

The definitions of TPD

Part (a) Any Occupation means: You have been absent from your occupation solely through injury or illness for a period of 3 consecutive months and you are incapacitated to such an extent that, in the Insurer's opinion, after consideration of medical and other relevant evidence, you were, at the end of the period of 3 consecutive months absence from employment, unlikely to ever engage in or work for reward in any occupation for which you are reasonably suited by education, training or experience

Part (b) Specific Loss means: You suffer the permanent loss of use of two limbs or the sight of both eyes, or the permanent loss of use of one limb and the sight of one eye (where limb is defined as the whole hand or the whole foot) in circumstances where the loss will never be regained.

Part (c) Activities of Daily Work means:

1.1 TPD Definition (physical disorders)

Solely because of injury or illness, and having provided proof to the Insurer's satisfaction, you:

- (a) have been unable to perform at least two *basic work activities* for at least 3 consecutive months, and
- (b) are unable to perform at least two *basic work activities* for the rest of your life, without the help of another person, and
- (c) have been absent from your occupation with the employer through injury or illness for at least 3 consecutive months and have provided proof to the Insurer's satisfaction that you have become incapacitated to such an extent as to render you unlikely ever to engage in or work for reward in any occupation or work for which you are reasonably qualified by reason of education, training or experience.

Where *basic work activities* means any of the following six activities:

1. Mobility (walking or bending):

- (a) Walk, with or without a walking aid (such as a walking stick, crutches or walking frames), more than 200m on a level surface without stopping; or
- (b) Bend, kneel or squat to pick something up from the floor from standing position and straighten up again.

2. Vision (reading):

Read, with visual aids, to the extent that an Ophthalmologist can certify that:

- (c) visual acuity is equal to, or better than, 6/48 in both eyes; or
- (d) constriction is, within or greater than, 20 degrees of fixation in the eye with the better vision.

3. Lifting:

Using one or both hands to hold an object weighing at least 5kg above your own waist height continuously for 60 seconds.

4. Manual dexterity:

With at least one hand, without the use of aids:

- (a) type words using a computer keyboard; or
- (b) pick up a small object such as a coin or pen.

5. Hearing:

Clearly hear with or without an aid, where the inability to hear clearly must be due to permanent hearing loss of at least 90 dB in both ears, averaged over frequencies of 500Hz, 1,000Hz and 2,000Hz, as certified by an appropriate medical specialist.

6. Communicating (verbal or written):

Comprehend and express yourself through verbal or written language with clarity, where the inability to speak verbally or write with clarity must be due to dysfunction of the nervous system that is present on clinical examination, as certified by an appropriate medical specialist. Examples of dysfunction include dysarthria, aphasia and dysphasia.

1.2 TPD Definition (psychiatric disorders)

Severe Psychiatric Impairment:

All of the following are satisfied:

- (a) you have a psychiatric disorder which:
- has been diagnosed by a consultant psychiatrist and Fellow of RANZCP under the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) issued by the American Psychiatric Association, and
 - you have been receiving *psychiatric treatment* for at least 12 months prior to your treating psychiatrist assessing the psychiatric disorder as chronic and unlikely to improve in the foreseeable future with or without further treatment, and
- (b) the Insurer determines that solely because of your psychiatric disorder, you have suffered from the following incapacity for at least 12 consecutive months, and are likely to continue to be so incapacitated for the rest of your life:
- have received an established diagnosis of *Schizophrenia* or *Schizophreniform Disorder* from your treating psychiatrist, or
 - are unable to care for your dependent children in any capacity due to the unacceptable risk that the dependent(s) will be exposed to physical, emotional or psychological harm, requiring the dependent(s) to be removed from your care by Court order, or
 - are unable to manage day-to-day financial affairs, including:
 - i. manage bank balance, or
 - ii. pay bills on time without assistancerequiring the appointment of a guardian to manage your financial affairs, where the appointment of a guardian must be made by Court or Tribunal order and the Court or Tribunal must be satisfied through its own independent medical review that you are not capable of managing your day-to-day financial affairs as a result of your psychiatric disorder, or
 - are unable to live independently, requiring a *care provider* to provide daily care and supervision, or
 - requires ongoing *psychiatric treatment* and full-time residential care in a mental health facility to protect you and/or others from serious physical harm. The mental health facility must be authorised by the relevant Australian government (state or federal) to provide treatment and care to persons who have a mental illness, and
- (c) you have been absent from your occupation with the employer through injury or illness for at least 3 consecutive months and have provided proof to the Insurer's satisfaction that you have become incapacitated to such an extent as to render you unlikely ever to engage in or work for reward in any occupation or work for which you are reasonably qualified by reason of education, training or experience. Where:
- *Care provider* means: professional carer who is paid on a commercial basis.
 - *Psychiatric treatment* means: Following the advice of a treating psychiatrist in accordance with an established treatment plan and expert guidelines for the treatment of psychiatric conditions (guidelines must be recognised in Australia).
 - *Schizophrenia* means: Schizophrenia (Multiple Episodes or Continuous), diagnosed in accordance with Diagnostic and Statistical Manual of Mental Disorders (DSM) 5.
 - *Schizophreniform Disorder* means: Schizophreniform Disorder (Multiple Episodes or Continuous), diagnosed in accordance with Diagnostic and Statistical Manual of Mental Disorders (DSM) 5.

Part(d) Home Duties means: You have been absent from your occupation of home duties solely through injury or illness for a period of three consecutive months and you are incapacitated to such an extent that, in the Insurer's opinion, after consideration of medical and other relevant evidence, you were, at the end of the period of three consecutive months' absence from your occupation of home duties, unlikely to ever again attend to at least two normal physical domestic household duties. For the purposes of this definition, normal physical domestic household duties means:

- cleaning the family home;
- shopping for food and household items;
- meal preparation and laundry services;
- leaving the house without the assistance of another person;
- looking after dependent child/children under 16 years of age or in full time secondary education; or
- providing full time care for a disabled person who is a member of your immediate family, where applicable.

If you are able to perform the normal physical domestic household duties with the assistance of another person or with the use of assistive devices, you are deemed to be able to perform these duties. You must be under the regular care and attention and following the advice of a Doctor for that injury or illness. Evidence that you carried out the normal physical domestic household duties on a daily basis prior to the period of disability will be required.