

Proactively released



Summary

Objective

To determine if a claim has cover for support relating to accidental death.

Owner [Name withheld]

Expert [Name withheld]

Procedure

1.0 Receive ACC21 and check for registered claim

Cover Assessor

- a** Check Eos to ensure the associated claim has been registered, on receipt of an ACC21 Advice of Accidental Death.

NOTE What if the claim is not registered?


Send the claim to the Registration Unit for action. This process ends.

NOTE What if you receive notification of an accidental death without an ACC21?

- 1) Speak with the representative of the deceased and explain the ACC process and eligibility as it applies to them.
- 2) Explain that you will send them an ACC21 for them to complete.
- 3) Collect their address and details.
- 4) Create and send to the representative:

- ACD102 Accidental death contact letter
- ACC21 Advice of accidental death form
- ACDIS01 How can we help after someone dies form and injury information sheet.

 ACD102 Accidental death contact

 ACC21 Advice of accidental death

NOTE What if you receive notification of an accidental death through the media?

Contact the Coroner to determine who the funeral director is. You can then contact the funeral director and confirm with them that the family are aware they can claim and be given the appropriate forms.

In larger events we may attempt to locate the representative through the deceased's work, consulate (if not resident), hospital, or Police. Go to 1 a Note 2 to continue.

2.0 Check Information

Cover Assessor

- a** Review the claim and ensure you have all the information required to make a cover decision.

NOTE What evidence do you need to make a cover decision?

To determine accidental death cover, you must obtain the following:

- an ACC21 Advice of Accidental Death form
- a death certificate, or interim death certificate (unless a body has not been found). Ask the funeral home or the family for a copy.

You may also obtain information to support your cover decision from the following:

- an ACC45 Injury Claim form
- a post-mortem report
- a pathologist's report
- a coroner's report
- an occupational health and safety report
- a Police report
- medical notes
- a local newspaper that identified the person and the circumstances of the accident event
- an eyewitness report that identifies the person and the circumstances of the accident event.

Where available, documents must contain information that includes a minimum of two personal identifiers, namely:


- full name of the deceased person
- date of birth of the deceased person
- date of death for the deceased person
- cause of death for the deceased person
- description of the accident event.

NOTE What if you need information that does not require the creation of a purchase order?

- 1) Add a 'Planning Activity' to the [Accidental Death] tab.
- 2) Request the information as required from the appropriate source.
- 3) Set the [Monitor Date].


NOTE What if you need medical records?

- 1) Add a 'Planning Activity' to the [Accidental Death] tab.
- 2) Use the [Plan] tab to create a 'Planning Activity' purchase order.
- 3) Generate and send an ACD111 Request medical info vendor letter, along with the appropriate signed authority to collect information.
- 4) Set the [Monitor Date].


 ACD111 Request medical info - vendor

NOTE What if you need a Coroner's Report (eg Certificate of Interim Findings, Certificate of Findings, Post Mortem Report, or Coroner's Final Findings)?

- 1) Add a 'Planning Activity' to the [Accidental Death] tab.
- 2) Generate and send the ACD 101 Request for coroner information - coroner letter to the coroner along with the appropriate signed authority to collect information.
- 3) Set the [Monitor Date].

 ACD101 Request for coroner information - other


- b** Check the cover decision timeframe to determine if you will likely be able to make a cover decision within the statutory timeframe.




 Timeframes to determine cover Policy

NOTE What if you need an extension to the statutory timeframe?

You will need to acknowledge the claim and extend the cover decision timeframe.

- 1) Adjust the cover decision timeframe in the [General tab] in Eos.
- 2) Call the deceased's representative, introduce yourself, and explain the process and ACC. If additional information is required, discuss this with them and whether the timeframe for a decision will need to be extended.
- 3) Create forms and send to the representative when the call is over:
 - ACD103 New accidental death claim - party letter
 - ACDIS01 How can we help after someone dies form and information sheet (If one was not sent with the ACC21).
- 4) Send an ACC163 Authority to collect information about a deceased person form as well if the correct representative did not sign the ACC21.
- 5) Go to 'Extend Cover Decision Timeframe' process and follow this with the deceased's representative.

 **PROCESS** Extend Cover Decision Timeframe

-  ACD103 new accidental death claim - party
-  ACDIS01 How we can help after someone dies from an injury
-  ACC163 Authority to collect information about a deceased person

3.0 Determine if internal referral for clinical advice is required

Cover Assessor

- a** Determine if you need to make an internal referral for written clinical advice (eg because medical information requires a medical advisor's opinion, or you need to consider other factors contributing to the death)

NOTE What should you check before you seek written clinical advice?

