

ONECARE – OCCUPATION GUIDE

As at April 2019

This brochure contains a list of OnePath's underwriting ratings for over 1,300 occupations.

How to use this guide

STEP
1

Find your client's occupation in the extensive list from page 3 to 50. If you cannot find a suitable occupation, please contact your local underwriter.

STEP
2

Check the cover type(s) applicable to your client to find out whether their occupation is eligible to apply for cover. Refer to the 'Eligibility' legend on this page.

STEP
3

If the occupation is eligible for the required cover type, look for the appropriate occupation category in the far left column. Refer to the 'Occupation categories' on page 2.

Note: For Income Secure, Business Expense and TPD Covers, a full description of occupational duties must be provided on the Application Form. This will assist us in determining the correct occupation category for each life insured.

Eligibility

Yes

The occupation is eligible for this cover type.

–

The occupation is ineligible for this cover type.

\$2, \$3, \$5 or \$10

The occupation is eligible for this cover type, however an additional dollar amount per \$1,000 amount insured will be added to the base rate, e.g. additional \$2 per \$1,000 amount insured. This will also be applied if the applicant chooses a monthly instalment. It will be applied to the lump sum equivalent as an additional dollar amount per \$1,000.

This is applicable for Life and Trauma Cover only.

100%

The occupation is eligible for this cover type, however a 100% loading of the base rate will apply. This is applicable for Living Expense Cover and TPD Cover (Non-working definition) only.

IC

The case needs to be referred to a OnePath underwriter for individual consideration.

R

The occupation is eligible for Income Secure Essentials or Income Secure Basic when cover is held in super. This will generally be for unskilled manual workers who may be exposed to high risk via accidents or health hazards, or occupations that have volatility in earnings capacity.

Note: This occupation is not eligible for Income Secure Standard, Comprehensive or Professional.

Occupation categories

The following categories are a guide only. If you cannot find a suitable occupation, please contact your local underwriter.

A Legal industry

(e.g. lawyer, solicitor)

Qualified legal professionals who require membership of a professional or government body to practise their occupation.

C Community professionals

(e.g. counsellor, tutor – university)

Non–manual workers who are employed by ‘not for profit’ organisations.

D Medical/dental

(e.g. doctor, dentist)

Qualified medical professionals who require membership of a professional or government body to practise their occupation.

E Executive

Senior white collar workers with salary packages in excess of \$100,000 who do not perform any manual work.

Many occupations listed in Category I are eligible for this category, subject to above requirements being met.

F Finance industry consultants

(e.g. insurance assessor, actuary – qualified)

Qualified financial professionals who require membership of a professional or government body to practise their occupation.

H Heavy trades

(e.g. qualified wall/floor tiler, glazier)

Skilled or semi-skilled manual workers and heavy machinery operators who are not exposed to high risk via accidents or health hazards.

HH Heavy duties

(e.g. bulldozer driver, forklift driver)

Skilled or semi-skilled manual workers and heavy machinery operators who may be exposed to high risk via accidents or health hazards.

I Indoor sedentary

(e.g. administrative worker, travel consultant)

Clerical or administrative white collar workers who do not perform any manual work, or salespeople not involved with deliveries.

L Light trade

(e.g. printer – qualified, hairdresser)

Certain skilled technicians involved in light manual work and proprietors in some non hazardous industries.

M Mobile professionals

(e.g. advertising sales representative, cafe proprietor, beautician, head waiter)

Occupations particularly associated with the service sector, travelling or significant ‘standing’ but no heavy duties.

P Qualified professionals

(e.g. architect, pharmacist)

Qualified professionals include:

- professional white collar workers with university qualifications
- individuals employed by an independent employer who are executives or senior managerial white collar workers with salary packages in excess of \$150,000.

We will also consider working directors of their own companies, provided:

- they have a structured salary package in excess of \$150,000
- their business has been established more than two years and
- their duties are totally sedentary.

S Skilled technicians/trade supervisors

(e.g. dental hygienist, factory production manager, qualified locksmith)

Certain skilled technicians and supervisors of blue collar workers, whose supervising duties may include less than 10% of their time spent performing light manual work.

T Trades

(e.g. electrician, qualified plumber)

Fully qualified licensed tradespeople. Details of qualifications must be provided.

U Undefined

Occupations that are ineligible for Income Secure Cover or TPD Cover (Any, Own, Home-maker definitions).

Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Abalone diver	U	\$2	–	–	–	–	100%	–	–	100%
Abattoir – supervisor, no manual work	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Abattoir – worker other than butcher/boner	U	Yes	–	–	–	–	Yes	–	–	Yes
Accountant/auditor – degree qualified	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Accountant/auditor – not degree qualified	F	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Accounts clerk	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Actor/actress	U	Yes	–	–	–	–	Yes	–	–	Yes
Actuary – not qualified	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Actuary – qualified	F	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Acupuncturist – Australian qualified	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Acupuncturist – other	U	Yes	–	–	–	–	Yes	–	–	Yes
Adjuster/assessor – field work	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Adjuster/assessor – office based	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Administrative worker – office, teller, bank clerk	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Advertising – other	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Advertising agent	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Advertising executive – meeting the requirements of E	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Advertising executive – meeting the requirements of P	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Advertising sales representative	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Aerial photographer	U	IC	–	–	–	–	Yes	–	–	Yes
Aerobics instructor	S	Yes	Yes	–	–	–	Yes	–	–	Yes
Aeronautical engineer – flying	U	Yes	–	–	–	–	Yes	–	–	Yes
Aeronautical engineer – non flying, not office based	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Aeronautical engineer – office based	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes

[^] When cover is held in a super owned policy, Any means Super Any, Home-maker means Super Home-maker, Non-working means Super Non-working.

Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Aged care worker – administration/clerical	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Aged care worker – orderly	U	Yes	–	–	–	–	Yes	R	–	Yes
Agricultural adviser – less than 10% field work	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Agricultural adviser – more than 10% field work	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Agricultural scientist – less than 10% field work	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Agricultural scientist – more than 10% field work	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Agronomist – degree qualified, less than 10% field work	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Agronomist – degree qualified, more than 10% field work	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Air conditioning – installations, repairs, service, qualified tradesperson	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Air conditioning – office and consulting	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Air conditioning – other	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Air force – all ranks, flight crew	U	\$5	–	–	–	–	100%	–	–	100%
Air force – all ranks, no special hazards	U	Yes	–	–	–	–	Yes	–	–	Yes
Air force – all ranks, volunteer reserve	U	Yes	–	–	–	–	Yes	–	–	Yes
Air traffic controller	U	Yes	–	–	–	–	Yes	–	–	Yes
Airline refuellers	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Airport baggage handlers	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Airport cleaners	HH	Yes	Yes	–	–	–	Yes	R	–	Yes
Airport maintenance workers	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Airport management – others, office based	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Alarm installer	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Aluminium fixer/framer/installer	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Ambulance personnel – administration	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Ambulance personnel – others including drivers, officers	U	Yes	–	–	–	–	Yes	R	–	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Anaesthetist	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Animal breeder/groomer/trainer	L	Yes	Yes	–	–	–	Yes	–	–	Yes
Animator – full time, not a contractor	HH	Yes	IC	–	–	–	Yes	IC	IC	Yes
Annealer/locksmith	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Announcer – radio, television	HH	Yes	IC	–	–	–	Yes	IC	IC	Yes
Antenna erector – heights over 10 metres	U	\$2	–	–	–	–	100%	–	–	100%
Antenna erector – heights up to 10 metres	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Anthropologist	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Apiarist/beekeeper	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Apprentice – not in final year	U	Yes	–	–	–	–	Yes	R	–	Yes
Aquaculture technician	HH	Yes	IC	–	–	–	Yes	IC	IC	Yes
Archaeologist – field work	HH	Yes	IC	–	–	–	Yes	IC	IC	Yes
Archaeologist – office based	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Architect	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Archivist	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Armoured car driver	U	Yes	–	–	–	–	Yes	R	–	Yes
Army – all ranks, bomb disposal	U	\$3	–	–	–	–	100%	–	–	100%
Army – all ranks, full time volunteer reserve	U	Yes	–	–	–	–	Yes	–	–	Yes
Army – all ranks, no special hazards	U	Yes	–	–	–	–	Yes	–	–	Yes
Army – all ranks, special air services	U	\$2	–	–	–	–	100%	–	–	100%
Art dealer – shop or gallery	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Artificial inseminator	H	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Artist – commercial, not working from home	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Artist – freelance, not working from home	HH	Yes	IC	–	–	–	Yes	–	–	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Asbestos workers	U	IC	–	–	–	–	Yes	–	–	Yes
Asphalt layer	HH	Yes	Yes	–	–	–	Yes	R	–	Yes
Assayer – qualified, no mines	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Assembly/production line worker	U	Yes	–	–	–	–	Yes	R	–	Yes
Astronomer	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Athletics professional sportsperson	U	Yes	–	–	–	–	Yes	–	–	Yes
Attorney	A	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Auctioneer	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Audiologist – degree qualified	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Audiometrist	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Auditor – not qualified	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Auditor – qualified	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Auslan interpreter	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Author/writer/novelist	HH	Yes	IC	–	–	–	Yes	–	–	Yes
Auto-electrician – qualified	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Aviation industry – agricultural, crop dusting and mustering	U	\$10	–	–	–	–	100%	–	–	100%
Aviation industry – charter services, regular flights between recognised airports	U	Yes	–	–	–	–	Yes	–	–	Yes
Aviation industry – flying doctor	U	Yes	–	–	–	–	Yes	–	–	Yes
Aviation industry – flying instructors over 80 hours	U	\$2	–	–	–	–	100%	–	–	100%
Aviation industry – flying instructors up to 80 hours	U	Yes	–	–	–	–	Yes	–	–	Yes
Aviation industry – public transport, pilot/air crew	U	Yes	–	–	–	–	Yes	–	–	Yes
Aviation industry – test pilot	U	\$5	–	–	–	–	100%	–	–	100%
Backhoe/bobcat/bulldozer operator – building/construction road work	HH	Yes	Yes	–	–	–	Yes	Yes [#]	Yes	Yes
Backhoe/bobcat/bulldozer operator – domestic worker only	HH	Yes	Yes	–	–	–	Yes	Yes [#]	Yes	Yes

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[#] Maximum 6 year benefit period and minimum 30 day waiting period.

Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Bailiff	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Baker/pastry cook	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Bakery worker – manager/supervisor/owner	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Bakery worker – other workers, manual work	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Balloonist – commercial	U	\$2	–	–	–	–	Yes	–	–	Yes
Banana farmer	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Bank clerk/officer/teller	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Bank manager – not meeting the requirements of E or P	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Bank manager – meeting the requirements of E	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Bank manager – meeting the requirements of P	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Bank security guard – armed	U	Yes	–	–	–	–	Yes	–	–	Yes
Bank security guard – unarmed	U	Yes	–	–	–	–	Yes	R	–	Yes
Bar manager/proprietor – no bar work	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Bar manager/proprietor – with bar work	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Bar staff – full time only	HH	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Barber/hairdresser	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Barista – full time only	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Barrister	A	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Baseball/softball player – professional	U	Yes	–	–	–	–	Yes	–	–	Yes
Basketball player – professional	U	Yes	–	–	–	–	Yes	–	–	Yes
Battery repairs and fitting	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Battery sales	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Beach inspector/professional life guard	U	Yes	–	–	–	–	Yes	–	–	Yes
Beautician/beauty therapist – not working from home	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Beautician/beauty therapist – working from home	M	Yes	Yes	–	–	–	Yes	R	–	Yes
Beekeeper/apiarist	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Bell captain/concierge	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Bicycle courier	U	Yes	–	–	–	–	Yes	–	–	Yes
Bicycle repairs	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Binder and finisher	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Biochemist	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Biologist	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Biologist – marine, less than 10% field work, no diving	HH	Yes	IC	IC	–	–	Yes	IC	IC	Yes
Biologist – marine, no manual work	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Biomedical engineer – office based	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Blacksmith/farrier	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Blaster/explosive handler	U	\$3	–	–	–	–	100%	–	–	100%
Blind/awning/screen installer	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Boarding house/bed and breakfast proprietor	L	Yes	Yes	–	–	–	Yes	R	–	Yes
Boarding kennel proprietor – established two years minimum	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Boat builder – not qualified	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Boat builder – qualified	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Bodyguard – armed	HH	Yes	Yes	–	–	–	Yes	–	–	Yes
Bodyguard – unarmed	U	Yes	–	–	–	–	Yes	–	–	Yes
Boilermaker – qualified	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Bookbinder	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Bookkeeper	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Bookmaker	U	Yes	–	–	–	–	Yes	–	–	Yes

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Occupation	Occupation category	Cover								
		Life/Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home-maker [^]	Non-working [^]			
Boot maker/repairer	S	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Botanist – field work	M	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Botanist – office based	P	Yes	Yes	Yes	Yes	-	Yes	Yes	Yes	Yes
Bottle shop attendant – full time	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Bottle shop manager/owner	M	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Bouncer/crowd control	U	Yes	-	-	-	-	Yes	-	-	Yes
Boxing/kickboxing – professional	U	\$3	-	-	-	-	100%	-	-	100%
Bread vendor	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Brewery/distillery – administration, clerical, management	I	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Brewery/distillery – chemist, qualified	P	Yes	Yes	Yes	Yes	-	Yes	Yes	Yes	Yes
Brewery/distillery – worker	H	Yes	Yes	-	-	-	Yes	R	-	Yes
Bricklayer – not qualified	HH	Yes	Yes	-	-	-	Yes	R	-	Yes
Bricklayer – qualified	H	Yes	Yes	-	-	-	Yes	R	-	Yes
Broadcasting technician	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Builder – licensed/qualified	T	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Builder – not licensed/qualified	HH	Yes	Yes	-	-	-	Yes	R	-	Yes
Builder's labourer	U	Yes	-	-	-	-	Yes	R	-	Yes
Building inspector	L	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Building site foreman – no manual work, less than 10% at heights over 10 metres	S	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Building supply store – yard worker	HH	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Building supply worker	M	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Bulldozer driver – building/construction site work	HH	Yes	Yes	-	-	-	Yes	Yes [#]	Yes	Yes
Bulldozer driver – domestic work only	HH	Yes	Yes	-	-	-	Yes	Yes [#]	Yes	Yes
Bus/coach driver – local only	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes

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[#] Maximum 6 year benefit period and minimum 30 day waiting period.

Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Bus/coach driver – long distance/interstate	U	Yes	–	–	–	–	Yes	R	–	Yes
Bushland regenerator	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Business analyst/analyst – not qualified	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Business analyst/analyst – qualified	F	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Business consultant – qualified, meeting the requirements of E	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Business consultant – qualified, meeting the requirements of P	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Business consultant – qualified, not meeting the requirements of E or P	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Butcher – retail	T	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Butcher/boner – abattoirs	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Butler	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Buyer – livestock	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Buyer – retail	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Cabinet maker – qualified	T	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Cable joiner – electrical, qualified	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Cable maker/wire maker	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Cable television installer – other	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Cable television installer – trade qualified	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Cafe/coffee shops – employees, full time	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Cafe/coffee shops – proprietors	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Cake decorator – full time, not working from home	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Cake decorator – full time, working from home	U	Yes	–	–	–	–	Yes	R	–	Yes
Call centre operator	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Camera person – film and television, freelance	HH	Yes	IC	–	–	–	Yes	–	–	Yes
Camera person – film and television, on location, employed, no overseas work, no hazardous activities	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Camera person – film and television, studio, employed	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Canner and preserver	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Car detailer	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Car park attendant	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Car rental officer – administration/clerical only	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Car rental officer – other	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Car salesperson – new	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Car salesperson – used	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Car wrecker	U	Yes	–	–	–	–	Yes	R	–	Yes
Caravan park owner/proprietor	HH	Yes	Yes	–	–	–	Yes	R	–	Yes
Caravan park worker/employee	U	Yes	–	–	–	–	Yes	R	–	Yes
Cardio technician/technologist	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Career adviser/consultant	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Carer – personal, aged	U	Yes	–	–	–	–	Yes	R	–	Yes
Caretaker	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Carnival owner or employee	U	Yes	–	–	–	–	Yes	–	–	Yes
Carpenter – qualified	T	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Carpenter – roof	HH	Yes	Yes	–	–	–	Yes	R	–	Yes
Carpet cleaner – employee	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Carpet cleaner – self-employed	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Carpet layer	HH	Yes	Yes	–	–	–	Yes	R	–	Yes
Cartographer/map maker	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Cartoonist/illustrator – employed	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Cartoonist/illustrator – freelance	HH	Yes	IC	–	–	–	Yes	IC	IC	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Cashier – financial institution	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Cashier – service station/shop/supermarket – counter work only	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Casino worker – croupier, minimum two years	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Casino worker – management/clerical	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Casino worker – poker/gaming machine staff	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Caterer – administration only	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Caterer – working from home	U	Yes	–	–	–	–	Yes	R	–	Yes
Caterer – working functions, well established, not working from home	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Cattle dealer	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Ceiling fixer/gyprocker – not qualified	U	Yes	–	–	–	–	Yes	–	–	Yes
Ceiling fixer/gyprocker – qualified	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Cellarperson	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Cement renderer	U	Yes	–	–	–	–	Yes	R	–	Yes
Chandler – sales only	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Charter boat operator – deep sea	U	Yes	–	–	–	–	Yes	R	–	Yes
Charter boat operator – harbour and inlets	U	Yes	–	–	–	–	Yes	R	–	Yes
Chauffeur/hire car driver – full time	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Cheesemaker	S	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Chef/cook – not qualified	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Chef/cook – qualified	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Chemical engineer – no hazardous materials	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Chemical scientist	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Chemist shop assistant	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Chemist/pharmacist – degree qualified, analytical or laboratory work, non-hazardous	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Chemist/pharmacist – degree qualified, retail	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Chief executive officer – meeting the requirements of E	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Chief executive officer – meeting the requirements of P	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Chief executive officer – not meeting the requirements of E or P	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Child care/day care worker – qualified/registered, not working from home	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Child care/day care worker – qualified/registered, working from home	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Child care/day care worker/child care assistant – not qualified/registered	U	Yes	–	–	–	–	Yes	–	–	Yes
Chiropodist	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Chiropractor	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Choreographer/dancer – film, theatre and television	U	Yes	–	–	–	–	Yes	–	–	Yes
Cinema administration	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Cinema projectionist	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Cinema technician	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Civil engineer – office/administrative only	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Civil engineer – other	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Claims assessor/claims adjuster	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Cleaner – carpet, self-employed	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Cleaner – household	HH	Yes	Yes	–	–	–	Yes	R	–	Yes
Cleaner/janitor – factory, school, office, hotel, motel	HH	Yes	Yes	–	–	–	Yes	R	–	Yes
Clergyman	C	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Clerk	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Clothing designer	I	Yes	Yes	–	–	–	Yes	IC	IC	Yes
Clothing machinist – not working or operating from home	H	Yes	Yes	–	–	–	Yes	R	–	Yes
Clothing machinist – working from home	U	Yes	–	–	–	–	Yes	–	–	Yes

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Occupation	Occupation category	Cover								
		Life/Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home-maker [^]	Non-working [^]			
Clothing manufacturer – not working or operating from home	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Clothing pattern maker – not working from home	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Club manager/proprietor – registered, administration only	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Club manager/proprietor – registered, bar work	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Coach – sports other than tennis, swimming	U	Yes	–	–	–	–	Yes	–	–	Yes
Coastguard	U	Yes	–	–	–	–	Yes	–	–	Yes
Cold store/meat process worker	HH	Yes	Yes	–	–	–	Yes	R	–	Yes
Commentator – television/radio	U	Yes	–	–	–	–	Yes	R	–	Yes
Commercial artist – not working or operating from home	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Commercial pilot	U	Yes	–	–	–	–	Yes	–	–	Yes
Commodities broker/trader	P	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Company secretary	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Composer	U	Yes	–	–	–	–	Yes	–	–	Yes
Compositor	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Computer analyst – meeting the requirements of P	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Computer consultant – meeting the requirements of P	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Computer engineer – meeting the requirements of P	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Computer keyboard operator	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Computer maintenance – other, not degree qualified	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Computer programmer – meeting the requirements of P	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Computer salesperson	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Computer technician	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Concierge/bell captain	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Concrete contractor	HH	Yes	Yes	–	–	–	Yes	R	–	Yes

