay a benefit if your Accidental Injury happens as a result of any of the following reasons:



**Motorcycling**



**Injuries that happen gradually over time**

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



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



**Being under the influence of alcohol**

Which means being over the prescribed legal limit for driving a motor vehicle according to the relevant state or territory limit



**Injuries that are caused by medical conditions or medical episodes**

e.g. a joint injury caused by osteoarthritis



**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



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



**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



**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 Accident outside the Covered Destinations**



**Taking illicit drugs or taking medication not as directed**



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



**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



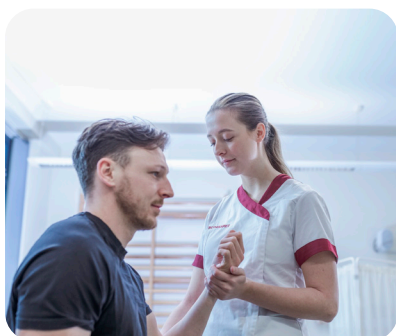
**Injuries to an Insured Person under 18 years of age that are caused by a parent, legal guardian or any person living with the Insured Person**

# 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.

## Submitting a claim



### 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 Payout, that your Accidental Injury meets one of the Accidental Injuries listed in the payouts table on [page 7](#).



### STEP 2

#### GATHER EVIDENCE

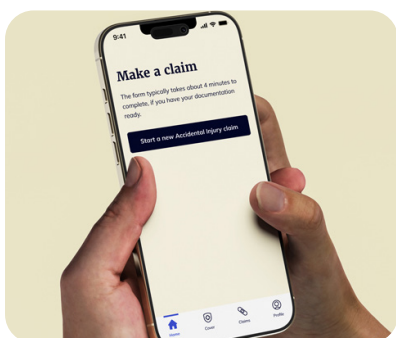
You will need to provide us with evidence to support your claim

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 payouts table on [page 7](#).

For Overseas Medical Reimbursement 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 for the same Accident under one.

The maximum payout for a single Accident under this Insurance is \$50,000 in Extra Recovery Payout and \$20,000 in Overseas Medical Reimbursement.

