

ACC

ACC provides no-fault personal injury insurance cover to all New Zealand residents, and visitors to New Zealand.

What ACC covers

ACC covers everyone in New Zealand who is injured in an accident.

Claims must be made through your clinician and can be made up to 12 months after your injury.

ACC helps pay for costs to get you back on your feet.

There is no need to complete ACC forms when you come in for an injury, the clinician completes this for you.

This will be sent to ACC for approval. ACC will contact you either approving or declining your claim.

Physical injuries covered by ACC

- sprains or strains – such as ankle, back, knee or shoulder sprains
- wounds – cut, broken or bruised skin
- burns
- fractures
- dislocations
- dental injuries
- hearing loss
- loss of consciousness

Physical injuries if they are caused by:

- an accident
- sexual violence
- A condition that comes on gradually because of work
- We can also cover injuries that are long-term, permanent or that happened at birth

Injuries caused by treatment

- the treatment directly caused your injury
- a registered health professional was treating you
- if it's not a normal side-effect of your treatment.
- ACC can also cover injuries caused by treatment for an injury we've already covered

Conditions that come on gradually from work

- tendonitis from overusing muscles or heavy lifting
- deafness caused from noise at work
- infections or diseases from exposure to certain environments

For more information on what ACC can cover, click [here](#).

What isn't covered

Your injury must be because of an accident. ACC doesn't cover things like illness, conditions from ageing and emotional issues.

Not covered:

- illness or contagious diseases, e.g. measles
- stress, hurt feelings or other emotional issues. This is unless they're linked to an injury we already cover
- conditions related to ageing, e.g. arthritis
- most hernias
- injuries that happen over time, unless an activity at work is causing it
- damage to items that don't replace body parts. This includes hearing aids, glasses, pacemakers and gastric bands.
- if you have appendicitis and need an emergency trip to the hospital
- you get skin burn from the sun, wind or snow
- you have unexplained back pain that gets worse over time.

More information

For more information visit the ACC website [here](#).

For information on what is covered if you're injured visiting New Zealand, click [here](#).

For information on what is covered if you're injured overseas, click [here](#).