

Risky business

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We don't just provide cover for injuries caused by one-off accidents; we can also support some injuries which happen over time because of a person's job.



Defining a gradual process injury

Some occupations and types of work are more dangerous or can take more of a physical toll than others. These occupations could cause injuries such as hearing loss, infections or diseases caused by exposures in the workplace. The effects may take some time to show up and are the result of long-term exposure or repetitive actions.

A work-related gradual process injury is different to an accident a person might experience in the workplace, such as a fall. A fall should be lodged as an accident claim.



Who can lodge a claim

Any medical practitioner such as a GP or specialist can lodge a work-related gradual process injury claim with us using the ACC45 form.

Because each case is different, we'll need to consider whether there's enough evidence to grant cover. That might include getting more information from the person, their employer or former employer, and the provider who lodged the claim.

Providers can still treat the client for their injury while the claim is being investigated.



Understanding work-related gradual process injury

What to include

So our assessors can make quicker cover decisions, there are some clinical documents to include with your claim if available and relevant.

This provides supporting evidence for the claim.

These might include:

- ✓ lab reports
- ✓ referral letter
- ✓ x-ray reports
- ✓ MRI reports
- ✓ operative notes
- ✓ consent forms
- ✓ discharge summaries

For particularly complex claims, we might need further expert clinical advice.

How cover is decided

Our legislation, the Accident Compensation Act 2001, outlines the criteria of what can be accepted for cover.

There are three main things to consider:

- Whether the tasks or work environment caused or contributed to the injury
- If it's more likely than not the injury was caused by work-related circumstances
- If the person is more at risk of injury because of their job or work environment than those who don't do that type of work.

What isn't covered

There are some instances where cover can't be provided. This includes pre-existing conditions made worse by a person's work environment.

In some cases, extra assessments may be needed to decide if an injury is covered.

Case study: Simon the floor layer

Simon has been diagnosed with prepatellar bursitis – swelling of the soft tissue around the kneecap.

As a floor layer, his job includes repeated and extended kneeling for hours each day which can cause this type of injury.

Outside of work, Simon is a keen gardener and is also managing his diabetes, but those haven't played a significant part in his injury.

Because of the nature of their job, floor layers are at greater risk of developing prepatellar bursitis compared to those who don't do this kind of work.

In this case, Simon's injury meets the criteria for cover and he can access appropriate ACC-funded services to help in his recovery which might include surgery, rehabilitation or weekly compensation.

Find out more at acc.co.nz/complex-cover

