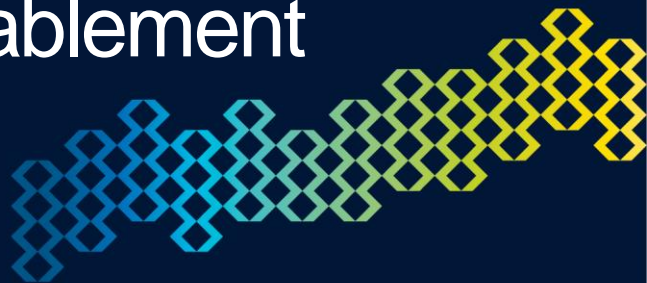


# Total & Permanent Disablement Cover (TPD) Fact Sheet

For members who joined prior to 1 July 2014



*This fact sheet applies to members who joined CBH Super prior to 1 July 2014. If you joined CBH Super on or after 1 July 2014, please see the TPD Fact Sheet for members who joined on or after 1 July 2014 for the definitions that apply to your cover.*

## Definition

If you are under age 65 and in permanent or fixed term employment working 15 hours or more per week, you are considered totally and permanently disabled if you meet any of the following definitions:

- **Own/Similar Occupation:** You have been absent from your occupation solely through injury or illness for a period of six consecutive months and are incapacitated to such an extent that, in the opinion of the insurer after consideration of medical and other relevant evidence, you were, at the end of the six month absence, unlikely to ever engage in or work for reward in your own occupation and any similar occupation for which you are reasonably suited by education, training or experience.
- **Specific loss:** You suffer the permanent loss of use of two limbs or the sight of both eyes; or the permanent loss of use of one limb and the sight of one eye (where limb is defined as whole hand of the whole foot) in circumstances where the loss will never be regained.
- **Activities of Daily Living:** You have been absent from your occupation solely through injury or illness for a period of six consecutive months and are incapacitated to such an extent that in the opinion of the insurer, after consideration of medical and other relevant evidence, at the end of the six month absence you were unlikely to ever be able to perform at least two Activities of Daily Living without the physical help of someone else. These activities are:
  - bathing and/or showering;
  - dressing;
  - moving from place to place including in and out of bed and in and out of a chair;
  - eating or drinking; and
  - using the toilet.

If you are aged between age 65 and 69 and/or are employed in non-permanent employment and/or working less than 15 hours per week, only the Specific Loss and Activities of Daily Living definitions apply for you to be considered totally and permanently disabled. The Own/Similar Occupation definition does not apply.

## Eligibility

TPD cover is available to CBH employee, grower, retained and spouse members of the Fund under age 70. If you are over age 65 or work less than an average of 15 hours per week, your cover may be limited.

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## **Maximum Cover available**

You can have TPD cover of up to \$3,000,000, however you cannot have TPD cover without death cover and your TPD cover cannot be higher than your death cover

## **Premiums**

The insurance cost is deducted from your super account at the date you commence the insurance for the year in advance to the next 31 March. For future years, premiums for the year in advance will be deducted on 1 April each year.

## **Cessation of cover**

Your TPD cover in the Fund will generally cease on the earliest of the following:

- the date the policy ceases (i.e. the insurer ceases to provide cover to Fund members);
- 60 days after you cease to be a member of the Fund;
- 24 months from the commencement of employer-approved leave of absence if you do not return to work prior to the expiry of the 24 month period; or
- the day before you commence service with the armed forces of any country (excluding Australian Army Reservists not deployed overseas).
- the date you attain age 70;
- the date you cancel your insurance cover;
- the date you are paid a death or TPD benefit;
- the date you are paid a terminal illness benefit (unless this is less than the TPD amount you hold);
- the date of your death; or
- the date you effect a continuation option under the policy.

You should contact us if you cease employment, go on long-term leave without pay or reduce your working hours to less than 15 hours per week and we will advise you if you remain eligible to hold your TPD cover.

## **How to claim**

To claim on your TPD insurance you need to contact us on 9237 9707 for a claim form. Any claim must be notified to the Fund as soon as reasonably possible following an illness or injury that prevents you from working. The insurer may request certain medical information and other documentation in relation to the claim.

Information on all insurance cover can be found in our Insurance Brochure available at <http://www.cbhsuper.com.au/publications/all-insurance-docs.html>

The information in this document is general information only and does not take into account any person's individual objectives, personal financial situation or needs. You should consider obtaining financial advice tailored to your own personal circumstances before making a decision about the insurance to hold through the Fund.