PREVENTION. CARE. RECOVERY.

Te Kaporeihana Āwhina Hunga Whara

Getting help if you're injured visiting our country



How visitors to New Zealand can get help after an injury

If you're injured during your visit to New Zealand, you may be able to receive a range of help from ACC (including help to pay your treatment costs).

ACC is an organisation that provides 24-hour, seven-day-a-week injury cover for everyone in New Zealand, including visitors - whether you're working here or just on holiday.

This brochure explains how ACC works and what you need to do to apply for help.

For more information

ACC information online

www.acc.co.nz

Claim information freephone

0800 101 996

We have interpreters who can help you talk to us.

ACC can help you after an injury

ACC is like an insurance company that provides policies that cover everyone who is injured in New Zealand. But unlike most insurance policies, you don't need to take out cover before an injury happens – you're covered simply by being in New Zealand.

We can help to pay for treatment and other support you may need if you're injured.

You can usually get ACC help:

- no matter how or where you get injured – while inside your hotel room or while out and about sightseeing, driving, hiking etc
- no matter how old you are or whether you're a student, or doing some work in New Zealand
- no matter whose fault it was - whether it was someone else's action or something you did that contributed to your injury.

We may also be able to help with:

- injuries caused by medical treatment you get in New Zealand
- the mental effects of a sexual assault or abuse
- some work-related health problems and mental injuries if you're working and paying tax in New Zealand.

How to get help from ACC

If you're injured, get treatment as soon as possible. For most injuries this will mean seeing a **doctor**. The doctor (or their nurse) will also help you make an ACC claim and they'll send it to us.

ACC can help with injury costs

If your doctor thinks you qualify for ACC and helps you make a claim, you'll usually only pay part of their normal fee, and ACC will pay the rest. If you have travel insurance you may be able to claim back any amount you pay.

Contacting you about your claim

If you're travelling around New Zealand, please let your doctor know how we can contact you in New Zealand.

Within a few days of making your claim, we'll let you know (normally by letter) whether or not your claim has been approved.

If you need more treatment or support

If you need more treatment or support (after your first visit to the doctor) we may be able to help while you're still in New Zealand. The help you can get depends on your injury and situation but could cover:

Treatment – We can contribute to a wide range of medical and related costs, including surgery, X-rays and prescription costs.

Transport – If you need to travel to get to treatment, we can help cover your transport costs.

Managing with everyday life – If you have trouble with everyday tasks such as showering and getting dressed, we can help with this.

Finances – If you've been working and paying tax in New Zealand and you have to stop work because of your injury, you may qualify for loss of earnings compensation.

For more information about the types of help we provide, visit **www.acc.co.nz** or phone us on **0800 101 996** – it's a free call and we have interpreters who can help you talk to us.

What ACC doesn't cover

We don't cover:

- illness and age-related needs
- an injury that happened before you arrived in New Zealand (this includes an injury that happened while you were travelling to New Zealand aboard a boat or plane, or getting on or off it).

ACC isn’t travel insurance

ACC isn’t a replacement for travel insurance. We don’t cover things like disrupted travel plans and lost deposits, assisted or emergency travel home, or travel for a relative.

These are things good travel insurance will cover.

More about us

ACC operates on the principle that:

- it doesn't matter who is at fault for causing an injury – the important thing is getting better quickly
- injuries are ultimately a cost to society, so everyone should expect and receive the same level of support
- you shouldn't have to bear the full cost of your treatment
- you shouldn't have to sue someone to cover the costs of an injury (generally you can't sue after an injury in New Zealand – in most cases ACC replaces that right).

ACC is funded through levies (a type of tax) that everyone in New Zealand pays – eg when buying petrol or earning income. Every time you buy petrol, a small amount of what you pay goes to ACC, which means visitors to New Zealand help fund ACC too.

New Zealand is the only country in the world where people are automatically protected with such comprehensive, 24-hour, no-fault injury cover.

The Code of ACC Claimants' Rights

The Code of ACC Claimants' Rights (or 'Code') helps guide how ACC works with people making claims. It sets out what you can expect in your dealings with us and specifies your right to:

- be treated with dignity and respect
- be treated fairly and have your views considered
- have your culture, values and beliefs respected
- a support person or persons
- effective communication
- be fully informed
- have your privacy respected
- make a complaint.

The Code encourages positive relationships between ACC and clients by promoting mutual trust, understanding and respect.

Visit **www.acc.co.nz** or ask us if you'd like a copy of our summary brochure about the Code, or a copy of the full Code legislation.



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www.acc.co.nz

0800 101 996

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