



Flip Active

Accidental Injury Insurance

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

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1. About this document

This document helps you decide if Flip's Accidental Injury Insurance 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 13](#).

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

TIME ZONES

Your Flip dashboard works off the time zone where you live in Australia. This means it will show your Insurance as Active based on the time zone where you live.

If you have travelled to a different Australian time zone or travelled to New Zealand and have an Accident, we will consider the time zones of the place of the Accident and where you live and apply the later time zone so that you are not disadvantaged by the time zone difference.

A HCF COMPANY

FLIP INSURANCE

Flip Insurance Pty Ltd (ABN 71 648 680 960) (Flip Insurance). 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.

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). 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).

2. Accidental Injury Insurance

Flip's Accidental Injury Insurance is designed to give you a cash payout if you have an Accident in Australia or New Zealand, while your Insurance is Active, and you injure yourself as a result.

PURCHASING COVER FOR YOURSELF

You can buy Insurance for yourself if you are:

- Aged 18-64;
- Living in Australia

An Insured Person can have cover under only one Flip Insurance Product Range at a time.

WHAT INJURIES ARE COVERED?

Our Accidental Injury Insurance pays cash for a wide range of Specified Injuries that are mainly and directly caused by an Accident. For a list of these injuries, head to [page 5](#).

For all Specified Injuries, you'll need to see the relevant Health Professional no later than 14 days after your Accident. If your injury needs a surgery or dental treatment listed on [page 5](#), you'll also need to have this done within **6 months** after your Accident.

WHAT ACTIVITIES ARE COVERED?

Most activities are covered, as long as your Insurance is Active at the time of your Accident. For a full list of activities we don't cover, head to [page 7](#) and [page 8](#).

3. Injuries and payouts

Flip pays cash for Specified Injuries, where an **Accident** is the main and direct cause.

Here's what you get if you have an Accident while your Insurance is **Active**, subject to the terms of this PDS.

Did you know you can claim multiple Accidents until you hit \$20,000 in payouts?

There are 3 payout amounts. You get 1 payout per Accident

Find the injuries and treatments from your Accident, then look for the one with the **HIGHEST** payout. This is what you'll get for your Accident.

SPECIFIED INJURIES	CASH PAYOUT		
	\$200	\$2,000	\$20,000
 Surgery in a hospital for ANY physical injury		✓	
 Broken bone with cast, splint or brace	✓		
with surgery in hospital		✓	
 Joint dislocation	✓		
with surgery in hospital		✓	
 Sprain, strain or other sports-related injury to muscles, ligaments, tendons or cartilage that happens suddenly (not from overuse or wear and tear)	✓		
with surgery in a hospital		✓	
 Wound with stitches	✓		
with 2 or more visits to a registered nurse or medical practitioner for wound management	✓		
with surgery in a hospital		✓	
 Chipped or knocked (concussed) tooth	✓		
The following dental treatments because of a cracked, knocked out or displaced tooth:			
· Crown work			
· Bridge work			
· Implants		✓	
· Dentures			
· Splints			
· Root canal			
 A traumatic brain or spinal cord injury that results in the inability to move two or more limbs (arms or legs) that is persistent 1 month after the injury			✓
 An injury that results in the removal of a hand, arm, foot or leg			✓
 An injury that has caused a reduction in eyesight to below the Australian legal driving limit, that can't be corrected even with glasses			✓
 An injury that has caused severe hearing loss in both ears that can't be corrected even with hearing aids			✓



Your level of cover can be doubled with a **Boost**. Learn about Boost on [page 6](#).

4. Purchase Options and Boost

Day \$7 per day	Week \$25 per week	Monthly subscription \$40 per month
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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 1 year in advance.

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

If you buy Insurance for a day, it will end at 11:59pm on the date it started.

If you buy Insurance for a week, it will end 7 days after it starts, at 11:59pm on the 7th day. For example, if you purchase one week of Insurance and it starts on a Tuesday, it will end at 11:59pm on the following Monday.

If you buy monthly subscription Insurance, it will end after 12 months (if your Insurance isn't renewed, see [page 11](#)).