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Occupation	Occupation category	Cover								
		Life/Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home-maker [^]	Non-working [^]			
Concrete driver – owner only	HH	Yes	Yes	–	–	–	Yes	R	–	Yes
Concrete form worker (up to 10 metres)	U	Yes	–	–	–	–	Yes	R	–	Yes
Concrete steel fixer (up to 10 metres)	U	Yes	–	–	–	–	Yes	R	–	Yes
Conservator	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Conveyancer	A	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Cooper	T	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Copywriter	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Coroner	A	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Correctional officer	U	Yes	–	–	–	–	Yes	–	–	Yes
Counsellor – marriage or school/vocational	C	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Courier – local (city/town only) – bicycle/motor bike	U	Yes	–	–	–	–	Yes	–	–	Yes
Courier – local (city/town only) – car, van	HH	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Court officer/registrar	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Crane labourer or hooker on	U	Yes	–	–	–	–	Yes	R	–	Yes
Crane operator/derrick/hoist	U	Yes	–	–	–	–	Yes	R	–	Yes
Crematorium/cemetery worker	U	Yes	–	–	–	–	Yes	R	–	Yes
Cricket player – professional	U	Yes	–	–	–	–	Yes	–	–	Yes
Criminologist – less than 10% field work	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Criminologist – more than 10% field work	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Curator – art gallery, library, museum	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Curator – grounds person	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Curtain installer	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Custom agent – clerical	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Custom agent – other	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Customs officer	HH	Yes	IC	-	-	-	Yes	IC	IC	Yes
Cyclist – professional	U	Yes	-	-	-	-	Yes	-	-	Yes
Dairy farm proprietor	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Dairy process worker	HH	Yes	Yes	-	-	-	Yes	R	-	Yes
Dairy/milk delivery driver	HH	Yes	Yes	-	-	-	Yes	R	-	Yes
Dancing instructor – established two years minimum	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Data entry operator	I	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Database design specialist – meeting the requirements of P	P	Yes	Yes	Yes	Yes	-	Yes	Yes	Yes	Yes
Database design specialist – not meeting the requirements of P	I	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Database programmer – meeting the requirements of P	P	Yes	Yes	Yes	Yes	-	Yes	Yes	Yes	Yes
Database programmer – not meeting the requirements of P	I	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Dean – university	P	Yes	Yes	Yes	Yes	-	Yes	Yes	Yes	Yes
Debt collector – field work	U	Yes	-	-	-	-	Yes	-	-	Yes
Debt collector – office work	I	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Deck hand	U	Yes	-	-	-	-	Yes	-	-	Yes
Decorator – design only	S	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Decorator – exterior, heights over 10 metres	U	Yes	-	-	-	-	Yes	-	-	Yes
Decorator – exterior, heights up to 10 metres	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Decorator – interior designer, not qualified, less than 10% manual work	L	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Decorator – interior designer, not qualified, more than 10% manual work	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Decorator – interior designer, qualified, less than 10% manual work	S	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Decorator – interior designer, qualified, more than 10% manual work	S	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Delicatessen – employee	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Delicatessen – manager/proprietor	L	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Delivery person – van/car	U	Yes	–	–	–	–	Yes	R	–	Yes
Demolition supervisor	U	Yes	–	–	–	–	Yes	R	–	Yes
Demolition worker	U	\$2	–	–	–	–	100%	–	–	100%
Dental hygienist	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Dental nurse	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Dental prosthetist	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Dental surgeon	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Dental technician	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Dentist	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Department store employee	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Department store manager	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Dermatologist	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Designer – clothes, working from home	U	Yes	–	–	–	–	Yes	–	–	Yes
Desktop publisher	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Despatch clerk	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Detailer – motor vehicles	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Developer – real estate	HH	Yes	IC	–	–	–	Yes	IC	IC	Yes
Diamond cutter/polisher/setter	S	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Diemaker/caster	T	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Dietician – degree qualified	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Diplomat – senior officials	HH	Yes	IC	IC	–	–	Yes	IC	IC	Yes
Director/producer/editor – film, theatre, radio, television – employed full time	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Disc jockey	U	Yes	–	–	–	–	Yes	–	–	Yes
Ditcher/drainer	HH	Yes	Yes	–	–	–	Yes	R	–	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Diving – professional	U	Yes	–	–	–	–	100%	–	–	100%
Diving – professional – deep sea	U	\$2	–	–	–	–	100%	–	–	100%
Dockyard labourer/stevedore	U	Yes	–	–	–	–	Yes	R	–	Yes
Doctor	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Dog breeder	L	Yes	Yes	–	–	–	Yes	–	–	Yes
Dog groomer/washer – established two years minimum	L	Yes	Yes	–	–	–	Yes	–	–	Yes
Dog kennel operator	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Dog trainer	L	Yes	Yes	–	–	–	Yes	–	–	Yes
Dogman	U	\$2	–	–	–	–	100%	–	–	100%
Draftsperson/draughtsperson – degree qualified	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Draftsperson/draughtsperson – other	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Drainage contractor	HH	Yes	Yes	–	–	–	Yes	R	–	Yes
Draper	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Dredger – harbour or river	HH	Yes	Yes	–	–	–	Yes	R	–	Yes
Dressmaker – in a shop, full time	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Dressmaker – working from home	HH	Yes	IC	–	–	–	Yes	IC	IC	Yes
Driller/tool pusher – offshore	U	Yes	–	–	–	–	Yes	–	–	Yes
Driving instructor – established two years minimum	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Driving test examiner	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Drover/stationhand	U	Yes	–	–	–	–	Yes	–	–	Yes
Dry cleaning manager/proprietor – less than 10% manual work	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Dry cleaning worker	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Earthenware pipe manufacturer	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Earthmoving equipment operator – building/excavation/construction site	HH	Yes	Yes	–	–	–	Yes	Yes [#]	Yes	Yes

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[#] Maximum 6 year benefit period and minimum 30 day waiting period.

Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Earthmoving equipment operator – domestic work only	HH	Yes	Yes	–	–	–	Yes	Yes [#]	Yes	Yes
Economist	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Editor – book	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Editor – film, radio, television	HH	Yes	IC	–	–	–	Yes	IC	IC	Yes
Editor – newspaper	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Electrical cable joiner	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Electrical fitter	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Electrical inspector – working at heights	U	Yes	–	–	–	–	Yes	R	–	Yes
Electrical inspector/meter reader – not working at heights	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Electrician	T	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Electronic engineer – degree qualified, no manual work	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Electronic technician	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Electroplater/electrotyper/electro enameller	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Elevator mechanic/installer	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Embalmer	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Employment agency consultant	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Employment agency principal	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Enameller – metal industry	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Endodontist	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Engineer – others, qualified, less than 10% manual work	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Engineer – others, qualified, more than 10% manual work	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Engineer – others, qualified, no manual work, meeting the requirements of E	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Engineer – others, qualified, no manual work, meeting the requirements of P	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Engineer – others, qualified, no manual work, not meeting the requirements of E or P	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes

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[#] Maximum 6 year benefit period and minimum 30 day waiting period.

Occupation	Occupation category	Cover								
		Life/Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home-maker [^]	Non-working [^]			
Engineer – qualified – electrical – office based	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Engraver/etcher	S	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Entertainer/singer/busker/comedian	U	Yes	–	–	–	–	Yes	–	–	Yes
Entomologist	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Environmental engineer – qualified, office based	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Equipment hire – receptionist/administration	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Equipment hire – repair/service	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Estimator	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Events manager/coordinator	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Executive assistant	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Executive director – meeting the requirements of E	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Executive director – meeting the requirements of P	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Executive director – not meeting the requirements of E or P	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Explosive handling	U	\$3	–	–	–	–	100%	–	–	100%
Explosives transport driver	U	Yes	–	–	–	–	Yes	–	–	Yes
Exporter/importer – administration only	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Exporter/importer – distribution	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Exporter/importer – sales and marketing, meeting the requirements of E	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Exporter/importer – sales and marketing, meeting the requirements of P	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Exporter/importer – sales and marketing, not meeting the requirements of E or P	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Exterminator/fumigator/pest controller	H	Yes	Yes	–	–	–	Yes	R	–	Yes
Factory hand/worker	HH	Yes	Yes	–	–	–	Yes	R	–	Yes
Factory production manager – no manual work	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Family day carer	U	Yes	–	–	–	–	Yes	R	–	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Farm labourer/employee	U	Yes	–	–	–	–	Yes	R	–	Yes
Farm manager	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Farmer/grazier	H	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Farrier/blacksmith	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Fashion buyer – employee	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Fashion designer – not working from home	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Fencing contractor/subcontractor	H	Yes	Yes	–	–	–	Yes	R	–	Yes
Fencing labourer	U	Yes	–	–	–	–	Yes	R	–	Yes
Ferry driver	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Fibreglass moulder	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Film distributor	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Film producer	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Film technician	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Film, radio, theatre, television engineer – qualified	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Financial adviser/consultant/planner – meeting the requirements of E	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Financial adviser/consultant/planner – meeting the requirements of P	P	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Financial adviser/consultant/planner – not meeting the requirements of E or P	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Fire chief – administration only	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Fire fighter	U	Yes	–	–	–	–	Yes	–	–	Yes
Fire safety inspector	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Fish farmer	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Fisheries officer – field work and office work	S	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Fisheries officer – office work only	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Fisherman	U	Yes	–	–	–	–	Yes	–	–	Yes

[^] When cover is held in a super owned policy, Any means Super Any, Home-maker means Super Home-maker, Non-working means Super Non-working.

Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Fisherman – ashore daily	HH	Yes	Yes	–	–	–	Yes	R	–	Yes
Fishmonger	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Fitness centre owner/manager – administration only	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Fitness instructor – full time	HH	Yes	Yes	–	–	–	Yes	–	–	Yes
Fitter and turner – qualified	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Flight crew – airline	U	Yes	–	–	–	–	Yes	–	–	Yes
Flight crew – other	U	Yes	–	–	–	–	Yes	–	–	Yes
Flight engineer – qualified, not office based	U	Yes	–	–	–	–	Yes	–	–	Yes
Floor sander	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Floor tiler – qualified	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Florist – deliveries	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Florist – sales only	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Food technologist	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Football coach – established two years minimum	U	Yes	–	–	–	–	Yes	–	–	Yes
Football player – all codes, professional	U	Yes	–	–	–	–	Yes	–	–	Yes
Foreman – construction, no manual work	S	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Forest ranger	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Forester	U	Yes	–	–	–	–	Yes	R	–	Yes
Forklift driver – not on docks	HH	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Foundry worker	HH	Yes	Yes	–	–	–	Yes	R	–	Yes
Freezing works – employee	HH	Yes	Yes	–	–	–	Yes	R	–	Yes
French polisher	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Fruit picker – full time	HH	Yes	Yes	–	–	–	Yes	–	–	Yes
Fruiterer – employee	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Fruiterer – proprietor	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Funeral director/attendant	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Funeral driver/pallbearer	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Funeral undertaker	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Furnace attendant – metal industry	HH	Yes	Yes	–	–	–	Yes	R	–	Yes
Furniture manufacturer	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Furniture removalist	HH	Yes	Yes	–	–	–	Yes	R	–	Yes
Furniture restorer/upholsterer	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Furniture retailer – new and used, deliveries	H	Yes	Yes	–	–	–	Yes	R	–	Yes
Furniture retailer – new and used, light manual work involved	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Furniture retailer – new and used, sales only	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Furrier	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Gaming inspector	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Gaming machine staff – casino	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Garage door installer	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Garage/service station – cashier/console operator	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Garage/service station – petrol attendant	HH	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Garage/service station – proprietor, no manual work	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Gardener – not qualified	U	Yes	–	–	–	–	Yes	R	–	Yes
Gardener/horticulturist – qualified	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Gas fitter – trade qualified	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Gas inspector	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Gas meter reader	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Gas pipe layer	U	Yes	–	–	–	–	Yes	–	–	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Gemcutter/gemsetter/lapidary/gem polisher	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Gemmologist – qualified, less than 10% field work	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Gemmologist – qualified, more than 10% field work	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
General insurance adviser – meeting the requirements of E	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
General insurance adviser – not meeting the requirements of E	F	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
General medical practitioner	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Geologist – field work – more than 10% of the time	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Geologist – occasional field work – less than 10% of the time	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Geologist – office duties only	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Geologist – offshore	U	Yes	–	–	–	–	Yes	–	–	Yes
Glass blower – furnace	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Glass cutter – by hand	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Glazier/beveller/polisher	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Goldsmith/silversmith	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Golf professional – shop tuition only	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Golf professional – touring	U	Yes	–	–	–	–	Yes	–	–	Yes
Governess	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Grader driver	HH	Yes	Yes	–	–	–	Yes	Yes [#]	Yes	Yes
Graphic artist/designer – not working from home	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Graphic artist/designer – working from home	I	Yes	Yes	–	–	–	Yes	IC	IC	Yes
Grave digger	U	Yes	–	–	–	–	Yes	R	–	Yes
Greengrocer/grocer	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Greenkeeper/groundsperson – not qualified	U	Yes	–	–	–	–	Yes	R	–	Yes
Greenkeeper/groundsperson – qualified	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes

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[#] Maximum 6 year benefit period and minimum 30 day waiting period.

Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Grocer	L	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Guard – prison	U	Yes	-	-	-	-	Yes	-	-	Yes
Guest house – proprietor	L	Yes	Yes	-	-	-	Yes	R	-	Yes
Gunsmith	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Gym instructor – full time, minimum three years experience	U	Yes	-	-	-	-	Yes	-	-	Yes
Gynaecologist	D	Yes	Yes	Yes	Yes	-	Yes	Yes	Yes	Yes
Haberdasher	L	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Hairdresser/barber	L	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Handyman – minimum two years continuous employment	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Harbour pilot/tug boat operator	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Hardware/building supplies – administration, clerical, management	I	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Hardware/building supplies – heavy lifting	HH	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Hardware/building supplies – light lifting	T	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Hardware/building supplies – yardworker	HH	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Head waiter/waitress	M	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Headmaster – school, meeting the requirements of E	E	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Headmaster – school, not meeting the requirements of E	C	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Health inspector	M	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Heating engineer – qualified	L	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Heavy equipment driver/plant operator	U	Yes	-	-	-	-	Yes	R	-	Yes
Helicopter pilot – mustering	U	IC	-	-	-	-	100%	-	-	100%
Helicopter pilot – no mustering	U	Yes	-	-	-	-	Yes	-	-	Yes
Help desk operator	I	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Herbalist – qualified	I	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Hire car – owner/driver	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Historian	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Home duties/homemaker – full time, not as an employee	C	Yes	–	–	–	Yes	Yes	–	–	Yes
Homeopathist – Australian qualified	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Homeopathist – other	U	Yes	–	–	–	–	Yes	–	–	Yes
Horse breaker	U	Yes	–	–	–	–	Yes	–	–	Yes
Horse breeder	L	Yes	Yes	–	–	–	Yes	–	–	Yes
Horse chiropractor	T	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Horse dealer	HH	Yes	IC	–	–	–	Yes	IC	IC	Yes
Horse dentist	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Horse riding instructor	H	Yes	Yes	–	–	–	Yes	–	–	Yes
Horse strapper	U	Yes	–	–	–	–	Yes	–	–	Yes
Horse trainer – no track work	H	Yes	Yes	–	–	–	Yes	–	–	Yes
Horse trainer – track work	H	Yes	Yes	–	–	–	Yes	–	–	Yes
Horticulturist – qualified	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Hospital clerical/administration worker	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Hospital orderly	U	Yes	–	–	–	–	Yes	R	–	Yes
Hospital porter	HH	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Hospital registrar/manager – meeting the requirements of E	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Hospital registrar/manager – others	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Hotel owner/manager – publican, administration only	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Hotel owner/manager – publican, bar work included – less than 10% of the time	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Hotel owner/manager – publican, bar work included – more than 10% of the time	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
House reblocker/restumper	HH	Yes	Yes	–	–	–	Yes	R	–	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
House removalist/mover	HH	Yes	Yes	-	-	-	Yes	R	-	Yes
Housekeeper/maid – employed full time	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Housewife/househusband – full time	C	Yes	-	-	-	Yes	Yes	-	-	Yes
Human resource personnel – meeting the requirements of P	P	Yes	Yes	Yes	Yes	-	Yes	Yes	Yes	Yes
Human resource personnel – other	I	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Hunting – professional	U	Yes	-	-	-	-	Yes	-	-	Yes
Hydraulic hose fitter	U	Yes	-	-	-	-	Yes	R	-	Yes
Hydrographer	L	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Hypnotherapist – other	U	Yes	-	-	-	-	Yes	-	-	Yes
Hypnotherapist – qualified, Australian registered	I	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Importer/exporter – clerical only	I	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Industrial chemist – hazardous materials	HH	IC	IC	-	-	-	Yes	IC	IC	Yes
Industrial chemist – non hazardous materials, qualified	P	Yes	Yes	Yes	Yes	-	Yes	Yes	Yes	Yes
Instructor – driving	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Instrument maker – qualified	L	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Insulation installer	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Insurance adviser – meeting the requirements of E	E	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Insurance adviser – not meeting the requirements of E	I	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Insurance assessor/loss adjuster	F	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Insurance clerk/administrator	I	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Insurance investigator	F	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Insurance manager/executive	F	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Interior decorator – qualified, design only	I	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Interior decorator – qualified, more than 10% manual work	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Interior decorator – qualified, occasional manual work – less than 10% of the time	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Interpreter – degree qualified	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Interpreter – others	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Investor – property/developer	I	Yes	Yes	–	–	–	Yes	–	–	Yes
Iridologist – qualified	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Ironing contractor	U	Yes	–	–	–	–	Yes	R	–	Yes
Ironmonger – metal dealer	U	Yes	–	–	–	–	Yes	R	–	Yes
Irrigation/drainage worker	U	Yes	–	–	–	–	Yes	R	–	Yes
IT account manager	F	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
IT applications consultant	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
IT manager	F	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
IT sales consultant	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
IT technical writer	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
IT technician	S	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
IT training consultant	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Jackaroo	U	Yes	–	–	–	–	Yes	–	–	Yes
Jeweller – cutter/polisher/setting/engraver	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Jeweller – manufacturer/repairs	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Jeweller – sales only	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Jillaroo	U	Yes	–	–	–	–	Yes	–	–	Yes
Jockey – flat racing	U	Yes	–	–	–	–	Yes	–	–	Yes
Jockey – jumps	U	IC	–	–	–	–	Yes	–	–	Yes
Joiner – qualified	T	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Journalist – radio, television, newspaper – freelance	HH	Yes	IC	–	–	–	Yes	IC	IC	Yes

