

Working for business



PREVENTION. CARE. RECOVERY.

Te Kaporeihana Āwhina Hunga Whara

Getting to know ACC

*An overview of ACC for employers
and the self-employed*





ACC provides 24/7, no-fault personal injury cover for everyone in New Zealand. This includes a comprehensive range of cover for motor vehicle, non-work and workplace injuries.

All information in this publication was correct at the time of printing in May 2011. This information is intended to serve only as a general guide. For any legal or financial purposes the Accident Compensation Act 2001 and regulations take precedence over the contents of this guide.

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Welcome to ACC

This booklet has been developed to help self-employed, non-PAYE shareholder-employees and employers understand how ACC works and where to go for further information.

We know you are busy people, so we have kept this booklet as brief as possible. It should only take you around 10 minutes to read through it and we hope you find it a useful tool to refer to.

An introduction to ACC

If you're self-employed, a non-PAYE shareholder-employee or an employer in New Zealand, you're legally required to provide ACC business cover for yourself and any employees.

ACC business cover is one of the most important business assets for New Zealand businesses and can only be purchased from ACC.

As well as providing you with 24/7, no-fault personal injury cover, ACC plays an important role with injury prevention in the workplace and outside work.

ACC cover is managed under five accounts. The table below lists each account, what it covers and how it is funded. For more information about levies that relate to you and what they cover, see page 8.

Account	Type of cover	Source of funding
Work	Work-related injuries	Employers Self-employed
Earners'	Non-work injuries to earners (eg, home, sport)	PAYE income Self-employed
Non-Earners'	Injuries to non-earners (eg, students, elderly)	Government appropriation
Motor Vehicle	Injuries involving motor vehicles on public roads	Petrol levy Licensing fee
Treatment Injury	Injuries from medical treatment	Earners' and Non-Earners' accounts (Government)

At a glance

The purpose of the ACC Scheme is to:

- help reduce the causes and circumstances that can lead to injury
- provide the best treatment and care if injury occurs
- rehabilitate people back to work or independence quickly
- minimise personal financial loss by paying weekly compensation to injured people who are off work.

Whether the injury happens in the workplace or not, ACC cover provides assistance with:

- treatment eg, medical, physiotherapy, surgical
- loss of earnings compensation
- rehabilitation costs
- support to help you or an employee return to work or independence as safely and as quickly as possible.

ACC does not provide cover for illnesses or non-work-related diseases, infections or gradual process injuries.

Looking after your business

No matter what size your business is, we are committed to working alongside you to help you get the most out of ACC.

Information

We have a range of brochures and fact sheets available covering information about claims, cover and injury prevention. Visit our website **www.acc.co.nz** for more information.

Website tools

At **www.acc.co.nz** you'll find useful information about how to prevent and manage injuries, including an injury cost calculator (a tool to help you to work out how an injury to an employee or yourself can impact on your business's bottom line), a levy calculator (a tool to help you to work out what your levies might be) and access to publications, training courses and interactive educational tools.

ACC Online

ACC Online is available to self-employed levy payers and employers to help you to manage your levy information online, sign up for automated alerts and maintain your personal and business details, and for employers to view their work claims reports.

Visit our website **www.acc.co.nz/acconline** for more information or to register.

Our staff

Account managers

Larger employers are assigned ACC account managers to provide ongoing assistance with workplace safety management, claims and other ACC administration issues.

Business relationship managers

Financial agents, advisors and their associated bodies are assigned business relationship managers, who provide informed advice in order for them to provide the best solutions for their clients.

Case managers

When an injured person lodges a claim, they may be assigned an ACC case co-ordinator or case manager to help to manage the claim and co-ordinate treatment and rehabilitation.



We encourage employers to work closely with case co-ordinators or case managers to support injured workers' return to work.

Employer support services

ACC has the following staff available to help you to develop a safer work environment:

- injury management consultants – who can help you to set up your injury management and return to work processes promoting a safe return to work
- injury prevention consultants – who can help you to develop injury prevention programmes based on industry expertise and workplace best practices.

The levies that make up your invoice

Payments for ACC cover are made up of levies that are set each year.