Your Insurance will also end if:

- You cancel it ([page 11](#))
- You've reached \$20,000 in payouts ([page 5](#))
- We have evidence of fraud ([page 11](#))
- For monthly subscription Insurance:
 - you didn't pay your premium after we sent you a reminder about non-payment ([page 11](#))
 - at the end of the Billing Cycle when you turn 65

Boost

Available to customers with monthly subscription Insurance

DOUBLE YOUR LEVEL OF COVER

For \$7, you can double your level of cover for a day with our Boost option.

This means if you have an Active Boost at the time of your Accident, your payout will double on an approved claim.

WHEN BOOST STARTS AND ENDS

You can choose to start your Boost as soon as you buy it, or you can schedule it to start on a date in the future, up to 1 year in advance.

If a Boost is purchased in advance for a date in the future, your level of cover will double from 12:00am on that date until 11:59pm on that date.

If a Boost is purchased instantly, your level of cover will double once you've purchased it until 11:59pm the same day.

Once your Boost ends at 11:59pm, your Insurance will return to the original level of cover.

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

5. Things we don't cover

Flip pays cash for the Specified Injuries listed on [page 5](#), where an Accident is the main and direct cause.

Accident means an event that meets ALL of the following:



Happens suddenly.

i.e. you can pinpoint the time and location of when it happened.



The cause is external to your body and involves an external force or object.

e.g. tripping or falling, a crash or collision.



Is unintentional.

i.e. is not planned, not done on purpose.

This means we won't pay for:



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 dislocated shoulder caused by chronic shoulder instability, a joint injury caused by osteoarthritis.



Accidents that are caused by medical conditions or medical episodes.

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



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



Intentional self-injury or attempted suicide.

We won't pay if you intentionally cause your injury or do something with the intention of injuring yourself e.g. popping your own shoulder out.



If I participate in a sport or activity where there's a high risk of injury, would you consider this to be 'intentional' or 'self-injury'?

No. We designed our Accidental Injury Insurance with risk takers in mind. So participating in a sport or activity that has a risk of accidental injury **does not mean** that an accident is intentional. After all, your intention is not to get injured. If your intention is to play your sport or have an adventure, Flip has you covered!



Am I still covered if I have an Accident but also have a medical condition?

Yes. If the accident is the **main and direct** cause of the injury. i.e. if the injury would still have happened if you didn't have the medical condition.

We also won't pay a benefit if your 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 a sports related activity (e.g. tennis coaching).



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



Your involvement in illegal act

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



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



An accident outside Australia or New Zealand.



Taking illicit drugs or taking medication not as directed.



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.

6. Everything you need to claim

At Flip, we actually want to pay your claims. We'll pay all genuine claims ASAP once all the necessary information has been received and assessed by our team.

Claim checklist

Before you make a claim, check these things first:

1. Your Insurance was Active

Your Insurance must have been Active at the time of your Accident



2. Your injury was caused by an Accident

This product pays cash for a range of injuries that are mainly and directly caused by an Accident in Australia or New Zealand, so we'll ask for proof of your Accident



We explain what an Accident is on [page 7](#) and [page 8](#)



3. It's an injury or treatment that we cover

The injuries and treatments we cover are on [page 5](#)



We'll ask for proof of your injuries and treatments



There are some things we don't cover, like getting injured while doing something illegal.

We explain on [page 7](#) and [page 8](#)



4. You've seen a Health Professional

See a Health Professional in Australia or New Zealand no later than **14 days after your Accident** happens to get medical proof of your injuries and treatments before submitting your claim



There might be costs associated with this that you'll need to pay for, such as out of pocket medical costs or getting an Uber to see them



5. You've had treatment

If you're claiming on a surgery or dental treatment listed on [page 5](#) for your injury, get medical proof that you've already had the treatment done in Australia or New Zealand no later than **6 months** after your Accident before claiming



There might be costs associated with this, such as out of pocket medical costs or getting an Uber to see them



6. You can now submit your claim!

Login to your Flip Account, head to your Dashboard and follow our simple step by step instructions on how to complete your claim.



Once you've submitted your claim, **we might ask for further information** that we reasonably need to make sure that the terms and conditions of your Insurance as set out in this document are met. If we ask for extra medical examinations or tests, we'll pay for those.

