

## ACC - Now is a good time to review your cover, and some key points to watch out for.

CoverPlus Extra invoices will start being issued any time from now. Please take the time to ensure ACC still has your cover correct. Main things to look for are:

What business classification are you on? Ensure this is relative to your business type. You do not want to be listed as Dairy Cattle farming if you are grazing your land.

Shareholders can now have a different classification to the company. For example, company may be plumbing services, one shareholder may be a business consultant (not doing any labour work) and the other shareholder a business administrative (only doing office work). There can be significant differences in costs.

Is your level of cover sufficient in the case of you being injured and needing to employ a replacement during your recovery? Bearing in mind that your cover value can be limited to the last three years earnings.

The majority of CoverPlus invoices should have been issued by now for 2010. If you receive a CoverPlus invoice that you don't usually pay there is a possibility that the Full-time/Part-time status is incorrect or your income should not be liable for levies.

Would you like a discount? Discounts are available if you complete a WorkSafe course. These are easy to access and are often free. Farmsafe courses are available to farmers. ACC can discount your levies by 10% on completion of this course. In addition there are further discounts available for 7 key industries (Agriculture, Forestry, Construction, Road Transport, Fishing, Motor Trades, Waste Management). By working with ACC you can get your discounts increased to 30% for 3 years (renewable). Contact John Brosnan at our office for more details.

We cannot stress enough how important it is to see your doctor for even the most minor injuries in the event it turns out to be more than originally thought. For example you strain your back but you think it may come right. A month later it's still not right and you discover you incurred serious injury requiring treatment. ACC are declining claims due to not documenting your injury when it first happens.

If in doubt about any of these scenarios, contact our ACC team who can check or advise what is best for your situation.