Information we need from you

We need the following information to ensure we calculate your ACC levies correctly and that you receive the right level of assistance if you need our help:

- Classification Unit (CU) – this is based on the main type of work you do, and is used to calculate your ACC levies. Further information about how your CU is determined is provided on page 9.
- Hours of work, ie full-time or part-time – for ACC’s purposes, you’re considered to be full-time if you work, on average, more than 30 hours per week, or part-time if your average weekly hours are 30 hours or less. Your average weekly hours include any work you may do as an employee. This affects how much you will receive in lost earnings payments if you’re injured and can’t work.

This information can be updated via our website **www.acc.co.nz/acconline** or by calling **0800 222 776** (for employers), or **0508 426 837** (for self-employed).

How we work out what levy rate you should be charged

Classification units

When registering for GST or completing a tax return, Inland Revenue asks you to select a Business Industry Classification (BIC) code. We use this BIC to determine your Classification Unit (CU) and the rate per \$100 of your liable earnings you will need to pay in levies. The rates vary depending on your industry and are higher for higher-risk businesses. For example, a road freight company would have a different, higher-rated CU than a legal firm.

Business industry descriptions for CUs are available online. Visit our website **www.businessdescription.co.nz**

To find out the most current CU rates, go to **www.acc.co.nz/levyrates**

Levy risk groups

We combine CUs into larger 'levy risk groups' to estimate the cost and frequency of future injury claims. There are 143 risk groups in total for current levies, and 41 risk groups for residual or pre-1999 work levies. All of the CUs in a risk group are involved in similar industrial activities and have similar claim histories.

For a list of the current levy risk groups, go to **www.acc.co.nz/levyrates**

What the different levies cover

There are five standard levies that can appear on your invoice and these are:

Current portion of the Work Account levy

This levy covers medical, rehabilitation and weekly entitlement costs for injuries that happen at work and is based on:

- the type of work you do (business CU)
- the number and costs of claims in your industry
- your liable earnings (if you are self-employed)
- liable payroll (if you are an employer).

Residual* portion of the Work Account levy

This levy funds the ongoing costs of work injuries that occurred before 1 July 1999 and non-work injuries to earners before July 1992.

Current portion of the Earners' levy

This levy is paid by every employee and self-employed person in New Zealand**. It covers medical, rehabilitation and weekly compensation costs for any injury (other than a motor vehicle injury) sustained outside work.

Residual* portion of the Earners' levy

This levy is paid by every employee and self-employed person in New Zealand.** It covers medical, rehabilitation and weekly compensation costs for any injury sustained outside work that occurred between 1 July 1992 and 1 July 1999.

Health and Safety in Employment levy

We collect this levy on behalf of the Department of Labour. It is used to help fund workplace health and safety services.

* In 1999 ACC moved to a system of fully funding the lifetime costs of an injury claim. Prior to this, levies covered only the current costs of a claim. Residual levies are required to pay for the ongoing costs of earlier injuries, up until 2019 when the ACC Scheme will be fully funded.

** The Earners' levy only appears on self-employed and shareholder-employee invoices. Employers' invoices don't include the Earners' levy as their employees have this automatically deducted via PAYE.

Your invoice and payment options

The dates provided in this section are examples only, based on the 2010/11 invoicing period to outline what years are covered in your invoice.

For employers

The employer's invoice pack includes:

Year-end invoice:

- ACC WorkPlace Cover levy adjustment for the year 1 April 2009 to 31 March 2010 (covers employee work injuries for that year)
- the residual portion of the Work Account levy (covers entitlements that would previously have been funded from the Residual Claims Account) payable on the income for the year ending 31 March 2010 as prescribed by the Accident Compensation (Work Account levies) Regulations 2010
- the Health and Safety in Employment (HSE) levy collected on behalf of the Department of Labour.

Estimated levy invoice:

- estimated current portion of the Work Account levy for the year 1 April 2010 to 31 March 2011. The estimate includes an adjustment for the Labour Cost Index.

Invoices are sent from June.

