

# CommInsure Protection

Peace of mind for the times of your life

## Adviser guide

This adviser guide contains information about the following types of cover:

- Life
- Total and Permanent Disability
- Trauma
- Income Protection
- Essential Cover
- Business Expenses

**Comm**Insure



**Important information**

This guide is issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035, expressly as a training guide to advisers. It is not to be issued or made available to members of the public. For further information on each of the products included in this guide please refer to the CommInsure Protection Product Disclosure Statement and applicable policy documents.

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# Welcome to the adviser guide

We've created the adviser guide as a comprehensive, ready-reference tool to keep the information you need at your fingertips. This guide covers the following products:

## **CommInsure Protection**

- Life Care (inside and outside super)
- Total and Permanent Disability Cover (inside and outside super)
- Trauma Cover
- Income Protection
  - Income Care
  - Income Care Plus
  - Income Care Super
  - Business Overheads Cover
  - Essential Cover

For more information on these products please refer to the CommInsure Protection Product Disclosure Statement (PDS).

The guide is designed to give you insight into our underwriting requirements for assessing risk insurance applications. These underwriting requirements span:

- financial
- medical (including tests)
- vocational
- lifestyle.

## **Adviser site**

Please visit the CommInsure adviser site at [adviser.comminsure.com.au](http://adviser.comminsure.com.au). A full range of brochures and forms can be downloaded and ordered from the sales material section on the site.

If you do not have access to the site, please contact the adviser technical help desk on **1800 240 405**.





# Contacts summary



# Contacts summary

## **Underwriting address**

All applications must be sent to the following address:

CommInsure  
Underwriting department  
PO Box 319  
Silverwater NSW 2128

## **Contact numbers**

**Adviser assist – general enquiries, new business, underwriting suspense and general application queries**

NSW/ACT	1800 044 130
Vic/Tas	1800 309 150
Qld	1800 308 906

**Underwriting hotline  
(underwriting pre-assessment queries)**

1800 257 328

**Claims assist**

13 10 56

**Adviser technical hotline  
(Business Growth Services)**

1800 761 067

**Adviser technology help desk  
(including adviser site)**

**For CalQ, CPM and WriteAway**  
1800 240 405

**Customer assist – applicants/policyholders**

13 10 56



# Underwriting requirements – medical and financial



# Underwriting requirements – medical and financial

## **The underwriting process**

Underwriting is the process of assessing risk insurance business and is fundamental to the risk management of our business. It is the underwriter's responsibility to assess all applications based on the occupation, financial history, health and lifestyle of a potential client. From this information, the underwriter will determine whether to accept, reject or offer alternative terms.

## **Underwriting philosophy**

Our philosophy is to keep you and your clients fully informed about the underwriting process and to provide a logical reason for all the decisions we make.

It will not always be possible to offer terms that are agreeable to your clients but we will seek to communicate all decisions with proper clarity and provide suitable explanations to justify our decisions. We aim to ensure that the highest possible number of applications are completed and become issued risk. To do this, we will identify and negotiate alternative appropriate solutions whenever it is practical and possible to do so.

We are committed to providing an efficient underwriting service to meet the insurance needs of your client. We strive to be innovative, adapt to future trends quickly and provide you with rational economic choices in a competitive manner without compromising sound underwriting principles.

## **WriteAway - Customised for speed**

We've recently introduced our fully integrated electronic application and underwriting system.

- Be prepared for efficient processing and less time managing applications.
- Be exhilarated by speed and guaranteed policy decisions immediately after submission.

WriteAway is a complete office solution for risk insurance. It comprises of a smart electronic application form and underwriting system supported by a full tracking capability to manage your new cases through to policy completion. Your clients can now experience application to policy decision in minutes, not weeks.

This lets you avoid paper applications that may take up to six weeks for processing.

WriteAway is easy to access and use. You can incorporate it into your practice by either:

- face-to-face with your client (where internet connection is available)
- over the phone.

If your client chooses to complete the paper application initially, you still have the choice to either use WriteAway or send a

paper application to CommInsure.

### **How WriteAway can benefit your business.**

We've worked hard on WriteAway to make sure every aspect helps your business run effortlessly.

A policy application can be completed in as little as 30 minutes and a policy decision made immediately after submission. This means you'll spend less time on paperwork and more time with your clients.

- WriteAway's online application form does not have to be completed in one sitting. All in progress applications can be resumed at a time that suits you allowing greater flexibility. This includes the ability for partial completion prior to meeting your client.
- Previously entered data will pre-populate the application form, so you avoid entering data more than once.
- Our comprehensive set of underwriting rules have been designed by CommInsure to maximise standard acceptances.
- Our dedicated underwriting team will complete your applications in the shortest possible time.
- Helpful prompts will guide you and any missed questions will be immediately identified to avoid later rework.
- Smart and dynamic questions are written in plain language, and are only asked if and when required.

WriteAway is launched via the CommInsure adviser site, through CalQ. Once you have completed a CalQ quote, you can click on apply and begin entering details.

### **System flexibility**

The easy navigation and flexibility of WriteAway allows you to enter data in any order, eliminating the need for sequential data entry.

### **Application**

The application section includes adviser details, duty of disclosure and life insured details. This section also includes superannuation details if Total Care Plan Super is being applied for and Child Cover details if that option is being applied for.

### **Personal Statement**

The Personal Statement section includes occupation, income, insurance, medical history, habits, underwriting, personal and doctor details.

### **Policy owners and beneficiaries**

Once you have completed the Personal Statement and underwriting risk assessment, you will be required to enter policy owner and beneficiary details.

### **Payment**

Here you nominate at least one payer and payment method for each policy. You can also use the existing payment instructions of in-force policies.

### **Underwriting assessment**

The Underwriting section shows whether your application was accepted or referred. An accept will summarise your client's cover, including sums insured and premium. If referred, the screen will summarise your client's cover and details of the underwriting decision and, in some cases, a list of requirements to fulfil. Any case that is referred by WriteAway will be lodged with our Underwriting team for fast fulfilment.



## Complete

The final step in completing the application is to ensure that your client completes the declaration and authorises CommInsure to disclose personal, medical and financial information.

## Packs

Once complete, the system will generate the following information packs:

- policy owner pack
- life insured pack (where the life insured is not the policy owner)
- action pack.

Simply follow the instructions and ensure the client signs the confirmation pack and it is returned to CommInsure within 30 days.

## Using WriteAway

With the speed of WriteAway you can get the most out of your working day and avoid losing time to paperwork. It's simple to start and even easier to use.

To begin using WriteAway log on via the CommInsure adviser site <https://adviser.comminsure.com.au> or speak to your CommInsure Business Development Manager.

If however you do run into any technical problems using WriteAway, you can contact our adviser technology help desk on **1800 240 405**. The help desk is open from 8am to 8pm (AEST), Monday to Friday.

## Underwriting the application

Once you have identified the need for risk insurance with your client and we have received the completed application form, we immediately commence our underwriting assessment.

We may:

- accept the insurance
- make a provisional offer or provide alternative terms
- defer or deem the application unacceptable.

Each of these are explained on pages 11 to 13.

## Acceptance

Around 90 per cent of the applications we receive are acceptable to the clients and to us.

The majority of these applications are accepted at standard premium rates.

## Provisional offer or alternative terms

In some circumstances we provide cover conditional upon the applicant accepting an exclusion or a premium loading. Provisional offers simply allow us to level the playing field, ensuring those with a higher likelihood of claiming are not subsidised by others. In other cases we may offer alternative terms, such as a different type of policy or an amended policy.

Receiving a provisional offer or alternative terms does not remove the need for the insurance cover – in fact, a higher risk could indicate an even greater need for insurance.

In most cases the underwriter can advise you or your client of the reason for making a provisional offer.

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<b>Exclusions</b>	Generally applied to insurance cover where a pre-existing medical condition or particular sporting/pastime activity make the applicant more likely to claim on the policy. For example: <ul style="list-style-type: none"><li>• A builder with a recurring knee problem is more likely to claim for a knee disorder than a builder who has never suffered knee problems.</li><li>• In a sporting activity such as skydiving.</li></ul>
<b>Premium loadings</b>	May be required due to health, occupation, sports or pastimes. Loadings may be offered as: <ul style="list-style-type: none"><li>• A percentage of premium, for example, a premium may be loaded by an additional 50 per cent due to a history of high blood pressure.</li><li>• A loading (known as per mille) based on sum insured – where the annual premium is loaded by a dollar amount for every \$1,000 of sum insured applied for, for example, Andrew applies for a Life Care benefit of \$400,000 and because of his motor racing activities, is made a provisional offer with a \$2.50 per mille premium loading. Therefore, he pays <math>400 \times \\$2.50 = \\$1,000</math> per year in addition to the standard premium.</li></ul>
<b>Indemnity</b>	May be offered as an alternative to an agreed value policy.
<b>Other amendments to policies</b>	Underwriters may modify policies by reducing benefit periods or increasing waiting periods of income protection policies, or by offering shorter-term Total Care Plan and Total Care Plan Super policies. This effectively reduces our exposure to the risk being assessed and gives your client access to insurance at standard premium rates.

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## Deferred or declined applications

Unfortunately, we cannot accept all applications. Our inability to accept cover is either:

- Deferred, which means the cover is generally unacceptable until after a specified period of time, when we may reconsider a new application.
- Declined, which means the cover is unacceptable to us. There may be some occasions where the decision may be reviewed in the future. The underwriter will advise of a timeframe, if applicable.

When an application is deferred or declined, the underwriter will advise you by telephone. We will send your client a letter and refund cheque (if applicable) within four to five working days.

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<b>Renewals</b>	<p>We send the policy owner a renewal notice one month before each twelve month anniversary of the risk commencement date.</p> <p>The renewal notice details:</p> <ul style="list-style-type: none"><li>• the premium for the next twelve months, with and without indexation</li><li>• the different payment methods available</li><li>• the new instalment premium payable if payment is via direct debit (for these clients the renewal notice is for their records only, as the deductions are automatically adjusted in line with the renewal notice from the renewal date).</li></ul>
<b>Lapses</b>	<p>If your client's premiums are not paid within 30 days of the premium renewal date then the policy will lapse and cover will cease.</p>
<b>Reinstatements</b>	<ul style="list-style-type: none"><li>• Policies that have lapsed within the previous twelve months may be reinstated subject to some underwriting and payment of all outstanding premiums.</li><li>• Policies that have lapsed more than twelve months ago require a new application and full underwriting.</li></ul>

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## Medical requirements

Life, TPD and Trauma (including stand-alone Trauma – up to \$1,000,000 only for individual or combined product cover

Sum insured	Age next birthday				
	18 to 45	46 to 50	51 to 55	56 to 60	61+
\$1 – \$300,000	A	A	A	A	A
\$300,001 – \$600,000	A	A	A	A	A
\$600,001 – \$800,000	A	A	A	B	B
\$800,001 – \$1,000,000	A	A	A	B	B
\$1,000,001 – \$1,500,000	A	A	B	B	C
\$1,500,001 – \$2,000,000	A	D	D	E	G
\$2,000,001 – \$2,500,000	A	F	F	G	G
\$2,500,001 – \$5,000,000	F	G	G	G	G
\$5,000,001 – \$10,000,000	H	I	J	K	K

The requirements in the table above include Trauma Cover up to \$1,000,000.

### Additional requirements for Trauma Cover

Additional requirements for Trauma Cover which exceeds \$1,000,000 (including stand alone Trauma) are as per the following table:

Sum insured	Age next birthday				
	18 to 45	46 to 50	51 to 55	56 to 60	61+
\$1,000,001 – \$1,500,000	D	D	M	N	N
\$1,500,001 – \$2,000,000	L	M	K	K	K

## Key

A	Personal Statement
B	Personal Statement + CommInsure Medi Lite or own GP Medical Examination + MBA20
C	Personal Statement + CommInsure Medi Lite or own GP Medical Examination + MBA20 + PMAR
D	Personal Statement + CommInsure Medi Lite or own GP Medical Examination + HIV + MBA20 + Hep B & C serology
E	Personal Statement + CommInsure Medi Lite or own GP Medical Examination + HIV + MBA20 + Hep B & C serology + Resting ECG
F	Personal Statement + CommInsure Medi Lite or own GP Medical Examination + HIV + MBA20 + Hep B & C serology + PMAR
G	Personal Statement + CommInsure Medi Lite or own GP Medical Examination + HIV + MBA20 + Hep B & C serology + PMAR + Resting ECG
H	Personal Statement + Specialist Medical Examination + HIV + MBA20 + Hep B & C serology + FBC + PMAR + Resting ECG
I	Personal Statement + Specialist Medical Examination + HIV + MBA20 + Hep B & C serology + FBC + PMAR + Resting ECG + MSU
J	Personal Statement + Specialist Medical Examination + HIV + MBA20 + Hep B & C serology + FBC + PMAR + Resting ECG + MSU + PSA/breast exam
K	Personal Statement + Specialist Medical Examination + HIV + MBA20 + Hep B & C serology + FBC + PMAR + Exercise ECG + MSU + PSA/breast exam
L	Personal Statement + CommInsure Medi Lite or own GP Medical Examination + HIV + MBA20 + Hep B & C serology + FBC + PMAR + Resting ECG
M	Personal Statement + CommInsure Medi Lite or own GP Medical Examination + HIV + MBA20 + Hep B & C serology + FBC + PMAR + Exercise ECG + PSA/breast exam
N	Personal Statement + CommInsure Medi Lite or own GP Medical Examination + HIV + MBA20 + Hep B & C serology + FBC + PMAR + Exercise ECG + MSU + PSA/breast exam

### Note:

- 1 An own GP Medical Examination should always be requested if the client indicates a specific medical condition, e.g. high blood pressure, diabetes, back disorders.
- 2 PSA should be requested for male life insured and a breast exam should be requested if female life insured.

**Medical requirements – Income Protection (including Income Care Super) and Business Overheads Cover**

	All ages			
	Occupation risk class			
Monthly benefit	S, K, J, P, G, C, A <sup>1</sup>	L	M	H
Up to \$6,000	A	A	A	A
\$6,001 – \$7,500	A	A	B	N/A
\$7,501 – \$10,000	B	B	C	N/A
\$10,001 – \$15,000	B	C	N/A	N/A
\$15,001 – \$30,000 <sup>2</sup>	D	N/A	N/A	N/A

- 1 For pilots and flight engineers a copy of a current Civil Aviation Safety Association (CASA) medical examination and any additional tests or reports will be required in all cases.
- 2 Monthly benefit in excess of \$30,000 may be considered under a separate two-year Indemnity policy. Please refer to underwriting for full details.

