



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**.



Mei Lin

36-year-old right-hand-dominant hairdresser, fell and sustained an undisplaced fracture of the distal right radius.

Symptoms

- ⊕ Fracture after a fall
- ⊕ Pain
- ⊕ Swelling
- ⊕ Colour changes
- ⊕ Increased sweating

Mei Lin's claim for musculoskeletal condition

Mei Lin, a 36-year-old right-hand-dominant hairdresser, fell and sustained an undisplaced fracture of the distal right radius. The fracture healed after immobilisation. However, shortly after the plaster was removed, Mei Lin developed severe, diffuse burning pain in her right hand and wrist, extending up to her forearm. This was accompanied by swelling, colour changes, and increased sweating. Her hand was cold, and she had restricted movement of her hand and wrist.

Upon examination, a specialist observed extreme sensitivity to even light touch, a dusky-coloured hand, sweaty palm, thin skin, and wasting of the forearm and hand. Mei Lin was diagnosed with Complex Regional Pain Syndrome (CRPS).

Despite appropriate treatment under the care of a hand surgeon, a pain specialist (who administered nerve blocks), and hand therapist, Mei Lin continued to experience severe pain and markedly reduced function of her hand and wrist.

TPD Any Occupation Claim

In relation to her TPD Any Occupation Claim, Acenda assessed Mei Lin as unlikely ever to be able to work at her occupation as a hairdresser, which represented her entire Education, Training and Experience.

TPD Severity Claim

In relation to her TPD Severity Claim - After two years of persistent symptoms and having reached Maximum Medical Improvement, Mei Lin was assessed by a hand surgeon and rated as having a Whole Person Impairment (WPI) of 40%.

Outcome

✔ TPD Any Occupation Claim - Accepted

Mei Lin's condition met the policy definition for TPD Any Occupation and as such she was paid the TPD benefit under this cover.

✔ TPD Severity Claim - Accepted

As her WPI assessment was over the 30% threshold, Mei Lin was paid her TPD Severity benefit alongside her TPD Any Occupation benefit.