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Occupation	Occupation category	Cover								
		Life/Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home-maker [^]	Non-working [^]			
Journalist – radio, television, newspaper – salaried, no overseas assignments	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Journalist – radio, television, newspaper – salaried, some overseas assignments	HH	Yes	IC	–	–	–	Yes	IC	IC	Yes
Judge	A	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Juice vendor – established more than two years	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Kennel operator/proprietor/employee	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Key punch/keyboard operator	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Kinesiologist – meeting the requirements of E	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Kinesiologist – meeting the requirements of P	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Kinesiologist – not meeting the requirements of E or P	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Kitchen hand	L	Yes	Yes	–	–	–	Yes	R	–	Yes
Laboratory chemist – degree qualified	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Laboratory technician – qualified, offshore	U	Yes	–	–	–	–	Yes	R	–	Yes
Laboratory technician – qualified, onshore	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Labourer	U	Yes	–	–	–	–	Yes	R	–	Yes
Land broker	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Landlord	U	Yes	–	–	–	–	Yes	–	–	Yes
Landscape architect – qualified	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Landscape gardener – other	U	Yes	–	–	–	–	Yes	R	–	Yes
Landscape gardener – qualified, minimum two years	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Lathe operator – employed minimum two years	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Laundry – proprietor, no manual work	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Laundry/laundromat staff – full time	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Law clerk administrator/paralegal/paraplanner	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Lawn mowing contractor – established two years minimum	HH	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any ^A	Own	Business	Home- maker ^A	Non- working ^A			
Lawyer	A	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Leadlighter	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Lecturer – trades/technical, no manual work	C	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Lecturer – university, meeting the requirements of E	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Lecturer – university, meeting the requirements of P	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Lecturer – university, not meeting the requirements of E or P	C	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Legal secretary	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Librarian – degree qualified	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Librarian assistant/technician	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Life insurance adviser – meeting the requirements of E	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Life insurance adviser – not meeting the requirements of E	F	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Lifeguard – amateur	U	Yes	–	–	–	–	Yes	–	–	Yes
Lifeguard – professional	U	Yes	–	–	–	–	Yes	–	–	Yes
Lift installer/mechanic	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Linesperson – electrical/telephone, heights over 10 metres	U	Yes	–	–	–	–	Yes	R	–	Yes
Linesperson – electrical/telephone, heights up to 10 metres	HH	Yes	Yes	–	–	–	Yes	R	–	Yes
Linotyper/lithographer	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Livestock auctioneer/buyer/broker/dealer	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Locksmith – other	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Locksmith – qualified	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Machinery equipment hire – repair and maintenance	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Machinery equipment hire – sales only, no manual work	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Machinery equipment hire – sales, light manual work	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Machinist – clothing	H	Yes	Yes	–	–	–	Yes	R	–	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Machinist – metal, qualified	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Machinist – other	U	Yes	–	–	–	–	Yes	R	–	Yes
Machinist – sailmaking, qualified	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Machinist – wood	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Magistrate	A	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Maid – employed full time	T	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mail contractor/sorter	T	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mail van driver	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Maintenance worker – light manual work only	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Maitre`d – restaurant	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Make-up artist – film, theatre, television	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Management consultant – meeting the requirements of E	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Management consultant – meeting the requirements of P	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Managing director – meeting the requirements of E	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Managing director – meeting the requirements of P	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Managing director – not meeting the requirements of E or P	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Manicurist – not working from home	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Manicurist – working from home	U	Yes	–	–	–	–	Yes	R	–	Yes
Manufacturing – production line	U	Yes	–	–	–	–	Yes	R	–	Yes
Manufacturing – senior executive	F	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Manufacturing – skilled/trade qualified	T	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Manufacturing – supervisor – no manual work	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Marina proprietor	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Marine architect – degree qualified	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Marine engineer	H	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Marine surveyor	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Market gardener	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Market research interviewer	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Market researcher/analyst – office work only	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Market stall holder	H	Yes	Yes	–	–	–	Yes	–	–	Yes
Marketing/sales manager – meeting the requirements of E	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Marketing/sales manager – meeting the requirements of P	P	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Marketing/sales manager – not meeting the requirements of E or P	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Martial arts instructor	U	Yes	–	–	–	–	Yes	–	–	Yes
Mason	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Masseur – qualified, not working from home	T	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Masseur – qualified, working from home	H	Yes	Yes	–	–	–	Yes	–	–	Yes
Mathematician – degree qualified	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Matron – nursing	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Meat boner	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Meat inspector	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Meat packer	HH	Yes	Yes	–	–	–	Yes	R	–	Yes
Mechanic – qualified, aircraft	T	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mechanic – qualified, motor	T	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mechanic – qualified, petrol/diesel	T	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mechanic – qualified, refrigerator	T	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mechanic – qualified, typewriter/sewing machine	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mediator	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Medical imaging technologist	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Medical laboratory technician/phlebotomist	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Medical practitioner	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Medical record/clinical coder	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Member of parliament	U	Yes	–	–	–	–	Yes	–	–	Yes
Merchant banker – meeting the requirements of P	P	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Merchant banker – other	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Merchant navy	U	Yes	–	–	–	–	Yes	–	–	Yes
Metal dealer – scrap	U	Yes	–	–	–	–	Yes	R	–	Yes
Metal industry – supervisor	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Metal worker – not qualified	U	Yes	–	–	–	–	Yes	R	–	Yes
Metal worker – qualified	U	Yes	–	–	–	–	Yes	R	–	Yes
Metallurgist – other	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Metallurgist – qualified, office duties	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Meteorologist – qualified, field work	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Meter reader/inspector – electrical, ground work only	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Microbiologist	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Midwife	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Milk vendor – established two years minimum	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Mining industry – Quarry manager (office only and not degree qualified)	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mining industry – Assayer	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mining industry – Auto electrician	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mining industry – Bogger operator	U	Yes	–	–	–	–	Yes	R	–	Yes
Mining industry – Carpenter	T	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Mining industry – Dragline operator	HH	Yes	–	–	–	–	Yes	Yes	Yes	Yes
Mining industry – Dump truck operator	HH	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Mining industry – Excavator operator	HH	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Mining industry – Jumbo operator	U	Yes	–	–	–	–	Yes	R	–	Yes
Mining industry – Longwall co-ordinator (field work)	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mining industry – Longwall co-ordinator (office only)	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mining industry – Metallurgist – degree qualified (office only)	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Mining industry – Metallurgist (field work)	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mining industry – Mill operator	U	Yes	–	–	–	–	Yes	R	–	Yes
Mining industry – Mill superintendent	S	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Mining industry – Mine deputy (degree qualified)	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Mining industry – Mine deputy (other)	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mining industry – Mine manager (degree qualified)	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Mining industry – Pit technician	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mining industry – Plumber	T	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mining industry – Quarry manager (office only and degree qualified)	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Mining industry – Quarry worker, no explosives	U	Yes	–	–	–	–	Yes	R	–	Yes
Mining industry – Quarry worker, with explosives	U	\$3	–	–	–	–	100%	–	–	100%
Mining industry – Train driver	HH	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – Boilermaker/welder	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – Chemical engineer – hazardous materials	HH	IC	IC	–	–	–	Yes	IC	IC	Yes
Mining/Oil and Gas industry – Chemical engineer – other (non hazardous materials)	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – Chemical engineer (office only)	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – Clerical	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Mining/Oil and Gas industry – Diesel mechanic	T	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – Draftsperson (degree qualified)	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – Draftsperson (other)	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – Electrician	T	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – Electronic technician	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – Engineer – office only (degree qualified)	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – Engineer – site visits (degree qualified)	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – Exploration manager – office only (degree qualified)	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – Explosives handlers	U	\$3	–	–	–	–	100%	–	–	100%
Mining/Oil and Gas industry – Field assistant – geological	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – Fire and rescue team	U	Yes	–	–	–	–	Yes	–	–	Yes
Mining/Oil and Gas industry – Geologist (field work)	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – Geologist (office only)	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – Industrial chemist (hazardous materials)	HH	IC	IC	–	–	–	Yes	IC	IC	Yes
Mining/Oil and Gas industry – Industrial chemist (non hazardous materials)	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – Instrument technician	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – Laboratory technician	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – Labourer	U	Yes	–	–	–	–	Yes	R	–	Yes
Mining/Oil and Gas industry – Maintenance planner (office only)	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – Maintenance superintendent (no manual)	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – Maintenance supervisor (no manual work)	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – Mechanical fitter	T	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – Mobile plant – Supervisor (no manual)	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – O.H. & S. Manager (office only, not degree qualified)	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Mining/Oil and Gas industry – O.H.& S. Manager (office only and degree qualified)	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – O.H.& S. Manager/Officer (field work)	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – Rescue/recovery team workers	U	Yes	–	–	–	–	Yes	–	–	Yes
Mining/Oil and Gas industry – Shift supervisor	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – Surveyor (field work)	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – Surveyor (office only)	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – Truck driver	HH	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Mining/Oil and Gas industry – Plant operator	HH	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Minister – clergy person	C	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Mobile coffee van operator/owner, established minimum three years	U	Yes	–	–	–	–	Yes	R	–	Yes
Model – clothing/catwalk/photography	U	Yes	–	–	–	–	Yes	–	–	Yes
Model maker – cars, planes etc.	U	Yes	–	–	–	–	Yes	–	–	Yes
Monumental mason – qualified	U	Yes	–	–	–	–	Yes	R	–	Yes
Mortgage broker – meeting the requirements of E	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mortgage broker – meeting the requirements of P	P	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Mortgage broker – not meeting the requirements of E or P	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Motel proprietor/manager – administration only	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Motel proprietor/manager – bar work or light manual work included – less than 10% of the time	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Motel proprietor/manager – other	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Motor boat/car/cycle racing – professional	U	IC	–	–	–	–	100%	–	–	100%
Motor vehicle industry – production work	U	Yes	–	–	–	–	Yes	R	–	Yes
Motor vehicle spare parts – retailer	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Moulder – other	U	Yes	–	–	–	–	Yes	R	–	Yes
Moulder – qualified	U	Yes	–	–	–	–	Yes	R	–	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Muffler fitter – qualified	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Multimedia developer	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Music teacher – full time, not working from home	C	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Music teacher – full time, working from home	HH	Yes	IC	–	–	–	Yes	IC	IC	Yes
Musician – orchestra, full time, salaried	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Musician – other	HH	Yes	IC	–	–	–	Yes	–	–	Yes
Myotherapist – degree qualified	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Nanny – child care, qualified (no domestic duties, only children’s care)	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Naturopath – qualified	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Navy personnel – all ranks	U	Yes	–	–	–	–	Yes	–	–	Yes
Network administrator	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Network analyst – meeting the requirements of P	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Network designer – meeting the requirements of P	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Network programmer – meeting the requirements of P	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Network support person	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Network/systems engineer – meeting the requirements of P	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Neurologist	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Newsagent – counter sales	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Newsagent – deliveries of newspaper, etc.	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Newsreader	HH	Yes	IC	–	–	–	Yes	IC	IC	Yes
Non-working – retired/retiree	U	Yes	–	–	–	–	Yes	–	–	Yes
Non-working – unemployed	U	Yes	–	–	–	–	Yes	–	–	Yes
Nurse – clinical, educator, classroom only	C	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Nurse – dental	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Nurse – director of nursing	F	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Nurse – enrolled	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Nurse – midwife	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Nurse – nurses aid	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Nurse – nursing home	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Nurse – pathology, e.g. Lifescreen, Pathrec	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Nurse – practitioner, qualified	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Nurse – psychiatric	T	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Nurse – registered	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Nurse – theatre	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Nurse – unit manager	C	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Nurse – veterinary	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Nursery person – not qualified, full time	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Nursery person – qualified	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Obstetrician	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Occupational health and safety officer/ergonomist	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Occupational therapist – degree qualified	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Office manager – meeting the requirements of E	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Office manager – meeting the requirements of P	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Office manager – not meeting the requirements of E or P	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Office worker – clerical, typist, receptionist, secretary	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Oil and Gas industry – chef or kitchen worker	U	Yes	–	–	–	–	Yes	R	–	Yes
Oil and Gas industry – Crane operator	U	Yes	–	–	–	–	100%	R	–	100%
Oil and Gas industry – Derrickmen	U	Yes	–	–	–	–	100%	R	–	100%

