

Summary

Objective

ACC covers injuries caused by a work-related gradual process, disease or infection (WRGPDI), including:

- asbestos-related diseases
- occupational diseases listed in Schedule 2
- other occupational diseases and infections
- musculoskeletal injuries, such as prepatellar bursitis, carpal tunnel syndrome or tendinitis.

Owner



Expert



Policy

1.0 Rules

- a** We accept a personal injury that meets all the criteria set out in the AC Act 2001, Section 30 for cover as a work-related injury.

We treat work-related hearing loss differently at the cover stage. See Criteria for hearing loss claims.

There are different criteria for claims lodged between 1 August 2008 to 30 June 2010.

2.0 Key cover criteria

- a** The key criteria for cover for WRGPDI are:

- the person's employment task or environment must have a particular property or characteristic that caused, or contributed to the cause of, the personal injury
- the property or characteristic is not materially present in the client's non-work activities or environment
- the risk of sustaining this form of personal injury is significantly greater for people who do this particular type of employment task or work in that environment, than for people who do not. See also comparison of risk
- the injury duration is at least four weeks or more.

If a personal injury has a short duration, ie a few days but never more than four weeks, you must consider whether the claim meets the criteria for personal injury caused by accident.

We must accurately identify the specific property or characteristic in the client's workplace.

We must be able to decide that it's more than likely that the identified property or characteristic caused, or contributed to the cause of, the personal injury.

The property or characteristic does not have to be present through the whole day or the whole of the person's employment.

We will not accept a claim for cover if the person's non-work activities have caused, or significantly contributed to, the condition's development. If the client was unlikely to have developed the condition as a result of work exposure without the non-work factors, then the non-work activities could be a significant cause of the condition.



Cover criteria for personal injury

<https://go.promapp.com/accnz/Process/d11b619d-e931-4005-8b5a-b3dad275184b>

3.0 Conditions not covered

a Personal injury caused by a WRGPDI does not include:

- non-physical stress
- hearing loss for which compensation has been paid under the Workers' Compensation Act 1956
- conditions caused wholly or substantially by a non-covered gradual process, disease or infection, or ageing.

4.0 Pre-existing condition

a We do not cover a pre-existing non-covered condition, or its worsened symptoms, if a person's employment aggravates the symptoms. The person's employment has not created the condition.

We do cover additional physical damage where the person's employment has created the additional damage.

The client may not be eligible for entitlements, or may be eligible for a short time only, depending on the effects of the additional damage for which we have accepted cover.

5.0 Pain

a Pain must be connected to a physical injury. We must investigate a diagnosis of pain in a particular body site to work out whether it's a symptom of a physical injury that meets our cover criteria.

6.0 Date of injury for work-related gradual process, disease or infection

a The date of injury for personal injury caused by a WRGPDI is the earlier of:

- the date the condition was first treated by a medical practitioner or nurse practitioner as an injury for which we provide cover
- the date the injury first results in a person's incapacity

See the AC Act 2001, Section 37.


 AC Act 2001, Section 37

[https://www.westlaw.co.nz/maf/wlnz/app/document?](https://www.westlaw.co.nz/maf/wlnz/app/document?docguid=16790bc29e03211e08eefa443f89988a0&isTocNav=true&tocDs=AUNZ_NZ_LEGCOMM_TOC&startChunk=1&endChunk=1)

[docguid=16790bc29e03211e08eefa443f89988a0&isTocNav=true&tocDs=AUNZ_NZ_LEGCOMM_TOC&startChunk=1&endChunk=1](https://www.westlaw.co.nz/maf/wlnz/app/document?docguid=16790bc29e03211e08eefa443f89988a0&isTocNav=true&tocDs=AUNZ_NZ_LEGCOMM_TOC&startChunk=1&endChunk=1)

7.0 Criteria from 1 August 2008 to 30 June 2010

a Claims for WRGPDI lodged between 1 August 2008 and 30 June 2010 must be assessed under the relevant legislation, either:

 the AC Act 2001, Section 30.

[https://www.westlaw.co.nz/maf/wlnz/app/document?](https://www.westlaw.co.nz/maf/wlnz/app/document?docguid=16790bc14e03211e08eefa443f89988a0&isTocNav=true)

[docguid=16790bc14e03211e08eefa443f89988a0&isTocNav=true](https://www.westlaw.co.nz/maf/wlnz/app/document?docguid=16790bc14e03211e08eefa443f89988a0&isTocNav=true)

 the Accident Compensation Amendment Act 2008, Section 10

[https://www.westlaw.co.nz/maf/wlnz/app/document?](https://www.westlaw.co.nz/maf/wlnz/app/document?docguid=140c6354fe15b11e08eefa443f89988a0&isTocNav=true&tocDs=AUNZ_NZ_LEGCOMM_TOC&startChunk=1&endChunk=1)

[docguid=140c6354fe15b11e08eefa443f89988a0&isTocNav=true&tocDs=AUNZ_NZ_LEGCOMM_TOC&startChunk=1&endChunk=1](https://www.westlaw.co.nz/maf/wlnz/app/document?docguid=140c6354fe15b11e08eefa443f89988a0&isTocNav=true&tocDs=AUNZ_NZ_LEGCOMM_TOC&startChunk=1&endChunk=1)

8.0 Key criteria

- a • the person's employment task or environment must have a particular property or characteristic that caused, or contributed to the cause of, the personal injury
 - the particular property or characteristic may or may not be present throughout the whole of the person's employment
 - if the particular property or characteristic is present in both the person's employment tasks or environment and non-work activities or environment, it's more likely that the personal injury was caused as a result of the employment tasks or environment rather than the non-work activities or environment.

We may decline a claim where it's clear that the risk of sustaining this form of personal injury is not significantly greater for people who do this particular type of employment task or work in that environment, than for people who do not.

9.0 Non-work activities

- a We will accept a claim for cover if the injury is more likely to be the result of the employment task or environment than the non-work task or environment.

Non-work exposure would only exclude someone for cover if it was enough to actually cause the disease or condition in its own right.

10.0 Determining a WRGPDI

- a Use the Assessing cover for WRGPDI claim process to determine the type of work-related gradual process, disease or infection (WRGPDI) claim.

- 📄 Assessing cover for WRGPDI claim process
<http://thesauce/team-spaces/chips/cover/cover-decision/process/wrgpdi-187/assessing-wrgpdi-claim/index.htm>

Triggers & Inputs

TRIGGERS

None Noted

INPUTS

None Noted

Outputs & Targets

OUTPUTS

None Noted

PERFORMANCE TARGETS

None Noted

Process Dependencies

PROCESS LINKS FROM THIS PROCESS

None Noted

PROCESS LINKS TO THIS PROCESS

Process Name	Type of Link	Assigned Role
Receive and Input Manual Claim	Note	Lodgement Administrator

RACI

RESPONSIBLE

Roles that perform process activities

None Noted

Systems that perform process activities

None Noted

ACCOUNTABLE

For ensuring that process is effective and improving

Process

Owner

Process

Expert

CONSULTED

Those whose opinions are sought

STAKEHOLDERS

None Noted

STAKEHOLDERS FROM LINKED PROCESSES

Process

Owner

Expert

Process Group

Receive and Input Manual Claim :: Paper

Register Claim

INFORMED

Those notified of changes

All of the above. These parties are informed via dashboard notifications.

Systems

None Noted

Lean

None Noted

Process Approval

Date

Approver

Type

28-11-2018 (GMT)

Process Group Approver

Approval bypassed

Process Owner

28-11-2018 (GMT)

Promaster

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