

Claim assessment

Percentage loss of physical or mental faculty

The legislation requires that an assessment of incapacity must be expressed as a percentage and that, for the purposes of the assessment:

1. if the percentage specified by the medical board is lower than five per cent, the claimant is not entitled to LTIA in respect of that incapacitation; and
2. a percentage which is higher than five percent but is not a multiple of five is treated as being the next highest percentage which is a multiple of five, i.e. an assessment of 62 per cent is rounded up to 65 per cent

Rounding is applied only to the total assessment and not to the assessment of each individual condition included in the claim.