

## Contacts

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[www.nzals.co.nz/youtube](http://www.nzals.co.nz/youtube)

# NZALS

New Zealand Artificial Limb Service  
Peke Waihangā, Aotearoa



## FACT SHEET

# Prosthetic Insurance



*Produced with support from Limbs 4 Life Inc.*

## 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/](http://www.nzals.co.nz/resources/)