For shareholder-employees (close companies)

The invoice pack for non-PAYE shareholder-employees includes:

Year-end invoice:

- ACC WorkPlace Cover levy adjustment for the year 1 April 2009 to 31 March 2010 (covers shareholder-employees' work injuries for that year)
- the residual portion of the Work Account levy payable on the income for the year ending 31 March 2010 as prescribed by the Accident Compensation (Work Account levies) Regulations 2010
- the HSE levy collected on behalf of the Department of Labour
- the current portion of the Earners' levy and the residual portion of the Earners' levy for shareholder-employees without PAYE deductions payable for the year ending 31 March 2010.

Estimated levy invoice:

- estimated current portion of the Work Account levy for the year 1 April 2010 to 31 March 2011. The estimate includes an adjustment for the Labour Cost Index.

Invoices are sent from July.

Note: Invoices are sent directly to employers.

For self-employed people

The invoice pack for self-employed people includes:

- ACC CoverPlus levy for the tax year from 1 April 2010 to 31 March 2011 (work-related levy)

- Earners' levy (covering non-work injuries)
- the residual portion of the Work Account and Earners' levies payable on the income for the year ending 31 March 2010 as prescribed by the Accident Compensation (Work Account levies) Regulations 2010
- the HSE levy collected on behalf of the Department of Labour
- if you have purchased ACC CoverPlus Extra you will be invoiced separately for the residual portion of the Earners' and Work Account levies at a later stage.

Invoices are sent from August.

Flexible payment options

To make it easy, you can pay your invoice in a number of ways:

- Internet banking, go to **www.acc.co.nz/paylevy**
- credit card, pay online (charges apply)
- direct debit instalments as detailed below
 - 4 to 6 months (fortnightly or monthly payment frequency)
 - 7 to 10 months (monthly payment frequency only) which includes an administration fee of 5.4%, subject to criteria as outlined in the terms on the back of the direct debit form
- at a New Zealand PostShop
- by cheque, posted to ACC Processing Centre, PO Box 38023, Wellington Mail Centre, Lower Hutt 5045, New Zealand.

For more information about invoicing and payment options, visit our website www.acc.co.nz, or if you have any queries about your invoice, please call the Business Service Centre on **0800 222 776** (employers) or **0508 426 837** (self-employed) as soon as possible.

Discounts available for businesses

Experience rating – making ACC Work Account levies fairer for individual businesses

On 1 April 2011 ACC introduced experience rating, a system of modifying a business's ACC Work Account levy based on its claims history.

Experience rating recognises and rewards business owners (including self-employed people) with good claims experience, and encourages a focus on improving workplace safety and making New Zealand businesses better places to work.

To find out more about experience rating and how it may be applicable to you, visit our website [**www.acc.co.nz/er**](http://www.acc.co.nz/er)

Under the experience rating framework, employers who have lower-than-average injury rates, with better-than-average rehabilitation or return to work rates, may receive a discount on their ACC Work levy. Those with worse-than-average claims experience may receive a loading on their levy.

ACC Workplace Safety Discounts – for self-employed people and small businesses in high-risk industries

If you're self-employed, or running a small business and employing 10 or fewer staff, or have an annual payroll of \$499,000* or less in one of the identified high-risk industries,**

* This figure changes annually.

** Agriculture, construction, fishing, forestry, motor trades, road transport, waste industry.

you may be eligible for an ACC Workplace Safety Discount. This is a great way to save 10% of your Work Account levy and applies for three years. The discount is a reward for demonstrating good health and safety management practices.

Visit our website www.acc.co.nz/wsd for more information.

ACC Workplace Safety Management Practices

This product is best suited to medium/larger businesses. However, anyone can apply, and some self-employed people are currently part of the programme.

The programme offers three levels of discount on your ACC Work Account levy (ranging from 10% to 20%) and is linked to a workplace health and safety audit.



The discounts are applied according to how your business stacks up against a comprehensive assessment focusing on 10 key aspects of health and safety management best practice.

Visit our website www.acc.co.nz/wsmp for more information.

ACC Partnership Programme

In return for taking full responsibility for the costs and claim management of workplace injuries, larger employers currently paying annual levies of \$250,000 or more can receive levy reductions of up to 90%. More details on the Partnership Discount Plan and Full Self-Cover Plan are available at www.acc.co.nz/pp

Customers on the ACC Partnership Programme are not eligible for experience rating.

