



# Superannuation Disability Claims

## Determining Your Eligibility for a Total Permanent Disablement Claim

**Total & Temporary Disablement (TTD) and Total & Permanent Disablement (TPD)** are insurance benefits available from many Superannuation Funds in addition to the accumulated superannuation contributions your employer makes to your nominated fund. To be eligible for a claim, you must have ceased your employment as a result of illness or injury and cannot return to work.

Most super funds offer members two different types of insurance that can be accessed in the case of illness or injury.

### 1. Total & Temporary Disablement or Income Protection

If a member is temporarily incapacitated for work due to an injury or illness, a benefit may be paid once any entitlement to paid sick leave or workers' compensation benefits have been exhausted.

Most funds allow members to access ongoing weekly payments at a percentage of their usual wage (for example, 75% of their weekly salary). Some funds will pay this benefit if a person cannot perform their usual occupation, others will only pay if the member cannot perform any occupation.

The fund will most likely require medical evidence that the member is incapacitated for work, and that the incapacity is temporary rather than permanent.

There are usually exclusions for pre-existing conditions, unless the member has been with the fund for a certain number of years before claiming for that condition.

### 2. Total & Permanent Disability Protection

For members who become totally and permanently incapacitated for work due to illness or injury, most superannuation funds offer coverage allowing them to access benefit payments.

The benefit available varies between funds, however, TPD benefits are paid as a lump sum and depending on your individual situation, could be a considerable amount. Some funds will pay this benefit if a person cannot perform their usual occupation, others will only pay if the member cannot perform any occupation.

As per Income Protection claims, the fund will require medical evidence, as well as educational transcripts and employment records to ascertain the type of work the member would be trained to perform.

Again, there are usually exclusions for pre-existing conditions, and the specific terms vary between funds.



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For both types of claims, McKays can assist clients to review the provisions of their particular Super Fund's trust deed to determine the eligibility requirements for a claim. We can also assist clients in obtaining medical evidence from their treating practitioners, and independent medical examiners, to support their entitlement to benefits.

McKays are available to assist clients from the beginning of their claims process, or pick up a claim mid-way through if the client has started the process themselves. Regardless of your situation, it is important to get legal advice to ensure you receive the full extent of your entitlements.

**To find out more, contact us today.**



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