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		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Oil and Gas industry – Driller operator	U	Yes	–	–	–	–	100%	R	–	100%
Oil and Gas Industry – Pipeline – machine operator	HH	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Oil and Gas Industry – Pipeline – repairman, trench worker	U	Yes	–	–	–	–	Yes	–	–	Yes
Oil and Gas industry – Pipeline – supervisor	HH	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Oil and gas industry – refineries, other workers	U	Yes	–	–	–	–	Yes	–	–	Yes
Oil and gas industry – refineries, supervisor	HH	Yes	Yes	–	–	–	Yes	R	–	Yes
Oil and Gas industry – Tool pusher	U	Yes	–	–	–	–	100%	R	–	100%
Oil and Gas industry – Welder – pipeline, or not qualified	HH	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Oil and Gas industry – Welder – qualified (not pipeline)	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Ophthalmologist	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Optical technician	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Optician – degree qualified	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Optometrist – degree qualified	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Orchardist	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Orthodontist	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Orthopaedic surgeon	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Osteopath – qualified	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Overseer – stock or station	U	Yes	–	–	–	–	Yes	–	–	Yes
Oyster farmer	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Paediatrician	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Painter – working at heights over 10 metres	U	Yes	–	–	–	–	Yes	–	–	Yes
Painter – working at heights up to 10 metres	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Palaeontologist – qualified, no field work	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Pallbearer	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Panel beater	L	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Paper/pulp industry – administration only	I	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Paper/pulp industry – skilled	U	Yes	-	-	-	-	Yes	R	-	Yes
Paper/pulp industry – unskilled	U	Yes	-	-	-	-	Yes	R	-	Yes
Paramedic	U	Yes	-	-	-	-	Yes	R	-	Yes
Park ranger	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Parking attendant	L	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Parking officer	L	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Party hire – proprietor	M	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Passenger ship/bulk cargo/container carrier – officers and crew	U	Yes	-	-	-	-	Yes	-	-	Yes
Pastry cook – other	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Pastry cook – qualified	L	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Pathologist – degree qualified	D	Yes	Yes	Yes	Yes	-	Yes	Yes	Yes	Yes
Pathology analyst – degree qualified	I	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Pathology analyst – other	I	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Pattern maker – clothing	S	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Paver – domestic work only, not qualified	U	Yes	-	-	-	-	Yes	R	-	Yes
Paver – domestic work only, qualified	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Pawnbroker – proprietor	L	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Periodontist	D	Yes	Yes	Yes	Yes	-	Yes	Yes	Yes	Yes
Personal assistant (PA)	I	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Personal trainer	U	Yes	-	-	-	-	Yes	-	-	Yes
Personnel consultant – not qualified	I	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Personnel consultant – qualified	P	Yes	Yes	Yes	Yes	-	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Pest controller/exterminator	H	Yes	Yes	-	-	-	Yes	R	-	Yes
Pharmaceutical representative	M	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Pharmacist – retail	P	Yes	Yes	Yes	Yes	-	Yes	Yes	Yes	Yes
Photo processing operator	M	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Photocopying – sales/repairs	L	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Photoengraver	L	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Photographer – employed, local, outside assignments, no hazardous activities	M	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Photographer – employed, local, studio only	I	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Photographer – freelance, Australia only	HH	Yes	IC	-	-	-	Yes	IC	IC	Yes
Physician	D	Yes	Yes	Yes	Yes	-	Yes	Yes	Yes	Yes
Physicist – degree qualified	P	Yes	Yes	Yes	Yes	-	Yes	Yes	Yes	Yes
Physiotherapist – degree qualified	D	Yes	Yes	Yes	Yes	-	Yes	Yes	Yes	Yes
Physiotherapist – other, member of APA	L	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Piano tuner – established two years minimum	HH	Yes	IC	-	-	-	Yes	IC	IC	Yes
Picture framer – established two years minimum	S	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Pilot/aircrew – commercial airline	U	Yes	-	-	-	-	Yes	-	-	Yes
Plasterer – not qualified	U	Yes	-	-	-	-	Yes	R	-	Yes
Plasterer – qualified	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Playwright	U	Yes	-	-	-	-	Yes	-	-	Yes
Plumber – qualified, commercial work	T	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Plumber – qualified, domestic work	T	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Podiatrist – degree qualified	D	Yes	Yes	Yes	Yes	-	Yes	Yes	Yes	Yes
Poker/gaming machine staff	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Police – administration	I	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Police – bomb disposal	U	\$3	–	–	–	–	100%	–	–	100%
Police – federal	U	Yes	–	–	–	–	Yes	–	–	Yes
Police – motorcycle	U	Yes	–	–	–	–	Yes	–	–	Yes
Police – other officers	U	Yes	–	–	–	–	Yes	–	–	Yes
Police – rescue squad and tactical response	U	Yes	–	–	–	–	Yes	–	–	Yes
Police – special weapons	U	Yes	–	–	–	–	Yes	–	–	Yes
Police – superintendent level and above only	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Pool cleaner	U	Yes	–	–	–	–	Yes	R	–	Yes
Pool/billiards table – maker/repairs	T	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Porter – hotel/motel/club	HH	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Post office – agent, no deliveries	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Post office – postal delivery	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Post office – postal sorter	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Post office – supervisor, clerk, manager	S	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Potter/ceramics – established two years minimum	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Poultry farmer/poulterer	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Preschool/kindergarten – other	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Preschool/kindergarten – qualified, Australian registered, not at home	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Principal – school, meeting the requirements of E	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Principal – school, not meeting the requirements of E	C	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Printer – other	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Printer – qualified	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Printing bookbinder	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Prisons – governor, administration staff, no prisoner contact	I	Yes	Yes	–	–	–	Yes	R	–	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Prisons – warden, officer, guard	U	Yes	–	–	–	–	Yes	–	–	Yes
Private detective/investigator	U	Yes	–	–	–	–	Yes	–	–	Yes
Probation/parole officer – not qualified	S	Yes	Yes	–	–	–	Yes	IC	IC	Yes
Probation/parole officer – qualified social worker	C	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Process worker – all industries	U	Yes	–	–	–	–	Yes	R	–	Yes
Producer – film, radio, television	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Professional sportsperson	U	IC	–	–	–	–	Yes	–	–	Yes
Professor – university, degree qualified	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Project manager – meeting the requirements of E	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Project manager – not in building industry, meeting requirements of P	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Project manager – building industry, meeting the requirements of P	P	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Project manager – not meeting the requirements of E or P	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Proofreader – printing and publishing	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Property developer – consultant	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Property developer – investor	I	Yes	Yes	–	–	–	Yes	–	–	Yes
Prosthetist/orthotist	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Psychiatric nurse	T	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Psychiatrist – degree qualified	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Psychologist – post graduate degree qualifications	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Public relations consultant – degree qualified	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Public servant – administration	I	Yes	Yes	–	–	–	Yes	IC	IC	Yes
Publican – manager, proprietor, no bar work	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Publican – manager, proprietor, with bar work	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Publisher	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Purchasing officer	I	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Quality assurance/controller – administration only	I	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Quality assurance/controller – other	L	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Quantity surveyor	I	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Quarantine officer – no manual work	M	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Quarry – manager, no manual work	L	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Quarry – worker, no explosives	U	Yes	-	-	-	-	Yes	R	-	Yes
Quarry – worker, with explosives	U	\$3	-	-	-	-	100%	-	-	100%
Queen’s counsel	A	Yes	Yes	Yes	Yes	-	Yes	Yes	Yes	Yes
Radar/speed camera technician/installer	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Radio announcer	HH	Yes	IC	-	-	-	Yes	IC	IC	Yes
Radio dispatcher	I	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Radio operator – airports, not air traffic control	L	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Radiographer/radiotherapist	I	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Radiologist	D	Yes	Yes	Yes	Yes	-	Yes	Yes	Yes	Yes
Railway worker – foreman, inspector, station master	S	Yes	Yes	-	-	-	Yes	-	-	Yes
Railway worker – office work/administration	I	Yes	Yes	-	-	-	Yes	IC	IC	Yes
Railway worker – platform	U	Yes	-	-	-	-	Yes	-	-	Yes
Railway worker – tracks	U	Yes	-	-	-	-	Yes	-	-	Yes
Real estate – agent, others	I	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Real estate – agent, principal of agency – meeting the requirements of E	E	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Real estate – agent, principal of agency – meeting the requirements of P	P	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Real estate – agent, principal of agency – not meeting the requirements of E or P	I	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Real estate – auctioneer, qualified	I	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Real estate – valuer, Australian registered	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Receptionist	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Recreation officer	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Recruitment consultant	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Refineries – worker	U	Yes	–	–	–	–	Yes	–	–	Yes
Reflexologist – qualified, Australian registered, not working from home	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Refueller – airports	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Rehabilitation consultant – degree qualified	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Removalist	U	Yes	–	–	–	–	Yes	R	–	Yes
Repair person/service person – qualified, other	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Repair person/service person – qualified, small appliances	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Reporter – radio, television, newspaper, freelance	HH	Yes	IC	–	–	–	Yes	IC	IC	Yes
Reporter – radio, television, newspaper, salaried, no overseas assignments	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Reporter – radio, television, newspaper, salaried, some overseas assignments	HH	Yes	IC	–	–	–	Yes	IC	IC	Yes
Repossession agent	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Research chemist – qualified	HH	IC	IC	–	–	–	Yes	IC	IC	Yes
Restaurant manager/owner – no cooking or waiting on tables	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Restaurant manager/owner – some cooking or waiting on tables	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Retired	U	Yes	–	–	–	–	Yes	–	–	Yes
Riding instructor	U	Yes	–	–	–	–	Yes	–	–	Yes
Rigger – heights over 10 metres	U	\$2	–	–	–	–	100%	–	–	100%
Rigger – heights up to 10 metres	U	Yes	–	–	–	–	Yes	–	–	Yes
Road builder/maker/worker/painter	HH	Yes	Yes	–	–	–	Yes	R	–	Yes
Road maintenance/construction	U	Yes	–	–	–	–	Yes	R	–	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Road sweeper/cleaner driver	U	Yes	-	-	-	-	Yes	R	-	Yes
Roadie – music	U	Yes	-	-	-	-	Yes	-	-	Yes
Rock driller	U	Yes	-	-	-	-	Yes	-	-	Yes
Rodeo rider – professional	U	IC	-	-	-	-	Yes	-	-	Yes
Roller door installer	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Roof carpenter – qualified	HH	Yes	Yes	-	-	-	Yes	R	-	Yes
Roof plumber	HH	Yes	Yes	-	-	-	Yes	R	-	Yes
Roof tiler	HH	Yes	Yes	-	-	-	Yes	R	-	Yes
Rubbish/garbage removalist – driver, not owner	U	Yes	-	-	-	-	Yes	R	-	Yes
Rubbish/garbage removalist – non-driver	U	Yes	-	-	-	-	Yes	R	-	Yes
Rubbish/garbage removalist – owner driver only	HH	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Saddle maker	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Sail maker	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Sales assistant	I	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Sales/business development manager – meeting the requirements of E	E	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Sales/business development manager – meeting the requirements of P	P	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Sales/business development manager – not meeting the requirements of E or P	I	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Salesperson – travelling, all others	M	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Salesperson – travelling, catalogue reference only	M	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Sand blaster	U	\$3	-	-	-	-	100%	-	-	100%
Sawmill worker – other workers	HH	Yes	IC	-	-	-	Yes	R	-	Yes
Sawmill worker – supervisor, no manual work	S	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Scaffolder – heights over 10 metres	U	\$2	-	-	-	-	100%	-	-	100%
Scaffolder – heights up to 10 metres	U	Yes	-	-	-	-	Yes	-	-	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
School administrative staff	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
School inspector – meeting the requirements of E	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
School inspector – not meeting the requirements of E	C	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
School principal – meeting the requirements of E	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
School principal – not meeting the requirements of E	C	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
School teacher – all subjects except trades and physical education	C	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
School teacher – trades and physical education	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
School teacher's aide	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Scientist – qualified, field work, no hazardous chemicals	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Scientist – qualified, hazardous chemicals	HH	IC	IC	–	–	–	Yes	IC	IC	Yes
Scientist – qualified, laboratory only, no hazardous chemicals	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Scrap dealer	U	Yes	–	–	–	–	Yes	R	–	Yes
Scrapmetal worker	U	Yes	–	–	–	–	Yes	R	–	Yes
Screen printer	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Scriptwriter – film, theatre, television, freelance or working from home	U	Yes	–	–	–	–	Yes	–	–	Yes
Scriptwriter – film, theatre, television, salaried, not working from home	HH	Yes	IC	–	–	–	Yes	–	–	Yes
Sculptor	U	Yes	–	–	–	–	Yes	–	–	Yes
Search and rescue worker – full time	U	Yes	–	–	–	–	Yes	–	–	Yes
Search and rescue worker – part time	HH	Yes	IC	–	–	–	Yes	–	–	Yes
Secretary	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Security guard – armed	U	Yes	–	–	–	–	Yes	–	–	Yes
Security guard – unarmed	HH	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Security system installer	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Senior executive – meeting the requirements of E	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Senior executive – meeting the requirements of P	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Sewage plant worker	U	Yes	–	–	–	–	Yes	R	–	Yes
Sewing machinist	U	Yes	–	–	–	–	Yes	R	–	Yes
Shearer	U	Yes	–	–	–	–	Yes	–	–	Yes
Shed/carport erector	U	Yes	–	–	–	–	Yes	R	–	Yes
Sheep classer	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Sheet metal worker – other	U	Yes	–	–	–	–	Yes	R	–	Yes
Sheet metal worker – qualified	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Ship engineer – qualified, sea going	HH	Yes	Yes	–	–	–	Yes	–	–	Yes
Ship pilot/skipper	U	Yes	–	–	–	–	Yes	R	–	Yes
Shipwright	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shipyards worker	U	Yes	–	–	–	–	Yes	R	–	Yes
Shoemaker/repairer/boot maker	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Shooting – professional	U	Yes	–	–	–	–	Yes	–	–	Yes
Shopkeeper/proprietor – adult books and goods	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – amusement parlour, owner	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – antiques, deliveries	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – antiques, restoration	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – antiques, sales only	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – aquarium	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – art supplies	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – bedding	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – bicycle, dealer	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – bicycle, repairs	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Shopkeeper/proprietor – boats/boating equipment	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – books/stationery	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – brassware, sales only	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – bread/cakes	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – camping equipment	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – cane equipment, sales only	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – cards	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – carpets, rugs, floor coverings	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – china, glass	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – clothing	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – computers	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – confectionery	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – curtains	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – delicatessen, employee	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – delicatessen, manager	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – disposal	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – duty free	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – electrical, radio	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – fast food, takeaway, employee	HH	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – fast food, takeaway, proprietor	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – fish and chips, employee	HH	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – fish and chips, proprietor	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – fish and seafood	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – footwear	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Shopkeeper/proprietor – furniture	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – general store	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – gift shop	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – golf shop	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – gunsmith	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – haberdashery, drapery	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – health foods	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – ice cream	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – lawnmowers, sales only	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – light fittings	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – lingerie	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – liquor store, employee	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – liquor store, manager	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – lumber merchant	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – manchester	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – milk bar, employee	HH	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – milk bar, proprietor	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – milliner	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – motor vehicle accessories, spares	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – musical equipment sales	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – office supplies	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – outdoor supplies	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – paint, wallpaper	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – party shop, party hire	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home-maker [^]	Non-working [^]			
Shopkeeper/proprietor – pawnbroker	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – pet shop	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – photographic, sales	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – produce merchant	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – records, music, CDs	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – second hand goods	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – shoe store	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – skin, hide, leather sales	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – sporting goods	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – stationery	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – swimming pools, pool supplies	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – tobacco	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – toys	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shopkeeper/proprietor – video hire store	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Shower screen installer	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Signwriter/sign erector – heights over 10 metres	U	Yes	–	–	–	–	Yes	–	–	Yes
Signwriter/sign erector – heights up to 10 metres	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Silversmith/goldsmith	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Singer	U	Yes	–	–	–	–	Yes	–	–	Yes
Skating – board/ice/roller professional	U	Yes	–	–	–	–	Yes	–	–	Yes
Skiing – professional	U	Yes	–	–	–	–	Yes	–	–	Yes
Skip/rubbish removalist – driver, not owner	U	Yes	–	–	–	–	Yes	R	–	Yes
Skip/rubbish removalist – non-driver	U	Yes	–	–	–	–	Yes	R	–	Yes
Skip/rubbish removalist – owner driver only	HH	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Skylight fitter	U	Yes	-	-	-	-	Yes	R	-	Yes
Slaughterer – meat industry	U	Yes	-	-	-	-	Yes	-	-	Yes
Social worker – qualified, field visits	L	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Social worker – qualified, office work only	C	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Soft drink deliverer	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Soil technician – qualified	L	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Solicitor	A	Yes	Yes	Yes	Yes	-	Yes	Yes	Yes	Yes
Sonographer	D	Yes	Yes	Yes	Yes	-	Yes	Yes	Yes	Yes
Sound recording/engineer – qualified	L	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Speech therapist – degree qualified	D	Yes	Yes	Yes	Yes	-	Yes	Yes	Yes	Yes
Sports centre – proprietor, manager, no manual work	M	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Sports centre – worker, full time, no classes or instructing	HH	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Sports coach/guide – tennis, swimming	S	Yes	Yes	-	-	-	Yes	IC	IC	Yes
Sports development officer/manager	L	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Sports gymnasium instructor	U	Yes	-	-	-	-	Yes	-	-	Yes
Sports scientist	P	Yes	Yes	Yes	Yes	-	Yes	Yes	Yes	Yes
Spray painter – other	U	Yes	-	-	-	-	Yes	-	-	Yes
Spray painter – qualified	L	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Squash court – proprietor, full time management and supervision, no professional playing	M	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Stablehand/groom – horses	U	Yes	-	-	-	-	Yes	-	-	Yes
Stage hand – film, theatre	L	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Stage manager – film, theatre	L	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Statistician – degree qualified	P	Yes	Yes	Yes	Yes	-	Yes	Yes	Yes	Yes
Steel erector – heights over 10 metres	U	\$2	-	-	-	-	100%	-	-	100%

