



# The ABC's of TPD – What Does Total and Permanent Disability Mean?

Making a claim against the insurances held alongside your superannuation account is not as simple as doing your ABC's. In fact, knowing what Total and Permanent Disability (**TPD**) really means and how to successfully make a claim in this context can be confusing.

Here at Andersons Solicitors, it is important to us that confusing concepts are broken down into something that is easy to understand. Therefore, here is our ABC guide to help coach you through the TPD claim process:

## **A – Actual Meaning:**

The words “Total and Permanent Disability” prompts people to envision terminally ill people or people suffering from catastrophic injuries (such as being wheelchair bound).

We are here to tell you that the reality of these words are far from what you may envision when reading them.

TPD insurance is there to cover hard working people who find themselves likely to be totally and permanently unable to return to their usual employment and/or any other form of employment due to injury or illness.

One of the main definitions used in many policies is being unlikely to ever return to work with your own education, training or experience.

The cover is not reserved for people suffering from catastrophic injuries and it is open to anyone who holds cover and may meet the basic definition.

## B – Back to Basics:

The process of making a claim against your TPD insurance can feel overwhelming.

When you look to make a claim against your TPD insurance your superannuation provider will ask that you fill out a lot of paperwork. It will likely be required that you provide them with a medical authority to investigate your claim, that you obtain the opinion of medical professionals to substantiate your claim, and confirmation from your employer that you are unable to work.

In the whirlwind of the claims process it is important that you understand the basic question to be considered: have you suffered an injury or illness which has caused you to become unable to work in employment that you are usually suited for by way of education, training, and experience; and it is likely you will never return?

If the answer to the above question is 'yes' then you may have grounds to make a successful TPD claim.

## C – Contacting a Lawyer:

Knowing the difference between what is a normal amount of evidence to provide, how to best answer the questions on the lengthy forms, and what are considered usual wait times against what is not can shape the experience you have along the journey of your claim.

A lawyer who can understand and explain the 'ins and outs' of the claims process, the information required to achieve a successful result, and who understands the importance of providing the right information the first time is invaluable and will speed up the claim process.

Having a lawyer involved can be the difference between making a successful or unsuccessful TPD claim.

Our team of professionals at Andersons Solicitors have the skills and knowledge needed to make a claim which achieves real results. Remember the ABC's of TPD and **contact us today to arrange your free, no obligation chat now.**

Related article: [Superannuation Insurances – Debunking the 'Nest Egg Theory'](#)