One-off physical injuries

Was the injury caused by an accident? (excluding work)

The injury may be covered by ACC as an accidental death claim.

Did the injury occur as a result of a specific event or a series of events?

Was the claim related to accidental death?

Did the injury occur following the application of force, including gravity, or resistance external to the body?

Did the injury occur as a result of a twisting movement of the body?

Did the injury involve the inhalation or ingestion of any solid, liquid, gas, or foreign object? (excluding a virus, bacterium or protozoa, unless ingestion is a result of a criminal act by another person)

Did the injury occur as a result of a burn or exposure to radiation? (except exposure to the elements)

Did the injury occur as a result of exposure to the elements or extreme temperatures?

Did the injury involve the absorption of any chemical through the skin?

The injury may not be covered by ACC.

For cover for inhalation or oral ingestion, the inhalation or ingestion must be continuous and over a short time period.

This includes any burns, eg a burn caused by fire, contact with a hot object, rope burn, bent retina from welding, ice burn, exposure to radiation eg x-rays.

Absorption has occurred if there was a specific chemical involved, the chemical was absorbed through the skin, not injected, ingested or inhaled, the injury was caused by this absorption.

The injury may be covered by ACC as a personal injury caused by accident.