

TPD Severity

Case Study



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



Kareem

52-year-old heavy vehicle truck driver, was involved in a motor vehicle accident and sustained head trauma.

Symptoms

- ⊕ Head trauma
- ⊕ Seizures
- ⊕ Lapses of consciousness
- ⊕ Weakness in left arm and hand

Kareem's claim for neurological condition

Kareem, a 52-year-old heavy vehicle truck driver, was involved in a motor vehicle accident and sustained head trauma. He initially recovered well, but eight months later began experiencing focal epileptic seizures characterised by brief lapses of consciousness. These occurred about once a month, along with mild weakness in his left arm and hand. The symptoms persisted, despite Kareem receiving appropriate anti-seizure medication and ongoing care from a neurologist and physiotherapist for his limb weakness.

An MRI of Kareem's brain revealed an old infarction in the right temporal-parietal region. As a result, Kareem's commercial driving licence was cancelled for 10 years.

TPD Any Occupation Claim

In relation to his TPD Any Occupation Claim, as Kareem was unlikely to regain a commercial driving licence due to his ongoing seizures, he was assessed 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, two years after the onset of his seizures, Kareem underwent a Whole Person Impairment (WPI) assessment by an independent neurologist for both TPD Any Occupation and TPD Severity. He was assessed as having a 25% WPI due to persistent seizures and mild left-hand and arm weakness.

Outcome

✔ TPD Any Occupation Claim - Accepted

Kareem's condition met the policy definition for TPD Any Occupation and he was paid his TPD Any Occupation benefit.

✘ TPD Severity Claim - Declined

However, as the WPI was 25%, which is below the required threshold of 30%, the TPD Severity benefit was not payable.