Definition of permanent incapacity

Permanent incapacity is referred to as Total and Permanent Disablement (or TPD) in the Scheme’s insurance policy with Sovereign.

There are four parts to Total and Permanent Disablement:

**Part (a)Unable to work**
When the following apply to the person insured:

- by reason solely of illness or disease (referred to as Sickness) or accidental bodily injury (referred to as Injury), the person insured is wholly prevented from performing his or her usual occupation continuously for three months; and
- at the end of the three month period the person insured is in our (the insurer’s) opinion, after consideration by us of all medical and other evidence the insurer considers necessary, so disabled as a result of that sickness or injury that the person insured is unable to ever again to work in any occupation or business for which he or she is reasonably qualified by education, training or experience.

For the purpose of this definition:

- business or usual occupation means full-time, casual or part-time duties where the person insured is defined as a full-time, casual or part-time employee (as applicable) under the policy; and
- it is immaterial whether a business or occupation is paid or unpaid

**Or**

**Part (b)Specific loss**
The person insured has suffered an Injury or Sickness which first became apparent while he or she was a person insured and as a result of the Injury or Sickness has suffered the total loss of (or total loss of the use of):

- both hands or feet; or
- one hand and one foot; or
- the sight of both eyes; or
- one hand or foot and the sight in one eye;
- in circumstances where the loss will never be regained.

**Or**
**Part (c)  Future care**

When all of the following apply to the person insured:

1. the person insured suffers an Injury or Sickness which first occurs, while he or she is a person insured; and
   - because of that Injury or Sickness, in our opinion, the person insured is totally and permanently unable to perform at least two of the five “activities of daily living” listed below, without assistance from another person:
   2. bathing/showering;
   3. dressing/undressing;
   4. eating/drinking;
   5. using the toilet to maintain personal hygiene;
   6. getting in and out of bed, a chair or wheelchair, or moving from place to place by walking, using a wheelchair or using a walking aid.

**Or**

**Part (d)  Terminal illness**

Where the person insured:

1. Is diagnosed by a registered Medical Practitioner as being terminally ill;
2. That illness stops him or her working; and
3. In our (the insurer’s) opinion the person insured is not expected to live more than 12 months.

Medical Practitioner means a registered medical practitioner who is appropriately qualified to treat the person insured for Injury or Sickness. The medical practitioner cannot be you, or your Family Member, business partner, employee or employer nor can it be the person insured or his or her Family Member, business partner, employee or employer.

**Important:** This definition is taken from the Scheme’s insurance policy with Sovereign and is provided for your information only. For a copy of the policy, call the Scheme Helpline 0800 355 900.

---

Current as at September 2013