

Weekly compensation and other financial support



Read time: 3 mins

# Weekly compensation & other financial support

When someone has a covered injury, there are ways we can help with payments if they need some time off work to recover or have a permanent injury.

## What is weekly compensation?

Weekly compensation is a payment made by us to kiritaki (clients) who are unable to work in their usual way due to their injury.

This contributes to lost income that would have otherwise been received from their paid employment.

Getting weekly compensation

### Who is it for?

Kiritaki will be eligible for weekly compensation if they meet all three of these requirements:

- have a covered personal injury
- have an ACC45/ACC18 medical certificate from a medical or nurse practitioner for more than seven days of incapacity
- at the time of accident and incapacity they were in paid employment — as an employee, selfemployed, or a shareholder employee.

The accident doesn't need to have happened at work, and kiritaki don't need to be certified 'fully unfit' to qualify. Both are common misbeliefs.

## Applying for weekly compensation

Our kiritaki need to apply for weekly compensation online via MyACC, or by contacting us directly. They'll need to give us specific information, including their IRD number, bank account number, and tax codes.

# Calculating and receiving payment

We can pay up to 80% of pre-injury earnings. There are different rates for earning situations eg full-time, part-time, self-employed, shareholder-employee. We get some earnings information from Inland Revenue.

We pay weekly compensation every week and kiritaki can select which day they'd prefer to be paid on. Kiritaki can use MyACC to track payments. Kiritaki become eligible for weekly compensation seven days after the incapacity date.

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# Earning while receiving weekly compensation

Kiritaki can earn up to 100% of their pre-injury income while receiving weekly compensation if they return to work on reduced hours or different duties. They must tell us their hours or earnings each week — through MyACC or by contacting us - and we'll adjust their payment. This is called 'abatement'. To avoid overpayment, the combined total of earnings and weekly compensation must not be more than 100% of their usual pre-injury income. As both are considered income, kiritaki should check with Inland Revenue to make sure they're using the correct tax code.

# When does weekly compensation stop?

We can continue to pay weekly compensation unless:

- the kiritaki has recovered enough to work in same way they did before their accident
- we establish that non-injury related issues are causing the incapacity
- the kiritaki unreasonably fails to participate in their rehabilitation or attend necessary appointments
- a 'vocational independence' assessment determines that the kiritaki can work for more than 30 hours a week
- the kiritaki is serving a prison sentence
- the kiritaki dies.

We'll contact kiritaki before stopping any payments.

# Other types of financial support

## Loss of potential earnings (LOPE)

We may be able to pay for loss of earnings for kiritaki who were injured at a young age and are unable to work full time because of their injury. We can make weekly payments at 80% of the weekly minimum wage for a 40-hour week.

These kiritaki should contact us to talk about their circumstances and how this process works.

## Lump sum compensation

Lump sum payments are for our kiritaki with a permanent injury (either mental or physical) that has significantly impacted their everyday life.

These kiritaki, or a representative, should contact us to talk about this.

Financial support if you have a permanent injury

#### Contact us

0800 222 776 (Monday to Friday 8am to 6pm).

Email: providerhelpline@acc.co.nz

#### Learn more

acc.co.nz/weekly-compensation



