

The core of causation

 Read time: 3 mins

Before deciding on cover, we need to be confident it's more likely than not the person's injury was caused by their accident. This means our client can get appropriate support for their recovery as soon as possible.



Defining causation

Causation is a medico-legal concept which we use to determine whether we can cover a claim and fund the right treatment and support. It means the accident the person experienced meets the legislative description and that the accident has caused an identifiable injury. A temporal association between an injury and an accident is often necessary, but not sufficient evidence of causation. If a patient has symptoms following an accident, doesn't automatically mean the accident caused an injury.



Causation in a clinical context

When thinking about causation, you should consider and document the following:

- What is the accident?
- What was the mechanism of the injury? e.g. an uncontrolled fall
- What were the initial consequences as described by the patient?
- How are the presenting symptoms related to the injury?
- Are there any pre-existing issues and how might this impact their recovery?



Understanding causation

Causation for complex injuries

In most cases, determining causation is simple and cover will be approved quickly. But sometimes that may not be as easy to do. In these cases, we need to be sure the accident was the major or substantive cause of the injury. This may include when the injury is complex or if the claim was lodged more than 12 months since the injury. These claims are considered on a case-by-case basis.

acc.co.nz/complex-cover

Getting help faster

Understanding causation helps us make faster cover decisions and understand what ACC-funded care, treatment and rehabilitation clients need to meet their unique needs.

That could include services like:

- home help
- physiotherapy
- rehabilitation equipment
- weekly compensation
- or other costs associated with recovery.

Cover for pre-existing conditions

Under our legislation, the Accident Compensation Act 2001, we can provide cover for personal injury, but not if the person's pre-existing condition is made worse by an accident. If a person with a pre-existing condition has an accident, they might be impacted more seriously compared to someone who doesn't have that condition.

For example, a person with diabetes may take longer to heal from their covered injury and may need additional support. In those cases, we'd generally support with the extra wound care treatment, but not with any changes to their diabetes management.

Where to learn more

We've created more resources to help you work with us with confidence.

Find out more by exploring our website.

acc.co.nz/getting-started



He Kaupare. He Manaaki.
He Whakaora.
[prevention. care. recovery.](https://acc.co.nz)



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