**Note:** The above table is based on the Income Care monthly benefit plus 50 per cent of the Business Overheads Cover monthly benefit. Alternatively, if applying for stand-alone Business Overheads Cover only, you only need to consider 50 per cent of the monthly benefit in the table above when determining the medical requirements.

Key	
<b>A</b>	Personal Statement
<b>B</b>	Personal Statement + CommInsure Medi Lite or Own GP medical examination* + MBA + HIV + Hep B and C serology
<b>C</b>	Personal Statement + PMAR + MBA + HIV + Hep B and C serology
<b>D</b>	Personal Statement + PMAR + MBA + HIV + Hep B and C serology + Resting ECG

\* An own GP Medical Examination should always be requested if the client indicates a specific medical condition, e.g. high blood pressure, diabetes, back disorders, etc.

## Explanation of medical requirements

Requirement	Explanation	Valid for
Personal Statement	<ul style="list-style-type: none"> <li>The statement forms part of the standard application and needs to be completed for us to consider cover.</li> <li>Asks questions relating to occupation, financial status, health, family history and lifestyle.</li> </ul>	3 months
Personal Medical Attendant Report (PMAR)	<ul style="list-style-type: none"> <li>Requested when more detail on a particular illness/injury is required.</li> <li>The GP can usually provide sufficient history from either their own files or reports from referring specialists.</li> <li>The report should include details of diagnosis, treatment, degree of recovery and possibility of recurrence.</li> <li>We arrange for this report to be obtained at our expense.</li> <li>Where a PMAR is a normal requirement and there is no usual GP or the client has not visited a medical practitioner for twelve months then a current medical exam will be requested.</li> </ul>	Refer to Underwriting
Multiple Biochemical Analysis (MBA20)	<p>This blood profile tests the blood lipids (or fats) such as cholesterol and triglycerides, as well as liver function (which can detect excessive alcohol) and blood glucose.</p> <ul style="list-style-type: none"> <li>To ensure a valid result, the applicant should fast overnight or a minimum eight hours.</li> <li>Blood is taken from a vein (usually in the arm) by syringe.</li> </ul>	Up to 12 months
AIDS (Acquired Immune Deficiency Syndrome)/HIV (Human Immunodeficiency Virus) Antibody test	<ul style="list-style-type: none"> <li>Concern regarding the spread of AIDS has led insurance companies to routinely request HIV antibody tests at certain levels of sum insured.</li> <li>The tests identify the body's reaction to exposure to the virus (that is, antibodies).</li> <li>Blood is taken from a vein (usually in the arm) by syringe.</li> </ul>	Up to 12 months
Hepatitis B and C serology	<ul style="list-style-type: none"> <li>Detects whether the liver has been infected with either virus, and the immune system's response (especially in the case of Hepatitis B).</li> <li>Blood is taken from a vein (usually in the arm) by syringe.</li> </ul>	Up to 12 months
Full Blood Count (FBC)	<ul style="list-style-type: none"> <li>This blood profile measures white and red blood cells. This information can be helpful in identifying causes of anaemia and platelet conditions.</li> </ul>	Up to 12 months

Requirement	Explanation	Valid for
Cotinine Test (for non-smokers)	<ul style="list-style-type: none"> <li>• This test may be requested when the life insured has indicated that they are a non-smoker. It will detect any varying levels of nicotine in the blood, confirming non-smoker status.</li> <li>• Blood is taken from a vein (usually in the arm) by syringe.</li> </ul>	Up to 12 months
Resting ECG	<ul style="list-style-type: none"> <li>• Measures electrical changes across the heart during a given period.</li> <li>• Interpreted by a medical practitioner specially trained to determine which changes are consistent with a healthy heart.</li> <li>• Leads are connected to the chest and limbs to record the current.</li> </ul>	Up to 12 months
Exercise ECG	<ul style="list-style-type: none"> <li>• Similar to a resting ECG but performed for longer (usually five to 15 minutes) on a bicycle or treadmill. Comfortable attire is recommended.</li> </ul>	Up to 12 months
Paramedical Standard Health Evaluation	<ul style="list-style-type: none"> <li>• Performed by a trained registered nurse as an alternative to a medical examination by a registered medical practitioner.</li> <li>• Fax a request to a paramedic service and they will contact your client and make the arrangements.</li> </ul>	Up to 6 months
Medical Examination	<ul style="list-style-type: none"> <li>• Any registered medical practitioner may perform the examination.</li> <li>• If a specialist physician is needed but not available, call our underwriting hotline or your state underwriter for a suitable alternative.</li> <li>• The doctor should complete the report and return it directly to us.</li> <li>• Where a specific medical condition exists the underwriter may provide supplementary questions to be answered by the examining doctor as part of the report.</li> </ul>	Up to 12 months
CommInsure Medi Lite	<ul style="list-style-type: none"> <li>• This is a basic medical check, performed by a trained registered nurse. Blood pressure readings, height and weight and a urine test are obtained. It is a convenient, fast alternative to a full paramedic or GP medical examination.</li> </ul>	Up to 6 months



We reserve the right to request:

- Current personal statements or medical tests at the time of underwriting depending on individual circumstances.
- Medical evidence outside the standard requirements if deemed necessary.
- A cotinine test to confirm non-smoking status.

## Financial requirements

### Total Care Plan and Total Care Plan Super

Benefit type	Sum insured	Action
Life	Up to \$2,000,000	A
Life	\$2,000,001 – \$3,000,000	A + B + C
Life	\$3,000,001 – \$5,000,000	A + B + C + (E or F)
Life	\$5,000,001 – \$10,000,000	A + B + D + E + F
Life	\$10,000,001+	Refer to Underwriting
TPD	Up to \$2,000,000	A
TPD	\$2,000,001 – \$5,000,000	A + B + C + D
Trauma	Up to \$1,000,000	A
Trauma	\$1,000,001 – \$1,500,000	A + B + C
Trauma	\$1,500,001 – \$2,000,000	A + B + C + D

**Note:** Accidental Death Cover has no financial requirements.

### Home maker/home duties financial underwriting requirements:

Benefit type	Sum insured	Financial requirement
Life/TPD/Trauma	Up to \$1,000,000	A
Life/TPD	\$1,000,001+	B or C

Key	
<b>A</b>	Personal Statement
<b>B</b>	Confidential Financial Report
<b>C</b>	Copy of Financial Needs Analysis or Adviser Report
<b>D</b>	Copy of individual and business (e.g. partnership, company) tax returns and tax assessment notices, including profit & loss statements and balance sheets, for the last two financial years

Home duties usually limited to a maximum of \$1,000,000.  
Please contact the underwriting pre-assessment hotline for amounts over the maximum sum insured.

- E** For **Loan Protection cover** – copy of Loan Agreement  
 For **Partnership or Share Purchase cover** (including buy/sell) – copy of most recent independent business valuation and or Partnership/Share Purchase/Buy sell Agreement  
 For **Keyperson cover** – copy of keyperson agreement or statement from employer (financial controller) providing annual salary package also attributable net profit together with position/skills and percentage held in business.
- 
- F** Confidential Financial Report, verified by the life insured
- 

## Income Protection

### Agreed value – Income Care, Income Care Plus and Income Care Super

Occupation class	Monthly benefit	Employment status	Action
S, K, J, P	Up to \$15,000	Employed	A
S, K, J, P	Up to \$10,000	Self employed	A
S, K, J, P	\$10,001 – \$15,000	Self employed	A + C
S, K, J, P	\$15,001 – \$30,000 <sup>1</sup>	Employed	A + B + D
S, K, J, P	\$15,001 – \$30,000 <sup>1</sup>	Self employed	A + C + D
G, C, A	Up to \$10,000	Employed/ self employed	A
G, C, A	\$10,001 – \$15,000	Employed	A + B
G, C, A	\$10,001 – \$15,000	Self employed	A + C
G, C, A	\$15,001 – \$30,000 <sup>1</sup>	Employed	A + B + D
G, C, A	\$15,001 – \$30,000 <sup>1</sup>	Self employed	A + C + D
L	Up to \$6,000	Employed/ self employed	A
L	\$6,001 – \$15,000	Employed	A + B
L	\$6,001 – \$15,000	Self employed	A + C
M	Up to \$6,000	Employed	A
M	Up to \$5,000	Self employed	A
M	\$6,001 – \$10,000	Employed	A + B
M	\$5,001 – \$10,000	Self employed	A + C
H	Up to \$6,000	Employed	A
H	Up to \$4,000	Self employed	A
H	\$4,001 – \$6,000	Self employed	A + C

<sup>1</sup> Monthly benefit in excess of \$30,000 may be considered under a separate two year indemnity policy. Please refer to Underwriting for full details.

## Indemnity – Income Care, Income Care Plus and Income Care Super

Occupation class	Monthly benefit	Employment status	Action
S, K, J, P, G, C, A	Up to \$15,000	Employed/ self employed	A
S, K, J, P, G, C, A	\$15,000– \$30,000	Employed/ self employed	A + D
L	Up to \$15,000	Employed/ self employed	A
M	Up to \$10,000	Employed/ self employed	A
H	Up to \$6,000	Employed/ self employed	A

## Business Overheads Cover (BOC)

Occupation class	Monthly benefit	Employment status	Action
S, K, J, P, G, C	Up to \$15,000	Self employed	A + BOC questionnaire
S, K, J, P, G, C	\$15,000 – \$40,000	Self employed	A + BOC questionnaire + most recent profit & loss statement
L	Up to \$15,000	Self employed	A + BOC questionnaire
M	Up to \$10,000	Self employed	A + BOC questionnaire

### Key

- A** Personal Statement
- B** Letter from employer confirming employment status and full details of current salary package including a break-up of amounts, e.g. salary, superannuation, motor vehicle, **and** copy of most recent individual tax return and tax assessment notice
- C** Copy of individual and business (e.g. partnership, company) tax returns and tax assessment notices, including profit & loss statements and balance sheets, for the last two financial years
- D** Financial Statement – Income Protection, verified by the life insured



# Medical guidelines



# Medical guidelines

This section is designed to provide you with a list of common medical conditions encountered at underwriting and to assist you in the pre-assessment of your prospective client. In addition, it will also help you in pre-positioning your client of the requirements needed and possible terms offered.

## Important note

The requirements and terms shown are a guide only and may alter in certain circumstances, e.g. when there is a combination of conditions or upon receipt of medical evidence.

### Abbreviation codes

PMAR	Personal Medical Attendant Report
ME	Medical Examination – preferably by the client’s usual doctor
#	Requirements listed and possibly others required, e.g. blood tests
STD	Usually standard rates
DEFER	Defer cover
E	Exclusion will apply
D	Decline cover
RU	Refer to Underwriting (underwriting pre-assessment hotline) – individual consideration required
+50, +75 etc.	Extra percentage loading will apply
+50+ etc.	Extra percentage loading of at least the amount shown applies
IC	Individual consideration
/	Either or a combination of requirements or terms may apply
L	Limited term may be available
Q	Specific medical questionnaire

# Parts of the spine

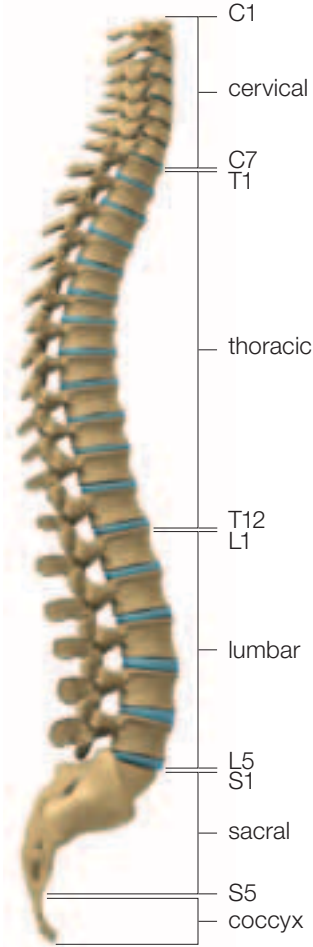
Front view



Back view



Side view





## Medical pre-assessment guide

Medical condition	Life		Trauma		TPD		Income Protection	
	Medical requirements	Possible terms	Medical requirements	Possible terms	Medical requirements	Possible terms	Medical requirements	Possible terms (min. 30 day waiting period)
<b>A</b>								
<b>Abscesses</b>								
Superficial (skin/teeth, e.g. boils)	NIL	STD	NIL	STD	NIL	STD	NIL	STD
Others (internal or deep seated)	PMAR	IC	PMAR	IC	PMAR	IC	PMAR	IC
<b>AIDS/HIV</b>	NIL	D	NIL	D	NIL	D	NIL	D
<b>Alcoholism</b> (ceased drinking, no complications)	Q/PMAR#	+50 +/D	Q/PMAR#	+50+/D	Q/PMAR#	+50+/D	Q/PMAR#	+50+/D
<b>Anaemia (pernicious)</b>								
Well controlled	Q/PMAR	STD/ +50	Q/PMAR	STD/+50	Q/PMAR	+50+/D	Q/PMAR	DEFER/ +100
Poorly controlled	PMAR	+50+	PMAR	+50+	PMAR	D	NIL	D
Untreated	PMAR	DEFER	PMAR	DEFER	PMAR	DEFER	PMAR	DEFER
<b>Anal fissure</b> (fully treated, > 6 months)	PMAR	STD	PMAR	STD	PMAR	STD	PMAR	STD/E
<b>Ankylosing spondylitis</b>	PMAR	STD/ +100	PMAR	STD/ +100	PMAR	STD/D/E	PMAR	E/+50/D
<b>Angina (stable)</b>	PMAR	+100 +/D	NIL	D	RU	RU	RU	RU
<b>Anxiety (not suicidal)</b>								
Within 3 years	PMAR	STD/ +50+	PMAR	STD/ +50+	NIL	RU	PMAR	RU
Thereafter	PMAR	STD	PMAR	STD	PMAR	RU	PMAR	RU
<b>Appendicitis</b>								
Operated	NIL	STD	NIL	STD	NIL	STD	NIL	STD
Unoperated	PMAR	STD	PMAR	STD	PMAR	STD/E	PMAR	E/DEFER
<b>Arthritis</b>								
Osteo	Q	STD/ +50	Q/PMAR	STD/E/D	Q/PMAR	STD/E/D	Q/PMAR	STD/E/D

