

Choosing the right cover for your clients' business

There are a number of ACC product options for your clients' business, designed to give them the best combination of benefits that suit their specific needs:

	CoverPlus	CoverPlus Extra	WorkPlace Cover	Workplace Safety Discounts	Workplace Safety Management Practices	TimeOut
Self-employed	✓	✓		✓	✓*	✓
Non-PAYE shareholder-employee		✓	✓	✓	✓	✓
Small to medium-sized business			✓	✓	✓	✓
Medium-sized business			✓		✓	✓

*Although Workplace Safety Management Practices is available to self-employed clients, the relative benefit of implementing these practices will depend on your client's needs and individual situation. Contact us for more information.

ACC CoverPlus provides personal injury cover for your self-employed clients. They're automatically eligible as soon as they become self-employed.

ACC CoverPlus Extra provides greater flexibility and certainty for your self-employed clients by paying an agreed level of weekly compensation in the event of an injury resulting in time off work. This is also available for non-PAYE shareholder-employees.

ACC WorkPlace Cover provides access to no-fault cover for employee work-related personal injuries. It is provided automatically to all of your clients' employees.

ACC Workplace Safety Discounts is a great way for self-employed people and SMEs in the industries below to reduce workplace hazards and be rewarded for it. They may be eligible to receive a 10% discount on the work portions of their levies by recognising and controlling the main hazards in and around their workplace.

- Agriculture
- Construction
- Fishing
- Forestry
- Motor Trades
- Road Transport
- Waste Management.

ACC Workplace Safety Management Practices is a programme that can strengthen safety systems and turn good safety intentions into concrete achievements. More suited for your medium-sized and large employers, they may be eligible to receive discounts on the standard ACC WorkPlace Cover levy in return for putting structures in place for managing and improving workplace safety.

ACC TimeOut is a great way to ensure people are covered if they take time off work for any number of reasons, such as to study or raise a family. It can provide weekly payments of up to 80% of the amount they were earning before they took their break if they are injured and unable to return to work.

We're here to help



Visit www.acc.co.nz/advice4agents to get all the information you need about ACC cover, levies and invoicing.

For general levy and invoicing queries, contact the Business Service Centre on **0800 222 991**. This is a dedicated number for business advisors that helps us to provide you with support and information when you need it most.

You can also call on the expertise of ACC's team of **Business Relationship Managers**. This team of friendly and experienced business specialists can support and work with you to give the informed advice you need in order to implement the best solutions for your clients.

All information in this publication was correct at the time of printing, April 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.

Want more information?

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Small business Big opportunities



Small business. Big opportunities.



Small to medium-sized enterprises, or SMEs, are the dominant form of business in many countries around the world, and New Zealand is no exception – 96% of businesses employ less than 20 people and 64% of SMEs are owned / operated by self-employed people.

With fewer resources, reliance on one or a few key staff and less capacity to deal with unexpected change, these small businesses face unique challenges if someone is injured.

However, in New Zealand, all small businesses and their employees are automatically covered by ACC's comprehensive, 'no-fault' personal injury cover.

This means that no matter how, when or where in New Zealand your clients (and their employees) are injured, they are eligible to apply for assistance with medical treatment and rehabilitation. They may also be eligible to receive compensation for lost earnings.

Although cover for workplace injuries is only a small part of managing a business, the effects of injuries to an owner or key staff member can have significant impacts - sometimes enough to cause that business to cease operation altogether.

SMEs and self-employed people are nearly always receptive to sound, practical advice to help manage and grow their business.

Research has shown that over 80% of small-business owners choose to take advice on business matters from business advisors, such as accountants, tax agents, financial advisors and mentors.

So, it's important for you and your clients to understand the benefits of their ACC cover, so that when unexpected injuries do happen, they know what assistance is available and who to talk to if they need help.

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Helping your clients to better understand the importance and value of their ACC cover provides several key benefits for their business, including:

Help for injuries

If someone is injured, knowing the levels of cover and support that are available, how they can help and who to talk to is helpful and reassuring.

Access to information

Whether your clients want information online, in a printed format, over the phone or in person, help is available to suit all preferences.

Tailored solutions

Every business has different needs. Knowing the 'ins and outs' of the different ACC cover options allows you to discuss the appropriate levels of cover with your clients and offer the right solution at the right time.

No surprises

Reminding clients about the costs of ACC cover and when payments are due will help to avoid late payment penalties and referrals to debt collection agencies.

ACC doesn't provide cover for illness.

Every year, thousands of New Zealanders suffer from illnesses that prevent them from working. This is where private income protection insurance is important to ensure that your clients and their employees are adequately covered in the event of illness.

Explaining how ACC cover works is also a great way to introduce the benefits of personal income protection cover to your clients and promote the value of this cover in the event that they, or their staff, need time off work as a result of illness.

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Giving your clients sound, practical advice about ACC cover also provides opportunities for you to:

Strengthen client relationships

Many small business owners have a very limited understanding of their ACC cover and how it can benefit their business. Developing their knowledge and understanding can help foster a stronger relationship between you and your clients.

Broaden your knowledge

The more you know about ACC cover, the more you can share with your clients. Greater knowledge about cover entitlements, levy payments, invoicing and claims will allow you to provide a more complete picture for your clients of their business continuity and planning requirements.

Manage important dates and events

Proactively reminding your clients of levy consultation periods, invoice payment deadlines and other important dates will help to avoid late payment penalties, referrals to debt collection agencies and extra unnecessary work for you and for them.

