Insurance definition

Total and Permanent Disability prior to 1 October 2025

Members in the Employee Section, Employee Section C, Personal and Partner Sections may have Total and Permanent Disablement (TPD) cover.

An insurance benefit is paid on TPD in addition to the balance of your account in the event the Insurer[1] determines that you meet the definition of TPD as set out in the Policy.

For claims arising on or after 1 October 2025, the TPD definition is set out in the 'In Detail' booklet for your Section.

For claims arising before 1 October 2025, TPD generally means that:

You satisfy all of the following:

- You are Gainfully Working[2] as a Permanent Employee[2] on the day immediately prior to the Event Date[2]; and
- You are Gainfully Working1 as a Permanent Employee[2] for at least the Minimum Average Hours[2] (generally 15 hours per week averaged over the six months prior to the Event Date[2]); and

In the Insurer's opinion based on medical or other evidence satisfactory to the Insurer, solely because of injury or illness, you:

- have not worked during the entire Waiting Period (183 consecutive days); and
- as at the Date of Disablement[2] are unlikely ever to work in any Gainful Employment[2] for which you are reasonably suited by education, training or experience, or would be suited by Reasonable Retraining[2].

OR

- In the Insurer's opinion based on medical or other evidence satisfactory to the Insurer, solely because of injury or illness, you:
- are totally and irreversibly unable to perform at least two of the Activities of Daily Living[2]; and
- as at the Date of Disablement are unlikely ever to work in any Gainful Employment[2] for which you are reasonably suited by education, training or experience, or would be suited by Reasonable Retraining[2].

For more information on your insurance call ANZ Staff Super on **1800 000 086.**

Version: Insurance definition prior to 011025

Issued by ANZ Staff Superannuation (Australia) Pty Limited ABN 92 006 680 664 AFSL 238268 RSEL 0000543 as Trustee for the ANZ Australian Staff Superannuation Scheme ABN 83 810 127 567 (ANZ Staff Super)

1. Insurer means Zurich Australia Limited ABN 92 000 010 195, which insures the death, terminal illness and Total and Permanent Disablement benefits offered by ANZ Staff Super through a group life insurance policy held by the Trustee.
2. These terms are defined in the policy. The Trustee may change insurer or policy at any time.