If we approve your claim but you have premiums owing, this amount will be deducted from your payout.

Lies and fraud

Insurance fraud is serious a crime, and because we don't beat around the bush we like you to know any claims information may be investigated. If the information supplied is found to be 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.

Hitting your claim limit

Once you've received at least \$20,000 in payouts under this Insurance and any cover under any other Flip Insurance Range Product, your Insurance ends and you can't buy more insurance from the accidental injury range.



Multiple injuries and treatments from the same Accident

CLAIMING EVERYTHING AT THE SAME TIME

If you suffered a sprained wrist and also had a root canal from the one Accident, you'd get \$2,000. That's because we pay **1 payout per accident** and it's **the highest one**.

CLAIMING EACH INJURY AND TREATMENT AT DIFFERENT TIMES

You might find yourself in a situation where you can't get treated for your injury straight away. Maybe there's a waiting list for surgery, or maybe your dentist is booked out for the week.

Let's say you dislocate your shoulder but don't have surgery until the following month. You could put one claim in for your dislocated shoulder and get a \$200 payout, and later put a 2nd claim in for the surgery. We'd pay you \$1,800 for the 2nd claim.

That's because we pay **1 payout per Accident**, and it'll be the **highest payout for that Accident**. Surgery for a dislocated shoulder attracts a \$2,000 payout, which makes it the highest payout for that Accident. Because we've already paid you \$200 for that Accident, we'll make up the difference for your 2nd claim which is \$1,800.

7. Premiums and cancellation

RENEWAL OF MONTHLY SUBSCRIPTION INSURANCE

If you don't cancel your monthly subscription Insurance, it will continue for twelve (12) months. At the end of the 12 months, it will be automatically renewed for another 12 months, unless you cancel the renewal or Flip Insurance is no longer being offered at the time. Before the end of the 12 months, we'll write to you to remind you of the renewal. Once renewed, your Insurance will be based on the latest Flip Accidental Injury Insurance PDS available as at the date of our reminder.

CHANGE OF MIND

If you've booked ahead, you can cancel your Insurance before it starts and get fully reimbursed. The same applies for any Boosts.

If you purchased Insurance for a day or a week and it has already started, you'll be covered for the rest of the day or week and then your Insurance will automatically end. The same applies for any Boosts.

HOW TO CANCEL

You can cancel your Insurance via your Flip Account on our website.

If you purchased monthly subscription Insurance that has already started and you decide you don't need it anymore, you can cancel it at any time. You'll be covered for the rest of the month, at which point your Insurance will automatically end. Any Boosts that were due to start after your Insurance ends will be automatically cancelled and refunded.

CAN FLIP CANCEL MY INSURANCE?

To keep things fair for the Flipper community, we'll cancel your Insurance immediately if we have evidence of fraud as described on [page 10](#), or if you don't pay your premiums.

NOT PAYING YOUR PREMIUM

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

If you have monthly subscription Insurance and we don't receive your premium on the Billing Date, we'll notify you via email and you'll have 7 days to pay the outstanding premium. During this period, you won't be able to buy any Boosts. If we don't receive your premium by the end of the 7th day, we'll cancel your Insurance.

WILL MY PREMIUMS CHANGE?

We may change the premiums you pay from time to time. If your premium increases, such 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's Accidental Injury Insurance 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.

8. Changes to the terms of this Insurance

CHANGES TO FLIP INSURANCE

WILL FLIP CHANGE THIS PRODUCT?

We want to make Flip better wherever possible and make sure it's working for the whole Flip family.

This means we may change the terms of the Insurance in some cases, as long as the change is:

- required to comply with law;
- reasonably necessary to protect our legitimate interests; or
- otherwise fair and reasonable in the circumstances.

HOW WILL FLIP TELL ME ABOUT CHANGES TO THE PRODUCT?

We might make a change without giving you advanced notice, as long as there's no disadvantage to you - such as where we include extra features or more generous terms.

For changes where there's no disadvantage to you, you can find the updated information on our website.

For changes where there may be a disadvantage to you, we'll give you advanced notice of the change via email.

A copy of your PDS can be found at any time in your Flip Account via our website. You can contact us if you need a printed copy.

