



BUSINESS RULE

Enterprise Business Rules Portal

⚠ Rule Deactivated: 06/05/2023

This rule is no longer applicable and is only available for historical purposes.

⚠ Rule Replaced

This rule has been replaced by: [Identifying the maximum cover decision timeframe allowed](#)

Advising client of four month maximum cover decision timeframe (NOT ACTIVE - REPLACED)

Business Rule

Rule Purpose This rule ensures the client is told when ACC cannot make a cover decision within the legislative timeframe for a non-complicated or complicated claim.

A **client** must be informed that a **cover decision** on their **claim** will be made within four months from the **date of lodgement** if ACC is not able to make the cover decision on the claim within the applicable of the following **maximum cover decision timeframes**:

- the 21 day maximum cover decision timeframe for **non-complicated claims**.
- the two month maximum cover decision timeframe for **complicated claims**.

Business Terms

Maximum cover decision timeframe

Tags

Timeframes

Cover

Deactivated

Replaced

Related Policy

Other Data ∨

Owner

[Out of Scope]

Approvers

[Out of Scope]

Feedback

Approval Date: 24/12/2018



Identifying the maximum cover decision timeframe allowed

Business Rule

Rule Purpose To determine what the maximum cover decision timeframe allowed is

The **maximum cover decision timeframe** must be determined by using the **Maximum cover decision timeframe** from **date of lodgement** column of the **Identifying and extending the cover decision timeframe** decision table

What is the claim type?	Do I have all the information required to make a cover decision?	How many cover decision timeframe extensions have already been made?	Can I extend the cover decision timeframe?			Reason
			Can I extend the cover decision timeframe?	Maximum cover decision timeframe from date of lodgement/start date (day 0)	Subject to	
Non-complicated	yes	none	no	within 21 days	-	If all required information has been received a cover decision on a non-complicated claim must be made within 21 days from date of lodgement
		one	no	within 4 months	-	Only one timeframe extension is allowed on a non-complicated claim. This extension can be no longer than 4 months from the date ACC received the request. After this extension the cover decision must be made within the date advised to the client.
Non-complicated	no	none	yes	within 4 months	The client must be told about the extension within 21 days of lodging their claim	If you do not have all the information required to make a cover decision on a non-complicated claim you can extend the cover decision timeframe once, up to 4 months from date of lodgement
		one	no	within 4 months	-	Only one timeframe extension is allowed on a non-complicated claim. This extension can be no longer than 4 months from the date ACC received the request. After this extension the cover decision must be made within the date advised to the client.
Complicated	yes	none	no	within 2 months	-	If all required information has been received a cover decision on a complicated claim must be made within 2 months
		one	no	within 4 months	-	If all required information has been received after one timeframe extension, a cover decision on a complicated claim must be made within 4 months of date of lodgement
		Two or more	no	within 9 months	-	If all required information has been received after two or more timeframe extensions, a cover decision on a complicated claim must be made within 9 months of date of lodgement
Complicated	no	none	yes	within 4 months	The client must be told about the extension within 2 months of lodging their claim	If you do not have all the information required to make a cover decision on a complicated claim you can make an initial timeframe extension of up to 4 months from date of lodgement
		one	yes	within 9 months	The client must agree to the extension within 4 months of lodging their claim	If you do not have the required information to make a cover decision on a complicated claim after one extension you may make a further timeframe extension, with the client's agreement. A cover decision on a complicated claim must be made within 9 months of lodgement
		Two or more	yes	within 9 months	The client must agree to any further extensions within the extended timeframe agreed to in the previous letter	Further timeframe extensions are allowed, with the client's agreement, if further information is required to make a cover decision. A cover decision on a complicated claim must be made within 9 months of lodgement

Business Terms [Complicated claim](#) [Non-complicated claim](#) [Maximum cover decision timeframe](#) [Date of lodgement](#)

Tags [CovDec](#) [Claim: Cover Decision](#)

Related Policy [Timeframes to determine cover](#)

Other Data ▾

Owner
[Out of Scope]

Approvers
[Out of Scope]

Approval Date: 7/05/2023

[Feedback](#)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT



BUSINESS RULE

Enterprise Business Rules Portal

Cover decision time limit

Business Rule

Rule Purpose This ensures ACC makes a cover decision within the legislative timeframes for non-complicated and complicated claims.

A cover decision for a claim must be made within the maximum cover decision timeframe of that claim.

Business Terms

Claim

Cover decision

Maximum cover decision timeframe

Tags

Claim: Cover Decision

CovDec

Claim Type

Timeframes

Related Policy

Other Data ∨

Owner

[Out of Scope]



Approvers

[Out of Scope]



Feedback

Approval Date: 24/12/2018

RELEASED UNDER THE
OFFICIAL INFORMATION ACT