

CHAPTER 3

MULTIPLE DISABILITIES

3.01 - Separate and Discrete Effects

When multiple pensioned conditions have separate and discrete effects, separate assessments must be made.

3.02 - Overlapping Effects

When multiple pensioned conditions have overlapping effects, the assessment may be based on an estimate of the combined disability, subject to the provisions of sub-section 21(5) of the Pension Act. In doing so, care must be taken to ensure that none of the disabling features is over looked, and that a reasonable and detailed explanation of the assessment can be made on request.

3.03 - Paired Organs, Members or Joints

When paired organs, members or joints are both pensioned under section 21 of the Act, the actual disability may be greater than the sum of the separate assessments, as in the case of blindness of both eyes, or fusion of both knees. In some cases, it may be less than the sum of separate assessments, as with a perforation of each ear drum, and minor hearing loss.