

Own Occupation vs Any Occupation: What It Means for Your TPD Claim

When it comes to making a Total and Permanent Disability (TPD) claim, one of the most critical factors in determining whether your claim is successful is the definition of disability in your insurance policy.

At Financial Framework, we often hear this question: “What’s the difference between ‘own occupation’ and ‘any occupation’ definitions—and which one do I have?”

Understanding this distinction can mean the difference between an approved claim and a rejected one.

Let’s Break It Down:

Own Occupation

This definition refers specifically to your current job or profession at the time you became disabled. If you’re unable to return to that job, you may be eligible for a TPD payout—even if you could technically do other types of work.

Example: You’re a commercial electrician. After a serious injury, you can no longer perform manual labour or work at heights. You may still be able to do desk-based work, but under an own occupation policy, you could still be eligible for a payout because you can’t return to your previous role.

Any Occupation

This definition is broader and harder to satisfy. You must be unable to perform any job that fits your education, training, or experience. This is the definition most commonly found in superannuation-based insurance policies.

Example: You’re a factory worker with experience in logistics. Even if you can’t return to your previous job due to your injury, if you could still work in a warehouse office or customer service role, you may not meet the definition of any occupation disability.

Why This Matters

The stricter the definition, the more evidence is needed to prove you qualify. Many people don’t even realise what kind of cover they have until they try to claim. And that’s often where the confusion—and frustration—starts.

Our claims specialists at Financial Framework can help you:

- Identify your cover
- Interpret your policy wording
- Gather the right medical and occupational evidence
- Present your case effectively to the insurer

How We Help

We've helped clients with both types of policies succeed in their TPD claims by:

- Clarifying eligibility early so you know what to expect
- Preparing strong, tailored evidence that matches the definition in your policy
- Handling insurer communications and cutting through the jargon

Even if you've been told you don't qualify under "any occupation," we may be able to challenge that based on how your education, training and experience are defined.

The Bottom Line

Don't assume you're not eligible just because the wording in your policy seems complex. The devil is in the detail—and that's where we come in. At Financial Framework, we help you understand your policy and give your claim the best chance of success, no matter the definition.