



Financial support

If we cover your
provide financic

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Types of financial support

We can offer different types of financial support.

Weekly compensation

We make payments to people who are injured if they can't work because of their injury. If you were in paid employment at your date of injury and date of first incapacity (unable to work fully or partially), we'll pay up to 80% of your weekly income before your covered injury or injuries prevented you from being able to work.

You are required to actively participate in treatment and rehabilitation as part of the weekly compensation process.

[Learn more about weekly compensation](#)

Loss of potential earnings (LOPE)

This financial support is for survivors who are over the age of 18, but whose sexual abuse or assault occurred prior to turning 18 years of age, and whose injuries are preventing them from engaging in the workforce or in training.

We need to determine that the survivor has not been able to maintain full-time study, or earn more than the minimum earner rate, and has not been able to work for more than six months due to their injury. This support is paid whilst the survivor actively participates in treatment and rehabilitation.

LOPE is paid weekly and is similar to weekly compensation. We can make weekly payments at 80% of the weekly minimum wage.

Although the adult minimum wage changes from 1 April each year, ACC's new minimum weekly earnings rate does not come into effect until 1 July each year.

To get financial support, you will need to meet certain requirements and your claim must be accepted by us. You will need to undergo a Functional Assessment, also known as an Incapacity Assessment, with a specialist provider who is usually a psychiatrist. Their role is to assess the impact of your injury on your capacity to work in your pre-injury role or to work in roles deemed suitable based on your experience, education, or training.

If we know early enough about your financial support needs, we can try to have the cover and functional assessments completed at the same time.

Permanent injury compensation

This used to be called Independence Assessment/Lump Sum.

If you experience a permanent loss of functioning you may be eligible to receive compensation for a permanent impairment. It is important that your condition is stable and unlikely to change before you can undergo this assessment.

These supports require other assessments outside of the ISSC (Integrated Services for Sensitive Claims) service, and a member of a specialised Permanent Injury Compensation team will support you through this process if you request this entitlement.

Contact us so we can provide you with more information about this process. It is useful for us to know about your needs as soon as possible as the financial support offered depends on your individual circumstances.

[More information about ACC financial support](#)

If you are in danger or need immediate help call [111](#)

If you need to talk to someone, call Safe to talk - kōrero mai ka ora [0800 044 334](#) or visit www.safetotalk.nz



He Kaupare. He Manaaki.
He Whakaora.
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Disclaimer

Need help finding a therapist? Call us on **0800 735 566** (Monday to Friday, 8am – 5pm)

Te Kāwanatanga o Aotearoa
New Zealand Government

