

Total and Permanent Disability (TPD)

For Insured Person not working:

The Insured Person must be unable to perform at least four (4) out of the six (6) Activities of Daily Living as defined below without the assistance another person or device for a period not less than six (6) months in a row.

1. Transfer: Getting in and out of a chair without requiring physical assistance.
2. Mobility: The ability to move from room to room without requiring any physical assistance.
3. Continence: The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.
4. Dressing: Putting on and taking off all necessary items of clothing without requiring assistance of another person.
5. Bathing/Washing :The ability to wash in the bath or shower(including getting in or out of the bath or shower) or wash by any other means
6. Eating: All tasks of getting food into the body once it has been prepared.

For working Insured Person:

The Insured Person must be totally incapable of being employed or engaged in any work or any occupation for a period not less than six (6) months in a row. Your cover does not extend to disability in presence of HIV, self-inflicted injury and pregnancy