Medical condition	Life		Trauma		TPD		Income Protection	
	Medical requirements	Possible terms	Medical requirements	Possible terms	Medical requirements	Possible terms	Medical requirements	Possible terms (min. 30 day waiting period)
Rheumatoid	PMAR	+50+	PMAR	+50+/ E/D	PMAR	E/D	PMAR	E/D
<b>Asthma</b>								
Mild	Q	STD/ +50+	Q	STD/ +50+	Q/PMAR	STD/ +50+	Q/PMAR	STD/ +50+
Moderate	PMAR/ ME#	STD/ +50+	PMAR/ ME#	STD/ +50+	PMAR/ ME#	+100/D	PMAR/ ME#	+100/D
Severe	PMAR/ ME#	+150+	PMAR/ ME#	+100/D+	PMAR/ ME#	+100/D	PMAR/ ME#	+100/D
<b>B</b>								
<b>Back disorders</b>	NIL	STD	NIL	STD	Q/PMAR	STD/E/D	Q/PMAR	STD/E/D
<b>Bells Palsy</b>	PMAR	STD	PMAR	STD	PMAR	STD/E	PMAR	STD/E
<b>Blindness</b>								
Partial due to disease	PMAR	IC	PMAR	IC	PMAR	IC	PMAR	IC
Partial due to injury	PMAR	STD	PMAR	E/D	PMAR	E/D	PMAR	E/D
Total due to disease	PMAR	IC	PMAR	IC	PMAR	IC	PMAR	IC
Total due to injury	PMAR	STD	PMAR	E/D	PMAR	E/D	PMAR	E/D
<b>Blood pressure</b>								
Low	Q/ PMAR#	STD	Q/ PMAR#	STD	Q/ PMAR#	STD	Q/ PMAR#	STD
High	Q/ PMAR#	IC	Q/ PMAR#	IC	Q/ PMAR#	IC	Q/ PMAR#	IC
<b>Bronchitis</b>								
Acute	Q	STD	Q	STD	Q/PMAR	STD	Q/PMAR/ ME#	STD/+50
Chronic	QMAR/ ME#	STD/D	Q/PMAR/ ME#	+50+/D	Q/PMAR/ ME#	STD/D	Q/PMAR/ ME#	+100+/D
<b>Bursitis</b>	NIL	STD	NIL	STD	PMAR	E/D	PMAR	E/D

Medical condition	Life		Trauma		TPD		Income Protection	
	Medical requirements	Possible terms	Medical requirements	Possible terms	Medical requirements	Possible terms	Medical requirements	Possible terms (min. 30 day waiting period)
<b>C</b>								
<b>Caesarean section</b>								
History of	NIL	STD	NIL	STD	NIL	STD	NIL	STD
Currently pregnant	PMAR	STD	NIL	STD	RU	RU	RU	RU
<b>Cancer</b>	RU	RU	RU	RU	RU	RU	RU	RU
<b>Cardiomyopathy</b>	PMAR	IC	NIL	D	NIL	D	NIL	D
<b>Carpel tunnel syndrome</b>	NIL	STD	NIL	STD	PMAR	STD/E	PMAR	STD/E
<b>Cataract</b>	PMAR	STD	PMAR	STD/E	PMAR	STD/E	PMAR	STD/E
<b>Chest pain</b>	Q/ PMAR#	RU	Q/ PMAR#	RU	Q/ PMAR#	RU	Q/ PMAR#	RU
<b>Cholesterol (high)</b>	Q/ PMAR#	STD/ +50+/D	Q/ PMAR#	STD/ +50+/D	Q/ PMAR#	STD/ +50+/D	Q/ PMAR#	STD/ +50+/D
<b>Chronic fatigue</b>								
Within 6 months	NIL	DEFER	NIL	DEFER	NIL	D	NIL	D
Thereafter	PMAR	STD	PMAR	STD	PMAR	RU	PMAR	RU
<b>Coeliac disease</b>	PMAR	STD/ +150	PMAR	STD/D	PMAR	STD/D	PMAR	DEFER/ STD/D
<b>Colitis (not ulcerative)</b>								
Mild	PMAR	STD	PMAR	STD	PMAR	STD	PMAR	+50/E
Moderate/ severe	PMAR	STD	PMAR	STD	PMAR	E/D	PMAR	E/D
<b>Conjunctivitis (not chronic)</b>	NIL	STD	NIL	STD	NIL	STD	NIL	STD
<b>Crohn's disease</b>								
Mild	PMAR	STD +100	PMAR	IC	PMAR	IC	PMAR	IC
Moderate	PMAR	+150	PMAR	+100/D	PMAR	+100 /E/D	PMAR	+100 /E/D
Severe	PMAR	+200 +/D	PMAR	IC	PMAR	IC	PMAR	IC

Medical condition	Life		Trauma		TPD		Income Protection	
	Medical requirements	Possible terms	Medical requirements	Possible terms	Medical requirements	Possible terms	Medical requirements	Possible terms (min. 30 day waiting period)
<b>Cyst (skin)</b>								
Benign	Q	STD	Q	STD	Q	STD	Q	STD
Malignant	PMAR	IC	PMAR	IC	PMAR	IC	PMAR	IC
<b>Cystitis</b>								
Infrequent mild	PMAR	STD	PMAR	STD	PMAR	STD	PMAR	STD/+50
Recurrent or severe	PMAR	+50+	PMAR	STD+50+	PMAR	+50+	PMAR	+50+/D
<b>D</b>								
<b>Deafness</b>								
With progressive disease	PMAR	IC	PMAR	IC	PMAR	IC	PMAR	IC
Otherwise (unilateral)	PMAR	STD	PMAR	STD/E	PMAR	E	PMAR	E
(Bilateral)	PMAR	STD/+50	PMAR	E	PMAR	E	PMAR	E/D
<b>Depression (not suicidal)</b>								
Within 3 years (mild)	PMAR	STD/+50	PMAR	STD/+50	PMAR	IC	NIL	IC
Moderate	PMAR	+75+	PMAR	STD/+50	PMAR	IC	NIL	D
Severe	PMAR	+100+	PMAR	+100+	PMAR	D	NIL	D
<b>Dermatitis</b>	PMAR	STD	PMAR	STD	PMAR	STD/E	PMAR	STD/E/D
<b>Diabetes mellitus</b>								
Insulin dependent (Type 1)	PMAR#	+150+ /D/L	PMAR#	D	PMAR#	D	PMAR#	D
Non-insulin dependent (Type 2)	PMAR#	+50+ /D/L	PMAR#	+100/ D/L	PMAR#	IC/D	PMAR#	IC/D
<b>Dilatation and curettage</b>								
Benign	PMAR	STD	PMAR	STD	PMAR	STD	PMAR	STD
Malignant	PMAR	IC	PMAR	D	PMAR	IC	PMAR	IC

Medical condition	Life		Trauma		TPD		Income Protection	
	Medical requirements	Possible terms	Medical requirements	Possible terms	Medical requirements	Possible terms	Medical requirements	Possible terms (min. 30 day waiting period)
<b>Diverticulitis</b>								
Mild > 1 year	PMAR	+50+	PMAR	+50+	PMAR	+50+/E	PMAR	E/D
Moderate/ severe > 1 year	PMAR	+75+	PMAR	+75+	PMAR	+50+/E	PMAR	E/D
<b>Drug abuse</b>								
Current	NIL	D	NIL	D	NIL	D	NIL	D
Abstinence within 2 years	NIL	DEFER	NIL	DEFER	NIL	D	NIL	D
3 to 5 years	PMAR#	+50+/D	PMAR#	+50+/D	PMAR#	RU	PMAR	RU
Thereafter	PMAR#	STD	PMAR#	STD	PMAR#	STD/ +100	PMAR#	IC
<b>Duodenitis</b>	PMAR	STD/ +50	PMAR	STD/+50	PMAR	STD/+50	PMAR	STD/ +100
<b>Duodenal ulcer</b>	Q	STD	Q	STD	Q	STD	PMAR	E/D
<b>Dyspepsia</b>	PMAR	STD/ +50	PMAR	STD/+50	PMAR	STD/+50	PMAR	STD/ +100
<b>E</b>								
<b>Eczema</b>	PMAR	STD	PMAR	STD	PMAR	STD/E	PMAR	STD/E/D
<b>Emphysema</b>								
Mild	PMAR#	+50+	PMAR#	+100/D	PMAR#	+100/D	PMAR#	+100/D
Moderate	PMAR#	+100+	NIL	D	PMAR#	D	NIL	D
Severe	PMAR#	+150+	NIL	D	PMAR#	D	NIL	D
<b>Endometriosis</b>								
Within 1 year or being treated	PMAR	+50	PMAR	+50	PMAR	+50/E	PMAR	E
Thereafter or operated full recovery	NIL	STD	NIL	STD	NIL	STD	NIL	STD/E

Medical condition	Life		Trauma		TPD		Income Protection	
	Medical requirements	Possible terms	Medical requirements	Possible terms	Medical requirements	Possible terms	Medical requirements	Possible terms (min. 30 day waiting period)
<b>Epilepsy</b>								
Childhood only (last attack/symptoms > 10 years)	NIL	STD	NIL	STD	NIL	STD	NIL	STD
Partial seizures (Petit Mal, simple seizures)	PMAR	STD/+50+	PMAR	STD/+50+	PMAR	+100/D	PMAR	+100/D
Generalised (Grand Mal, Tonic-Clonic)	PMAR	+50+	PMAR	+50+	PMAR	+100/D	PMAR	+100/D
<b>F</b>								
<b>Fibroid</b>	PMAR	STD	PMAR	STD	PMAR	STD	PMAR	STD
<b>Fibro-myalgia</b>	PMAR	STD	PMAR	STD	PMAR	RU	PMAR	RU
<b>Fistula In ano</b>	PMAR	STD	NIL	STD	PMAR	STD	PMAR	STD
<b>G</b>								
<b>Gallstones</b>								
Present	PMAR	STD/+50	PMAR	STD/+50	PMAR	STD/+50/E	PMAR	STD/+50/E
Removed	PMAR	STD	PMAR	STD	PMAR	STD	PMAR	STD
<b>Ganglion</b>	NIL	STD	NIL	STD	NIL	STD/E	PMAR	STD/E
<b>Gastritis</b>	PMAR	STD/+50	PMAR	STD/+50	PMAR	STD/+50	PMAR	STD/+100
<b>Glandular fever</b> (full recovery)	NIL	STD	NIL	STD	NIL	STD	NIL	STD
<b>Glaucoma</b>	PMAR	STD/+50	PMAR	STD/E	PMAR	+50/E/D	PMAR	+50/E/D
<b>Glomerulo-nephritis</b>								
Single episode (full recovery)	PMAR#	STD	PMAR#	STD	PMAR#	STD	PMAR#	STD
Mild	PMAR#	+150+	NIL	D	PMAR#	+100/D	NIL	D
Moderate/severe	PMAR#	+200/L/D	NIL	D	NIL	D	NIL	D

Medical condition	Life		Trauma		TPD		Income Protection	
	Medical requirements	Possible terms	Medical requirements	Possible terms	Medical requirements	Possible terms	Medical requirements	Possible terms (min. 30 day waiting period)
<b>Gout</b>								
Mild (infrequent symptoms)	Q	STD/+50/L	Q	STD/+50	Q	+50+/E/D	Q/PMAR	+50+/E/D
Moderate (ongoing symptoms)	PMAR	+50+/L	PMAR	+50+/D	PMAR	+50+/E/D	PMAR	+75+/E/D
<b>H</b>								
<b>Haemochromatosis</b>	PMAR#	STD/+100	PMAR#	STD/+100	PMAR#	STD/+100/D	PMAR#	+100/L/ D
<b>Haemophilia</b>								
Mild	PMAR#	+50+/D	PMAR#	+100/D	PMAR#	+100/D	PMAR#	+100/D
Moderate	PMAR#	+100+/D	PMAR#	D	PMAR#	D	PMAR#	D
Severe	PMAR#	+200+/D	PMAR#	D	PMAR#	D	PMAR#	D
<b>Haemorrhoids</b>	Q	STD	Q	STD	Q	STD/E	Q	STD/E
<b>Hay fever</b> (no asthma)	NIL	STD	NIL	STD	NIL	STD	NIL	STD
<b>Heart conditions</b>	PMAR#	RU	PMAR#	RU	PMAR#	RU	PMAR#	RU
<b>Hepatitis</b>								
A or E (fully recovered)	PMAR#	STD	PMAR#	STD	PMAR#	STD	PMAR#	STD
B (carrier only)	PMAR#	STD	PMAR#	+50+	PMAR#	+50+	PMAR#	+75+
B (chronic)	PMAR#	+75+/D	NIL	D	PMAR#	D	NIL	D/L
C (non-active)	PMAR#	+100+/L	NIL	D	NIL	D	NIL	D
C (active)	PMAR#	RU/L	NIL	D	NIL	D	NIL	D
<b>Hernia</b>								
Hiatus	NIL	STD	NIL	STD	PMAR	STD/E	PMAR	STD/E
Other	NIL	STD	NIL	STD	PMAR	STD/E	PMAR	STD/E
<b>Herpes zoster</b>	NIL	STD	NIL	STD	NIL	STD	NIL	STD

Medical condition	Life		Trauma		TPD		Income Protection	
	Medical requirements	Possible terms	Medical requirements	Possible terms	Medical requirements	Possible terms	Medical requirements	Possible terms (min. 30 day waiting period)
<b>Hydrocele</b>								
Recent onset	NIL	DEFER	NIL	DEFER	NIL	DEFER	NIL	DEFER
Tumour excluded	PMAR	STD	PMAR	STD	PMAR	STD	PMAR	STD
<b>Hysterectomy</b>								
Benign	Q	STD	Q	STD	Q/PMAR	STD	Q/PMAR	STD
Malignant	PMAR	RU	PMAR	D	PMAR	D	PMAR	D
<b>I</b>								
<b>Indigestion</b> (not persistent)	NIL	STD	NIL	STD	NIL	STD	NIL	STD
<b>Iritis</b>	PMAR	STD	PMAR	STD/E	PMAR	STD/E	PMAR	STD/E
<b>Irritable bowel</b>	Q	STD	Q	STD	PMAR	+50+/E/D	PMAR	+50+/E/D
<b>K</b>								
<b>Kidney stones</b>								
Operated or passed full recovery	PMAR	STD	PMAR	STD	PMAR	STD	PMAR	STD/E
Present	PMAR	STD/+75	PMAR	STD/+100	PMAR	DEFER/E	PMAR	DEFER/E
<b>Knee complaint</b>	NIL	STD	NIL	STD	PMAR	STD/E	PMAR	STD/E
<b>L</b>								
<b>Laryngitis</b>								
Acute (full recovery)	NIL	STD	NIL	STD	NIL	STD	NIL	STD
Chronic	PMAR	IC	PMAR	IC	PMAR	IC	PMAR	IC
<b>Lupus Erythematosus</b>	PMAR	D	NIL	D	NIL	D	NIL	D
<b>M</b>								
<b>Malaria</b>	PMAR	STD/+150	PMAR	STD/+150	PMAR	STD/D	PMAR	STD/D



