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Prevention. Care. Recovery.

04 February 2026

Anthony Jordan

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Kia ora Anthony

Your Official Information Act request, reference: GOV-045704

Thank you for your request of 24 January 2026, asking for the following information under the Official Information Act 1982 (the Act):

- 1/ When a Claimant receives a Deemed Decision, how does the Claimant go about applying for the entitlement(s)*
- 2/ In the event the Claimant is not happy with the Compensation, Treatment or such like of the Deemed Decision Entitlement, what process would the Claimant use to challenge the ACC (Keeping in mind the ACC not using the review process in the first place, which led to a Deemed Decision)*

Part 1. Deemed cover

The process for applying for entitlements does not differ between clients with deemed or substantive cover. Please find attached *Managing cover that is deemed on a claim policy*.

Part 2. Challenging ACC

If a client is unhappy with a decision made by ACC they can make a complaint, request Alternate Dispute Resolution or request an independent review. Further information about these three options is available on the ACC website, via the following links:

- <https://www.acc.co.nz/im-injured/resolve-an-issue/talk-to-us-or-make-a-complaint>
- <https://www.acc.co.nz/im-injured/resolve-an-issue/alternative-dispute-resolution>
- <https://www.acc.co.nz/im-injured/resolve-an-issue/request-an-independent-review>

If you have any questions about this response, please get in touch

You can email me at GovernmentServices@acc.co.nz. If you are not happy with this response, you can also contact the Ombudsman via info@ombudsman.parliament.nz or by phoning 0800 802 602. Information about how to make a complaint is available at www.ombudsman.parliament.nz.

Ngā mihi

Christopher Johnston

Manager Official Information Act Services

Government Engagement