

TPD definition changes from 1 October 2025



Currently:

If you haven't worked in paid employment in the 16-month period before your Date of Claim, your TPD claim:

- would be assessed under either the *Everyday Work Activities* or *Domestic Activities* TPD definition, and
- would **not** be assessed under the less restrictive *Any Occupation* TPD definition.

If your Date of Claim is on or after 1 October 2025:

If you haven't worked in paid employment in the 16-month period before your Date of Claim, your TPD claim:

- will be assessed under the *Any Occupation* TPD definition, and
- will **not** be assessed under the more restrictive *Everyday Work Activities* or *Domestic Activities* TPD definition.

Here are the TPD definitions below:

TPD definitions

Total and permanent disability – unlikely to do a suited occupation ever again (Any Occupation) definition:

- a. you have been absent from your Occupation solely through Injury or Illness for a period of three-consecutive months, and
- b. you have, with respect to that Injury or Illness:
 - i. undertaken all reasonable treatment (which may include rehabilitation, drug or alcohol programs or detoxification), and
 - ii. attended for that treatment at intervals and frequencies as recommended by a Medical Practitioner, and
- c. you are incapacitated to such an extent that, in the Insurer's opinion, based on Medical and Other Relevant Evidence, you were, as at the end of the initial period of three-consecutive months absence from your Occupation, unlikely to ever engage in or work in any occupation on a full-time or part-time basis, for which you are reasonably suited by education, training or experience.

Total and permanent disability – unable to perform at least two Everyday Work Activities for three-consecutive months and to do a suited occupation ever again (Everyday Work Activities) definition:

- a. you have, solely through Injury or Illness, been completely unable to perform at least two Everyday Work Activities by yourself, even if using appropriate aids, for a period of three-consecutive months,
- b. you are solely through Injury or Illness, at the end of the initial period of three-consecutive months, taking into account Medical and Other Relevant Evidence, unable ever to engage in or work for reward in any occupation for which you are reasonably suited by education, training or experience, and
- c. you have, with respect to that Injury or Illness:
 - i. undertaken all reasonable treatment (which may include rehabilitation, drug or alcohol programs or detoxification), and
 - ii. attended for that treatment at intervals and frequencies as recommended by a Medical Practitioner.

Total and permanent disability – unable to do domestic activities ever again and unlikely to do a suited occupation ever again (Domestic Activities) definition:

- a. you have been incapacitated from performing any Normal Physical Domestic Household Activities solely through Injury or Illness for a period of three-consecutive months, and
- b. you have, with respect to that Injury or Illness:
 - i. undertaken all reasonable treatment (which may include rehabilitation, drug or alcohol programs or detoxification), and
 - ii. attended for that treatment at intervals and frequencies as recommended by a Medical Practitioner, and
- c. you are incapacitated to such an extent that, in the Insurer's opinion, based on Medical and Other Relevant Evidence, you are, at the end of the three-month period:
 - i. completely unable to perform any Normal Physical Domestic Household Activities, and
 - ii. unlikely to ever engage in or work for reward in any occupation for which you are reasonably suited by education, training or experience.

TPD definition changes effective 1 October 2025

Here are the meanings of the TPD definition terms used above:

TPD definition terms

- **Date of Claim** means (for a TPD Benefit under the Any Occupation TPD definition) the first day of the three-consecutive month period that you were absent from your Occupation solely through Injury or Illness.
- **Everyday Work Activities** means the following six activities as described:
 1. **Moving and Travel** – the ability to:
 - a. plan and execute travel and be able to move more than 200m without stopping, or
 - b. bend, kneel or squat to pick something up from the floor and straighten up again, and get in and out of a standard sedan car.
 2. **Communicating** – when engaging with family, friends or other members of the community, the ability to:
 - a. hear and speak with sufficient clarity to be able to hold a conversation in a quiet room in your first language, or
 - b. understand a simple message given in your first language and relay that message to another person.
 3. **Vision** – the visual acuity to read ordinary newsprint and pass the standard eyesight test for a car licence.
 4. **Lifting** – the ability to lift a 5 kilogram weight with either or both hands from bench/table height, carry it over a 5-metre distance and place it back down at bench/table height.
 5. **Using the hands** – the ability to use the hands or fingers to handle small objects with precision and success.
 6. **Comprehension and concentration** – the ability to understand, follow, and carry out instructions, or effectively maintain concentration and routinely complete tasks without excessive rest breaks.
- **Medical and Other Relevant Evidence** includes, but is not limited to, medical, vocational or other expert evidence regarding:
 1. any treatment, detoxification or drug or alcohol program, rehabilitation, retraining, reskilling or voluntary work you have undertaken, or which it would be reasonable for you to undertake, taking into account the medical condition, and skills and knowledge you have acquired by education, training and experience, and
 2. the likelihood you would be able to engage in or work on a full-time or part-time basis if you undertook such reasonable treatment, detoxification or drug or alcohol program, rehabilitation, retraining, reskilling or voluntary work.
- **Normal Physical Domestic Household Activities** means:
 1. cleaning the family home
 2. shopping for food or household items
 3. meal preparation and laundry services
 4. looking after dependent children under the age of 16 years or in full time secondary education, where applicable, and
 5. leaving the house without the assistance of another person.
- **Occupation** means your main profession, trade, line of work, vocation, calling or other occupation at the relevant time. If you are not employed, it means the last main occupation you engaged in.

Important information

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The information in this communication is current as at 1 October 2025 and may be subject to change.