Medical condition	Life		Trauma		TPD		Income Protection	
	Medical requirements	Possible terms	Medical requirements	Possible terms	Medical requirements	Possible terms	Medical requirements	Possible terms (min. 30 day waiting period)
<b>Mastitis</b>								
Benign	PMAR	STD	PMAR	STD	PMAR	STD	PMAR	STD/E
Otherwise	PMAR	IC	PMAR	IC	PMAR	IC	PMAR	IC
<b>Melanoma</b>	RU	RU	RU	RU	RU	RU	RU	RU
<b>Meningitis</b>								
No residuals	PMAR	DEFER/STD	PMAR	DEFER/STD	PMAR	DEFER/STD	PMAR	DEFER/STD/+50
Others	PMAR	IC	PMAR	IC	PMAR	IC	PMAR	IC
<b>Mole/skin lesion</b>								
Benign	Q	STD	Q	STD	Q	STD	Q	STD
Malignant	PMAR	IC	PMAR	D	PMAR	IC	PMAR	IC
<b>Motor neurone disease</b>	PMAR#	+250 +/D/L	NIL	D	NIL	D	NIL	D
<b>Multiple sclerosis</b>								
Mild > 1 year	PMAR	+150/L	NIL	D	NIL	D	NIL	D
Moderate > 1 year	PMAR	+250/ L/D	NIL	D	NIL	D	NIL	D
Severe	PMAR	D	NIL	D	NIL	D	NIL	D
<b>N</b>								
<b>Naevus</b>	PMAR	STD/D	PMAR	STD/D	PMAR	STD/D	PMAR	STD/D
<b>Nephritis</b>	PMAR#	+75+	PMAR#	D	PMAR#	D	PMAR#	D
<b>Neuralgia</b>								
Cause established	PMAR	IC	PMAR	IC	PMAR	IC	PMAR	IC
Cause unknown fully investigated	PMAR	STD/ +50	PMAR	STD/+50	PMAR	STD/+50	PMAR	IC
<b>O</b>								
<b>Otitis externa</b>	NIL	STD	NIL	STD	NIL	STD	PMAR	STD

Medical condition	Life		Trauma		TPD		Income Protection	
	Medical requirements	Possible terms	Medical requirements	Possible terms	Medical requirements	Possible terms	Medical requirements	Possible terms (min. 30 day waiting period)
<b>Oesophageal</b>								
Ulcer	PMAR	STD/50	PMAR	STD/+50	PMAR	STD/D	PMAR	STD/D
Varices	PMAR	DEFER/D	NIL	D	PMAR	D	NIL	D
Reflux Mild/moderate	NIL	STD	NIL	STD	PMAR	STD/+50/E	PMAR	STD/+50/E
Severe	PMAR	+50	PMAR	+75	PMAR	E/D	PMAR	E/D
<b>Ovarian cyst</b>								
Benign	PMAR	STD	PMAR	STD	PMAR	STD	PMAR	STD
Otherwise	PMAR	IC	PMAR	IC	PMAR	IC	PMAR	IC
<b>P</b>								
<b>Pancreatitis</b> (not alcohol-related)	PMAR	IC/L	PMAR	+100/D	PMAR	+100/D	PMAR	+100/D
<b>Parkinson's Disease</b>								
Mild	PMAR	+75+/L	NIL	D	NIL	D	NIL	D
Moderate	PMAR	+150+/L	NIL	D	NIL	D	NIL	D
Severe	PMAR	D	NIL	D	NIL	D	NIL	D
<b>Peptic ulcer</b>	Q	STD/+50+	Q/PMAR	STD/+50+	Q/PMAR	STD/D	Q/PMAR	STD/D
<b>Phlebitis</b>	PMAR	STD/+50+	PMAR	STD/+50+	PMAR	STD/E/+50+	PMAR	STD/E/+50+
<b>Pleurisy</b> (full recovery)	PMAR#	STD	PMAR#	STD/+50	PMAR#	STD/E/+75	PMAR#	STD/E/+75
<b>Pneumonia (one episode)</b>								
Full recovery	PMAR#	STD	PMAR#	STD	PMAR#	STD/+50	PMAR#	STD/+50
Otherwise	PMAR#	RU	PMAR#	RU	PMAR#	RU	PMAR#	RU
<b>Poliomyelitis (Polio) &gt; 1 year</b>								
No residuals	PMAR	STD	PMAR	+50/D	PMAR	E/D	PMAR	E/D
Mild/moderate residuals	PMAR	+50+	NIL	D	PMAR	D	PMAR	D
Severe residuals	PMAR	IC	NIL	D	PMAR	D	PMAR	D

Medical condition	Life		Trauma		TPD		Income Protection	
	Medical requirements	Possible terms	Medical requirements	Possible terms	Medical requirements	Possible terms	Medical requirements	Possible terms (min. 30 day waiting period)
<b>Polycystic kidneys</b>	PMAR	IC/D/L	NIL	D	NIL	D	NIL	D
<b>Pregnancy</b>	PMAR	STD/DEFER	PMAR	STD/DEFER	PMAR	STD/DEFER	PMAR	STD/DEFER
<b>Prostatitis</b>	PMAR	STD	PMAR	STD	PMAR	STD/E	PMAR	STD/E
<b>Psoriasis</b>	Q	STD	Q	STD/E	Q/PMAR	STD/E	Q/PMAR	STD/E/D
<b>Pterygium</b>	NIL	STD	NIL	STD/E	NIL	STD/E	NIL	STD/E
<b>R</b>								
<b>Rheumatic fever</b> (no heart related complications)	PMAR#	STD	PMAR#	STD/+50	PMAR#	STD/+50	PMAR#	STD/+100
<b>S</b>								
<b>Sciatica</b>	NIL	STD	NIL	STD	PMAR	E	PMAR	STD/E
<b>Sinusitis</b>	NIL	STD	NIL	STD	NIL	STD	NIL	STD
<b>Sleep apnoea</b>								
Mild (fully investigated)	PMAR#	STD/+50+	PMAR#	+50+/D	PMAR#	RU	PMAR#	RU
Moderate	PMAR#	+100/D/L	PMAR#	+100/D	NIL	D	NIL	D
<b>Stress</b>								
Within two years	PMAR	STD/+50+	PMAR	STD/+50+	NIL	IC	NIL	IC
Thereafter	PMAR	STD	PMAR	STD	PMAR	RU	PMAR	RU
<b>Stroke</b>	PMAR	+100+/D	PMAR	D	PMAR	D	PMAR	D
<b>Sunspot</b>								
Burnt or frozen off	Q	STD	Q	STD	Q	STD	Q	STD
Surgically removed	PMAR	IC	PMAR	IC	PMAR	IC	PMAR	IC

Medical condition	Life		Trauma		TPD		Income Protection	
	Medical requirements	Possible terms	Medical requirements	Possible terms	Medical requirements	Possible terms	Medical requirements	Possible terms (min. 30 day waiting period)
<b>T</b>								
<b>Thrush</b>	NIL	STD	NIL	STD	NIL	STD	NIL	STD
<b>Thyroid condition</b>	PMAR	RU	PMAR	RU	PMAR	RU	PMAR	RU
<b>Tinnitus</b>	NIL	STD	PMAR	STD/E	PMAR	STD/E	PMAR	STD/E
<b>Tumour</b>								
Benign	Q	STD	Q	STD	PMAR	STD	PMAR	STD
Malignant	PMAR	RU	PMAR	D	PMAR	D	PMAR	D
<b>U</b>								
<b>Ulcer (peptic)</b>	Q	STD/+50+	Q/PMAR	STD/+50+	Q/PMAR	E/D	Q/PMAR	E/D
<b>Ulcerative colitis</b>								
Mild > 6 months	PMAR	STD/+100	PMAR	+100/D	PMAR	E/D	PMAR	E/D
Moderate > 6 months	PMAR	STD/+150	PMAR	+100/D	PMAR	E/D	PMAR	E/D
Severe > 6 months	PMAR	+200/DEFER	PMAR	+100/D	PMAR	E/D	PMAR	E/D
<b>Uraemia</b>	PMAR	D	PMAR	D	PMAR	D	PMAR	D
<b>Uterine polyp</b>								
Benign	PMAR	STD	PMAR	STD	PMAR	STD	PMAR	STD
Malignant	PMAR	RU	PMAR	RU	PMAR	RU	PMAR	RU
<b>V</b>								
<b>Varicose veins</b>	NIL	STD	NIL	STD	PMAR	STD/E	PMAR	STD/E

## Obesity and Body Mass Index (BMI)

As part of the assessment process for any insurance application, we must consider medical, occupational and lifestyle factors which could place the life insured at either a higher mortality (i.e. the risk of death) or morbidity (i.e. the risk of sickness or disablement) than the standard risk, as anticipated by our actuaries. We must also take into consideration the applicant's expected mortality and morbidity over the whole term of the proposed cover.

The health consequences of obesity are widely known to be associated with an increased risk of cardiovascular disease, diabetes and are often linked to premature death, sickness or disablement.

Specifically, examples of the association between obesity and related increased risks are evident in the following medical symptoms:

- high or elevated blood pressure
- increased cholesterol
- impaired glucose tolerance
- sleep apnoea
- abnormally large heart.

**BMI**

At present, BMI is the measure most widely used to identify overweight and obesity both in clinical studies as well as by medical professionals and underwriters. BMI is considered to be an acceptable measure of total body fat in adults.

**The BMI is calculated as follows: BMI = Weight (e.g. 90kg) = BMI 27.8**  
 Height x Height  
 (e.g. 1.8m x 1.8m)

**Classification of overweight and obesity using BMI**

Weight classification	Obesity class	BMI range
Underweight		< 18.5
Normal		18.5 to 24.9
Overweight		25.0 to 29.9
Obesity	1	30.0 to 34.9
	2	35.0 to 39.0
Morbid obesity	3	> 40.0

Source: World Health Organisation

Where the life insured has a BMI of 32.0 or greater and does not have either a:

- personal history of diabetes, heart disease, stroke, sleep apnoea, kidney disease, high blood pressure, high cholesterol, gout or excessive alcohol consumption
- or
- strong family history of diabetes, heart disease, stroke, kidney disease, high blood pressure or high cholesterol

then it is expected that a Paramedical or Medical Examination would be required. A blood test may also be required for higher BMI ranges.

**Important note**

For a BMI of 32.0 or greater with a personal or family history of disease, or a BMI of 36.0 or greater, individual consideration may be required, as the insurability of the life insured needs to be determined. In these circumstances Underwriting may contact you, the adviser, to discuss potential loadings or outcomes. As the adviser, we will ask you to keep this in mind and to pre-position the life insured of any anticipated loadings or terms. This is important before your client attends any medical examinations/tests.

**Height and weight chart**

Reflects a BMI of 32.

Height		Weight		
cm	ft/ins	kg	lbs	st/lbs
150	4'11	72	159	11'5
152	5'0	74	163	11'9
155	5'1	77	170	12'2
157	5'2	79	174	12'6
160	5'3	82	181	12'13
163	5'4	85	187	13'5
165	5'5	87	192	13'10
168	5'6	90	198	14'2
170	5'7	92	203	14'7
173	5'8	96	212	15'2
175	5'9	98	216	15'6
178	5'10	101	223	15'13
180	5'11	104	229	16'5
183	6'0	107	236	16'12
185	6'1	109	240	17'2
188	6'2	113	249	17'11
191	6'3	116	256	18'4
193	6'4	119	262	18'10
196	6'5	123	271	19'5
198	6'6	126	278	19'12

## Pending surgery

When your client indicates that a surgical procedure is pending, all cover may be deferred until after the procedure has taken place and the post-operation check-up has been undertaken.

Individual consideration may be given to minor procedures where general anaesthesia is not required. However, this will depend on the nature of the condition/illness and the type of cover applied for.

For more information, please contact Underwriting.

## Medical service providers

### International SOS (ISOS)

ISOS has been appointed by CommInsure as our preferred medical services provider to manage all Personal Medical Attendant Reports (PMAR).

The process for PMARs is as follows:

- CommInsure will notify ISOS of the PMAR requirement
- a Progress Advice will be sent directly to you to notify you of the request
- ISOS faxes the request to the doctor and calls to confirm receipt
- ISOS then follows up every two business days until the requirement is received
- upon receipt of the requirement, ISOS will perform a quality check and send through to CommInsure.

The agreed service standard levels are:

- 86% received within 0 to 15 days
- 9% received in 16 to 20 days
- 5% received in 21 days or more.

The benefits of this service include:

- Shorter cycle time on new applications submitted to CommInsure.

- Significantly reduces the administrative burden on advisers and support staff as they do not need to follow up on doctors.
- Improved status tracking through CommInsure with access to the ISOS online tracking system.

Please note, you should not contact the doctor or ISOS directly to follow up requirements. CommInsure is happy to provide you with status updates.

**For enquiries regarding other health assessment services, please contact ISOS on:**

**Phone: 1300 655 353**

**Fax: 1800 038 158**

**Email:**

**[syd.medicalservices@internationalsos.com](mailto:syd.medicalservices@internationalsos.com)**

### Lifescreen

Lifescreen Australia is a team of healthcare professionals that can quickly obtain the underwriting health information required to process your client's application for insurance cover.

Once you send the Lifescreen Health Evaluation Request:

- all relevant details are given to the Lifescreen representative nearest your client
- the representative immediately contacts your client to secure an appointment at a time, date and place convenient to your client.

Within two working days of receiving the Lifescreen Health Evaluation Request you are sent:

- a written confirmation of the client appointment
- a Current Referral Status Report to advise you of any difficulty contacting your client.

