

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**.



Cynthia

48-year-old software engineer, noticed she was having difficulty reading her computer screen at work .

Symptoms

- ⊕ Vision loss
- ⊕ Fatigue
- ⊕ Ischaemic stroke
- ⊕ Challenges with driving

Cynthia's claim for neurological condition

Cynthia, a 48-year-old software engineer, noticed she was having difficulty reading her computer screen at work and experiencing significant fatigue from the effort. She also observed she was bumping into objects on her left side, although she had no other notable symptoms.

Assuming she needed new reading glasses, Cynthia visited an optometrist. Formal vision testing revealed a left homonymous hemianopia – loss of vision on the left side of both eyes.

An MRI of Cynthia's brain confirmed an ischaemic stroke affecting the right occipital cortex. A full neurological examination showed no other neurological deficits, aside from the visual loss.

TPD Any Occupation Claim

In relation to her TPD Any Occupation Claim, due to her visual impairments, difficulty reading screens, challenges with driving, and physical and cognitive fatigue, Cynthia was assessed as unlikely to ever work again at any occupation she was reasonably suited to by her Education, Training or Experience.

TPD Severity Claim

In relation to her TPD Severity Claim, despite rehabilitation efforts, there was no improvement in Cynthia's visual fields after 18 months, and her neurologist advised she had reached Maximum Medical Improvement. Cynthia was assessed by a neurologist accredited to evaluate the visual system. Her Whole Person Impairment (WPI) was determined to be 50%.

Outcome

✔ TPD Any Occupation Claim - Accepted

Based on the evidence obtained, Acenda determined that Cynthia's condition met the policy definition for TPD Any Occupation, and as such Cynthia was paid the TPD benefit under this cover.

✔ TPD Severity Claim - Accepted

As Cynthia's WPI assessment was over the 30% threshold, she was paid her TPD Severity benefit alongside her TPD Any Occupation benefit.