

### D.2.1 Total disability benefit

If the person insured is totally disabled, we will pay you the *total disability benefit*.

The *total disability benefit* is calculated monthly and we will pay you half a month in arrears and half a month in advance.

The definition of totally disabled depends on the person insured's occupation category.

Where the Schedule specifies the occupation category as MP, AA, A, B or C

The person insured is totally disabled if, because of an *injury* or *sickness*, he or she is:

- not capable of doing the *important duties* of his or her occupation
- not working in any occupation (whether paid or unpaid), and
- under *medical care*.

However, if immediately preceding a claim the person insured has been unemployed for 15 months or on leave without pay for 12 months, he or she is totally disabled if, because of an *injury* or *sickness*, he or she is:

- not capable of performing any occupation (whether paid or unpaid) for which he or she is reasonably suited by education, training or experience
- not working in any occupation (whether paid or unpaid), and
- under *medical care*.

Where the Schedule specifies the occupation category as D

The person insured is totally disabled if, because of an *injury* or *sickness*, he or she is:

- not capable of doing the *important duties* of his or her occupation
- not working in any occupation (whether paid or unpaid), and
- under *medical care*.

After the first two years of a claim, the person insured is totally disabled if, because of an *injury* or *sickness* he or she is:

- not capable of performing any occupation (whether paid or unpaid) for which he or she is reasonably suited by education, training or experience
- not working in any occupation (whether paid or unpaid), and
- under *medical care*.

However, if immediately preceding a claim the person insured has been unemployed for 15 months or on leave without pay for 12 months, he or she is totally disabled if, because of an *injury* or *sickness*, he or she is:

- not capable of performing any occupation (whether paid or unpaid) for which he or she is reasonably suited by education, training or experience
- not working in any occupation (whether paid or unpaid), and
- under *medical care*.