

TPD Severity

Case Study



The information in the case studies provided are for educational purposes only. Each case study is illustrative in nature and does not represent real claim events. Total and Permanent Disability (TPD) and TPD Severity Claims are assessed by Acenda on all the evidence provided and obtained by Acenda for each individual claim and by reference to the policy terms and conditions.

This information was prepared on **6th February 2026**.



Peter

50-year-old financial adviser, suffered a heart attack caused by severe coronary artery disease.

Symptoms

- ⊕ Shortness of breath
- ⊕ Extreme fatigue
- ⊕ Palpitations
- ⊕ Intermittent chest pain

Peter's claim for cardiovascular condition

Peter, a 50-year-old financial adviser, suffered a heart attack caused by severe coronary artery disease.

Following his heart attack, Peter developed heart failure and was diagnosed with ischaemic dilated cardiomyopathy. He experienced significant symptoms, including shortness of breath after minor exertion, palpitations, extreme fatigue, and intermittent chest pain. Despite receiving treatment with medications, his symptoms remained severe. Investigations confirmed advanced cardiomyopathy. Peter was absent from work for 18 months.

TPD Any Occupation Claim

In relation to his TPD Any Occupation Claim, Peter was assessed by Acenda as unlikely to ever work again at any occupation he was reasonably suited to by his Education, Training or Experience (ETE).

TPD Severity Claim

In relation to his TPD Severity Claim, despite receiving appropriate heart failure treatment, Peter's symptoms during ordinary daily activities persisted. A cardiologist accredited in performing Whole Person Impairment (WPI) assessments determined him as having a 50% WPI.

Outcome

✔ TPD Any Occupation Claim - Accepted

Peter's condition met the policy definition for TPD Any Occupation and was paid the TPD benefit under his TPD Any Occupation cover.

✔ TPD Severity Claim - Accepted

Peter's WPI assessment was over the 30% threshold, and as such was paid his TPD Severity benefit alongside his TPD Any Occupation benefit.