

A day in the life of a Cover Assessor - Claims



Role purpose: As a Cover Assessor at ACC, you play a key role in helping people at a time when they may be injured, unsure, or overwhelmed. Your role is about fair decision-making, clear communication, and balancing empathy with legislation, all while keeping people at the centre of what you do .

You'll begin by reviewing your workload, prioritising claims, and planning your day. Some claims are straightforward, others more complex, no two days are the same. You'll manage your time carefully to meet legislative timeframes and customer needs.

Talking with customers: A big part of the role is talking to people. You may call customers to explain a decision (including declines), answer questions and provide clarity, communicate sensitively with customers and their whānau. These conversations require empathy, confidence, and the ability to explain complex information simply and respectfully.

Much of your role involves understanding the full picture of a claim.

This means: After your training is complete, you will review claim information and medical details, identifying what information is missing, contacting customers, employers, or health providers, arranging medical or independent assessments if needed. You'll use good judgement, attention to detail, and ACC policies to guide your work.

Making cover decisions: Once you have all the information, you'll assess whether an injury meets ACC's cover criteria. Your decisions must be timely, consistent, and well-reasoned, balancing customer outcomes with the sustainability of the ACC scheme.

You'll clearly document your decisions and prepare letters that explain outcomes in a way customers can understand

Working as a team: You'll work closely with your team and other ACC colleagues to make sure customers experience seamless support. This includes sharing knowledge, asking for advice, and contributing positively to the team environment.

Supporting recovery (when needed): In some situations, you may stay connected with a customer after making a cover decision to help establish early supports before the claim moves into recovery, ensuring continuity and care.

What Makes This Role Rewarding: You make decisions that genuinely impact people's lives, you develop strong judgement, confidence, and communication skills. You work in a supportive, inclusive team environment, you gain experience that opens pathways across ACC.

Who is this role great for?

People who:

- Communicate confidently
- Are organised and resilient
- Care about people
- Like variety of work
- Work well in a team
- Are curious and open to learning