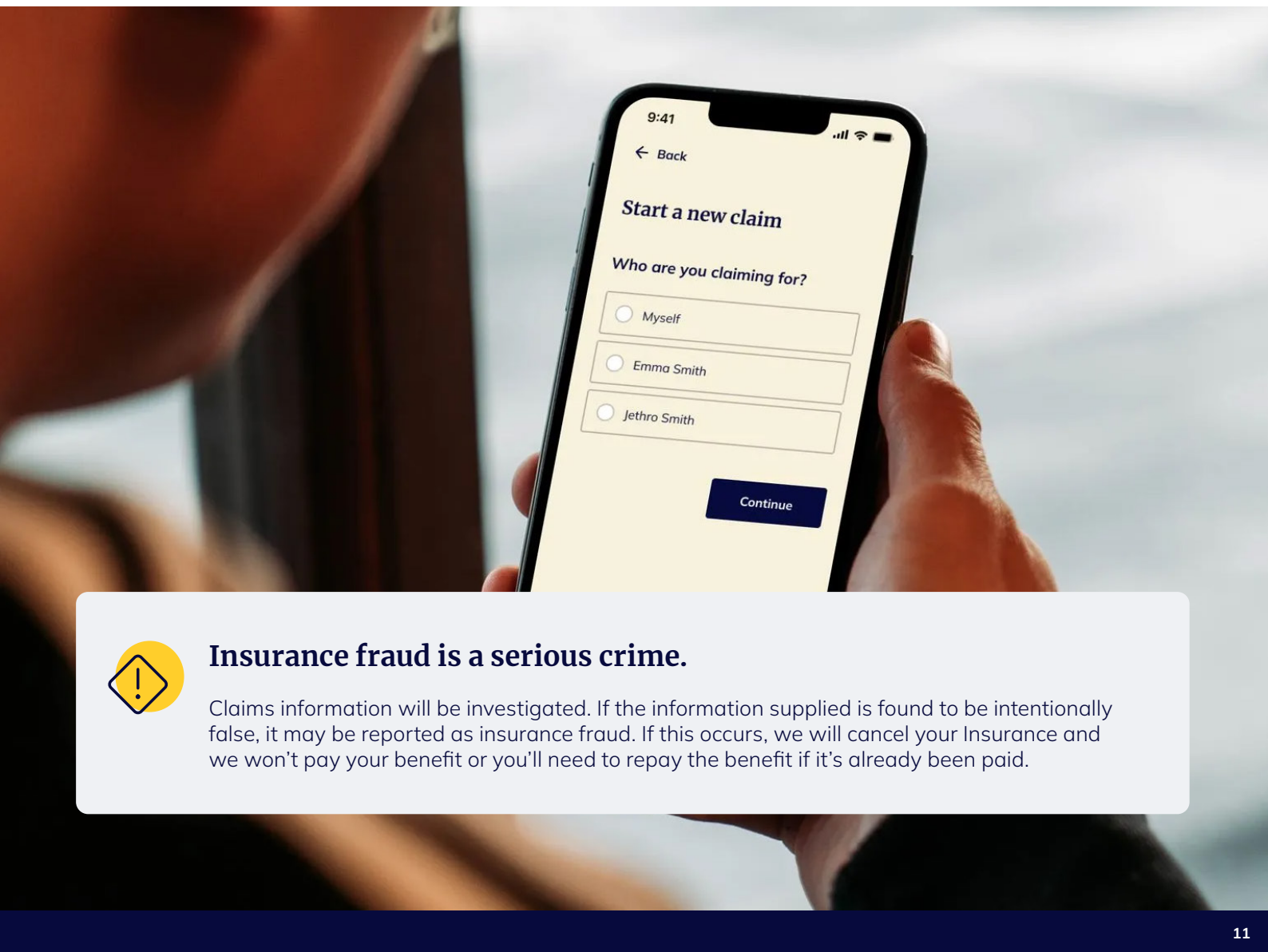
If one Accident causes multiple Injuries, Extra Recovery Payout pays only the single highest payout you qualify for from the table on [page 7](#).

You can claim for multiple Accidents provided your total payouts across the Flip Insurance Product Range is less than the Maximum Claim Limit at the time you claim.

If we approve a claim that causes your total payouts under the Flip Insurance Range to reach or exceed the Maximum Claim Limit, we will pay you the full approved amount of that claim. Once we pay this final claim, 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 will cancel your Insurance and we won't pay your benefit or you'll need to repay the benefit if it's already been paid.

# Purchase Options

## Prepaid options

We offer fixed 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 (7-days) of cover, your Insurance will end at 11:59pm on the 7th day. If you purchased for 90 days, your Insurance will end at 11:59 pm on the 90th day.

Your Insurance will also end if:

- you cancel it ([page 15](#))
- you've reached the Maximum Claim Limit in payouts across the Flip Insurance Product Range ([page 11](#))
- you make a fraudulent claim ([page 15](#))
- 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
- living in Australia
- you have not already reached the Maximum Claim Limit across the Flip Insurance Product Range

## Purchasing cover for your child

A parent or legal guardian can buy this Insurance on behalf of their child if:

- the child is aged 5-17
- both the parent/guardian and the child are living in Australia
- the child has not already reached the Maximum Claim Limit across the Flip Insurance Product Range

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
- living in Australia
- has not already reached the Maximum Claim Limit across the Flip Insurance Product Range

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 renew and when 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 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

# Premiums

## How premiums are calculated

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

- the period of Insurance chosen (e.g. a Week vs. 30-days)
- the number of periods of Insurance purchased
- the Insured Person's age:
  - adult rates apply if the Insured Person is aged 18-64
  - kids rates apply if the Insured Person is aged 5-17

Our premiums also have regard to our operating costs, including the cost of capital and government charges that apply to this Insurance, and any applicable discounts.

