

TOTAL AND PERMANENT DISABLEMENT (TPD) WHAT YOU NEED TO KNOW

What is TDP?

Most people hold TPD Insurance under their superannuation policies. This covers them should they be unable to return to any work, of the type they have done in the past, due to an injury or illness.

TPD is a lump sum benefit payable if you are able to establish that you are unable to return to work. The amount of this benefit depends upon the superannuation fund and the amount of insurance coverage you have.

If you are unsure of what insurance you hold under your superannuation policy, we are able to look into this for you.

What is the difference between TPD and Income Protection?

TPD is payable for permanent disability, whereas Income Protection covers you for temporary disability, if you are unable to work for a short period of time, say after surgery or when recovering from a serious illness. In most cases Income Protection only lasts for two years and will not be paid if it is determined that the person's condition makes it unlikely that they will ever return to work. This is where TPD comes in.

If you are unable to ever return to work you will need to make an application for TPD rather than Income Protection.

In most cases you cannot receive Income Protection and TPD (there are some exceptions depending on your super fund).

TPD
Claims



Who can claim?

Anyone who has TPD insurance and is unable to return to work by reason of illness or injury can make a claim.

You can claim with any type of injury or illness, it does not have to have been caused through the negligence of a third party.

The decision to pay a TPD benefit is based upon evidence that you will never return to work in any job for which you have the education, training or experience. This means that you will be unable to return to any role that you have worked in the past. For example, if you have been a labourer all your life but due to an injury or illness are now only able to work in an office role, you may still be entitled to a TPD benefit.

Contact us for a free eligibility check. We will discuss the circumstances specific to your claim and can advise whether we believe you able to make a claim. If you are unsure as to whether you have TPD insurance, we can help find this out.

What is the process?

The process involves various claim forms and documents being lodged with the insurer. We usually require certificates to be signed by your treating doctors and may send you for further independent medical opinions to support your claim.

How long does it take?

Most claims take about 6 to nine months to complete. Depending on the case this process can sometimes take up to 18 months. The exact length of a claim will vary depending upon the complexities of each individual case.

Call toll free 1800 658 525
for your first free consultation

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