

GUIDELINES FOR WRITING PERMANENT INCAPACITATION REPORT

REPORT HEADINGS	ISSUES TO CONSIDER
Introduction	Circumstances leading to patient disabling condition
Medical history	Past and current medical history relevant to the disabling condition
Physical examination	Physical examination inspection, scrutiny or verification of medical problem
Diagnostic studies	Laboratory, radiological and any other procedure to confirm disabling condition
Diagnosis	Underlying medical condition causing the disability
Prognosis	Possibility recovery be it partial or complete or condition is permanent
Disability rating	State the disability arising from the medical condition and compare to attached schedule
Conclusion	Make a definitive statement on the disability of the patient

TOTAL PERMANENT DISABILITY/INCAPACITATION

Total permanent Disability/Incapacitation

Generally speaking, it means that because of a sickness or injury, a person is unable to work in their own or any occupation for which they are suited by training, education, or experience. Total helplessness or absolute physical is not requisite for being classified as totally disabled.

What constitutes total and permanent disability/Incapacitation under SLTF policy?

The disability must be total and permanent such that there is neither then nor at any time thereafter, any work, occupation or profession that the borrower can ever sufficiently do or follow to earn or obtain wages, remuneration or profit. The following medical conditions shall constitute total and permanent disability (herein referred as the scheduled) under the SLTF Policy:

SCHEDULE FOR TOTAL AND PERMANENT DISABILITY/ INCAPACITATION

1. Loss of two limbs

- Loss of one arm and one leg
- Loss of one arm and one foot
- Loss of one hand and one foot
- Loss of one hand and one leg

2. Loss of both hands or of all fingers and thumbs

3. Loss of both arms and both hands

4. Loss of both feet

5. Loss of both legs

6. Loss of remaining arm in a one-armed workman

7. Loss of remaining leg by a one-legged workman

8. Total loss of sight in both eyes

9. Loss of remaining eye by a one-eyed workman

10. Total hearing loss of both ears

11. Loss of mental capacity

12. Removal of the lower jaw

13. Loss of speech

14. Injuries/diseases resulting in being permanently bedridden

15. Any injury to the head resulting in an incurable incapacitation mental disorder

16. Any other injury causing permanent total disablement