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.

## Paying your premium

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

## 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.

## 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.

## Will my premiums change

We may change the premiums you pay from time to time, as long as the 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.

# Cancellations

## Canceling your Insurance

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.

## 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](#).

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# 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.

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 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 payouts 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 Reimbursement covers, [page 7](#) for the Accidental Injuries covered under the Extra Recovery Payout 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 15](#).
- 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.
- No money is payable to you unless we've approved a claim.



# 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.

 [flipinsurance.com.au](https://flipinsurance.com.au)

 [resolutions@getflip.com.au](mailto:resolutions@getflip.com.au)

 (03) 6361 6161

## AFCA

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.

1800 931 678 (free call)

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

[info@afca.org.au](mailto: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://cali.org.au)



# Glossary

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

TERM	MEANING
<b>Accident</b>	A sudden, unexpected event.
<b>Accidental Injury / Injury</b>	<p>An acute injury or other physical damage to a person's body that:</p> <ul style="list-style-type: none"> <li>· is caused by an Accident</li> <li>· is unintentional</li> </ul> <p>Accidental Injury/Injury does not include:</p> <ul style="list-style-type: none"> <li>· chronic injuries, like injuries from overuse, repetitive motion, or wear and tear</li> <li>· injury or harm arising from surgical or medical care</li> <li>· damage to the body that is caused by a medical episode or a medical condition</li> </ul>
<b>Active</b>	The period between when your Insurance starts and when your Insurance ends, as indicated on your Certificate of Insurance and as explained on <a href="#">page 12</a> .
<b>Certificate of Insurance</b>	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.
<b>Covered Destination</b>	<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>
<b>Extra Recovery Payout</b>	The benefit payable under this Insurance if you have an Accidental Injury at a Covered Destination which meets one or more of the descriptions on <a href="#">page 7</a> .
<b>Flip Account</b>	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.
<b>Flip Insurance</b>	Flip Insurance Pty Ltd ABN 71 648 680 960.
<b>Flip Insurance Product Range</b>	Any accidental injury insurance product issued by HCF Life and distributed by Flip Insurance, where Flip is the policy owner, including Flip Active and Flip Roaming.
<b>Flip Roaming / Insurance</b>	The accidental injury insurance provided under this PDS.
<b>HCF Life</b>	HCF Life Insurance Company Pty Ltd ABN 37 001 831 250.
<b>Health Professional</b>	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.
<b>Insured Person</b>	The person indicated on your Certificate of Insurance as the Insured Person.
<b>Maximum Claim Limit</b>	Is \$70,000 in total payouts across the Flip Insurance Product Range.
<b>Overseas Medical Care</b>	These are reasonably necessary health services directly related to your Accidental Injury that that are provided at a Covered Destination by or on the advice of a Health Professional, in any of the following categories: emergency care, hospitalisation, surgery, diagnostic imaging, immobilisation devices (eg. casts and braces), medications, physiotherapy, other medical treatment or diagnostics or ambulances (including air ambulances) but not transport back to Australia.
<b>Overseas Medical Reimbursement</b>	The benefit payable under this Insurance if you suffer an Accidental Injury at a Covered Destination and require Overseas Medical Care, as described on <a href="#">page 6</a> .
<b>Spinal Cord Injury</b>	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.
<b>Traumatic Brain Injury</b>	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.

# 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
- 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](https://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 logging into your Flip Account and changing your marketing settings or by emailing us at [help@getflip.com.au](mailto:help@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](https://flipinsurance.com.au/privacy)

# 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 Accidental Injury Insurance, 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 or email us at [resolutions@getflip.com.au](mailto:resolutions@getflip.com.au).

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](http://afca.org.au)

[info@afca.org.au](mailto:info@afca.org.au)

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



[flipinsurance.com.au](https://flipinsurance.com.au)



[help@getflip.com.au](mailto:help@getflip.com.au)



Technical support  
(03) 6161 3547 (6161 FLIP)