Business cover options

At ACC we know every business is different, so we aim to provide products and services that are most suited to your business needs. We outline the various products we have available below:

ACC CoverPlus

This is the standard personal injury cover for self-employed people and applies as soon as you become self-employed. ACC CoverPlus provides 24/7, no-fault personal injury cover, whether the injury is a workplace injury or not. You have access to a full range of medical and rehabilitation benefits, as well as weekly compensation for lost earnings while you're unable to work. You can receive up to 80% of your previous year's earnings if you need time off due to an injury.

ACC CoverPlus Extra

ACC CoverPlus Extra is available for self-employed people and non-PAYE shareholder-employees and is a great option if your income fluctuates or is not a true indication of your actual earnings eg, because you're splitting income with a partner or spouse or your business will still generate income while you're injured. ACC CoverPlus Extra provides more flexibility, as it lets you negotiate an agreed level of lost earnings cover.

So if you're injured and need time off work, you will receive 100% of the amount you negotiate with us, not just the standard compensation based on your previous year's earnings. As you know what lost earnings cover you have with ACC CoverPlus Extra, you can feel more assured and plan ahead with confidence.

ACC WorkPlace Cover

All employees are covered for workplace injuries and their levies are paid directly to us by their employers.

If an employee is injured at work, it doesn't matter whose fault it is or how it happens. ACC WorkPlace Cover gives your employees access to a full range of medical and rehabilitation benefits so they can return to work as quickly as possible.

As an employer, you need to cover up to 80% of an employee's salary or wages lost during the first week, if they require time off as a result of their work injury. After that, we will pay up to 80% of your employee's lost earnings within certain limits.

Note: ACC WorkPlace Cover is the default cover for non-PAYE shareholder-employees.

ACC TimeOut

If you are planning an extended break to study or travel, ACC TimeOut is a great way to ensure you're covered if you're injured during your time off and unable to return to work. Under ACC TimeOut, if you're injured while taking a break, you can receive weekly entitlement payments of up to 80% of the amount you were earning before you took your break.

For more information, visit our website

www.acc.co.nz/timeout

Preventing injuries

You've got enough on your plate running your own business. Why should you bother worrying about health and safety? The Health and Safety in Employment Act says that you have to look after the safety and welfare of people in your workplace. It is good for business – a focus on health and safety can avoid the human and business costs of workplace injuries. It can also improve productivity.

Whether you are a self-employed person, run a small business or manage a very large corporation, there are always steps you can take to improve the safety of your work environment. We can help in a variety of ways, from self-help resources on our website to more formal health and safety programmes for those interested in long-term gains.

You might be surprised at the difference simple actions can make to improve your workplace safety. Not only do they improve productivity as mentioned above, but if all businesses worked towards preventing injuries they could also impact on levy rates.

For more information and support on preventing injuries in the workplace, visit us at

www.acc.co.nz/preventing-injuries/at-work

Making a claim

Here at ACC we will help you to get things back on track following your personal injury. Taking time off work has a substantial cost to both employers and the self-employed, which is why helping people back to work is a strong focus for us. An early return to work and independence is also better for your wellbeing; read more about this on pages 24 and 25.

Self-employed people

Both your health provider and your ACC case manager (if you are allocated one) will help you recover and get back to work as soon as possible. Here's what you need to do when a workplace injury occurs:

1. See a registered treatment provider, who will complete an ACC claim form.
2. Record the incident in your accident register. If the accident has caused serious harm, you must complete the 'Form of register or notification of circumstances of accident or serious harm' and notify the Department of Labour about the accident. Further information can be found on the Department of Labour website **www.dol.govt.nz**
3. If you need to take time off work, contact us for a copy of the appropriate form to be completed and get a medical certificate from your health provider.

4. On receipt of your letter from us confirming if your claim has been accepted or not, ensure you check that all of the details are correct ie, your name, date of birth and the date and time of the injury.
5. Talk to us about how to prevent this injury happening again.
6. Talk to us about how we can help you to stay at work or plan your return to work.

