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SELF-EMPLOYED

Guide 1 of 2

Read time: 7mins

Weekly compensation for self-employed

Your guide to financial support while you recover
He whakamārama mō te pūtea tautoko i a koe e whakarauora ana

Weekly compensation provides financial support for loss of earnings when you are injured. This guide explains how weekly compensation works if you are self-employed, steps to take and what might impact your payments.

Key takeaways | **Ngā kōrero matua**

Generally, weekly compensation is up to 80% of what you earned before your injury, before tax and deductions — unless you have CoverPlus Extra.

Interim, estimated or advance payments may be available if you haven't filed a tax return yet.

You must tell us if you earn income — either by working or through your business — while receiving weekly compensation.

CoverPlus Extra is an optional paid policy where you choose how much income you want covered.

What you need to do | **Ngā mahi hei whakatutuki māu**

1 File your tax return with Inland Revenue

If you haven't, file your last year's tax return as soon as you can. Call us on 0800 101 996 once Inland Revenue has assessed it. You can submit your weekly compensation application while this happens.

2 Apply for weekly compensation

Read our guide *Applying for weekly compensation* to learn how.
Explore this and more on our website: acc.co.nz/weekly-compensation

3 Do you have CoverPlus Extra?

CoverPlus Extra is optional and lets you choose the level of income you want covered. If you have purchased CoverPlus Extra, check your policy to see how your weekly compensation payments will work.

4 Wait for ACC approval

Once we've processed and approved your weekly compensation application, payments can start.

5 Check your bank account

Payments go straight to your account. Your first payment covers the period from when you became eligible (usually day 8 after your injury), so it may be different from what you expect.

6 Log in to MyACC

Go to my.acc.co.nz to see past and future payments, check your claim, upload new medical certificates, log any work hours and update your details.

Understanding payment types | **Ngā momo pūtea tautoko**

It's important to file your tax return so we can calculate your weekly compensation correctly. In some situations, temporary payments may be approved. We'll talk to you about payment options once you've applied.

Interim payments

- Based on last year's earnings if your tax return isn't filed.
- Paid for up to 3 months.
- **Relevant for:** Established self-employed (2+ tax years).

Estimated payments

- If you expect lower earnings than last year, we may reduce your weekly compensation amount to reduce the risk of overpayment.
- Paid for up to 3 months.
- **Relevant for:** Recently self-employed (1 tax year end) or established self-employed (2+ tax years).

Advance payments

- If your tax return is delayed for reasons outside your control we may approve an advance payment up to the full-time minimum rate.
- **Relevant for:** Recently self-employed (1 tax year) or established self-employed (2+ tax years).

Full-time minimum rate

- Minimum weekly compensation may apply if you worked 30 hours or more per week in the 4 weeks before you stopped working, or were set up to pay ACC levies as a full-time self-employed person before your injury.
- **Relevant for:** All self-employed types.

What can impact your payments | **Ngā take e whai pānga ana ki tō pūtea tautoko**

Payments can vary depending on your business type, how you report your income and whether you've filed your tax return.

Filing reduced earnings

We calculate weekly compensation based on your self-employed earnings after expenses, once you've filed your tax return with Inland Revenue. If you file lower earnings, your weekly compensation payments may be less than you expect — unless you have CoverPlus Extra.

Recalculation after filing earnings

If your payments were interim or estimated, we'll reassess them after you file your tax return. If you earned more, we'll pay you any difference. If you earned less, you will be overpaid and we'll ask you to pay back the extra.

Changing your work status

If you told us you work full-time then later file your tax return as part-time, you may be overpaid. We'll ask you to repay any difference.

Earning while receiving weekly compensation

If your total income (weekly compensation + earnings) is more than your calculated rate, we adjust your compensation. This is called abatement.

Earnings include:

- declared earnings to Inland Revenue
- any PAYE income in the 52 weeks before your injury.

We recommend talking to Inland Revenue about a secondary tax code to make sure the right amount of tax is paid.

CoverPlus Extra

Weekly compensation is based on your agreed CoverPlus Extra cover amount, before tax and deductions — not your earnings declared to Inland Revenue. To be eligible, your CoverPlus Extra policy must be active at the time you're injured and unable to work, and if you need any further time off.

Important. Tell us if your income changes as soon as possible
Kia mataara. Kia wawe te whakapā mai mēnā ka tīni tō whiwhinga pūtea

If you keep earning or generating income while you are receiving weekly compensation, we'll adjust your payment. This is called abatement. You'll need to tell us about any changes as soon as you can to reduce the risk of overpayment. We'll ask you to pay any overpayment back.

How to tell if you're self-employed | **Ngā tohu o te ringa mahikuhu**

Being self-employed means you earn income by working for yourself or in a partnership. You might be:

- an independent contractor or business owner
- in charge of your own hours and income
- responsible for filing your tax return
- not working as a limited liability company
- receiving schedular payments (taxed contractor payments).

Frequently asked questions | **Ngā pātai auau**

How is weekly compensation calculated?

If you aren't on CoverPlus Extra, we base your payment on up to 80% of your earnings from your most recently completed tax year and any employee income earned in the 52 weeks before your injury.

The calculation can change depending on whether you are classed as newly, recently or established self-employed. Read the *Calculating weekly compensation for self-employed* guide for more details.

Is there a limit to how much I can get?

ACC usually pays up to 80% of the income you earned before your injury as weekly compensation, but there's a maximum amount. Minimum and maximum payment amounts are set by law and updated each year. Check the current amounts on our website.

When do payments stop?

Payments stop when you're able to return to the job you were doing before your injury or your health provider says you're able to.

We'll let you know if payments stop for other reasons.

What's the difference between CoverPlus and CoverPlus Extra?

CoverPlus: Automatic standard cover for self-employed people. Weekly compensation is based on up to 80% of your declared earnings from your most recent tax return. Best if your income is steady and predictable.

CoverPlus Extra: Optional cover where payments are based on 100% of your agreed cover before tax and deductions, not your filed earnings — ideal if your income varies or you want certainty.

Learn about cover options on our website: acc.co.nz/understanding-your-cover-options

Do I need to provide medical certificates?

Yes, you'll need to send us regular medical certificates to keep getting compensation paid weekly. Upload them online using MyACC (my.acc.co.nz) or by emailing us.

Need support?
Kei te kimi āwhina koe?

The contents of this guide may change. Our website has the most current information.
Guide published November 2025

ACC website
Find other guides and learn more about our support. Browse free on your mobile device.
Visit: acc.co.nz/weekly-compensation

MyACC
Manage your claim, apply for weekly compensation and other support.
Log in: my.acc.co.nz

Contact us
If you're unsure about your payments, we're here to help.
Email: claims@acc.co.nz
Phone: 0800 101 996