

Education and Workforce Committee

Komiti Whiriwhiri Take Kuranga, Take Hunga Mahi

54th Parliament December 2025

Petition of Katherine Lamont: Give volunteer firefighters the same ACC coverage as paid firefighters

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Petition of Katherine Lamont

Recommendation

The Education and Workforce Committee has considered the petition of Katherine Lamont—Give volunteer firefighters the same ACC coverage as paid firefighters—and recommends that the House take note of its report.

Request for ACC coverage to extend to volunteer firefighters

This petition was signed by 36,549 people. It was presented to the House by Camilla Belich on 13 May 2025 and transferred to us on 3 July 2025, and requests:

That the House of Representatives change legislation to give volunteer firefighters the same ACC coverage and benefits as their paid counterparts.

The Accident Compensation Corporation (ACC) administers the Accident Compensation Scheme. It is a universal, no-fault scheme to cover individuals for personal injury. The scheme includes coverage for paid employees if they are injured at work, and may provide financial support towards healthcare and living costs resulting from workplace harm.

Comments from the petitioner

We invited Ms Lamont to make written and oral submissions on her petition. She told us that she had started the petition in response to seeing first-hand the devasting impact post-traumatic stress disorder (PTSD) can have on volunteer firefighters. She told us that someone she knew was affected so badly that they were unable to work and were not given any financial support.

Volunteer firefighters are essential

We heard from the petitioner that volunteers make up 86 percent of the frontline workforce of Fire and Emergency New Zealand (FENZ). These people are often first responders in emergencies. FENZ responds to events like car crashes, house fires, medical emergencies, and natural disasters. In New Zealand in 2023, volunteer firefighters responded to call-outs for:

- 70 percent of motor vehicle accidents
- 71 percent of medical emergencies
- 81 percent of vegetation fires.

Ms Lamont emphasised that volunteers were on call at all hours of the day, every day, without expecting anything in return. We heard that the contribution of volunteers provides a level of coverage across the country that would not be economically or logistically possible with a force of only paid employees.

The crux of Ms Lamont's argument is that volunteer and paid firefighters face the same dangers. They receive the same level of core training. Therefore, she believes they should have access to the same support in the event of physical or mental harm.

Request for ACC coverage

The petitioner is asking for volunteer firefighters to be included in ACC coverage, in particular for mental trauma and gradual workplace illness. Ms Lamont is concerned that the lack of support for personal injury incurred while firefighting will discourage people from volunteering. We heard that the main effect of this issue is likely to be on retention rates.

Ms Lamont referred to the Fire and Emergency Act 2017, which states that the Act intends to "improve support for volunteers". Ms Lamont told us that volunteer firefighters are the only volunteer force recognised in legislation. Consequently, she thinks a case can be made to similarly ring-fence volunteer firefighters in ACC legislation.

We asked whether the petitioner has asked FENZ whether it would consider paying the ACC levy for volunteers. Ms Lamont had not spoken to FENZ about this at the time of the hearing.

We explored what support is available to volunteers. Ms Lamont said that medical support is available but there is no access to funding for this. She considers it unreasonable for people to be expected to fund their own medical care.

Comments from FENZ

FENZ agreed that volunteer firefighters may be exposed to the same carcinogens, physical injury, and traumatic events as career firefighters, but the Accident Compensation Act 2001 does not provide for them to access the ACC scheme. This is an ongoing concern and priority for FENZ.

FENZ said that its people are its most important asset, and it considers their health, safety, and wellbeing paramount. It provides comprehensive and free support services for all personnel, including access to the FENZ employee assistance programme, peer support network, wellbeing advisors, and psychologists.

It acknowledged that any change of legislation is a matter for Parliament. FENZ said it was ready to work with any agency to improve support for its firefighters.

Comments from MBIE and ACC

The Ministry of Business, Innovation and Employment | Hīkina Whakatutuki (MBIE) and ACC provided a joint written submission. They started by explaining that ACC ring-fences funding streams—known as accounts. The Work Account covers all injuries that happen at work and is funded by businesses. The Work Account may only contribute to the costs of work-related mental injury and work-related gradual process, disease, or infections.

MBIE and ACC told us that volunteers are eligible for ACC's accident-related cover and entitlements, but they are not eligible for ACC's additional work-related cover for injuries resulting from their volunteer role. Cover for work-related injury is based around the obligations and context of paid employment relationships. Volunteering is based on a different set of obligations.

Implications if eligibility were to be changed

MBIE and ACC set out issues that would need addressing if changes to the Accident Compensation Act were considered. Their chief concern is that ACC cover is designed to be

available to everyone with a few exceptions. The agencies said this ensures consistency and fairness for claimants, levy-payers, and taxpayers. Treating volunteer firefighters differently from other volunteers would create disparities. It considers that there is no way to provide ACC coverage to volunteer firefighters without also providing it to other volunteer first responders or emergency services personnel. MBIE and ACC mentioned that many volunteer groups are exposed to risk, such as Surf Lifesaving, the Coastguard, Land Search and Rescue, Hato Hone St John, and Wellington Free Ambulance. They are concerned that there would be pressure to gradually expand ACC cover to all types of volunteers.

