

## Summary

### Objective

Use this policy when considering a claim for cover under the Accident Compensation Act 2001 (the AC Act). This policy helps you establish that the client has suffered an injury and that this injury falls within the definition of 'personal injury' provided by the Act.

1. Categories of personal injury that we can accept for cover
2. Categories of personal injury excluded from cover
3. Natural use of teeth

### Owner











Name withheld


### Expert

Name withheld


## Policy

### 1.0 Categories of personal injury that we can accept for cover


- a** We can provide cover for a claim for personal injury if the injury was:
  - b** - caused by an accident that results in a physical injury to the client
    -  Definition of Accident Policy
    -  Cover criteria for physical injury  
<https://go.promapp.com/accnz/Process/7ad9c6ce-8d>
  - c** - caused by treatment
    -  Cover criteria for treatment injury  
<https://go.promapp.com/accnz/Process/0672ce4b-34>
  - d** - caused by a work-related gradual process, disease or infection
    -  Work-related gradual process, disease or infection Policy  
<https://go.promapp.com/accnz/Process/10f12b7d-cff>
  - e** - a cardiovascular or cerebrovascular episode that is work-related or treatment-related
    -  Cover criteria for work-related cardiovascular or cerebrovascular episode  
<https://go.promapp.com/accnz/Process/51af43fb-e78>
  - f** - a mental injury suffered by a client because of covered physical injuries
    -  Mental injury due to physical injury  
<https://go.promapp.com/accnz/Process/3f4b2b30-77f>
  - g** - a mental injury caused by witnessing a traumatic event in the course of employment
    -  Work-related mental injury  
<https://go.promapp.com/accnz/Process/2221c063-28>
  - h** - a mental injury caused by certain criminal acts.
    -  Cover criteria for sensitive claims  
<https://go.promapp.com/accnz/Process/0249a44a-59>
  - i** - a hearing loss injury
    -  Criteria for Hearing loss claims prior to 01 July 2010 Policy
    -  Criteria for Hearing Loss Claims Policy
  - j** - damage, other than wear and tear, to dentures or prostheses that replace a part of the human body

-  Cover criteria for dentures and prostheses  
<https://go.promapp.com/accnz/Process/f02eb0ef-575>


- k** - the death of the client

-  Cover criteria for accidental death claim  
<https://go.promapp.com/accnz/Process/fb268b6b-08>

- l** - a pregnancy as the result of rape or treatment injury (or medical misadventure for claims prior to 1 July 2005)

-  Pregnancy as a personal injury  
<https://go.promapp.com/accnz/Process/5ce6add6-6d>

- m** See the AC Act 2001, Section 26, subsections (2) to (4).

-  AC Act 2001, Section 26, subsections (2) to (4)  
<https://www.westlaw.co.nz/maf/wlnz/app/authenticat>

- n** - caused by maternal birth injury

-  Cover Criteria for Maternal Birthing Injury Policy

### 2.0 Categories of personal injury excluded from cover

- a** A personal injury is excluded from cover if it is:


- caused wholly or substantially by the ageing process
- an injury to teeth or dentures caused by the natural use of the teeth
- caused by gradual process, disease or infection, unless it is:


- work related
- caused by treatment
- a consequence of a covered personal injury
- a consequence of treatment given to the client for an covered injury.

- a pregnancy that:

- results from failed contraception
- results from failure of treatment to a third party, eg a failed vasectomy
- is an unwanted pregnancy.

See the AC Act 2001, Sections 20(2)(e) to (h), subsections (2) to (4).

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<https://www.westlaw.co.nz/maf/wlnz/app/document?&>

-  Pregnancy as a personal injury  
<https://go.promapp.com/accnz/Process/5ce6add6-6d>

### 3.0 Natural use of teeth

**a** We do not cover injuries caused by the natural use of teeth. AC Act 2001, Section 26, subsection (4b) stated:


- personal injury does not include "...personal injury to teeth or dentures caused by the natural use of those teeth or dentures".

There have been several cases heard by the Court in relation to this issue including Partner HC180/1993, Moulder [34/97], Brumby 87/97, McCardle [74/06] and [206/06], Scaife [114/12] and Mares [292/14].

The case law is clear that where the applicant is eating food, the courts have routinely held that where there is something hard contained within that food, then damage to teeth from chewing on that hard food is excluded from cover. This is because chewing of food is 'normal use of the teeth' and is excluded from cover by section 26(4)(b).

This means the act of breaking/injuring a tooth whilst eating is declined – regardless of whether it's a piece of glass/metal/shofe or gristle/olive pit/nutshell/bone.

See Natural use of teeth - historical background for more information regarding legislative changes.

 [Natural use of teeth - historical background.docx](#)

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