

# Top Tips

## Utilise CoverPlus Extra

There are many benefits of this product including:

- An agreed level of cover to suit your requirements
- No need to prove loss of income
- Ability to have different classification rates

This product is a must if your income fluctuates yearly.



## Check your invoices

ACC send multiple invoices with various levies; get them checked as there may be mistakes and they're confusing to read.



## Review your ACC yearly

Consider what's happening in your business and what could be around the corner. Keep your ACC up to date to avoid unnecessary problems in the future.



## Maximise discounts

Take advantage of the many discounts available, from no claims to workplace safety. Also utilise the interest-free payment plans.

With the right advice and help on ACC you'll have peace of mind and can enjoy leisure time



Call us today and let us take the frustration away from dealing with your ACC and get you on the right cover for your specific requirements.

  
**cooperaitken** accountants limited  
creating freedom in your business

### MORRINSVILLE

42 Moorhouse Street, PO Box 23  
[p] 07 889 7153 [f] 07 889 7151

### MATAMATA

2a Arawa Street, PO Box 51  
[p] 07 888 8002 [f] 07 888 8556

### THAMES

309b Pollen Street, PO Box 559  
[p] 07 868 9945 [f] 07 868 9942

[e] [mail@cooperaitken.co.nz](mailto:mail@cooperaitken.co.nz)  
[www.cooperaitken.co.nz](http://www.cooperaitken.co.nz)

Frustrated with ACC - it's complicated, time consuming and costly



Let us help you understand ACC, get it right and save you money and time

  
**cooperaitken** accountants limited  
creating freedom in your business



CooperAitken can help you throughout your life - both professionally and personally.

As well as our Accounting Service, we offer expertise in Payroll, Human Resources, Trust Administration, Software Assistance and ACC Support.

Call us today on 07 889 7153 to help you find the right ACC cover to match you and your business requirements.



## ACC Assistance

ACC have various products, discounts and payment options available. It can become complicated, time consuming and frustrating. With this in mind we have a dedicated ACC team who can make sense of it all for you and can often reduce your ACC levies.

Our ACC team can check your invoices are based on the correct business classification for what your role is within your business. We can go back four financial years to make these adjustments to obtain a refund if your cover was incorrect.

## Have the correct cover

ACC have a product called CoverPlus Extra (CPX) and you may be eligible if you are Self-Employed or a non PAYE Shareholder of a company.

There are many benefits of CoverPlus Extra.

You can agree the level of cover you require. This is great if your income fluctuates yearly, or you are newly self-employed. It stops you over-paying in good income years, and not having adequate cover in lower income years.

As your cover is agreed, you will receive your weekly compensation quicker as you don't have to prove loss of earnings, 100% is paid until you can return to work full-time.

Shareholders can be on different – often cheaper classification rates than the company. For example the Shareholder who does the office administration can be on a cheaper rate than the shareholder who drives the trucks or milks the cows. This in turn can save thousands of dollars in annual levies paid.

## What to know more?

Talk to our experts who can maximise your cover, reduce your levies and save you time.

## We can help you by:

- Dealing with ACC on your behalf and all the paperwork
- Explaining the choices of cover and payment options
- Checking your invoice and making sure it is correct
- Ensuring the correct classification rate is applied
- Discussing how your ACC can work with your own personal insurances
- Reviewing cover annually as circumstances change and changes affect your ACC requirements and levies
- Following through and getting any refunds owed to you

## SAVING YOU MONEY

- Know the discounts available - No claims discounts, Workplace Safety discounts
- Spread your payments interest free over 6 months
- ACC invoices can be based on incorrect information so it is important to check them
- Complement ACC with private insurance – don't double up
- Use CPX and amend the level of cover and classification rates

**If your ACC has been incorrect we can go back several years and claim a refund**

## PEACE OF MIND

- Get the right protection for your circumstances
- Many things affect you're ACC – Keep it up to date with your changing circumstances to avoid unnecessary issues later

## SAVING YOU TIME

Our team know how ACC works. They know the people and how to get things done. They are aware of the common errors made and how to get these resolved.