Following the appointment (two working days for metropolitan centres, four working days for regional centres), Lifescreen delivers the report to our underwriters and obtains a signed receipt.

Once Lifescreen has written proof of our receipt of the report, the adviser will be notified so that you know Lifescreen's job is done.

**For enquiries regarding paramedical services, please contact Lifescreen on:**

**Phone: 1800 686 000**

**Fax: 1800 804 758**

### **Pregnancy at application**

Provided that there are no complications or a previous history of complications, e.g. diabetes, ectopic pregnancy, high blood pressure, all cover will be considered. However, depending on the type of cover applied for, acceptance will be determined by certain criteria.

Where there are complications present or a history of complications, a PMAR will be required and depending on the nature of the complications, cover may be deferred until six weeks after delivery or until the condition has stabilised.

### **Life, Trauma and TPD Cover in the last trimester of pregnancy (over six months)**

Cover will be considered up to the due date of delivery, subject to no medical complications being present. The TPD occupation classification should be rated under home duties (refer to the PDS for definition).

### **Income Protection**

We may consider cover if it is during the first two trimesters of the pregnancy, i.e. first six months of pregnancy, subject to no medical complications, and if the following criteria are met:

- The life insured has been working full-time in their current occupation which does not involve working from their place of residence.

- Written confirmation from the life insured that they will return to full-time work within twelve months of the due date of confinement.

We will defer the application if it is during the third trimester of the pregnancy, i.e. the remaining three months of pregnancy or where the applicant is working from their place of residence.

### **Smoker/non-smoker**

A non-smoker is defined as a person who has not smoked tobacco or any other substance, or uses a product containing nicotine, for at least twelve months prior to the Application.

An applicant who smokes fewer than three cigars per year is classified as a non-smoker for the purposes of this definition.

If the life insured smokes socially or smokes one cigarette per week, smoker rates will apply.

Where the insured has indicated that they are a non-smoker, a further test may be requested to confirm non-smoker status.

If the insured is paying smoker rates and subsequently qualifies for non-smoker rates, we require the following:

- a non-smoking declaration form (CI156) confirming cessation for a minimum of 12 months
- confirmation that reason for cessation of smoking was not due to deterioration in health or diagnosed medical related condition, e.g. heart disease or lung disorder.

A change from smoker to non-smoker rates only takes place on an annual renewal date.



# Occupation guidelines



# Occupation guidelines

## General occupation information

Occupations generally do not present underwriting problems in Life Care and Trauma Cover. In most cases occupation loadings do not apply. However, occupation ratings are significant when underwriting the Income Protection and TPD Cover. Please refer to the occupation guide table on page 48 for the applicable category.

## New in business/occupation

Income Protection contracts are usually not available to people who are commencing a new occupation in a different field until they have been in this new occupation for at least twelve months, e.g. an office worker becoming a real estate agent.

Also, this insurance does not generally cater for people who have just become self-employed in their field of expertise, e.g. a carpenter or a physiotherapist. In these situations, success in the new occupation or entering the self-employed arena will not necessarily mean immediate ability to work effectively and profitably as a self-employed person. It will usually take a minimum 12 month period of time for a new business to establish itself and provide a steady income/profit. Unfortunately, a large percentage of small businesses fail in the first two years,

creating immense levels of stress and increased likelihood of an early claim.

There are, however, some situations for which we will consider offering cover.

## Minimum requirements

Client should have a consistent work history, steady income levels, should not be working from home, no history of bankruptcy or insolvency and no break in employment (three months or more) for the previous two years.

The following situations will be considered once the minimum requirements listed above are met:

- Newly self-employed where the client has had previous well-established experience in a similar occupation, has attained sound professional qualifications and a copy of a business plan which suggests a reduced possibility of business failure.
- Newly self-employed in a franchise business where professional commitment can be displayed (professional qualifications or prior experience in industry demonstrated and business plans can be provided).
- Existing successful business or franchise where the background of the business is provided with full accounts indicating sound cash flow projections and a high likelihood of a profitable business endeavour.
- Starting a business in field of expertise where long-term contracts have been established and are made available to the underwriter.

- People simply contracting back to their employer with no change in occupation.
- Final year trade apprentices contracting back to their employer or contemplating becoming self-employed once qualified.
- New graduates, recently employed in an occupation suited to education and training.

Cover will not be considered where a client cannot meet the above criteria and has an unstable work history. We will only consider once the business has been successful in its operation for at least 12 months.

#### **What terms will we consider?**

- A minimum 30 day waiting period.
- Maximum benefit period of two or five years, which can be reviewed in a further 12 months' time.
- Indemnity contract only.
- Apply the 'new in business' endorsement; this means that if you become totally or partially disabled within 12 months, the monthly benefit payable is based on the average monthly earnings since the commencement of the policy and the date of disability, to a maximum benefit not exceeding the amount on the Policy Schedule.

#### **What special considerations would we consider in extending the benefit period?**

Once the minimum requirements listed above are met, we will consider extending the benefit period to age 65, in the following circumstances:

- Well established (minimum two years) trade or relevant tertiary-qualified occupations or professions simply contracting back to their employer or firm with no change in occupation and where a minimum 12 month contract of employment is in place.
- Newly employed graduates (once probation period is passed or established a minimum three months in occupation) in accountancy, legal, dentistry, medicine, physiotherapy and radiotherapy.

#### **Note**

A letter from the employer/firm needs to be provided to the underwriter confirming employment details and duration, otherwise a maximum five year benefit period must apply. The new in business clause would also apply to this policy.

#### **When we will consider removing the new in business clause from policy**

We would consider removing the new in business clause at policy anniversary subject to a full financial assessment in relation to occupation and financial status. To consider an increased benefit period or reduced waiting period, a new application with full underwriting would be required.

## Aviation guidelines

### Income Protection for commercial pilots and flight engineers

Income Care/Income Care Plus (Agreed Value or Indemnity) will be considered for commercial pilots and flight engineers subject to the following eligibility criteria and benefit restrictions.

#### Eligibility:

- Australian citizen residing permanently in Australia
- holds an Australian airline transport licence (pilots) or Australian flight engineer licence (flight engineers)
- employed by a recognised fixed schedule, commercial fare paying passenger airline operating within Australia
- copy of current Civil Aviation Safety Association (CASA) medical examination and any additional tests or reports.

#### Restrictions:

- must be standard life, i.e. no loadings/exclusions
- level commission only
- stepped premium
- TPD cover option (income protection) is not available
- minimum entry age 20 (next birthday)
- maximum entry age 55 (next birthday)
- expiry age 60 (minimum five year policy duration)
- minimum 30 day waiting period
- no transfer terms allowed.

### Income Protection and TPD for flight attendants

Income Care/Income Care Plus (Agreed Value or Indemnity plus TPD) will be considered for flight attendants subject to the following eligibility criteria and benefit restrictions.

#### Eligibility for Income Care/Income Care Plus and TPD:

- Australian citizen residing permanently in Australia
- Employed by a recognised fixed schedule commercial fare paying passenger airline operating within Australia.

#### Restrictions for Income Care and Income Care Plus:

- Level commission only
- Stepped premium
- TPD cover option (Income Protection) not available
- Accident Option not available
- Minimum 60 day waiting period
- Maximum five year benefit period
- Minimum entry age 20 (next birthday)
- Maximum entry age 55 (next birthday)
- Expiry age 60 (minimum five year policy duration)
- No transfer terms allowed.

**Note:** CommInsure's usual medical requirements will apply, however a medical examination will not usually be required if the CASA medical examination was within the last 12 months.

## **Public service and unlimited/ discretionary leave employees**

Many federal, state, local government and large organisation employees may be eligible for various forms of employer sponsored disability or extended sick pay benefits. These benefits vary widely between state, government and private organisations.

We do not offset sick leave at claim time even if the combined benefits exceed 75 per cent of pre-disability earning. However, if an applicant at the time of underwriting indicates they will continue to receive payments beyond the waiting period selected under sick leave entitlements, then we may apply an offset or extend the waiting period. Therefore the following will apply:

- All government employees will be considered on an individual basis. If necessary, a copy of a current superannuation benefit entitlement statement may be requested.
- All other employees who have extended or large accrued sick leave, i.e. greater than the waiting period applied for, we will offer a choice of the following:
  - extend the waiting period to a maximum of 90 days, or
  - allow the lesser waiting period and apply a sick leave offset clause so combined benefits do not exceed 75 per cent of pre-disability monthly earnings beyond the waiting period selected.

## **Apprentices**

Apprentices in their first year will not be considered for TPD Cover and Income Protection products.

We will consider apprentices in their second or third year, however, they will be categorised under a group 'H' occupation classification (i.e. heavy risk), if terms are possible.

Apprentices at the end of their third year or in their fourth year can be categorised under their relevant trade (refer to the occupation group table on page 48).

## **Unqualified tradespeople**

For certain trades which require skills often acquired over a long period of time, we will consider these persons with non-trade qualifications for TPD Cover and Income Protection products when the life insured meets the following criteria:

- Established or attained a minimum of three years' experience in the same trade.
- Has been with the same employer for the duration of their experience.

Please refer to the occupation classification table under the specific occupation to confirm whether the above mentioned criteria applies.

Where the insured does not meet the above criteria, TPD Cover and Income Protection products may be declined.

## **Professional sportspeople**

TPD Cover and Income Protection are not available to professional sportspeople.

For Life and Trauma, please refer to the Occupation and pastimes section on page 121 for eligibility.

## Armed forces

TPD Cover, Accidental Death Cover, Income Protection Products, Business Overheads Cover and Plan Protection are not available to personnel of the armed forces, i.e. army, navy and airforce.

For Life Care and Trauma Cover, individual consideration will apply, please refer to Underwriting.

All cover can be considered for members of the Australian Army Reserve. Occupation classification categories will be based on the main occupation, please refer to the Occupation group table on page 48.

### Note

If there are pending plans of active duty, cover may be restricted, please refer to Underwriting.

## Firefighters and firemen

We will consider Life Care, Accidental Death Cover and Trauma Cover for all firefighters under the following headings:

- **airport, city, town**  
standard rates (rate as a fireman)
- **mining, explosives, oil or natural gas**  
individual consideration, loadings may apply and certain trauma events will be excluded.

## Working on mine sites and/or remote locations (e.g. oil/gas rigs)

People who are employed to work on mine sites and or in remote locations, are generally paid more than people employed in similar occupations in metropolitan/domestic environments. This is often due to the remote location and/or hazardous nature of the environment they must work in.

As such, where the occupation is insurable for income protection purposes, the insurable income will be calculated at 75 per cent of monthly income, to a maximum of \$6,000.00 per month plus Super Continuance Option (up to 15 per cent). In relation to the occupation classification, this will be assessed as per the nature of the occupation. (Refer to the occupation description under the respective occupation in this section of the adviser guide.)

### For example

Bob Smith is a trade qualified electrician working above ground on a mine site in Western Australia and earning \$120,000.00 p.a.

The applicable occupation classification for Bob would be assessed as an electrician (group M – manual). However, as Bob's income is considerably higher than what he would be expected to earn as an employed electrician in a metropolitan/domestic capacity, the maximum insurable monthly benefit will be \$6,000.00 per month plus Super Continuance (up to 15 per cent).

## Volunteers

Generally, all insurance covers can be considered for volunteers of State Emergency Services (SES), Rural Fire Services (RFS) and Ambulance Services, e.g. Red Cross. Occupation classification categories will be based on the main occupation, please refer to the occupation guide table on page 48.

## Seasonal work

TPD Cover and Income Protection products are only available to clients with occupations offering continuous employment or income.

Therefore, where the life insured's income is derived during a particular time of the year, e.g. fruit pickers, fishermen or tour operators, TPD Cover and Income Protection products are not available.

## Working from home

When a life insured works from home rather than from a separate location, it can be extremely difficult to establish actual disability at claim time.

### To assist in the consideration of these applications, we take into account the following:

- percentage of weekly face-to-face contact with clients/customers or employer
- nature of work/business
- other non-family employees
- work situation established for a minimum of 12 months
- regular work contracts and income stream over at least the last 12 months
- separate office/entrance to place of residence
- separate phone/fax for business
- percentage of time spent working from home
- income derived from own personal exertion (small/family businesses).

## Note

Occupations such as hairdressers, office support/bookkeepers (to spouse), masseurs, beauticians, art and craft manufacturers/sellers, and are working from home are not eligible for Income Protection or Business Overheads Cover.

Where terms for Income Protection products can be considered, the following will apply:

- A minimum waiting period of 30 days.
- For minimal face-to-face customer contact (less than 25 per cent of the time) freelance/short-term or irregular contracts or occupations with a limited track record, a minimum waiting period of 90 days and a benefit period of two or five years\*.

For professions such as medical practitioners, these guidelines do not apply.

Business Overheads Cover is not usually available to these clients.

## Two or more occupations

- If the client is engaged in two or more insurable occupations, we designate the more hazardous occupation the occupation group.
- A separate signed and dated statement describing all occupational duties should be obtained from the applicant if there is insufficient room in the application.
- We will usually calculate the maximum monthly benefit using income from the principal occupation only.
- We will decline applications where the client is employed in three or more related occupations.

\* A new in business endorsement clause may apply; this means that the monthly benefit payable to the applicant in the event of a claim is based on the average monthly income earned since the commencement of the new business and policy start date.



### **Hours worked**

Generally it is considered excessive when the life insured is working over 60 hours per week. Such long hours may not be sustainable, and therefore, will require individual consideration.

If the hours of work appear excessive, we may defer or decline the application. If terms are possible, we may reduce the monthly benefit and benefit period we are prepared to insure under an indemnity contract.

### **Minimum hours/part-time workers**

#### **Income Care, Income Care Plus, Income Care Super and Business Overheads Cover**

The life insured must work a minimum 25 hours per week in their main occupation to be eligible for benefits and the minimum level of benefit/income must be met.

#### **TPD Cover**

The life insured must work a minimum of 25 hours per week outside the home to be eligible for this benefit. However, if the insured works less than 25 hours per week and the remainder of their time is spent looking after the home and caring for dependants, we may consider them under the home duties/maker occupation classification.

