



# Get to know us

At ACC, our mission is to help prevent injuries and get New Zealanders back to everyday life following an accident.

It doesn't matter where you're injured – at home, work or while you're out and about – everyone is eligible for ACC cover. The levies you pay as an employer, shareholder employee or self-employed person help fund this, and is separate from general tax.



## You're covered from Day One

If you're self-employed or a shareholder employee, you're automatically covered by our standard CoverPlus/Workplace policies. This could include medical costs, treatment, rehabilitation, and weekly compensation. Our optional CoverPlus Extra policy provides more tailored protection which may be important when you're starting out and unsure about your income.

[acc.co.nz/understanding-your-cover-options](https://acc.co.nz/understanding-your-cover-options)

## What your levy is used for

Being in business means you have certain legal requirements, such as paying a levy each year you operate. This helps pay for the treatment and support we fund for injuries which happen in the workplace.

[acc.co.nz/what-your-levies-pay/](https://acc.co.nz/what-your-levies-pay/)

## How we work out your levy

Levies are calculated each year and depend on:

- your work and industry
- type of cover e.g. CoverPlus or CoverPlus Extra
- claims history
- how much you pay your employees
- your earnings and if you work full- or part-time, if you're a contractor or self-employed.

[acc.co.nz/understanding-your-levy-invoice/](https://acc.co.nz/understanding-your-levy-invoice/)



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## Estimating your levy

When you file a tax return, Inland Revenue passes your details to us so we can invoice you for levies.

This happens whether you're self-employed, a contractor, a shareholder-employee or own a business.

If you have some basic details, you can estimate how much you'll pay.

[acc.co.nz/estimate-your-levy/](https://acc.co.nz/estimate-your-levy/)

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## Set yourself up online

Our online self-service portal MyACC for Business is the easiest way to get things done.

You can:

- ✓ update your details
- ✓ update liable earnings
- ✓ view, pay and download your invoices
- ✓ access claims reports
- ✓ use live chat

There are plenty more features, with more being added over time.

[acc.co.nz/manage-your-business-online/](https://acc.co.nz/manage-your-business-online/)

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## Understanding your levy invoice

When you receive a levy invoice from us for the first time, it may seem complex.

Our interactive guide explains the key points so you can pay what you need to with confidence.

[acc.co.nz/explaining-your-invoice/](https://acc.co.nz/explaining-your-invoice/)

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## Pay how it suits you

When you receive your levy invoice, there are a number of ways you can pay depending on what's most convenient.

You can pay by:

- credit or debit card
- via MyACC for Business
- internet banking
- payment plan via direct debit
- in person at any Westpac ATM

[acc.co.nz/ways-to-pay-levies/](https://acc.co.nz/ways-to-pay-levies/)

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## Keeping yourself and employees safe

The most important asset for any business is its people, so keeping them safe from injury is critical.

We work with trusted partners in workplace health and safety who provide programmes, resources, and tools to help prevent injuries.

[acc.co.nz/keeping-you-healthy-and-safe-at-work/](https://acc.co.nz/keeping-you-healthy-and-safe-at-work/)

## What we cover

ACC covers accidental personal injury and death and is different from business insurance.

There are limits to the cover we can provide, such as illness, injuries which happen over time, and age-related conditions.

[acc.co.nz/injuries-we-cover/](https://acc.co.nz/injuries-we-cover/)

## Recovering at work after an injury

When an employee is injured, supporting them to recover at work benefits everyone.

Staying connected to work is good for rehabilitation and for physical and mental wellbeing.

For a business it can mean keeping key skills and knowledge and reduces the cost of lost productivity.

[acc.co.nz/recovery-at-work](https://acc.co.nz/recovery-at-work)

### Contact us

0800 222 776 (Monday to Friday 8:00am to 6:00pm)

Email: [business@acc.co.nz](mailto:business@acc.co.nz)

### Learn more

[acc.co.nz/about-us](https://acc.co.nz/about-us)

