

TPD Cover When You're Not Working: Understanding the ADL Definition

TPD Cover When You're Not Working: Understanding the Activities of Daily Living (ADL) Definition

When it comes to Total and Permanent Disability (TPD) insurance, most people assume their ability to work will be the main factor in deciding their claim. But what happens if you weren't working at the time you became disabled? In these cases, your TPD claim will usually be assessed under the **Activities of Daily Living (ADL) definition** — and this is often the toughest test to pass.

What is the Activities of Daily Living (ADL) Definition?

The ADL definition focuses on your ability to perform basic self-care tasks essential for independent living. These are everyday activities like:

- Bathing and personal hygiene
- Dressing yourself
- Feeding yourself
- Using the toilet
- Moving around (walking, getting in and out of bed or a chair)
- Managing continence (bladder and bowel control)

If you can no longer carry out two or more of these activities without help, you may meet the ADL criteria for a TPD claim.

Why Does the ADL Definition Apply If You're Not Working?


If you were unemployed, retired, or simply not working when your disability occurred, insurers typically won't assess your claim based on your ability to perform your occupation or any other job. Instead, they focus on your functional independence.

This means they want to know: Can you still take care of yourself day to day?

Why is the ADL Definition So Hard to Meet?

The ADL test sets a very high bar because it requires significant physical or cognitive impairment. Being unable to work isn't enough if you can still bathe, dress, eat, and get around by yourself.

For many claimants, especially those with mental health conditions, chronic pain, or fatigue, it's challenging to prove they cannot perform these basic self-care tasks, even if they are unable to hold down a job.

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What Can You Do to Strengthen Your Claim?

- Get thorough medical evidence: Doctors, occupational therapists, and specialists need to document exactly how your condition affects your daily living.
- Detail your struggles with ADLs: Be honest and specific about any help you require with bathing, dressing, mobility, or other tasks.
- Engage a TPD specialist: Navigating the ADL definition is complex. Claim specialists understand how insurers assess these claims and can guide you through the process to improve your chances of success.

If you hold TPD insurance but were not working when you became disabled, expect the insurer to assess your claim under the ADL definition. While this is often the toughest definition to meet, strong evidence and expert help can make all the difference.

If you need support or advice about your TPD claim, especially under the ADL definition, feel free to reach out to a specialist who can help you understand your options and prepare your claim thoroughly.

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