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Steel erector – heights up to 10 metres	U	Yes	–	–	–	–	Yes	–	–	Yes
Steeplejack	U	\$2	–	–	–	–	100%	–	–	100%
Stenographer	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Stevedore – dockyard labourer	U	Yes	–	–	–	–	Yes	R	–	Yes
Steward/stewardess – airlines	U	Yes	–	–	–	–	Yes	–	–	Yes
Stock and station agent – no manual work	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Stockbroker – registered, meeting the requirements of E	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Stockbroker – registered, meeting the requirements of P	P	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Stockbroker – registered, not meeting the requirements of E or P	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Stockman	U	Yes	–	–	–	–	Yes	–	–	Yes
Stockyard worker/drover	U	Yes	–	–	–	–	Yes	–	–	Yes
Stonemason – qualified	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Storeperson – administration only	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Strapper – horses	U	Yes	–	–	–	–	Yes	–	–	Yes
Student	HH	Yes	IC	–	–	–	Yes	–	–	Yes
Stunt person	U	\$2	–	–	–	–	100%	–	–	–
Submariner	U	Yes	–	–	–	–	Yes	–	–	Yes
Substation operator – electrical	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Sugar cane farmer – property owner	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Sugar cane farmer – property owner with full-time employees	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Sugar cane farmer worker/harvester	HH	Yes	Yes	–	–	–	Yes	R	–	Yes
Superannuation fund administrator	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Supermarket – cashier/checkout, full time	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Supermarket – deliveries, full time	HH	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Supermarket – manager, full time	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Supermarket – others, full time	HH	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Surfboard reshapar	U	Yes	–	–	–	–	Yes	R	–	Yes
Surfer – professional	U	Yes	–	–	–	–	Yes	–	–	Yes
Surgeon	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Surveyor – qualified – field work	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Surveyor – qualified – marine	HH	Yes	IC	–	–	–	Yes	IC	IC	Yes
Surveyor – qualified, consulting/office work only – meeting the requirements of E	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Surveyor – qualified, consulting/office work only – meeting the requirements of P	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Surveyor – qualified, consulting/office work only – not meeting the requirements of E or P	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Swimming – professional	U	Yes	–	–	–	–	Yes	–	–	Yes
Swimming pool – attendant, full time	S	Yes	Yes	–	–	–	Yes	R	–	Yes
Swimming pool – builder, other	U	Yes	–	–	–	–	Yes	R	–	Yes
Swimming pool – builder, qualified	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Swimming pool – instructor/coach	S	Yes	Yes	–	–	–	Yes	IC	IC	Yes
Swimming pool/aquatic centre – manager, no manual work, full time	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Switch operator/repairer	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
TAB agent – full time, salaried	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
TAB agent – manager/proprietor, full time	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Tailor – full time, working from home	L	Yes	Yes	–	–	–	Yes	IC	IC	Yes
Tailor – full time, working in a shop or factory	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Tanner	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Tattooist	U	Yes	–	–	–	–	Yes	–	–	Yes
Tax consultant – no qualifications	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Tax consultant – qualified	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Taxi driver – owner/plateholder only	HH	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Taxidermist	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Technician – film, theatre, recording music, radio, television	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Telephone technician	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Telephonist/switchboard operator	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Television repairman	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Tennis coach – no touring or professional playing	S	Yes	Yes	–	–	–	Yes	IC	IC	Yes
Tennis player – professional	U	Yes	–	–	–	–	Yes	–	–	Yes
Tiler – floor/wall, other	U	Yes	–	–	–	–	Yes	R	–	Yes
Tiler – floor/wall, qualified	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Timber merchant – less than 10% manual work	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Timber merchant – office work only	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Timber merchant – others	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Toolmaker – not qualified	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Toolmaker – qualified	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Tour guide/operator	U	Yes	–	–	–	–	Yes	R	–	Yes
Tourism manager	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Tourism/visitor information officer/adviser	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Tow truck driver	U	Yes	–	–	–	–	Yes	R	–	Yes
Town planner – degree qualified	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Toxicologist	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Train driver – metropolitan/interstate	T	Yes	Yes	–	–	–	Yes	–	–	Yes
Train guard	U	Yes	–	–	–	–	Yes	–	–	Yes

