

Definition of permanent incapacity

Permanent incapacity is referred to as Total and Permanent Disablement (or TPD) in the Scheme's insurance policy with AIA.

There are three definitions that apply to Total and Permanent Disablement:

Any occupation

Under this definition the Insured Member is deemed to be totally and permanently disabled if, in the opinion of the Company, he/she has:

- a) suffered the loss of two limbs or the sight of both eyes or the loss of one limb and the sight of one eye (where limb is defined as the whole hand or the whole foot, and loss is defined as loss by permanent severance or irrecoverable use); or
- b) suffered a disability solely through injury or illness which has prevented the Insured Member from engaging in his/her normal occupation for a continuous period of three (3) months and which in the opinion of the Company, after the Insured Member having undergone all reasonable treatment, and after consideration of all medical evidence has rendered him/her incapable of ever again attending to his/her normal occupation or to any occupation for which he/she is fitted by education, training or experience.

Or

Activities of Daily Living

Under this definition the Insured Member is deemed to be totally and permanently disabled if, in the opinion of the Company, he/she has:

- a) suffered the loss of two limbs or the sight of both eyes or the loss of one limb and the sight of one eye (where limb is defined as the whole hand or the whole foot, and loss is defined as loss by permanent severance or irrecoverable use); or
- b) for a period of three (3) consecutive months after the occurrence of the injury or illness is continuously, totally and permanently unable to perform at least two (2) of the following Activities of Daily Living* without the physical assistance of someone else (if the Insured Member can perform the activity on their own by using special equipment the Company will not treat the Insured Member as unable to perform that activity) as certified by a Medical Practitioner.

*Activities of Daily Living

Activity	Description
Washing	The ability to wash in the bath or shower (including getting into or out of the bath or shower) or wash satisfactorily by other means.
Dressing	The ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances.
Feeding	The ability to feed oneself once food has been prepared and made available.
Toileting	The ability to use the lavatory or otherwise manage bowel and bladder function so as to maintain a satisfactory level of personal hygiene.
Mobility	The ability to move from place to place by walking, wheelchair or with assistance of a walking aid.

Important: This definition is taken from the Scheme's insurance policy with AIA and is provided for your information only. Here is a copy of the Scheme's [Insurance Policy](#) and the [Policy Schedule](#), which are also available on the Scheme website.