Contacts

Auckland Centre
7 Horopito Street, Mount Eden
Auckland 1024 New Zealand
FreePhone 0508 630 630
Email auckland@nzals.co.nz

Hamilton Centre
222 Pembroke Street
Hamilton 3204 New Zealand
FreePhone 0508 838 838
Email hamilton@nzals.co.nz

Wellington Centre
42-46 Mein Street, Newtown
Wellington 6021 New Zealand
FreePhone 0508 389 389
Email wellington@nzals.co.nz

Christchurch Centre
330 Burwood Road
Christchurch 8083 New Zealand
FreePhone 0508 383 383
Email christchurch@nzals.co.nz

Dunedin Centre
464 Cumberland Street
Dunedin 9016 New Zealand
FreePhone 0508 474 474
Email dunedin@nzals.co.nz

National Office
Phone (04) 385 9410
Email info@nzals.co.nz

www.nzals.co.nz

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Introduction
This factsheet is to provide amputees with clarity regarding the insurance requirements of their prosthetic limb.

Technology options available for amputees are changing quickly and some components can be expensive.

ACC Patients
ACC cover any prosthetic limb that is damaged due to accident, fair wear and tear, loss and theft.

Health Patients
NZALS has fixed funding for services to health amputees which means NZALS has limited funding and may not be able to replace expensive prosthetic components due to loss and theft.

As such, we strongly recommend that you list your prosthetic limb on your home and contents insurance. Your clinician will advise you when you need to do this.

ACC will cover the repair or replacement of prostheses that replace a part of the human body that has been damaged due to accident where there is a covered claim for the injury to the prosthesis.

NZALS planning will allow for replacement of expensive prosthetic components due to fair wear and tear.

Private Health Insurance
Coverage of prosthetic limbs will be dependent on the policy issue.

Travel
Coverage of your prosthetic limb and gaining prosthetic services overseas will be dependent on the policy. We recommend that you register your amputation as a pre-existing condition. Your insurer will then decide on coverage for your amputation.

If you would like to access more fact sheets, please visit our website www.nzals.co.nz/resources/