

## Optional

# Total and Permanent Disablement Cover



### What is TPD Cover?

TPD stands for 'Total and Permanent Disablement'. Asteron Life TPD Cover can pay you a lump sum of money if you're totally and permanently disabled because of illness or injury.

Please refer to your member certificate to see if you are eligible to apply for TPD Cover.

### What do most people use TPD Cover for?

- Reducing debt, such as paying off the mortgage. People who are permanently unable to work may find their income decreases even when they're receiving a disability benefit such as income protection. Reducing credit card and mortgage debt frees up their finances.
- Supplementing their income and future income. Most people need more income than a disability benefit if they're going to be on that benefit permanently.
- Making lifestyle changes because of serious injury or illness.
- Paying for their spouse or another family member to take time off work. Many people need extra help and support when they're dealing with a serious illness or injury.
- Paying for additional costs such as childcare, wheelchair ramps and travelling to medical appointments. These are common costs associated with serious illness and injury.

### How does TPD Cover work?

You will have one of three types of TPD Cover from your employer:

- 1. Own Occupation TPD.** 'Own occupation' TPD Cover applies if it appears on your policy schedule. You can claim your TPD benefit if your disability has stopped you returning to your usual occupation for a continuous period of at least three months and you are unlikely to ever be able to work again in your usual occupation because of your sickness or injury.
- 2. Any Occupation TPD.** 'Any occupation' TPD Cover applies if it appears on your policy schedule. You can claim your TPD benefit if, because of your sickness or injury, you are unable to work for a continuous period of at least three months. And, because of the sickness or injury, you are unlikely to be able to work again in any occupation that you are reasonably suited to by training, education or experience; and would pay you more than 25% of your previous 12 months' income. If your Employee Insurance policy has 'Own occupation' TPD or 'Any occupation' TPD and you don't meet any of the criteria's outlined in the policy wording, you can still make a claim if you meet the criteria for 'Modified' TPD Cover.
- 3. Modified TPD Cover.** 'Modified' TPD Cover applies if it appears on your policy schedule. Modified TPD applies if you permanently:
  - lose the use of your limbs or sight
  - are unable to perform daily living activities
  - lose your ability to think or concentrate

**TPD fast track benefit.** If TPD fast track applies, we'll waive the requirement that you are unable to work for a continuous period of at least 3 months before you are eligible for a TPD Cover benefit.

This benefit applies if:

- Your policy schedule shows you have 'Any occupation' TPD or 'Own occupation' TPD cover
- You have an unequivocal diagnosis from a specialist medical practitioner for any of the medical conditions listed below:
  - *Alzheimer's disease*
  - *blindness*
  - *cardiomyopathy*
  - *chronic lung failure*
  - *deafness*
  - *dementia*
  - *major head trauma*
  - *multiple sclerosis*
  - *muscular dystrophy*
  - *Parkinson's disease*
  - *pulmonary hypertension*
  - *severe rheumatoid arthritis*
  - *systemic lupus erythematosus (SLE) with nephritis.*



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