Employers

Here's what you need to do when one of your employees has a workplace injury and has to make a claim:

1. Record the incident in your accident register and report the incident if required. If the accident has caused serious harm, you must complete the 'Form of register or notification of circumstances of accident or serious harm' and notify the Department of Labour about the accident. Further information can be found on the Department of Labour website **www.dol.govt.nz**
2. Pay compensation of no less than 80% of earnings for the employee's first week off work. ACC requires a statement of the employee's earnings in order to calculate payments from week two onwards.
3. Plan a safe return to work with the help of the employee's ACC case manager, which may involve easing the employee back to work, or maybe doing different work to start with ie, alternative duties.
4. Regularly monitor and review the injured employee's situation at work.

5. Talk to us about how to prevent this injury happening again.

For more information about claims, visit our website

www.acc.co.nz/making-a-claim or call us on **0800 101 996**.

How ACC can help you after an injury

We can provide you with a wide range of help and support, as long as it's for the injury for which we have approved cover. The assistance you could receive will depend on your injury and your situation, but could include cover for:

Treatment – We can contribute to a wide range of medical and related costs, including doctors' visits, treatment from various other health professionals, surgery, X-rays, prescription costs etc.

Managing at home – If you're having trouble managing at home following your injury, we can arrange various types of help for things like housework, your personal care and childcare.

Your work situation – We can pay you a weekly entitlement (a regular form of income) if you have to stop work because of your injury. If necessary, we can also arrange a rehabilitation plan to help you to get back to work.

Getting to and from places you need to be – If you need to travel to get to work or treatment, we can help to cover the costs of transport and, in some cases, overnight accommodation too.

Serious injury – If your injury is more serious, we may be able to pay you a lump sum amount and fund things like care and home modifications.

When someone dies as a result of an injury – We have various grants available if you or a family member die as a result of an injury.

An early return to work is better for all

It can be natural to want to take it easy after an injury. However, international research clearly shows that, particularly for disorders such as sprains and strains, staying at work promotes faster, more effective rehabilitation for the injured worker, and financial and productivity benefits for the employer.

We have two key services in place to help you and your employees to recover at work. They are:

Stay at Work

The nationwide Stay at Work service uses a team approach to help people to recover from injury in the workplace.

Every case is different and there is no ‘one size fits all’ solution. The Stay at Work service provider eg, occupational health nurse, works with everyone involved to find a solution to help the injured worker recover at work.

This could involve a period of reduced work hours, alternative duties, putting in place physical aids, exploring suitable travel options or helping the employer to make temporary modifications to the workplace – all designed to keep the injured worker in the workplace and engaged with their normal life.

Better@Work

With the Better@Work service, GPs from selected primary health organisations (PHOs) take the lead by identifying Stay at Work opportunities and activating the service through the PHOs by working with local treatment providers and employers.

Benefits to the injured worker include:

- getting back to an everyday life faster
- having less time on a reduced income
- maintaining social contacts, confidence, motivation and health.

Benefits for the employer include:

- playing a key role in helping your employee (who is vital to your business's success) to recover quickly after injury
- retaining the skills and knowledge of your injured worker in the workplace
- reducing the costs of lost productivity
- reducing the costs of training new staff to cover the role
- helping morale in your workplace by showing employees' wellbeing is important.

For more information about these programmes, go to www.acc.co.nz/better-at-work

Helping with your concerns and complaints

We want to have a positive relationship with you. So if you have an issue with something we've done or a decision we've made, we'll try to work with you to sort it out as quickly as possible.

If you don't feel comfortable talking to the person you've been dealing with, or their manager, or you're still not happy after discussing your issue, you can contact our Customer Support Service.

The Customer Support Service will work with you and relevant ACC staff to find a solution.

