

An introduction to ACC

If you're self-employed, a non-PAYE shareholder-employee or an employer in New Zealand, you're legally required to provide ACC business cover for yourself and any employees.

ACC business cover is one of the most important business assets for New Zealand businesses and can only be purchased from ACC.

As well as providing you with 24/7, no-fault personal injury cover, ACC plays an important role with injury prevention in the workplace and outside work.

ACC cover is managed under five accounts. The table below lists each account, what it covers and how it is funded. For more information about levies that relate to you and what they cover, see page 8.

Account	Type of cover	Source of funding
Work	Work-related injuries	Employers Non-PAYE Shareholder-employees Self-employed
Earners'	Non-work injuries to earners (eg, home, sport)	PAYE income Non-PAYE Shareholder-employees Self-employed

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Account	Type of cover	Source of funding
Non-Earners'	Injuries to non-earners (eg, students, elderly)	Government appropriation
Motor Vehicle	Injuries involving motor vehicles on public roads	Petrol levy Licensing fee
Treatment Injury	Injuries from medical treatment	Earners' and Non-Earners' accounts (Government)

At a glance

The purpose of the ACC Scheme is to:

- help reduce the causes and circumstances that can lead to injury
- provide the best treatment and care if injury occurs
- rehabilitate people back to work or independence quickly
- minimise personal financial loss by paying weekly compensation to injured people who are off work.

Whether the injury happens in the workplace or not, ACC cover provides assistance with:

- treatment eg, medical, physiotherapy, surgical
- loss of earnings compensation
- rehabilitation costs
- support to help you or an employee return to work or independence as safely and as quickly as possible.

ACC does not provide cover for illnesses or non-work-related diseases, infections or non-work gradual process injuries.

Business cover options

At ACC we know every business is different, so we aim to provide products and services that are most suited to your business needs. We outline the various products we have available below:

ACC CoverPlus

This is the standard personal injury cover for self-employed people and applies as soon as you become self-employed. ACC CoverPlus provides 24/7, no-fault personal injury cover, whether the injury is a workplace injury or not. You have access to a full range of medical and rehabilitation benefits, as well as weekly compensation for lost earnings while you're unable to work. You can receive up to 80% of your previous year's earnings if you need time off due to an injury.

ACC CoverPlus Extra

ACC CoverPlus Extra is available for self-employed people and non-PAYE shareholder-employees and is a great option if your income fluctuates or is not a true indication of your actual earnings eg, because you're splitting income with a partner or spouse or your business will still generate income while you're injured. ACC CoverPlus Extra provides more flexibility, as it lets you negotiate an agreed level of lost earnings cover.

So if you're injured and need time off work, you will receive 100% of the amount you negotiate with us, not just the standard compensation based on your previous year's earnings. As you know what lost earnings cover you have with ACC CoverPlus Extra, you can feel more assured and plan ahead with confidence.

ACC WorkPlace Cover

All employees are covered for workplace injuries and their levies are paid directly to us by their employers.

If an employee is injured at work, it doesn't matter whose fault it is or how it happens. ACC WorkPlace Cover gives your employees access to a full range of medical and rehabilitation benefits so they can return to work as quickly as possible.

As an employer, you need to cover up to 80% of an employee's salary or wages lost during the first week, if they require time off as a result of their work injury. After that, we will pay up to 80% of your employee's lost earnings within certain limits.

Note: ACC WorkPlace Cover is the default cover for non-PAYE shareholder-employees, though they can apply for ACC CoverPlus Extra.

Making a claim

Here at ACC we will help you to get things back on track following your personal injury. Taking time off work has a substantial cost to both employers and the self-employed, which is why helping people back to work is a strong focus for us. An early return to work and independence is also better for your wellbeing; read more about this on pages 24 and 25.

Self-employed people

Both your health provider and your ACC case manager (if you are allocated one) will help you recover and get back to work as soon as possible. Here's what you need to do when a workplace injury occurs:

1. See a registered treatment provider, who will complete an ACC claim form.
2. Record the incident in your accident register. If the accident has caused serious harm, you must complete the 'Form of register or notification of circumstances of accident or serious harm' and notify WorkSafe NZ about the accident. Further information can be found on WorkSafe NZ website
www.business.govt.nz/worksafe
3. If you need to take time off work, contact us for a copy of the appropriate form to be completed and get a medical certificate from your health provider.

4. On receipt of your letter from us confirming if your claim has been accepted or not, ensure you check that all of the details are correct ie, your name, date of birth and the date and time of the injury.
5. Talk to us about how to prevent this injury happening again.
6. Talk to us about how we can help you to stay at work or plan your return to work.

Employers

Here's what you need to do when one of your employees has a workplace injury and has to make a claim:

1. Record the incident in your accident register and report the incident if required. If the accident has caused serious harm, you must complete the 'Form of register or notification of circumstances of accident or serious harm' and notify WorkSafe NZ about the accident. Further information can be found on WorkSafe NZ website **www.business.govt.nz/worksafe**
2. Pay compensation of no less than 80% of earnings for the employee's first week off work. ACC requires a statement of the employee's earnings in order to calculate payments from week two onwards.
3. Plan a safe return to work with the help of the employee's ACC case manager, which may involve easing the employee back to work, or maybe doing different work to start with ie, alternative duties.
4. Regularly monitor and review the injured employee's situation at work.