

About Total And Permanent Disability Cover

While for most people the early death of an income earner would cause serious financial strain for those left behind, the financial impact would be just as serious if that income earner became totally and permanently disabled and unable to work for the rest of their life. In some cases the hardship experienced would be even more profound as ongoing daily living and medical costs for the disabled person could be significant.

Total and Permanent Disability Cover pays a cash lump sum if you become Totally and Permanently disabled, and therefore unable to work, through injury or illness.



Farmer Joe

Age: 39
Client with Fidelity Life since 2008

Condition: Motor Neurone Disease

Joe had cover since 2008 and developed an onset of symptoms in 2011. Over time his ability to function as a dairy farmer diminished. In late 2015 Joe ceased work, and based on an Occupational Medicine specialist report, the claim was accepted and paid.

Insured Benefit Paid: \$141,149



Farmer Bob

Age: 61
Client with Fidelity Life since 1993

Condition: Bone Marrow Disorder

Bob had insurance cover since 1993 and developed a blood condition, which over a period of time restricted his ability to engage in work as a sheep/beef farmer. In addition, his day to day functional ability to perform his Activities of Daily Living, such as washing and dressing, were significantly limited. Following receipt of an Occupational Medicine specialist report, we considered him to meet the criteria for TPD.

Insured Benefit Paid: \$153,749



Farmer Sue

Age: 62
Client with Fidelity Life since 1995

Condition: Knee – Infrapatellar contracture syndrome

Sue's left quadriceps tendon ruptured and she had secondary pain and stiffness due to Patella contracture and Arthritic changes. Sue experienced a gradual deterioration of function in both knees with the result that the likelihood of her returning to work as a beef/sheep farmer was extremely low. In 2016 we considered Sue to be totally and permanently disabled following receipt of an updated Occupational Medicine specialist report.

Insured Benefit Paid: \$177,000

Please note: These are real life claims stories. Personal information has been changed to protect the identity of the individuals.