Call us on **0800 650 222** or email **complaints@acc.co.nz**

Getting in touch

For levy and business information:

ACC Business Service Centre

Free phone: 0800 222 776 (employers)
0508 426 837 (self-employed)

Email: business@acc.co.nz

Mail: PO Box 795, Wellington 6140, New Zealand

Claims

Free phone: 0800 101 996

Email: claims@acc.co.nz

Mail: PO Box 408, Dunedin 9054, New Zealand

For injury prevention assistance:

Free phone: 0800 844 657

Email: thinksafe@acc.co.nz

For complaints:

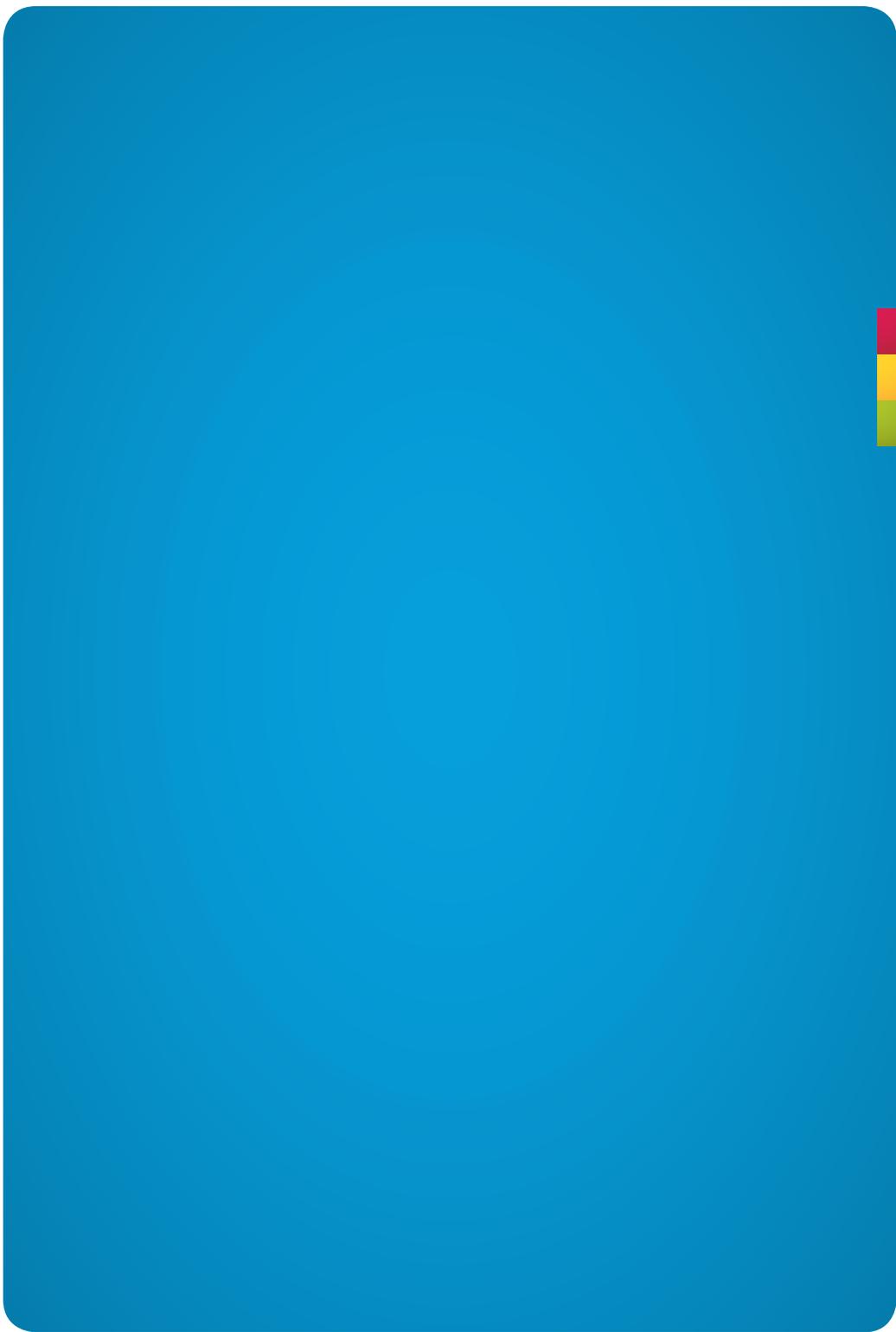
Free phone: 0800 650 222

Email: complaints@acc.co.nz

For enquiries from outside New Zealand:

Phone: 0064 4 910 3707

We have interpreters who can assist you in a number of languages.





www.acc.co.nz

0800 222 776