



PREVENTION. CARE. RECOVERY.

Te Kaporeihana Āwhina Hunga Whara

Getting help after an injury





For more information

ACC information online

www.acc.co.nz

Claim information freephone

0800 101 996

We have interpreters who can help you talk to us.

If you're injured, ACC may be able to help

Even though you probably think “it’ll never happen to me”, injuries can and do happen.

But if you are injured, ACC may be able to help.

Our role is to ensure that anyone with an injury covered by the ACC Scheme gets the rehabilitation necessary to return to work and everyday life, as soon as possible.

ACC cover for injuries

ACC covers injuries, not general health conditions or age-related needs.

We cover injuries that happen anywhere in New Zealand e.g. on the road; during sport; while working or at home.

We also cover:

- injuries caused by medical treatment
- injuries that develop gradually, because of work
- mental injuries resulting from sexual assault or abuse.

ACC is a 'no fault' Scheme. This means you can apply for help whether your injury was caused by:

- something you did (as long as you didn't intentionally injure yourself), or
- someone else's action or inaction.

Everyone in New Zealand can apply, regardless of:

- how old you are, or whether you're working, retired, a student, etc
- whether you're a New Zealand resident or you're just visiting (if you're a New Zealander on a short trip overseas you may also be covered).

How to apply for ACC's help

ACC helps pay for treatment, and may also be able to fund and arrange other types of assistance to help you recover.

If you get injured the first thing you need to do is see a doctor, nurse or other appropriate health professional.

They will make an ACC claim for you, and send it to us on your behalf.

As well as doctors and nurses, the following medical professionals can make ACC claims (provided your injury is relevant to their profession, and your claim is not for an injury that's developed gradually because of your work):

- audiologists
- chiropractors
- counsellors
- dentists
- optometrists
- osteopaths
- physiotherapists
- podiatrists.

Once we've received your claim, we'll contact you by phone or letter to let you know if your claim is approved.

How we can help

Any assistance you receive will depend on your particular injury and situation. ACC may be able to help with:

Treatment costs – such as doctor's visits, treatment from other health professionals, surgery, X-rays, prescription costs etc.

Managing at home – if you're having trouble managing at home following your injury, we may be able to arrange help for things like housework, your personal care and childcare.

Your work situation – if you have to stop work because of your injury, we can generally provide you with lost earnings cover in the form of 'weekly compensation' (this gives you a regular form of income while you recover). If necessary, we can also arrange a rehabilitation plan to help you get back to work.

Getting to and from the places you need to be – sometimes, an injury can mean you have to pay extra travel costs to get to work or treatment. If so, we may be able to contribute towards the cost of transport and, in some cases, overnight accommodation.

Serious injury – if your injury is more serious like a brain or spinal injury, we may be able to provide support for you at home, at work and out and about.

Financial support after someone dies as a result of injury – various grants may be available from ACC if you or a family member dies as a result of injury.

Employed?

If you're employed, it's important to tell your employer about your injury.

This is because staying at work – or returning to work as soon as possible – can play a positive role in your recovery.

We'll work with you, your employer and your health professionals to help you stay at work, or make a quick return, after your injury.

Rachel makes quick return to work after dance injury

“One night when I was out dancing, I twisted my ankle. I couldn’t walk and was in a lot of pain, so my boyfriend took me to the hospital.

At the hospital, a specialist diagnosed my injury as a ruptured achilles tendon and made an ACC claim on my behalf. My leg was put in a cast, and I was given crutches to help me get around.

ACC contacted me to discuss what help I needed. I’m a beauty consultant and for the first two weeks, I couldn’t work at all because of the physical restrictions of my injury.

ACC therefore paid me weekly compensation at 80% of my average weekly wage (after the first week stand down). They also arranged for an occupational therapist to visit me and my employer, to develop a return-to-work plan for me.

After two weeks I went back to work, part-time at first. Because I wasn’t able to drive and there’s no bus nearby, ACC helped me with the extra cost of taking a taxi to and from work. They also topped up my wages while I was working part-time.

As my injury healed and my mobility improved, I gradually increased my hours and work duties. Now I’m fine again and back at

work full-time. I'm pleased that I sought help quickly, so my injury didn't get worse. That, along with the help provided by ACC, made it easier for me to recover and get back to work as soon as possible."

* Although the above example is based on a real situation, the help ACC can provide you will vary depending on your needs and situation.

We can provide language or other cultural support

If you need cultural support when dealing with ACC, we have Maori, Cook Island Maori, Samoan, Tongan, Chinese, Korean and Indian Cultural Advisors who can help you. Ask your ACC Client Service staff member about this.

We also have interpreters who can help people from most cultural groups talk to us. Call us on freephone 0800 101 996.

If you're deaf or hearing impaired you can contact us on deaf@acc.co.nz or fax 0800 332 354.

The Code of ACC Claimants' Rights

The Code of ACC Claimants' Rights (or 'Code') helps guide how ACC works with people making claims. It sets out what you can expect in your dealings with us and specifies your right to:

- be treated with dignity and respect
- be treated fairly and have your views considered
- have your culture, values and beliefs respected
- a support person or persons
- effective communication
- be fully informed
- have your privacy respected
- make a complaint.

The Code encourages positive relationships between ACC and clients by promoting mutual trust, understanding and respect.

Visit **www.acc.co.nz** or ask us if you'd like a copy of our summary brochure about the Code, or a copy of the full Code legislation.





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