

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**.



Sam

52-year-old self-employed plasterer, fell from a ladder and injured his left shoulder.

Symptoms

- ⊕ Shoulder injury
- ⊕ Reoccurring pain
- ⊕ Restricted range of movement

Sam's claim for musculoskeletal condition

Sam, a 52-year-old self-employed plasterer, fell from a ladder and injured his left shoulder. An MRI confirmed a full-thickness tear of the supraspinatus tendon of the rotator cuff. Sam underwent an arthroscopy with repair of the large rotator cuff tear and decompression.

Following surgery, Sam completed physiotherapy and initially recovered well. However, after returning to work 10 months later, he experienced a recurrence of pain and difficulty performing overhead tasks and a restricted range of movement, which forced him to cease work again.

TPD Any Occupation Claim

In relation to his TPD Any Occupation Claim, twelve months after stopping work for the second time, Sam's symptoms continued and were severe enough to prevent him from working. Sam's orthopaedic surgeon reported that even with a shoulder replacement, Sam would not be able to resume his occupation. After considering evidence, including from the orthopaedic surgeon and GP, Sam 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, Sam underwent an independent assessment with an orthopaedic surgeon. Due to his restricted shoulder movement, he was assigned a 12% impairment of the Upper Extremity, which equates to a 7% WPI.

Outcome

✔ TPD Any Occupation Claim - Accepted

Sam's condition prevented him from returning to any occupation within his ETE and he was paid his TPD Any Occupation benefit.

✘ TPD Severity Claim - Declined

However, as the WPI was below the required 30% threshold, the TPD Severity benefit was not payable.