

TPD Severity

Case Study



The information and claim scenarios provided in this case study 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 to Acenda 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**.



Sarah

42-year-old project manager, was initially diagnosed with persistent complex bereavement disorder following the death of her six-year-old daughter.

Symptoms

- ⊕ Fatigue
- ⊕ Sleep disturbance
- ⊕ Tearfulness
- ⊕ Extreme weight loss
- ⊕ Complete social avoidance

Sarah's claim for mental health condition

After the death of her daughter, over time Sarah developed severe, treatment-refractory major depressive disorder and remained profoundly unwell for three years, during which she made two unsuccessful suicide attempts.

Sarah exhibited profound symptoms: loss of all pleasure (anhedonia), fatigue, sleep disturbance, extreme weight loss, tearfulness, and complete social avoidance. She was housebound, with her husband and mother acting as carers. Sarah had no capacity to work, as demonstrated by her poor memory and inability to concentrate and complete even basic domestic tasks.

Sarah underwent three prolonged inpatient admissions and received extensive treatment, including grief counselling, Cognitive Behavioural Therapy (CBT), Acceptance and Commitment Therapy (ACT), and multiple trials of psychotropic medications. She also underwent Transcranial Magnetic Stimulation (TMS) and two courses of Electroconvulsive Therapy (ECT).

TPD Any Occupation Claim

In relation to her TPD Any Occupation Claim, despite these interventions, Sarah suffered from persistent severe depressive and anxiety symptoms, complete social withdrawal, and ongoing alcohol misuse. On the evidence, she was unlikely to ever work at any occupation she was reasonably suited to by her Education, Training or Experience.

TPD Severity Claim

In relation to her TPD Severity Claim After Sarah reached Maximum Medical Improvement, a psychiatrist accredited to perform Psychiatric Impairment Rating Scale (PIRS) assessments conducted a structured evaluation that included interviews and collateral information. Sarah's psychiatric impairment was assessed at 54% PIRS.

Outcome

✔ TPD Any Occupation Claim - Accepted

Sarah's condition met the policy definition for TPD Any Occupation and she was paid the benefit under her TPD Any Occupation Cover.

✔ TPD Severity Claim - Accepted

Sarah's psychiatric impairment was assessed at 54% PIRS which was above the 30% threshold for TPD Severity, and as such she was paid both TPD benefits.