



Total and Permanent Disability

- an advance payment of your life cover

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What's covered

We'll pay you a lump sum of up to \$1 million if you:

- become permanently unable to work
(This means you've been continuously absent from employment through illness, accident or injury for a period of six consecutive months, and have become incapacitated to such an extent as to render it unlikely that you will ever again work for reward in any occupation which you are reasonably capable of performing, taking into account your education, training or experience), or
- lose two limbs through physical separation, completely and irredeemably lose the sight in both eyes, or lose one limb through physical separation together with the complete and irredeemable loss of sight in one eye, or

become totally and permanently dependent on at least one other person's physical assistance, and are actually receiving such assistance, in order to perform at least two of the five activities of daily living. These are the ability to:

- move to, from, and within a bed, chair or wheelchair; or move from place to place by walking, using a wheelchair or with the help of a walking aid; or
- dress and undress (including grooming and fitting with artificial limbs); or
- bathe and shower; or
- eat and drink; or
- use a toilet for normal personal hygiene

We'll only ever pay one claim per person insured under this cover. Any such claim will be treated as an 'advanced payment' of your life cover. This means that if you suffer a total and permanent disability and we pay your claim, then your life cover will be automatically reduced by this amount.

Your disability cover will end in the month you turn 65. The amount of your life cover will not reduce when the TPD cover ends.

What's not covered

We'll not pay any disability claim if the event causing your disability:

- occurs while the policy is suspended, or
 - results from intentional self injury, or
- occurs prior to the date on which the policy was first issued.
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