THE PDS ON YOUR WEBSITE IS DIFFERENT TO MY PDS

Our website is updated regularly with the latest 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. As always, you can cancel your Insurance at any time

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:

- Benefits are only provided for Specified Injuries that are mainly and directly caused by an Accident, up to \$20,000. 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. See [page 5](#) for Specified Injuries and [page 7](#) and [page 8](#) for things we don't cover;
- Monthly subscription Insurance will remain Active for 1 year if you keep paying your premiums. During this time, we may make changes to the PDS if required (see [page 11](#)). This means after 1 year, we may not be able to renew your Insurance with the same terms and conditions;
- 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 10](#) and [page 11](#);
- If you're replacing existing insurance, consider the terms and conditions of each before making a decision;
- Flip 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.

9. Glossary

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

TERM	MEANING
Accident	Means an event that: <ul style="list-style-type: none"> - happens suddenly; and - you can pinpoint the exact time and location of when it happened; and - the cause is external to the body and involves an external force or object; and - is unintentional.
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 6 . For Boost, it means the period for which your level of cover is doubled, as indicated on your Certificate of Insurance, as explained on page 6
Billing Date	The date that a new Billing Cycle starts for monthly subscription Insurance. This date is based on the date your monthly subscription Insurance started. If your monthly subscription Insurance started on the first day of the month, then your Billing Date will fall on the first day of each month
Billing Cycle	The period of time for which you're required to pay premiums in advance for monthly subscription Insurance. The Billing Cycle is one (1) month and starts on the Billing Date
Boost	Extra daily cover you can buy, as explained on page 6
Certificate of Insurance	A document we issue which shows important information about your Insurance, including your Insurance number, premiums, Billing Cycle and when your Insurance starts and ends
Flip Account	The account you create on the Flip website that gives you access to buy and make changes to your Insurance, and submit claims
Flip Insurance	Flip Insurance Pty Ltd ABN 71 648 680 960
Flip Insurance Range Product	Any accidental injury insurance product issued by HCF Life and distributed by Flip, where Flip is the policy owner. This does not include cover under a Flip Group Sport policy issued to an event organiser, as the event organiser would be policy owner
HCF Life	HCF Life Insurance Company Pty Ltd ABN 37 001 831 250
Health Professional	A registered medical practitioner, dentist or physiotherapist in Australia or New Zealand, relevant to the Specified Injury
Insurance / Accidental Injury Insurance	The accidental injury insurance provided under this PDS
Insured Person	The person indicated on your Certificate of Insurance as the Insured Person
Specified Injury	A physical injury as described on page 5

10. 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.



www.getflip.com.au



resolutions@getflip.com.au



(03) 6361 6161

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)

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 proud to be a member of the Financial Services Council and we are bound by its Life Insurance Code of Practice which sets out the Australian life insurance industry's key commitments and obligations to our Flipping awesome customers. Further information is available at www.fsc.org.au



11. 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 with your personal data for the purposes of underwriting the insurance provided and to support the handling of claims. More information about HCF's handling of your personal data can be found at:

www.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: www.getflip.com.au/privacy

12. Financial Services Guide (FSG)

Hold on to your hat, we're about to get all insurancey. We're legally required to fill you in on this stuff to help you decide whether Flip's right for you. Here goes...

This Financial Services Guide provides information about the services provided by HCF Life and Flip Insurance in relation to Flip Accidental Injury Insurance. 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 Accidental Injury Insurance, 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). Flip Insurance is authorised to arrange

for the issue of Flip Accidental Injury Insurance, handle and settle claims in respect of Flip Accidental Injury Insurance and provide general financial product advice about life insurance products.

Flip Insurance may provide general advice about the suitability of Flip Accidental Injury Insurance 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 Accidental Injury Insurance. Flip Insurance and HCF Life employees receive a salary, paid by HCF Life, for the financial services they provide in relation to Flip Accidental Injury Insurance. 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)

www.afca.org.au

info@afca.org.au

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

Thank you!

Hopefully that was the most straightforward insurance doc you've ever come across and you're now feeling great about being protected by Flip.



www.getflip.com.au



help@getflip.com.au



Technical support
(03) 6161 3547 (6161 FLIP)



Get Flip.
Get injured.
Get cash.
Get better.