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Occupation	Occupation category	Cover								
		Life/Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home-maker [^]	Non-working [^]			
Train inspector	U	Yes	-	-	-	-	Yes	-	-	Yes
Tram/tramway driver	T	Yes	Yes	-	-	-	Yes	-	-	Yes
Translator	I	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Travel agent/consultant	I	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Tree lopper/remover	U	Yes	-	-	-	-	Yes	-	-	Yes
Tree surgeon/arborist – qualified	U	Yes	-	-	-	-	Yes	-	-	Yes
Trichologist	L	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Trimmer – qualified, motor vehicles	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Trotting driver	U	Yes	-	-	-	-	Yes	-	-	Yes
Truck driver – non owner, local only, no building sites	U	Yes	-	-	-	-	Yes	R	-	Yes
Truck driver – not owner, employed by major transport company	U	Yes	-	-	-	-	Yes	R	-	Yes
Truck driver – not owner, not employed by major transport company	U	Yes	-	-	-	-	Yes	-	-	Yes
Truck driver – owner only, interstate, long distance, overnight stays	U	Yes	-	-	-	-	Yes	-	-	Yes
Truck driver – owner only, within local city or town, no overnight stays or building site work	HH	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Tugboat operator	U	Yes	-	-	-	-	Yes	R	-	Yes
Tunneller – explosives	U	\$3	-	-	-	-	100%	-	-	100%
Tunneller – no explosives	U	Yes	-	-	-	-	Yes	-	-	Yes
Tupperware/Avon/Amway/Nutrimetics sales, full time	HH	Yes	IC	-	-	-	Yes	IC	IC	Yes
Tutor – university	C	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Typesetter – computer	S	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Typewriter mechanic	S	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Typist	I	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Tyre fitter	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Undertaker	M	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Underwriter – other, all financial services	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Underwriter manager – all financial services	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Underwriter principal/senior – all financial services	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Unemployed	U	Yes	–	–	–	–	Yes	–	–	Yes
University administration/office work – lecturer/professor/dean – meeting the requirements of E	E	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
University administration/office work – lecturer/professor/dean – meeting the requirements of P	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
University administration/office work – lecturer/professor/dean – not meeting the requirements of E or P	C	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
University administration/office work – non-teaching	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
University administration/office work – tutor	C	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Upholsterer – other	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Upholsterer – qualified	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Urban and regional planner – degree qualified	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Urologist	D	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Usher – cinema, full time	M	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Valet – full time	U	Yes	–	–	–	–	Yes	R	–	Yes
Valuer – jewellery	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Valuer – livestock	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Valuer – real estate, registered	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Vehicle wrecker	U	Yes	–	–	–	–	Yes	R	–	Yes
Vending machine operator	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Veterinarian – domestic pets, degree qualified	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Veterinarian – livestock, degree qualified	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Veterinary surgeon – degree qualified	P	Yes	Yes	Yes	Yes	–	Yes	Yes	Yes	Yes
Video duplicator/editor – not working from home	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/ Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home- maker [^]	Non- working [^]			
Vigneron – qualified wine maker	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Viticulturist – employee	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Viticulturist – owner/ manager	L	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Waiter/waitress – full time	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Wall tiler – other	U	Yes	–	–	–	–	Yes	R	–	Yes
Wall tiler – qualified	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Wallpaper hanger	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Wardrobe – film, theatre, television	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Wardsperson – hospital	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Warehouse person	U	Yes	–	–	–	–	Yes	R	–	Yes
Washing machine mechanic – other	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Washing machine mechanic – qualified	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Watchmaker and repairer	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Waterproofer	U	Yes	–	–	–	–	Yes	R	–	Yes
Weather forecaster	HH	Yes	IC	–	–	–	Yes	IC	IC	Yes
Weaver – not working from home	S	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Weaver – working from home	U	Yes	–	–	–	–	Yes	–	–	Yes
Web designer/developer	I	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Wedding planner/organiser/consultant – full time	M	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Weight loss counsellor	I	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Welder – other	H	Yes	Yes	–	–	–	Yes	Yes	Yes	Yes
Welder – qualified	L	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Welfare officer – office work only	C	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes
Welfare officer – out of the office/field work	C	Yes	Yes	Yes	–	–	Yes	Yes	Yes	Yes

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Occupation	Occupation category	Cover								
		Life/Trauma	TPD					Income Secure	Business Expense	Living Expense
			Any [^]	Own	Business	Home-maker [^]	Non-working [^]			
Wharf/waterside worker	U	Yes	-	-	-	-	Yes	R	-	Yes
Wildlife attendant	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Window cleaner – city, industrial, high rise	U	Yes	-	-	-	-	Yes	-	-	Yes
Window cleaner – suburban homes only	HH	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Window dresser	M	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Windscreen fitter/glazier/tinter	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Wine/spirit merchant/vintner	M	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Winemaker – qualified, no manual work	I	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Wireless communications technician	I	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Wood turner	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Wool buyer	I	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Wool classer	M	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Wrecker – foreman	H	Yes	Yes	-	-	-	Yes	R	-	Yes
Wrecker – other workers	U	Yes	-	-	-	-	Yes	R	-	Yes
Writer/author	HH	Yes	IC	-	-	-	Yes	-	-	Yes
X-ray technician – qualified	S	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Yoga instructor	S	Yes	Yes	-	-	-	Yes	-	-	Yes
Youth worker – office work only	C	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Youth worker – out of the office/field work	C	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Zookeeper	H	Yes	Yes	-	-	-	Yes	Yes	Yes	Yes
Zoologist – field work, degree qualified	M	Yes	Yes	Yes	-	-	Yes	Yes	Yes	Yes
Zoologist – no field work, degree qualified	P	Yes	Yes	Yes	Yes	-	Yes	Yes	Yes	Yes

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From 31 May 2019, OnePath Life will no longer be a related body corporate of OnePath Custodians.

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