

Aussie Injury Lawyers Finds Super Insurance Unsuitable for Mental Illness TPD Claims

BRISBANE, QUEENSLAND, AUSTRALIA, September 28, 2023 /EINPresswire.com/ -- Aussie Injury Lawyers, a leading Australian law firm specialising in disability insurance claims, has expressed concern that Total and Permanent Disability (TPD) insurance policies within super funds may not adequately address the needs of people seeking benefits related to mental health conditions.

TPD insurance, often included as part of superannuation packages, is designed to provide financial assistance to policyholders if they cannot work due to a permanent medical condition. In the past, TPD policies have primarily focused on physical impairments brought on by an accident or illness. However, mental health conditions are increasingly prevalent and debilitating, warranting equal attention within the insurance industry.

[A recent report by ASIC](#) found that injured people seeking a [mental illness TPD payout](#) through a super fund faced poorer outcomes than those claiming for a physical disability. Notably, it is very challenging for a psychologically damaged claimant to have a successful result when the 'activities of daily living' (ADL) test is applied.

Mental illness claims have steadily risen in Australia since the end of the COVID-19 pandemic. Data shows that 25% of Aussies 18 to 65 years old will experience a psychological disorder like post-traumatic stress disorder (PTSD), depression, and anxiety annually.

These conditions can significantly impact someone's ability to earn an income and lead a happy and fulfilling life. In most cases, people with severe mental health issues cannot continue working, making them eligible [to claim TPD benefits through their superannuation](#) policies.

Hence, those psychologically ill people seeking insurance benefits must receive fair treatment to survive financially when they can't work anymore.

As a national leader in insurance claims, Aussie Injury Lawyers knows all too well the limitations of super insurance policies offered by the major Australian insurance companies. This is demonstrated by the high rate of declined claims of those living with a psychiatric disorder.

AIL research has revealed that many super insurance policies contain clauses that exclude or restrict TPD claims related to mental health conditions. Such restrictions are detrimental to workers who have paid premiums in good faith, expecting their policies to provide a safety net in

times of need.

Nigel Munt, Senior Lawyer at Aussie Injury Lawyers, expressed his concern over these findings, stating, "It is disheartening to see that those who have suffered from mental illnesses and are genuinely unable to work are being denied the financial support they deserve. These policies should provide peace of mind and financial security, but our experience shows that they often fall short regarding mental health-related TPD claims."

Aussie Injury Lawyers encourages anyone denied a TPD claim for a mental illness or having difficulty accessing these benefits to seek expert legal assistance. They offer free initial consultations to evaluate individual cases and provide professional guidance on the best course of action.

The firm has a team of experienced insurance litigation lawyers specialising in disability insurance disputes and personal injury claims. It is dedicated to supporting clients navigating the complex legal process to secure their rightfully deserved benefits. Their 99% claim success rate is evidence of their expertise.

Mr Munt added, "We are here to support Aussies who have been unfairly treated by their superannuation insurance providers. Our mission is to ensure that people with a psychological disorder receive the same financial protection and support as those with physical disabilities."

Aussie Injury Lawyers' commitment to fighting for fair treatment of people living with mental illness in the context of TPD claims aligns with broader efforts in Australia to reduce mental health stigma and promote inclusivity and support for those affected.

Aussie Injury Lawyers is committed to advocating for the rights of those dealing with disabilities and injuries. For more information, visit <https://aussieinjurylawyers.com.au>

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