- 1) Make sure the question requires clinical advice. If the question relates to broader management of the claim, then you should contact your Team Manager or the CM Mentor Hotline.
- 2) Look at guidance already available to you, for example, on Pro app and/or The Sauce.
- 3) Consider if the decision is within your delegation for example a low-cost entitlement request.
- 4) Think about whether the query can be answered on the hotline, ie short, low-risk advice that isn't likely to affect supports. If not, it should be a written task.
- 5) Discuss with a colleague or your Team Manager if you are unsure.

NOTE What if you need written clinical advice?

- 1) Submit a task via Eos to the 'Regional Clinical Advice - Central' queue.
- 2) Correct labelling will ensure your task is directed to the right advisor.

For every task, think about whether you need to indicate the following:

- is the task urgent?
- what is the right priority label for the task?
- have you included an appropriate task description?
- is the task a follow up task for a specific advisor?

4.0 Make cover decision

Cover Assessor

- a** Determine whether or not the accidental death claim should have cover by checking the detailed cover criteria, legislation, and all of the information provided.

NOTE What if cover is accepted?

Change the cover status in Eos to 'Accept'.

NOTE What if cover is declined?

Change the cover status in Eos to 'Decline'.

- b** Change the status of the 'Planning Activity' to 'Complete'.


5.0 Issue accept or decline notification

Cover Assessor

- a** Notify the deceased person's representative of either the acceptance or decline of cover.


NOTE What if cover is accepted and we have also received an ACC136 Funeral Grant Payment Authority form?


- 1) Generate an ACD104 Approve accidental death cover - party letter and send it to the representative.
- 2) Upload the letter to Eos.

 ACD104 Approve accidental death claim - party

NOTE What if cover is accepted and we have not yet received an ACC136 Funeral Grant Payment Authority form?

- 1) Generate and ACD104 Approve accidental death cover - party letter
- 2) Use the relevant option to enclose an ACC136 Funeral Grant Payment Authority form and send it with the letter to the representative.
- 3) Upload the letters to Eos.

 ACD104 Approve accidental death claim - party


 ACC136 Funeral grant payment authority

NOTE What if cover is accepted and the accident is a work accident?

- 1) Ensure that the employer has been attributed to the claim and that the claim has been set as a work accident and the fund code is correct.
- 2) Generate the ACD06 - Employer Notification letter and send to the employer advising of the accept cover decision.

NOTE What if cover is declined?

- 1) Phone the appropriate representative to discuss the reasons for the decline decision, to answer any queries, and to let them know we will send a follow-up letter.
 - You must make at least 2 attempts to call on separate days prior to issuing a decline letter without a phone call.
- 2) Add a 'Contact' in Eos recording the phone call.
- 3) Create the ACD109 Decline accidental death claim - party letter and sent it to the representative.
- 4) Upload the letter to Eos.
- 5) Move the claim to 'Actioned Cases' if there are no other possible supports.

 ACD109 Decline accidental death claim - party

NOTE What if there is a disagreement between parties seeking to represent the deceased?

Background:


ACC does not mandate claims on behalf of the deceased be made by a representative with legal standing (either the executor or administrator of the estate) as this would require a will in place specifying the executor, or the representative getting letters of administration in the absence of a will, creating a barrier to accessing ACC entitlements.

Therefore, on rare occasions more than one party may come forward seeking to represent the deceased, with this potentially developing into a disagreement over who should represent the deceased on a fatal claim.

These disagreements must be resolved before distributing entitlements.

Procedure:

- 1) Check information
 - a) Has more than one party come forward on behalf of the deceased seeking to represent them?
 - b) If yes, the correct representative will need to be determined.
- 2) Determine the correct representative
 - a) Check to see if one of the representatives is the executor of the estate according to the will, or if there is no will check that neither party already has letters of administration. (use email/mail template below)
 - b) After completing the above check and there is no executor or letters of administration, attempt to resolve the disagreement using the following steps:
 1. Encourage disputing parties to reach an amicable agreement in the first instance.
 2. If the initial attempt to resolve the disagreement is unsuccessful, use the hierarchy adopted from the Administration Act 1969 to determine and inform the correct representative (see below)
 3. If there is still disagreement over the correct representative this should be referred onto Resolution Services Customerfeedback@acc.co.nz where they will initiate a process of gaining letters of administration, which will settle the disagreement by establishing legal standing for one of the representatives. Let the parties know this has been referred on and they will hear soon from Resolution Services.
- 3) If letters of administration are sought
 - a) Resolution Services will inform Cover Assessment the letters of administration have been received.
 - b) Claim is reassigned to the Cover Assessor to disburse entitlements as per letters of administration.

 Template to establish if a will is in place or a party has letters of administration

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