

Working for business



PREVENTION. CARE. RECOVERY.

Te Kaporeihana Āwhina Hunga Whara

Injury cover for self-employed people and non-PAYE shareholder-employees

ACC CoverPlus Extra



ACC CoverPlus Extra puts you in control. It is designed to give you an agreed amount of lost earnings cover. This way you know exactly how much you'll receive each week if you're injured and can't work – whether the injury is work related or not.

If you're self-employed or a non-PAYE shareholder-employee, you automatically get all the normal benefits of ACC CoverPlus. But you may want to raise or lower your level of cover. ACC CoverPlus Extra lets you negotiate an agreed level of lost earnings cover. Then, if you're injured, you'll receive 100% of that amount starting one week after your injury. There are two options available:

1. Standard (no reduction in weekly payments even if you partially return to work or receive business-generated income)
2. Lower Levels of Weekly Compensation (pay less but receive reduced weekly payments if you partially return to work).

At a glance

- You get access to a full range of medical and rehabilitation benefits
- On top of this, you negotiate the amount of lost earnings cover you require
- You receive 100% of the weekly amount you negotiate if you can't work because of injury
- There's no need to prove loss of earnings when making a claim.

ACC CoverPlus Extra is a great option if:

- Your income fluctuates
- Your personal income is not a true indication of actual earnings
- Your business will still generate income while you're injured.

Entitlements

Under ACC CoverPlus Extra, some or all of the following entitlements may be payable depending on the nature of your injury and your individual needs.

Medical treatment

ACC will help pay for most of the costs associated with treating your injury, however some treatment providers charge an additional fee. Keep your receipts as ACC may refund some or all of the costs if the claim is accepted.

Lost earnings compensation

With ACC CoverPlus Extra, you negotiate the amount of lost earnings for which you're covered. Then if you're injured and require time off work, you'll receive 100% of that amount starting one week after your injury. You don't even have to prove loss of earnings when making a claim. Visit our website www.acc.co.nz/cpx to find out the maximum and minimum earnings you can negotiate.



Rehabilitation and support

Types of assistance available include home help, attendant care, childcare, transport, training for independence, aids and modifications. If your injury makes it hard for you to return to work, ACC may assist by providing vocational rehabilitation, including occupational assessments, workplace modifications and advice.

Attendance costs

If you have to travel for assessments, ACC can help with transport and accommodation costs. This may also include assistance for your support people.

Grants and payments

If an injury has a serious long-term effect through a permanent impairment, lump-sum payments may be available. If you die as a result of an injury, allowances and grants may also be available to your family. These include financial assistance to help with funeral costs and ongoing childcare payments. Visit our website www.acc.co.nz/claims to find out more about the types of assistance ACC can provide.



What do the different parts of my levy cover?

ACC CoverPlus Extra levy

Covers medical, rehabilitation and weekly compensation costs for injuries that happen at work.

We work this out based on the number and costs of claims in your industry.

Residual claims levy

Provides funds for the ongoing costs of work injuries that occurred before 1 July 1999 and non-work injuries to earners before July 1992. This is spread across all levy payers.

Earner levy

Covers medical, rehabilitation and weekly compensation costs for any injury sustained outside work. This is paid by every employee and self-employed person in New Zealand.

Health and safety in employment levy

ACC collects this levy on behalf of the Department of Labour. It is used to help fund Workplace Health and Safety.

Use our online calculator at www.acc.co.nz/calculator to find out more about liable payroll, classification units and how levies are calculated.

Specific information

Your invoice will be issued based on the agreed level of lost earnings cover. Compensation is also based on that agreed level of cover.

If you take up ACC CoverPlus Extra part way through ACC's levy year, the levies on your invoice will be pro-rated, based on the agreed level of cover and the amount of days left in that levy year.

Useful information

- The ACC cover year is from 1 April to 31 March
- As work levies are based on the type of industry in which you're involved, it's important to make sure you provide the most appropriate business industry description to Inland Revenue
- The payment due date will be shown on your invoice
- Flexible payment options are available, including credit card, cheque, internet banking, direct debit and automatic payment
- To get an indication of your ACC CoverPlus Extra levies, visit **www.acc.co.nz/calculator**
- Prior to the cover expiry date of 1 April, ACC will send you a renewal offer, usually in January each year. The renewal offer will be based on your current amount of cover and we will use information declared on your IR3 tax return for the payment of your residual claims levy
- ACC has injury prevention programmes that can help you to reduce injuries at work. Visit **www.acc.co.nz** to find out more
- We have interpreters who can assist you in a number of languages.

To apply for ACC CoverPlus Extra

You can apply online at **www.acc.co.nz/cpx** or call us on **0508 426 837**.

Additional product options

Be safe and save

If you're self-employed or running a small to medium-sized business in one of the following industries*, you could be eligible for an ACC Workplace Safety Discount. Recognise and control the main hazards in and around your workplace to receive a 10% reduction in the work portion of your levies. Visit our website www.acc.co.nz/wsd to find out more information.

*Agriculture, Forestry, Waste Industry, Construction, Motor Trades, Fishing, Road Transport.

Take a break and stay covered

ACC TimeOut is a great way to ensure you're covered if you take time off work for any reason, such as to study or travel. You can have an agreed value of lost earnings cover, up to 80% of your income before your break.

How to apply

To apply for ACC CoverPlus Extra you can apply online at www.acc.co.nz/cpx or call us on **0508 426 837**.

All information in this publication was correct at the time of printing, September 2008. This information is intended to serve only as a general guide to arrangements under the Injury Prevention, Rehabilitation, and Compensation Act 2001 and regulations. For any legal or financial purposes this Act takes precedence over the contents of this guide.



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www.acc.co.nz

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