

Understanding ACC Cover



What ACC Covers



- Personal injury caused by accident
- Work-related gradual process, disease or infection
- Treatment injury
- Mental injury caused by:
 - Sexual abuse or sexual assault
 - Sudden traumatic event in the workplace
 - Physical injury

What we mean by ‘accident’

Accident



- **A specific event or series of events**
- **Involving either:**
 - external force (incl. gravity) or resistance, or
 - sudden movement to avoid external force/resistance; or,
 - twisting movement.

What ACC Is Unable To Cover

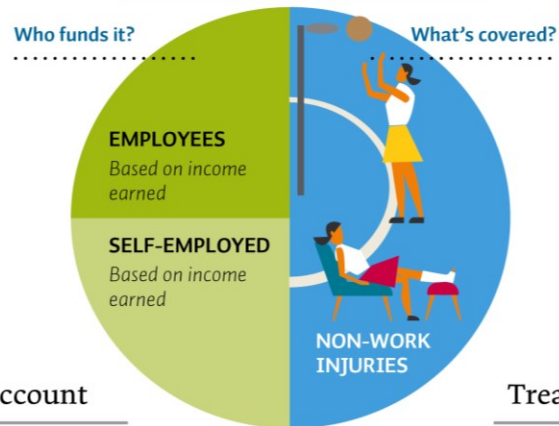


- Non-occupational gradual process injuries
- Ageing process
- Illness
- Stress (unless related to sexual abuse, personal injury or traumatic event at work)
- Injury to teeth arising from their natural use
- Hernia by coughing or sneezing

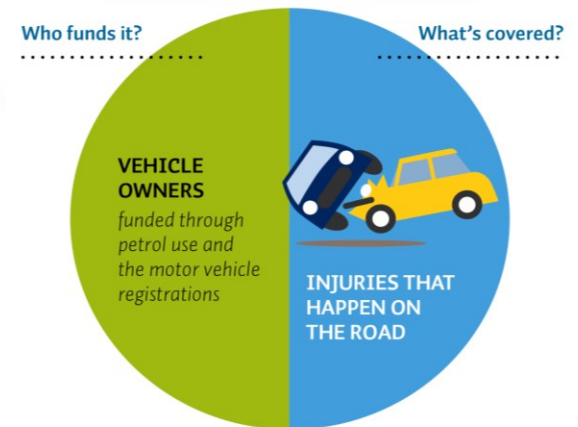
Work Account



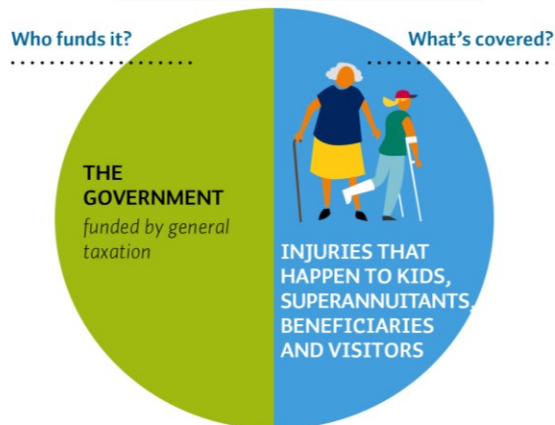
Earners' Account



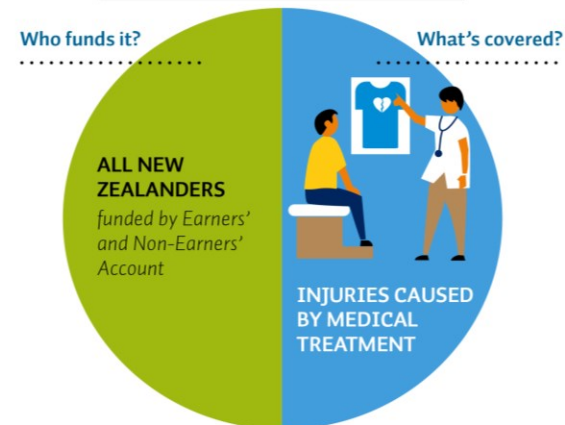
Motor Vehicle Account



Non-Earners' Account



Treatment Injury Account



Criteria for work-related personal injury (WRPI)

A personal injury is work-related if the client was at "any place" for the purposes of their employment when the injury occurred

"Any place" means the location where the injury happened and includes: A place that itself moves, or a place to or through which the client moves.

"Employment" means work engaged in or carried out for the purposes of pecuniary (financial) gain or profit.

A worker is injured, at their work place, on the way to get their jacket from the coat stand after finishing work for the day

- The specific place is the hallway near the coat stand at the claimant's work place
- The reason for being at that place is to collect their coat. Although the claimant has finished work for the day, part of their employment activities includes necessary activities associated with arriving and leaving their work place
- The injury occurred while the claimant was at their place of employment for the purposes of employment. **It is a WRPI**

After finishing work for the day, an employee leaves their work premises and is injured on the footpath on the way to catch a bus home

- The specific place is the footpath
- The reason for being on the footpath is to travel home after finishing work and leaving the work place. The footpath is occupied for the purposes of travelling home from work, rather than for the purposes of their employment
- The injury occurs while the claimant is at a place for purposes unrelated to their employment. **It is not a WRPI**

Criteria for WRPI when having a temporary break

If a person is injured when they were having a temporary break from work for a meal, rest or refreshment while at their place of employment, that personal injury is work-related.

An office manager is playing indoor cricket during their lunch break at an area of their workplace set aside for employee leisure activities. The manager slips and sprains their shoulder while diving for a catch

- The client was on their lunch break from work and would have resumed work after the temporary break
- The injury occurred at their place of employment
- The injury occurred while the client was on their lunch break at their place of employment. **It is a WRPI**

A employee is working from home. They spill hot tea on themselves while in the kitchen taking a break from work

- The injury occurred at their place of employment, which is their home
- The client was on a tea break and would have resumed work after the temporary break
- The injury occurred while the client was on their break at their place of employment. **It is a WRPI**

Criteria for WRPI 'travelling to or from work'

A personal injury suffered by an employee travelling as a **passenger** to or from their place of employment at the start or finish of their day's work is work-related if:

Provided by their employer specifically for transporting employees and driven by the employer, an employee or a colleague of the employer directed to do so by the employer

Cover criteria for pre-existing conditions

'The claimant must be accepted as he/she is found to be'

If a client has a pre-existing medical condition, this does not automatically mean we won't cover the injury. Predisposition doesn't exclude someone from cover

ACC would need to ensure we manage the covered injury related needs only and return the person as closely as practicable to their pre-injury condition

Cath has suffered from the effects of Scheuermann's disease (an osteochondritis of the spine) since her teenage years. This will gradually deteriorate so she will not be able to flex part of her spine.

When lifting a bolt of material, Cath severely strains her back muscles. Her claim for the muscle strain will be accepted for cover, and she can receive appropriate entitlements while the strain heals. But as soon as the deteriorating osteochondritis becomes the substantial cause of Cath's back problems she will lose her entitlements.

New injury or re-aggravation?

Please note an injury is deemed a re-aggravation of an injury if:

1. The person has a subsequent incapacity
2. The same body site is affected on both occasions
3. The diagnosis is substantially the same on both occasions
4. The previous injury has not resolved

An injury is a recurrence of an injury if criteria 1-4 above are met, but the new incapacity is not attributable to an intervening incident that would have caused incapacity in its own right.