

# About weekly compensation

## – general information



If you're unable to return to work because of your injury, we can compensate you for your loss of income, if you meet the eligibility criteria.

### What is weekly compensation?

We pay weekly compensation to compensate you for your loss of income if your injury prevents you from returning to work.

### Who is eligible for weekly compensation?

You're eligible for weekly compensation if:

- We accept your claim for cover for your injury, and
- you were working as an employee, self-employed person or shareholder employee at the time of the accident and immediately before you had to take time off work due to your injury.

There are some special rules around eligibility for:

- seasonal workers
- people injured soon after leaving a job
- people on parental leave
- people on unpaid leave
- injured children who later in life are not able to work because of their injury.

### How much is weekly compensation?

If you're unable to work, we can pay up to 80% of your pre-incapacity weekly earnings after you have been off work for a week. There is a maximum amount that we can pay and the payment amounts are adjusted each year.

### How do I apply for weekly compensation?

You can apply for weekly compensation by calling 0800 101 996.

### What information does ACC need?

You need to give us a *Medical Certificate* (ACC18) or *Injury Claim Form* (ACC45) completed by your doctor or specialist stating why you can't work because of your injury and the period you can't work for.

### What happens next?

If your claim is accepted and you're eligible for weekly compensation, we'll interview you either by phone or in one of our offices.

In some cases, we'll ask you to complete a *Declaration of Responsibilities* (ACC174) and an *Authority for the Collection and Disclosure of Information* form (ACC167).

If you're an employee or have PAYE income, we get details from your employer(s) of your earnings in the 12 months before the date you were unable to work.

If you're self-employed or a shareholder-employee, we'll obtain details from Inland Revenue of your earnings in the most recently completed tax year before the date you were unable to work.

### How is weekly compensation worked out?

We work out weekly compensation based on the rules set out in the Accident Compensation Act 2001.

Contact ACC for more information.

### **Can I start work again and still receive weekly compensation?**

If you can work part-time because of your injury, you can still receive some weekly compensation.

However, we'll reduce your payments by a proportion of your earnings from work.

If you're receiving weekly compensation from us and earnings from work, then one of these income sources should be taxed on a secondary tax code.

You should talk to Inland Revenue if you think you need a secondary tax code. Phone 0800 227 774 or, if you're self-employed or in business, phone 0800 377 774. You then need to give ACC your secondary tax code.

### **What if there is a delay in getting my earnings details?**

We realise that you may need your weekly compensation before we can get all the details of your recent earnings that we need. If there is a delay in getting your details, and you have not caused the delay, you may be eligible for an advance payment. We'll contact you if you're eligible.

### **What happens if I receive an advance payment?**

If you receive an advance payment, it is important that you contact us if you:

- believe it is too high (because it is more than your average weekly earnings), or
- receive income from working.

Once we get your earnings details from your employer or Inland Revenue, we work out your correct weekly compensation.

If there is a difference between what we paid and what you should have received, we'll contact you. You will either get the amount you have been underpaid or need to repay us the amount overpaid.

### **What if I had more than one job?**

If you were in more than one employment (eg self-employment and a job as an employee) immediately before you were unable to work, we'll make separate calculations and then combine the amounts to calculate your weekly compensation.

### **Is there compensation for loss of potential earnings?**

You may be eligible for compensation for loss of potential earnings if you're 18 years or over, unable to work, and at the time of your injury you were either:

- under 18 years, or
- over 18 years and in full-time study or training continuously since you were 18.

Payments begin at the later of:

- Six months after you're unable to work because of your injury
- Once you turn 18 years of age

To receive payments, you can't be in full-time study or training that leads to an award or qualification, or earning more than a set minimum amount.

### **What other assistance is available?**

We can provide other assistance to help you return to work. For more information about assistance from ACC, call us on 0800 101 996.