In 2024, ACC projected the cost of expanding ACC cover to volunteer firefighters at \$244,533 each year. MBIE and ACC consider this to be a fairly minor cost increase. However, they said there are fairness concerns around where this funding could come from. The submission suggested various ways the cover could be funded, but identified potential issues with each. For example, if work-related claims for volunteer firefighters were paid for from the Work Account, it would mean employers and self-employed people would be subsidising volunteer firefighters. The ACC scheme is designed to incentivise employers to manage the workplace risks for their paid employees. MBIE and ACC also expressed concerns about potential effects on the functioning of FENZ's ACC-accredited-employer status.

The two agencies outlined some specific challenges for implementation, mainly in managing the risk of cancer. There is a statistically significant link between firefighting and a specific cancer. Therefore, the ACC Toxicology Panel and FENZ's "firefighter plausibility and exposure tool" is used to monitor paid firefighters' risk. MBIE and ACC consider that this could be hard to expand to volunteers due to highly variable exposure, a lack of systemic monitoring, and gaps in record-keeping.

Suggested alternative support

MBIE and ACC suggested that there could be other ways to address the petitioner's concerns that do not involve making changes to ACC. They said FENZ might like to consider enhancing the support it offers or purchasing private insurance for its volunteers. Additionally, the possibility of a bespoke scheme could be explored, such as the Veterans' Support Scheme.

The submission ended by noting that in certain circumstances volunteers may be able to seek damages for personal injury through the courts. Prosecutions under the Health and Safety at Work Act 2015 may result in reparations.

Our response to the petition

We thank Ms Lamont for her petition. We agree that volunteer firefighters play a vital role in the safety of New Zealand. We would like to take the opportunity to express our heartfelt gratitude to all those who volunteer for this important and challenging work.

While we are sympathetic to the petitioner's arguments, we are concerned about the precedent that extending ACC cover to volunteer firefighters might set. We do not consider it practical for all types of volunteers to be provided with ACC workplace coverage.

Nevertheless, this petition has reaffirmed to us the importance of providing support to our volunteer firefighters. We encourage FENZ to consider how access to all types of health support might be improved, through both funding and availability.

Labour Party differing view

The Labour Party supports the petitioner and her cause, to see volunteer firefighters treated the same as their paid counterparts in relation to ACC. We were pleased to accept her petition and let her know that our views align with hers, that access to ACC for firefighters who put themselves in harm's way everyday should not be dependent on their employment status. Accidents and injuries for firefighters should be covered by ACC and not subject to the terms and conditions of private health insurers. We are pleased to support the petitioner and to have a member's bill in the ballot that would address this very important gap in the law and provide justice for volunteer firefighters injured at work.

Green Party of Aotearoa New Zealand differing view

The Green Party of Aotearoa New Zealand presents a differing view in response to the petitioner. Around 83 percent of FENZ's front line workers are volunteers who are exposed to the same emergencies, danger, risk, and trauma as their paid colleagues.

We note that FENZ relies heavily on their volunteer workforce to meet their organisational deliverables, with at least three of the five regions regularly requiring between 50 to 60 percent of all emergency call outs to be responded to by volunteers. These volunteers give up their time and put themselves at risk to protect Aotearoa from the dangers of fire and other hazardous materials because they know the need is great and that our emergency services rely on communities working together to keep everyone safe.

We do not support MBIE and ACC's suggested alternative of FENZ providing private insurance for volunteers. FENZ faces reduced levy income from 2026 onwards and has been directed by this Government to cut a further \$60 million by 2029. The health, safety, and wellbeing of all firefighters called to the front-line should be a top priority for the Government, not the private sector. The Green Party of Aotearoa New Zealand recommends that the Government consider allowing FENZ volunteer firefighters access to ACC and other necessary health services and consider improving targeted funding and availability of health services for FENZ volunteer firefighters.

Appendix

Committee procedure

The petition was signed by 36,549 people. It was presented to the House by Camilla Belich on 13 May 2025 and transferred to us on 3 July 2025. We met between 16 July and 1 December 2025 to consider it. We received written submissions from the petitioner, Fire and Emergency New Zealand, and jointly from the Ministry of Business, Innovation and Employment and the Accident Compensation Corporation. We heard oral evidence from the petitioner.

Committee members

Katie Nimon (Chairperson)
Carl Bates (Deputy Chairperson)
Shanan Halbert
Francisco Hernandez
Grant McCallum
Dr Parmjeet Parmar
Hon Willow-Jean Prime
Hon Phil Twyford
Dr Vanessa Weenink

Mike Butterick also participated in the consideration of this petition.

Related resources

The documents we received as evidence in relation to this petition are available on the <u>Parliament website</u>, along with a <u>recording of our hearing on 8 October 2025</u>.