



### Quick Guide to weekly compensation and other financial supports.

### Weekly compensation

When someone has a covered injury, there are ways that we can help with payment if they can't work or are permanently impaired.

#### What is weekly compensation?

Weekly compensation is a payment made by us to kiritaki (clients) who are unable to work in their usual way due to their injury.

This contributes to lost income that would have otherwise been received from their paid employment.

Getting weekly compensation payments (acc.co.nz)

### Applying for weekly compensation

Our kiritaki need to apply for financial support online via MyACC, or by contacting us directly. They'll need to give us specific information, including their IRD number, bank account number, and tax codes.

#### Who is it for?

Kiritaki will be eligible for weekly compensation if they meet all three of these requirements:

- have an accepted personal injury
- have an ACC45/ACC18 medical certificate from a medical or nurse practitioner for more than seven days of incapacity
- at the time of accident and incapacity they were in paid employment – as an employee, self-employed, or a shareholder employee.

The accident doesn't need to have happened at work, and kiritaki don't need to to be certified 'fully unfit' to qualify. Both are common misbeliefs.

### Calculating and receiving payments

We can pay up to 80% of pre-injury earnings. There are different rates for earning situations e.g. full time, part time, self-employed, shareholder-employee. We get some earnings information from Inland Revenue.

We pay weekly compensation every week and kiritaki can select which day they'd prefer to be paid on. Kiritaki can use MyACC to track payments. Kiritaki become eligible for weekly compensation 7 days after the incapacity date.

### Declaring earnings - abatement

Kiritaki can earn up to 100% of their pre-injury income if they work some hours or duties. They can be paid by their employer and we will top up with weekly compensation. Kiritaki need to let us know (using MyACC or contacting us direct) so we can reduce weekly compensation payments and avoid overpayment.

As both payments are income, kiritaki should check with Inland Revenue about tax codes.

## When does weekly compensation stop?

We can continue to pay weekly compensation unless:

- the kiritaki has recovered enough to work in same way they did before their accident
- we establish that non-injury related issues are causing the incapacity
- the kiritaki unreasonably fails to participate in their rehabilitation or attend necessary appointments
- a 'vocational independence' assessment determines that the kiritaki can work for more than 30 hours a week.
- they're aged 65 and are now eligible for NZ superannuation.
- the kiritaki is serving a prison sentence
- the kiritaki dies.

#### Other types of financial support

# Loss of potential earnings

We may be able to pay for loss of earnings for kiritaki who were injured at a young age and are unable to work full time because of their injury. We can make weekly payments at 80% of the weekly minimum wage for a 40 hour week.

These kiritaki should talk with a recovery team member about their circumstances and how this process works.

Receiving weekly compensation payments (acc.co.nz)

## Lump sum compensation

Lump sum payments are for our kiritaki with a lifelong injury (either mental or physical) that has significantly impacted their everyday life.

These kiritaki, or a representative, should contact us to talk about this

Financial support if you have a permanent injury (acc.co.nz)

#### Contact us

0800 222 776 (Monday to Friday 8:00am to 6:00pm). Email: business@acc.co.nz

#### **Learn more**

acc.co.nz/for-providers



