



Your Complete Guide to Accident Compensation

Navigate New Zealand's ACC scheme with confidence. Understand your obligations and protect your business.



What Is ACC?

No-Fault Coverage

Personal injury scheme providing treatment, compensation, and rehabilitation regardless of fault.

Employer Obligations

Pay first week compensation at 80% of lost earnings for work injuries.

Employee Protection

Cannot sue for covered injuries but retains employment rights and grievance options.

Work-Related Injury Definitions

1

Work-Related Personal Injury

Occurs at any place for employment purposes, including breaks. Covers misconduct and natural forces.

2

Gradual Process Injury

Disease or infection from workplace exposure, tasks, or environment over time.

3

Work-Related Mental Injury

Caused by single traumatic event witnessed directly in close proximity at work.

First Week Compensation

Your Responsibility

Pay 80% of lost earnings for first week of work injury incapacity.

- Calculate from 4 weeks prior earnings
- Include public holidays as working days
- Cannot deduct sick leave entitlements
- Penalties up to \$500 for non-payment

After Week One

ACC pays weekly compensation directly to employee at 80% rate.

You provide income information only.

Rehabilitation & Return to Work

01

Individual Plan

ACC prepares rehabilitation plan within 13 weeks of accepting claim.

02

Employer Cooperation

Take all practicable steps to assist employee's vocational rehabilitation.

03

Vocational Independence

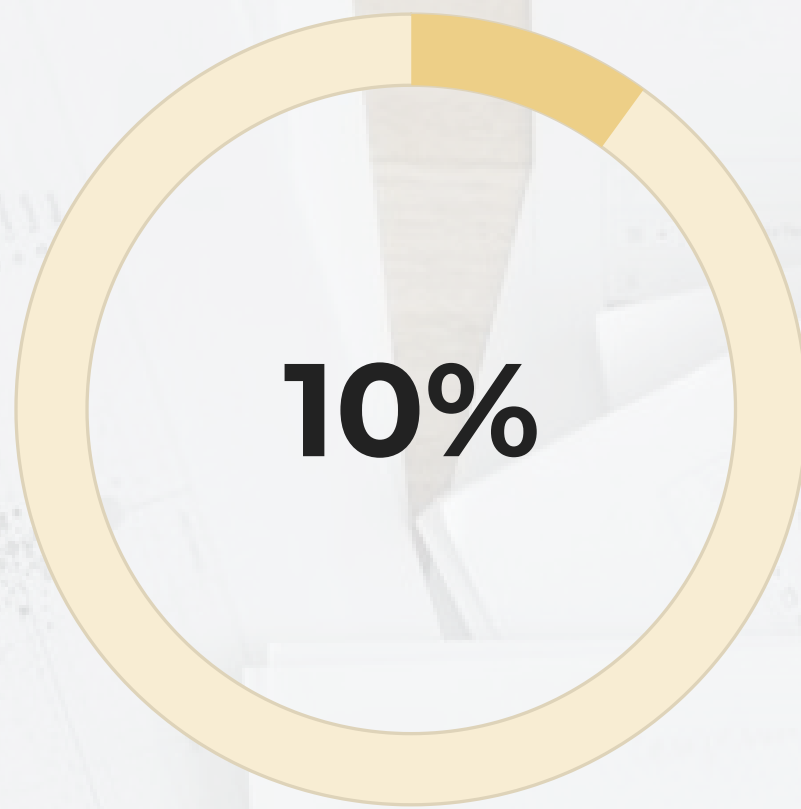
ACC assesses capacity for 30+ hours work weekly after rehabilitation.

04

Ongoing Employment

Maintain contact, assess business needs, consult before termination decisions.

Levies & Experience Rating



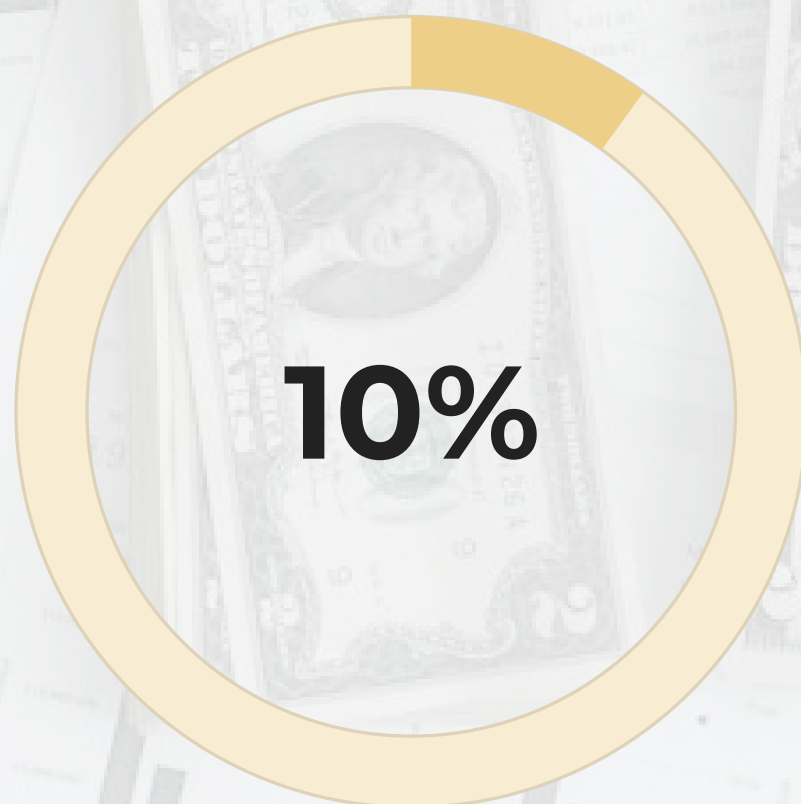
No-Claims Discount

Businesses under \$10,000 annual levy with zero compensation days paid.



Maximum Adjustment

Businesses over \$10,000 levy based on claims history versus industry group.



High Claims Loading

Penalty for businesses generating over 71 compensation days or fatal claims.

Better safety records mean lower levies. Poor performance increases costs significantly.

Get Expert Support



Need Guidance?

Contact [HR Unlocked](#) for expert advice on ACC obligations.



Stay Compliant

Ensure you have latest guide and understand your specific responsibilities.



Protect Your Business

Professional support helps navigate complex ACC requirements confidently.

Share this guide with fellow employers to spread workplace safety awareness.