

Total and Permanent Disability Definition



For Sunsuper and Kinetic Super members with merged insurance

Important:

- This Total and Permanent Disability definition only applies to members who had a Kinetic Super account and a *Sunsuper for life account*, both with Total and Permanent Disability insurance cover, immediately prior to 12 May 2018.
- If you had insurance in your Kinetic Super account and no *Sunsuper for life* insurance immediately prior to 12 May 2018, refer to the Total and Permanent Disability definition in the *Sunsuper for life Insurance guide* for former Kinetic Super members, available at [sunsuper.com.au/kinetic-super](https://www.sunsuper.com.au/kinetic-super)
- If you had no insurance in your Kinetic Super account but have *Sunsuper for life* insurance, refer to the Total and Permanent Disability definition in the *Sunsuper for life Insurance guide*, available at [sunsuper.com.au/pds](https://www.sunsuper.com.au/pds)

Tailored Total and Permanent Disablement (TPD) means:

Loss of Limbs and/or sight and Cognitive function

- a) As a result of an injury or sickness you have suffered, at the *Date of Disablement*, the total and irrecoverable loss of:
 - the use of two limbs; or
 - the use of the sight of both eyes; or
 - the use of one limb and the sight of one eye; or
 - the loss of *Cognitive Function* (this has a three consecutive month *Waiting Period*)
(where limb is defined as the whole hand or the whole foot); and
- b) The insurer, after considering all relevant evidence which is reasonably available, then determines you will be unlikely ever again to be gainfully employed in any occupation for which you are reasonably suited by education, training or experience; or

Unlikely to do a suited occupation ever again

Where you were *Employed* immediately prior to the *Date of Disablement* and less than age 67 and solely by reason of an injury or sickness:

- a) you are unable to perform your occupational duties for a period of three consecutive months since the *Date of Disablement* solely due to the injury or sickness, and
- b) you are under the care of, and following the advice of, a registered *Medical Practitioner*; and

- c) the insurer, after considering all relevant evidence which is reasonably available, then determines you will be unlikely ever again to be gainfully employed in any occupation for which you are reasonably suited by education, training or experience; or

Unable to do basic activities associated with work ever again

Where you were not *Employed* immediately prior to the *Date of Disablement* and less than age 67 and solely by reason of an injury or sickness:

- a) you have not, as a result of an injury or sickness, been able to perform at least three of the following *Activities*; Mobility, Hearing, Communicating through speech, Seeing, Lifting and Carrying and Manual dexterity, for a period of three consecutive months after the occurrence of the *Date of Disablement*; and
- b) you are under the care of, and following the advice and treatment of, a registered *Medical Practitioner*; and
- c) the insurer, after considering all relevant evidence which is reasonably available, then determines that it is likely, due to the injury or sickness, that you are totally and permanently unable to perform (with *Aids and adaptations*) at least three (3) *Activities* in paragraph (a) above; and
- d) the insurer, after considering all relevant evidence which is reasonably available, then determines you will be unlikely ever again to be gainfully employed in any occupation for which you are reasonably suited by education, training or experience.

Unlikely to do look after yourself ever again

Where you are aged 67 or over at the *Date of Disablement* and solely because of injury or sickness you are unlikely ever again to be able to perform at least two of the following *Activities of Daily Living* as certified by a medical practitioner:

- **Bathing:** the ability to wash or shower without the assistance of another person.
- **Dressing:** the ability to put on and take off clothing without the assistance of another person.
- **Feeding:** the ability to get food from a plate into the mouth without the assistance of another person
- **Toileting:** the ability to use the toilet, including getting on and off, without the assistance of another person
- **Mobility:** the ability to get in and out of bed and a chair without the assistance of another person.

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