## Occupation guide

### Occupation groups

There are ten broad classes of eligible occupations. Occupation classes will be assessed in terms of actual duties undertaken and not on the basis of titles. The occupation groups are as follows:

Occupation group	Description
<b>S</b> Super professional	Professional occupations requiring membership of a professional or government body in order to practise that occupation.  Very senior business executives established in the business and consistently earning \$160,000 or more p.a.
<b>K</b> Medical occupation	Highly qualified medical professionals requiring membership of a professional or government body in order to practise that occupation.
<b>J</b> Legal occupation	Highly qualified legal professionals requiring membership of a professional or government body in order to practise that occupation.
<b>P</b> Professional	Degree or membership of a professional or government body is necessary for practising that occupation.  Business executives established in the business and consistently earning \$100,000 or more p.a.
<b>G</b> Managerial	Managerial (office-based supervision of office staff) and administrative occupations with office duties only.
<b>C</b> Clerical	Clerical or administrative occupations with office duties only.
<b>A</b> Aviation	Commercial pilots, flight engineers and flight attendants employed by a recognised fixed scheduled commercial fare paying passenger airline operating within Australia.
<b>L</b> Light manual	Skilled occupations with a light amount of manual work (less than 20%).  White or blue collar supervisors of various occupations and certain skilled technical workers are also included in this group.
<b>M</b> Manual	Skilled occupations with a moderate amount of manual work.  Workers must possess a trade certificate or appropriate licence and have no unusual accident hazard.  White or blue collar supervisors of various occupations and certain skilled technical workers.
<b>H</b> Heavy risk*	Skilled occupations with a heavy amount of manual work, or where the potential for disability is high/or the potential for rehabilitation is low.
<b>R</b> Refer	Refer to Underwriting. Will be assessed individually by the underwriters.
<b>D</b> Decline	

\* Income Care Plus and Business Overheads Cover are not available to occupation group H. The maximum benefit period available for Income Care is five years.

The following guide relates to the Income Protection (including Business Overheads Cover), TPD Cover, Life Care and Trauma Cover. There are exceptions for some very hazardous occupations such as agricultural pilots. Please contact the Underwriting Hotline if you have any queries.

**Key**

Reference	Description
<b>Income Care</b>	
A	Aviation – commercial pilots and flight attendants
D	Decline
R	Refer to Underwriting
S	Super professional
K	Medical occupations
J	Legal occupations
P	Professional
G	Managerial
C	Clerical
L	Light manual
M	Manual
H	Heavy risk
<b>TPD</b>	
1	Professional and clerical
2	Light manual
3	Heavy manual, manual and trades
D	Decline
<b>Life</b>	
S	Standard
\$amt	Loading per thousand
R	Refer to Underwriting
<b>Trauma</b>	
S	Standard
\$amt	Loading per thousand
R	Refer to Underwriting
#	Maximum \$6,000 monthly benefit
*	Decline Accidental Death Cover

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
<b>A</b>				
Abalone diver – licensed, shallow water, < 15 m	D	D	\$2 *	\$2
Abalone diver – licensed, deep sea, > 15 m	D	D	\$5 *	\$5
Abattoir inspector/manager - no manual work	L	2	S	S
Abattoir – supervisor, no manual work (minimum 30 day waiting period)	M	3	S	S
Abattoir worker	D	D	S	S
Accountant/auditor – appropriate degree qualified	S	1	S	S
Accountant/auditor – other	C	1	S	S
Account executive – managerial/supervisory	G	1	S	S
Accounts clerk/bookkeeper	C	1	S	S
Acidizer	D	D	S	S
Acid polisher	M	3	S	S
Acrobat – e.g. circus	D	D	S	S
Actor/actress – no stunt work	D	D	S	S
Actor/actress – stunt work	D	D	\$2 *	\$2
Actuary – degree qualified	S	1	S	S
Actuary – undergraduate	C	1	S	S
Acupuncturist – qualified, Australian registered, not working from home	P	1	S	S
Acupuncturist – other	D	D	S	S
Adjuster/assessor – field	L	2	S	S
Adjuster/assessor – office only	C	1	S	S
Administrator/clerical/teller/bank clerk	C	1	S	S
Administration manager	C	1	S	S
Adventure holiday guide	D	D	R	R
Advertising agent	C	1	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Advertising – executive earning \$100,000 p.a. or more	P	1	S	S
Advertising – other, office only	C	1	S	S
Advertising – sales representative, no deliveries	C	1	S	S
Aerial erector – telecommunications, < 15 m	H	3	S	S
Aerial erector – telecommunications, > 15 m	D	D	\$2 *	\$2
Aerial photographer	D	D	\$2 *	\$2
Aerial surveyor	D	D	\$2 *	\$2 *
Aerobatics instructor	D	D	S	S
Aeronautical engineer – qualified	P	1	S	S
Aeronautical engineer – non-qualified	C	1	S	S
Aged care worker – admin/clerical only	C	1	S	S
Aged care worker – elderly	D	D	S	S
Agricultural adviser – greater than 10% field work	L	2	S	S
Agricultural adviser – less than 10% field				
Agricultural contractor	D	D	S	S
Agricultural engineer	G	1	S	S
Agricultural scientist	G	1	S	S
Agricultural technician	M	3	S	S
Agronomist – degree qualified	P	1	S	S
Air compressor operator	M	3	S	S
Air conditioning – installer/technician (minimum 30 day waiting period)	M	3	S	S
Air conditioning – supervisor, no manual work	L	2	S	S
Air traffic controller	D	D	S	S
Aircraft mechanic	M	3	S	S
Aircraft engineer – degree qualified	L	2	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Aircraft engineer – technician/other	M	3	S	S
Air force reserve	D	D	R	R
Airfreight clerk/manager	C	1	S	S
Airline Staff – baggage handlers	H	D	S	S
Airline staff – flight attendants, minimum 60 day waiting period, maximum 5 year benefit period	A	2	S	S
Airline staff – commercial pilots/flight engineer	A	D	S	S
Airline staff – office	C	1	S	S
Airline staff – refuellers	H	D	S	S
Airport – clerical workers	C	1	S	S
Airport – maintenance workers	M	3	S	S
Airport – managerial (office based supervision of office staff)	G	1	S	S
Alarm installer	M	3	S	S
Aluminium fixer/framer/installer	M	3	S	S
Ambulance – driver/officer (minimum 30 day waiting period)	M	3	S	S
Ambulance – admin. only	C	1	S	S
Amusement parlour – employee	D	D	S	S
Amusement parlour – owner/operator, established minimum 2 years	L	2	S	S
Anaesthetist	P	1	S	S
Analyst/business analyst – degree qualified	P	1	S	S
Analyst/business analyst – other (also see computer industry)	C	1	S	S
Animal breeder/groomer/trainer – domestic pets only, established minimum 2 years, not working from home (minimum 30 day waiting period)	M	3	S	S
Annealer	M	3	S	S
Announcer – radio/television	D	D	S	S
Antenna erector – < 15 m height	H	3	S	S
Antenna erector – > 15 m height	D	D	\$2 *	\$2

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Antique/arts dealer/shop – deliveries (minimum 30 day waiting period)	M	3	S	S
Antique/arts dealer/shop – restoration	M	3	S	S
Antique/arts dealer/shop – sales only	C	1	S	S
Apprentice – 1st year	D	D	S	S
Apprentice – 2nd year	H	3	S	S
Aquarium shopkeeper	L	2	S	S
Aquatic centre/swimming pool manager – admin. only, salaried, full time	C	1	S	S
Archaeologist – degree qualified, office only	P	1	S	S
Archaeologist – field	L	2	S	S
Architect	S	1	S	S
Archivist	C	1	S	S
Armed forces – all ranks	D	D	R *	R
Armed forces – army, all ranks	D	D	R *	R
Armed forces – navy, all ranks	D	D	R *	R
Armed forces – (not ranking officer) air, navy, army, 100% admin. only	R	R	S	S
Armoured car driver	D	D	S	S
Army reserve	D	D	R	R
Art dealer – working from home	D	D	S	S
Art dealer (shop/gallery) – proprietor/employee, sales only	C	1	S	S
Art gallery curator	C	1	S	S
Art supplies shop – proprietor/employee	C	1	S	S
Articled clerk – legal	C	1	S	S
Artificial inseminator	M	3	S	S
Artist commercial – salaried	C	1	S	S
Artist – freelance	D	D	S	S
Asbestos worker	D	D	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Asphalt layer	D	D	S	S
Assayer – mines	D	D	S	S
Assayer – no mines	D	D	S	S
Assembly line worker	D	D	S	S
Assessor – insurance, office only	C	1	S	S
Assessor/adjustor – field	L	2	S	S
Astronomer	S	1	S	S
Athlete	D	D	S	S
Attorney	J	1	S	S
Auctioneer – livestock	L	2	S	S
Auctioneer – other	C	1	S	S
Audiologist – degree qualified	P	1	S	S
Audiometrist (medical) – degree qualified	P	1	S	S
Auditor – degree qualified	S	1	S	S
Auditor – other	C	1	S	S
Author/writer	D	D	S	S
Auto-electrician - qualified or more than 3 years experience	M	3	S	S
Auto electrician – apprentice 1st year	D	D	S	S
Auto electrician – apprentice 2nd year	H	3	S	S
Auto-upholsterer	M	3	S	S
Aviation – flight attendants, minimum 60 day waiting period, maximum 5 year benefit period	A	2	S	S
Aviation – commercial pilots/flight engineer	A	D	S	S
Awning/blind/screen installer	M	3	S	S
<b>B</b>				
Backhoe/bobcat/bulldozer driver – domestic work only	H	D	S	S



Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Backhoe/bobcat/bulldozer operator – mining, no underground, no explosives, established minimum 2 years, maximum benefit period 2 years	H	D	S	S
Baggage handler	H	D	S	S
Bailiff	L	2	S	S
Baker worker, non factory	L	2	S	S
Bakery owner/manager/supervisor	L	2	S	S
Balloonist	D	D	\$2 *	\$2
Banana farmer – farm owner/manager, established minimum 2 years, full time	H	3	S	S
Bank manager – senior/qualified, earning \$160,000 p.a. or more	S	1	S	S
Bank manager – senior/qualified, earning \$100,000 p.a. or more	P	1	S	S
Bank manager – other	G	1	S	S
Barber – fully qualified, established minimum 2 years, not working from home	L	2	S	S
Bank security – armed/unarmed	D	D	S	S
Bar manager/proprietor – hotel/motel/club/restaurant, full time, no bar work	L	2	S	S
Bar manager/proprietor – hotel/motel/club/restaurant, full time, with bar work (minimum 30 day waiting period)	M	3	S	S
Bar staff – hotel/motel/club/restaurant, full-time	H	3	S	S
Barista – full time	L	2	S	S
Barrister	J	1	S	S
Battery – repairs and fitting (minimum 30 day waiting period)	M	3	S	S
Battery – sales only	L	2	S	S
Beach inspector	D	D	S	S
Beautician – salon based, not working from home/mobile	L	2	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Beautician – working from home/mobile	D	D	S	S
Bedding shop – proprietor, sales only	L	2	S	S
Beekeeper/apiarist	M	3	S	S
Bicycle courier	D	D	S	S
Bicycle repairs	L	2	S	S
Bicycle shopkeeper/sales employee	L	2	S	S
Biochemist – degree qualified	P	1	S	S
Biologist – marine	D	D	S	S
Biologist – non-marine, field	C	1	S	S
Biologist – non-marine, office, degree qualified	P	1	S	S
Blacksmith/farrier	H	D	S	S
Blind/awning/screen installer	M	3	S	S
Boarding house – owner/staff	D	D	S	S
Boat builder – supervisor	L	2	S	S
Boat builder – licensed/trade qualified	M	3	S	S
Boat builder – other, minimum 3 years' experience	M	3	S	S
Boat builder – worker unqualified	D	D	S	S
Boat shop – sales only	L	2	S	S
Body piercer – not working from home	M	3	S	S
Body piercer – working from home	D	D	S	S
Body shop spray painter – trade qualified or minimum 3 years experience	M	3	S	S
Boilermaker – qualified	M	3	S	S
Book/stationery shop – delivery	M	3	S	S
Book/stationery shop – owner/sales employee	C	1	S	S
Bookbinder/compositor	L	2	S	S
Bookkeeper	C	1	S	S
Bookmaker (licensed)	H	D	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Botanist – office, degree qualified	P	1	S	S
Botanist – field	C	1	S	S
Bottle dealer	H	D	S	S
Bottle shop sales (full time) (minimum 30 day waiting period)	M	3	S	S
Bouncer – crowd control	D	D	R *	R
Bowen therapist – qualified, Australian registered, not working from home	K	1	S	S
Boxer – professional	D	D	R *	R
Bread vendor (minimum 30 day waiting period)	M	3	S	S
Bread/cake shop – proprietor/ sales employee	C	1	S	S
Breeder/groomer/trainer – animal, domestic pets only, established minimum 2 years	M	3	S	S
Breeder – all other animals	D	D	S	S
Brewery/distillery – supervisor	L	2	S	S
Brewery/distillery – worker	D	D	S	S
Brewery/distillery – chemist (qualified)	P	1	S	S
Bricklayer – trade qualified/licensed	H	3	S	S
Bricklayer – non-qualified/not licensed	D	D	S	S
Broker – insurance/finance, qualified	P	1	S	S
Broker – insurance/finance, other	C	1	S	S
Broker – land	L	2	S	S
Broker – stock/share, earning minimum \$100,000 p.a., not working from home	P	1	S	S
Broker – stock/share, earning less than \$100,000 p.a., not working from home	G	1	S	S
Builder – licensed/qualified	M	3	S	S
Builder – not licensed/qualified	D	D	S	S
Builder – bricklayer, licensed/qualified	H	3	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Builder – bricklayer, not licensed/qualified	D	D	S	S
Builders' labourer	D	D	S	S
Building foreman – supervisory only, incidental light manual work only	L	2	S	S
Building foreman – supervisory with manual work	M	3	S	S
Building supply shop – proprietor	L	2	S	S
Bus/coach driver – local, metropolitan only, under 200 km from base (minimum 30 day waiting period)	M	3	S	S
Bus/coach driver – mid distance, i.e. under 800 km from base, returning home within 24 hours (minimum 30 day waiting period)	M	3	S	S
Bus/coach driver – long distance, i.e. greater than 800 km from base	D	D	S	S
Business analyst – degree qualified, earning \$100,000 p.a. or more	P	1	S	S
Business analyst – other	C	1	S	S
Business consultant – office only, other	C	1	S	S
Business consultant – degree qualified, office only	P	1	S	S
Business manager/business executive manager – office only, earning \$160,000 p.a. or more	S	1	S	S
Business manager/business executive manager – office only, earning \$100,000 p.a. or more	P	1	S	S
Business manager/business executive manager – office only, other	G	1	S	S
Butcher/meat worker – abattoir worker/slaughterer	D	D	S	S
Butcher/meat – cold store	D	D	S	S
Butcher/meat/abattoir – inspector	L	2	S	S
Butcher/meat worker – packer	D	D	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Butcher/meat – retail (minimum 30 day waiting period)	M	3	S	S
Butcher/meat – wholesale (minimum 30 day waiting period)	M	3	S	S
Butler	L	2	S	S
Buyer retail store – office only	C	1	S	S
<b>C</b>				
Cabinet maker – trade qualified	M	3	S	S
Cable joiner – electrical	M	3	S	S
Cable maker – wire maker	H	D	S	S
Cable television installer	H	3	S	S
Cafe/coffee shop – employee (minimum 30 day waiting period)	M	3	S	S
Cafe/coffee shop – proprietor	M	3	S	S
Cameraperson – aerial	D	D	\$2 *	\$2
Cameraperson – on location, television/film, no aerial, no overseas assignments	M	3	S	S
Cameraperson – studio only, radio/television/film	L	2	S	S
Cane farmer – farm owner/manager, established minimum 2 years, full time	H	3	S	S
Cane harvester	D	D	S	S
Canner and preserver	D	D	S	S
Canvas goods manufacturer – other	H	3	S	S
Canvas goods manufacturer – supervisory only	L	2	S	S
Car detailer (minimum 30 day waiting period)	M	3	S	S
Car park attendant	H	3	S	S
Car rental – admin/office only	C	1	S	S
Car rental – other	H	3	S	S
Car salesperson – minimum 2 years' experience	L	2	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Car wash attendant	H	D	S	S
Car wrecker	D	D	S	S
Caravan park – admin/owner (minimum 30 day waiting period)	M	3	S	S
Caravan park – site worker	D	D	S	S
Card shop – proprietor/employee	C	1	S	S
Career adviser/consultant	C	1	S	S
Carer – personal/aged	D	D	S	S
Caretaker – live on premises	D	D	S	S
Caretaker – live off premises	H	D	S	S
Carpenter – qualified	M	3	S	S
Carpet cleaner	H	3	S	S
Carpet layer (minimum 30 day waiting period)	M	3	S	S
Carpet shop – proprietor	L	2	S	S
Carport/Shed erector	M	3	S	S
Cartographer	G	1	S	S
Cartoonist	D	D	S	S
Cashier – finance institution	C	1	S	S
Cashier/console operator – garage/service station	L	2	S	S
Cashier – shop/supermarket	L	2	S	S
Casino licensed croupier – minimum 2 years' experience	M	3	S	S
Casino licensed croupier – other	D	D	S	S
Casino licensed manager/clerk	C	1	S	S
Caterer – qualified, not working from home	L	2	S	S
Caterer – other, not working from home	M	3	S	S
Caterer – working from home	D	D	S	S
Cattle or horse dealer	D	D	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Catwalk model	D	D	S	S
Ceiling fixer/gyprocker – qualified	H	3	S	S
Ceiling fixer/gyprocker – other, minimum 3 years' experience	H	3	S	S
Cellarman	H	3	S	S
Cement renderer	H	D	S	S
Charter boat operator	D	D	S	S
Chauffeur/hire car driver – full time (minimum 30 day waiting period)	M	3	S	S
Chef – qualified	L	2	S	S
Chef – others	M	3	S	S
Chemist/pharmacist – degree qualified	K	1	S	S
Chemist shop assistant	C	1	S	S
Chief executive officer (CEO) – degree qualified, earning \$160,000 p.a. or more	S	1	S	S
Child care – registered, not working from home	L	2	S	S
Child care – registered – working from home	H	3	S	S
Child care – other or not registered	D	D	S	S
China/glass shop – proprietor/sales employee	C	1	S	S
Chiropodist – qualified, Australian registered, not working from home	K	1	S	S
Chiropodist – other	R	1	S	S
Chiropractor – qualified, Australian registered, not working from home	K	1	S	S
Chiropractor – other	R	1	S	S
Choreographer/dancer/dancing instructor	D	D	S	S
Cinema electrician	M	3	S	S
Cinema projectionist	L	2	S	S
Cinema technician	L	2	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Claims adjuster/claims assessor/ loss adjuster/loss assessor – office only	C	1	S	S
Claims adjuster/claims assessor/ loss adjuster/loss assessor – field work	L	2	S	S
Cleaner – brick	D	D	S	S
Cleaner – carpets	H	3	S	S
Cleaner – commercial	H	3	S	S
Cleaner – hotel/motel	H	3	S	S
Cleaner – household	H	3	S	S
Cleaner – windows > 15 m	D	D	\$2 *	\$2
Cleaner – windows < 15 m	H	3	S	S
Clergyman	C	1	S	S
Clothing machinist	D	D	S	S
Clothing model	D	D	S	S
Clothing pattern maker – not working from home, full time	L	2	S	S
Clothing shop – proprietor/employee	L	2	S	S
Club – registered, bar person, full time	H	3	S	S
Club – registered, hostess	H	3	S	S
Club – registered, manager, no bar work, full time	L	2	S	S
Club – registered, manager, bar work, full-time	M	3	S	S
Club – registered, receptionist/clerical only, full time	C	1	S	S
Club – registered, security staff	D	D	S	S
Coach driver – local, metropolitan only, under 200 km from base (minimum 30 day waiting period)	M	3	S	S
Coach – tennis, not professional player, established minimum 2 years, maximum 5 years benefit period (minimum 30 day waiting period)	M	3	S	S



Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Coach – swimming, full time, established minimum 2 years, maximum 5 years benefit period (minimum 30 day waiting period)	M	3	S	S
Coach – other, established minimum 2 years	D	D	S	S
Coastguard	D	D	S	S
Commentator TV/radio	D	D	S	S
Commodities broker – degree qualified	P	1	S	S
Company secretary – earning \$160,000 p.a. or more	S	1	S	S
Company secretary – earning \$100,000 p.a. or more	P	1	S	S
Composer	D	D	S	S
Compositor	C	1	S	S
Computer – consultant/analyst, degree qualified	P	1	S	S
Computer – consultant/analyst, other	G	1	S	S
Computer – operator	C	1	S	S
Computer – sales	C	1	S	S
Computer – technician	C	1	S	S
Computer maintenance engineer/technician	C	1	S	S
Computer programmer – degree qualified	P	1	S	S
Computer programmer – other	C	1	S	S
Computer supplies – proprietor	L	2	S	S
Concierge – 4 or 5 star hotel, no manual work	L	2	S	S
Concrete contractor – maximum benefit 2 years	H	D	S	S
Confectionery shop owner/ sales employee	C	1	S	S
Consultant – business, qualified	P	1	S	S
Consultant – management, qualified	P	1	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Consultant physician	K	1	S	S
Consultant – public relations, qualified	P	1	S	S
Container terminal operator	D	D	S	S
Cook – qualified minimum 3 years' experience	L	2	S	S
Cook – other (minimum 30 day waiting period)	M	3	S	S
Coroner	J	1	S	S
Courier – bicycle/motor bike	D	D	S	S
Courier – car/van	H	3	S	S
Crane/derrick/hoist – operator/driver	D	D	S	S
Crop dusting – muster	D	D	R *	R
Curator – gallery/library/museum	C	1	S	S
Curator/groundsperson – no lawn mowing (minimum 30 day waiting period)	M	3	S	S
Curator/groundsperson – lawn mowing	H	3	S	S
Curtain shop – proprietor/sales employee	C	1	S	S
Customs agent – clerical	C	1	S	S
Customs officer	L	2	S	S
<b>D</b>				
Dairy delivery driver	H	3	S	S
Dairy farming – process worker	D	D	S	S
Data entry operator	C	1	S	S
Dean – university, degree qualified	P	1	S	S
Debt collector – office work, no repossessions	C	1	S	S
Debt collector – field work, repossessions	D	D	S	S
Deck hand – merchant navy	D	D	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Decorator/designer – full time, not working from home	C	1	S	S
Delicatessen – employee (minimum 30 day waiting period)	M	3	S	S
Delicatessen – manager/proprietor	M	3	S	S
Delivery person – van/car	H	3	S	S
Demolition – worker, no explosives	D	D	S	S
Demolition – worker, explosives	D	D	\$2 *	D
Dental nurse/hygienist	C	1	S	S
Dental prosthetist	C	1	S	S
Dental surgeon	K	1	S	S
Dental technician	C	1	S	S
Dentist	K	1	S	S
Dentist – livestock	G	1	S	S
Department store – cleaner	H	3	S	S
Department store – deliveries	H	3	S	S
Department store – manager/ clerical only	C	1	S	S
Department store – sales, no lifting	C	1	S	S
Department store – storeperson	H	3	S	S
Dermatologist – degree qualified	P	1	S	S
Designer – clothes, working from home or part time	D	D	S	S
Designer – clothes, full time, not working from home	L	2	S	S
Detailer – motor vehicles, established minimum 2 years	H	3	S	S
Developer – real estate	D	D	S	S
Diamond cutter/polisher/setter	M	3	S	S
Diemaker/caster	M	3	S	S
Diesel mechanic	M	3	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Dietician – degree qualified	P	1	S	S
Dietician – other	C	1	S	S
Director – office only, earning \$100,000 p.a. or more	P	1	S	S
Director – office only, earning \$160,000 p.a. or more	S	1	S	S
Director/producer/editor – theatre	R	R	S	S
Director/producer/editor – radio/TV/film, full-time, salaried	C	1	S	S
Disc jockey	D	D	S	S
Disposal shop – proprietor/sales employee	C	1	S	S
Ditcher/drainer	H	D	S	S
Diving – professional	D	D	R *	R
Dockyard labourer/worker/stevedore	D	D	S	S
Dog breeder – domestic pets only, established minimum 2 years, not working from home (minimum 30 day waiting period)	M	3	S	S
Dog groomer – domestic pets only, established minimum 2 years, not working from home (minimum 30 day waiting period)	M	3	S	S
Dog kennel operator	D	D	S	S
Dog trainer – domestic pets only, established minimum 2 years, not working from home (minimum 30 day waiting period)	M	3	S	S
Dogman	D	D	\$2 *	\$2
Draftsperson	C	1	S	S
Drainage contractor	H	D	S	S
Draughtsperson	C	1	S	S
Dredger – harbour or river	H	D	S	S
Dressmaker – full time, salaried, in shop, not working from home	L	2	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Dressmaker – working from home	D	D	S	S
Driller/tool pusher offshore – oil and gas	D	D	\$2 *	\$2
Driving examiner	L	2	S	S
Driving instructor – established minimum 2 years (minimum 30 day waiting period)	M	3	S	S
Drover	D	D	S	S
Dry-cleaning shop – assistant/manager, manual work (minimum 30 day waiting period)	M	3	S	S
Dry-cleaning shop – proprietor/manager, incidental light manual work	L	2	S	S
Dump truck driver – mining, no underground, no explosives, established minimum 2 years, maximum benefit period 2 years	H	D	S	S
Duty free shop – proprietor/sales employee	C	1	S	S
<b>E</b>				
Earth moving operator – domestic, no mining	H	D	S	S
Earth moving operator – mining, no underground, no explosives, established minimum 2 years, maximum benefit period 2 years	H	D	S	S
Economist – degree qualified	P	1	S	S
Editor – newspaper/magazines	G	1	S	S
Editor – publish/proofreading	C	1	S	S
Electrical engineer, qualified	M	3	S	S
Electrical fitter	M	3	S	S
Electrical inspector – climbing poles	D	D	S	S
Electrical inspector/meter reader – not climbing poles	L	2	S	S
Electrical linesperson – < 15 m	D	D	S	S
Electrical linesperson – > 15 m	D	D	\$2 *	\$2

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Electrical shop – proprietor	L	2	S	S
Electrical substation operator	H	3	S	S
Electrical switch operator	M	3	S	S
Electrician – cinema	M	3	S	S
Electrician – mining, qualified, no underground, no explosives, established minimum 2 years* (minimum 30 day waiting period)	M	3	S	S
Electrician – supervisor	L	2	S	S
Electrician – trade qualified	M	3	S	S
Electro plater/typer/enameller	M	3	S	S
Electronic technician	M	3	S	S
Elevator mechanic/installer	H	3	S	S
Embalmer	M	3	S	S
Employment agency consultant	C	1	S	S
Employment agency principal	P	1	S	S
Enameller	M	3	S	S
Engineer – admin., office only, degree qualified	S	1	S	S
Engineer – admin./tech. qualified	C	1	S	S
Engineer – manual	M	3	S	S
Engineer – mining, qualified, no underground, no explosives, established minimum 2 years# (minimum 30 day waiting period)	M	3	S	S
Engineer – ships, not armed forces, working at sea	D	D	R	R
Engineer – supervisor	L	2	S	S
Engraver/etcher	L	2	S	S
Entertainer/singer	D	D	S	S
Equipment hire – receptionist only	C	1	S	S
Equipment hire – repair/service	M	3	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Explosives handling/blaster	D	D	\$2 *	D
Explosives transporting	D	D	\$2 *	D
<b>F</b>				
Factory hand/worker	D	D	S	S
Factory manager – no manual work	G	1	S	S
Farm labourer/employee	D	D	S	S
Farmer – owner/manager, supervising only, incidental light manual work less than 20% only, established minimum 2 years, no mustering or shearing, full time employees	L	2	S	S
Farmer – owner/manager, other than cane/banana/oyster farm, established minimum 2 years, manual work, full time (minimum 30 day waiting period)	M	3	S	S
Farmer – owner/manager, established minimum 2 years, manual work, including mustering or shearing, full time	H	3	S	S
Farmer – owner/manager, cane/banana/oyster farm, established minimum 2 years, full time	H	3	S	S
Farmer – owner/manager, fruit grower, orchardist, established minimum 2 years, full time	H	3	S	S
Fast food/take away – employee (minimum 30 day waiting period)	M	3	S	S
Fast food/take away – proprietor	M	3	S	S
Fencing – agriculture industry	D	D	S	S
Fencing contractor/subcontractor, domestic	H	3	S	S
Fencing – worker	D	D	S	S
Fibreglass moulder	H	3	S	S
Fibre optic technician – no electrical work, qualified	L	2	S	S
Fibre optic technician – electrical work, qualified	M	3	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Film distributor	C	1	S	S
Finance adviser/consultant/planner – degree qualified	P	1	S	S
Finance adviser/consultant/planner – other	G	1	S	S
Firefighter – airport, town, city only, no explosives	D	D	S	S
Firefighter – mining, oil and natural gas wells, bush firefighting, no explosives	D	D	S	R
Fish and chip shop – employee (minimum 30 day waiting period)	M	3	S	S
Fish and chip shop – proprietor	M	3	S	S
Fisherman	D	D	S	S
Fishmonger – employee	D	D	S	S
Fishmonger’s shop – proprietor	M	3	S	S
Fitness centre – proprietor/manager, admin/office only	L	2	S	S
Fitness centre – instructor, other	D	D	S	S
Fitness instructor – full time, minimum 3 years’ experience, maximum 2 year benefit period	H	D	S	S
Fitter – fitter and turner, trade qualified (not mining)	M	3	S	S
Fitter – fitter and turner, not qualified minimum 3 years’ experience	M	3	S	S
Fitter – fitter and turner, mining, qualified, no underground, no explosives, established minimum 2 years <sup>#</sup> (minimum 30 day waiting period)	M	3	S	S
Flight crew – flight attendant, minimum 60 day waiting period, maximum 5 year benefit period	A	2	S	S
Flight crew – commercial pilot/flight engineer	A	D	S	S
Floor sander	H	D	S	S
Floor tiler – trade qualified	H	3	S	S



Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Floor tiler – other, minimum 3 years' experience	H	3	S	S
Florist – deliveries (minimum 30 day waiting period)	M	3	S	S
Florist – sales only	C	1	S	S
Flying instructor	D	D	\$2 *	\$2
Food technologist qualified	C	1	S	S
Football – coach, established minimum 2 years	D	D	S	S
Football – professional	D	D	S	S
Footwear shop – proprietor	C	1	S	S
Foreman – construction, no manual work	L	2	S	S
Forester	D	D	S	S
Fork lift driver – no docks	H	3	S	S
Foundry worker	D	D	S	S
Freezing works employee	D	D	S	S
French polisher	M	3	S	S
Fruit and vegetable wholesaler	M	3	S	S
Fruit grower	H	D	S	S
Fruit picker	D	D	S	S
Fruiterer – proprietor	M	3	S	S
Fruiterer – employee (minimum 30 day waiting period)	M	3	S	S
Funeral – director, admin. only	C	1	S	S
Funeral – driver/pallbearer	M	3	S	S
Funeral – embalmer	M	3	S	S
Funeral – undertaker	M	3	S	S
Furnace attendant	D	D	S	S
Furniture removalist – no interstate driving	H	D	S	S
Furniture removalist – interstate driving	D	D	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Furniture restorer	M	3	S	S
Furniture new/used – delivery	H	3	S	S
Furniture new/used – sales only	L	2	S	S
Furrier	L	2	S	S
<b>G</b>				
Garage door installer	M	3	S	S
Garage/service station – attendant full time	H	3	S	S
Garage/service station – proprietor, full time, sales only, no manual work	L	2	S	S
Garage/service station – cashier/console operator, full time, sales only, no manual work	L	2	S	S
Garbage – collector/driver	H	3	S	S
Gardener – unqualified	D	D	S	S
Gardener/horticulturist – qualified, no lawn mowing	M	3	S	S
Gardener – lawn mowing	H	3	S	S
Gas fitter – trade qualified	M	3	S	S
Gas mechanic – trade qualified	M	3	S	S
Gas mechanic – other, minimum 3 years' experience	M	3	S	S
Gas meter reader	L	2	S	S
Gas pipe laying	D	D	S	S
Gemcutter/setter	L	2	S	S
General insurance agent/broker	G	1	S	S
General practitioner	K	1	S	S
General store – proprietor/sales employee	L	2	S	S
Geologist – full time, field work >20%, not offshore, degree qualified	M	3	S	S
Geologist – full time, field work <20%, not offshore, degree qualified	L	2	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Geologist – office duties only, degree qualified	P	1	S	S
Geologist – office duties only, not degree qualified	C	1	S	S
Geologist – offshore (oil/gas) or underground	D	D	S	S
Gift shop – proprietor/sales employee	C	1	S	S
Glass blower – furnace	D	D	S	S
Glass cutter – hand	M	3	S	S
Glazier/beveller/cutter/polisher	M	3	S	S
Goldsmith/silversmith – trade qualified	L	2	S	S
Golf professional – shop and tuition only, established minimum 2 years, maximum 5 years benefit period (minimum 30 day waiting period)	M	3	S	S
Golf professional – tuition and/or touring/tournaments.	D	D	S	S
Golf shop proprietor/employee – shop only	L	2	S	S
Grader driver – no mining	H	D	S	S
Grader driver – mining, no underground, no explosives, established minimum 2 years, maximum benefit period 2 years	H	D	S	S
Graphic artist/designer	C	1	S	S
Grave digger	D	D	S	S
Greengrocer shop – proprietor	M	3	S	S
Greengrocer shop – employee (minimum 30 day waiting period)	M	3	S	S
Greenkeeper – no lawn mowing	M	3	S	S
Greenkeeper – lawn mowing	H	3	S	S
Grocery shop – proprietor	L	2	S	S
Grocery shop – employee, full time, (minimum 30 day waiting period)	M	3	S	S
Groundsperson – curator/greens, no lawn mowing, full time	M	3	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Groundsperson – curator/greens, lawn mowing, full time	H	3	S	S
Guard – prison	D	D	S	S
Guest house – proprietor	D	D	S	S
Gunsmith – proprietor	M	3	S	S
Gym instructor – full time, minimum 3 years' experience, maximum 2 year benefit period	H	D	S	S
Gynaecologist	P	1	S	S
<b>H</b>				
Haberdasher/drapery shop – proprietor/sales employee	C	1	S	S
Hairdresser/barber – fully qualified, established minimum 2 years, not working from home/mobile	L	2	S	S
Handyman – minimum 2 years' experience, maximum benefit 2 years	H	3	S	S
Harbour pilot/tug boat operator – harbour only	H	3	S	S
Hardware supplies – sales only	L	2	S	S
Hardware supplies – yard work	D	D	S	S
Headmaster/headmistress – degree qualified	P	1	S	S
Health food shop – proprietor/employee	L	2	S	S
Health inspector	C	1	S	
Heavy equipment driver/plant operator	H	D	S	S
Helicopter pilot – no mustering	D	D	R*	R
Herbalist – qualified, not working from home	C	1	S	S
Home duties/homemaker	D	2	S	S
Homeopath – qualified, Australian registered, not working from home	K	1	S	S
Homeopath – other	D	D	S	S
Horse breaker	D	D	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Horse breeder/dealer	D	D	S	S
Horse riding instructor, not horse racing industry	H	3	S	S
Horse strapper	D	D	S	S
Horse trainer	D	D	S	S
Horses – bookmaker	D	D	S	S
Horses – jockey	D	D	S	S
Horticulturist/gardener – qualified, no lawn mowing	M	3	S	S
Hospital – administrator/manager, earning over \$100,000 p.a.	P	1	S	S
Hospital – clerical/admin. worker only	C	1	S	S
Hospital – orderly	H	3	S	S
Hospital – porter	H	3	S	S
Hospital worker – clerical	C	1	S	S
Hospital worker – domestic	H	3	S	S
Hotel/motel/club – manager, with no bar	L	2	S	S
Hotel/motel/club – manager, with bar (minimum 30 day waiting period)	M	3	S	S
Housekeeper/maid – full time employee	H	3	S	S
Human resources personnel – not qualified	C	1	S	S
Human resources personnel – degree qualified	P	1	S	S
Hunting – professional	D	D	S	S
Hypnotherapist – qualified, Australian registered	C	1	S	S
Hypnotherapist – other	D	D	S	S
<b>I</b>				
Ice cream shop – proprietor	L	2	S	S
Ice cream shop – employee (minimum 30 day waiting period)	M	3	S	S
Ice cream van driver	D	D	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Importer/exporter – admin. only	C	1	S	S
Inspector – beach	D	D	S	S
Inspector – building	L	2	S	S
Inspector – gas	L	2	S	S
Inspector – health	C	1	S	S
Inspector – schools	C	1	S	S
Instructor – driving, established minimum 2 years (minimum 30 day waiting period)	M	3	S	S
Instrument maker	M	3	S	S
Insulation installer	H	3	S	S
Insurance agent/broker/consultant – degree qualified	P	1	S	S
Insurance agent/broker/consultant – other	G	1	S	S
Insurance investigator – employed by insurance company, salaried	L	2	S	S
Insurance investigator – freelance	D	D	S	S
Insurance loss assessor/adjuster – office only	C	1	S	S
Insurance loss assessor/adjuster – field work	L	2	S	S
Interior decorator/designer – not qualified, minimum 3 years' experience	M	3	S	S
Interior decorator/designer – qualified, no manual work	C	1	S	S
Interpreter – not qualified	C	1	S	S
Interpreter – degree qualified	G	1	S	S
Investigator – private detective	D	D	S	S
Investment adviser – degree qualified	P	1	S	S
Investment adviser – other	G	1	S	S
Investor – property/developer	D	D	S	S
Ironing contractor	D	D	S	S
Ironmonger – metal dealer	D	D	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
<b>J</b>				
Jackaroo/jillaroo	D	D	S	S
Janitor – live off premises	H	D	S	S
Janitor – live on premises	D	D	S	S
Jeweller – cutter/setter/engraver	L	2	S	S
Jeweller – manufacture/repair	L	2	S	S
Jeweller – sales only	C	1	S	S
Jockey	D	D	S	S
Joiner – trade qualified	M	3	S	S
Joiner – other, minimum 3 years' experience	M	3	S	S
Journalist – radio/TV/newspaper, full time, no overseas assignments	L	2	S	S
Journalist – newspaper, freelance or some overseas assignments	D	D	R	R
Judge	J	1	S	S
Juice vendor – proprietor	L	2	S	S
<b>K</b>				
Kennel operator/proprietor/employee	D	D	S	S
Key punch operator	C	1	S	S
Keyboard operator	C	1	S	S
Kindergarten – qualified, Australian registered, not working from home	C	1	S	S
Kindergarten – other	D	D	S	S
Kitchenhand	D	D	S	S
<b>L</b>				
Laboratory chemist – degree qualified	P	1	S	S
Laboratory technician	C	1	S	S
Laboratory technician – offshore, oil and gas	D	D	S	S
Labourer	D	D	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Land broker	L	2	S	S
Landscape architect – qualified, no manual	C	1	S	S
Landscape gardener – qualified, no mowing	M	3	S	S
Landscape gardener – established minimum 3 years, no lawn mowing	M	3	S	S
Landscape gardener – minimum 3 years' experience, lawn mowing	H	3	S	S
Lathe operator	M	3	S	S
Laundry staff	D	D	S	S
Laundry – proprietor, no manual	L	2	S	S
Lawnmower contractor, minimum 3 years' experience, full time	H	3	S	S
Lawnmower retailer – service/repairs	M	3	S	S
Lawnmower shop – proprietor, sales only	L	2	S	S
Lawyer	J	1	S	S
Lecturer – degree qualified	P	1	S	S
Lecturer – other	C	1	S	S
Legal secretary	C	1	S	S
Librarian – degree qualified	P	1	S	S
Librarian – other	C	1	S	S
Library curator	C	1	S	S
Lifeguard – professional	D	D	S	S
Lifeguard – amateur	D	D	S	S
Lift installer/mechanic – qualified	H	3	S	S
Light fittings shop – proprietor/sales employee	C	1	S	S
Linesperson – electrical < 15 m	D	D	S	S
Linesperson – electrical > 15 m	D	D	\$2 *	\$2
Lingerie shop – proprietor/sales employee	C	1	S	S



Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Linotyper/lithographer	L	2	S	S
Liquor store – proprietor/employee	L	2	S	S
Livestock auctioneer/buyer/broker	L	2	S	S
Livestock chiropractor	K	1	S	S
Livestock veterinarian/dentist	G	1	S	S
Locksmith – trade qualified	L	2	S	S
Locksmith – other, minimum 3 years' experience	L	2	S	S
Log hauler	D	D	S	S
Lumber merchant – office/sales	C	1	S	S
<b>M</b>				
Machinery equipment hire – sales/admin, no manual work	C	1	S	S
Machinist – clothing	D	D	S	S
Machinist – metal, trade qualified	M	3	S	S
Machinist – repair and maintenance, trade qualified	M	3	S	S
Machinist – sailmaking, trade qualified	H	3	S	S
Machinist – wood, trade qualified	M	3	S	S
Machinist – other, minimum 3 years' experience	M	3	S	S
Magistrate	J	1	S	S
Mail contractor/sorter	H	3	S	S
Mail van driver	H	3	S	S
Maintenance worker – airports	M	3	S	S
Maintenance/repair worker – mining, semi-qualified, no underground, no explosives, established minimum 2 years, maximum benefit period 2 years*	H	D	S	S
Make-up artist – filmmaking/theatre/television, no overseas assignment), full time employee	L	2	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Management consultant – other	C	1	S	S
Management consultant – degree qualified	P	1	S	S
Manager – office/admin. only, no manual	G	1	S	S
Managing director – qualified, office based, earning \$100K p.a. or more	P	1	S	S
Managing director – qualified, office based, earning \$160K p.a. or more	P	1	S	S
Manicurist – not working from home	L	2	S	S
Manicurist – working from home	D	D	S	S
Manufacturing – production line	D	D	S	S
Manufacturing – skilled trade qualified	M	3	S	S
Manufacturing – senior executive	G	1	S	S
Manufacturing – supervisor, no manual work	L	2	S	S
Marina proprietor	M	3	S	S
Marine architect – degree qualified	S	1	S	S
Marine architect – other	C	1	S	S
Marine engineer – trade qualified, not working at sea	M	3	S	S
Marine engineer – trade qualified, working at sea	D	D	R *	R
Marine engineer – other, minimum 3 years' experience, not working at sea	M	3	S	S
Marine surveyor – trade qualified, not working at sea	M	3	S	S
Marine surveyor – other, minimum 3 years' experience, not working at sea	M	3	S	S
Market gardener	H	3	S	S
Market researcher, office only	C	1	S	S
Market stall holder	D	D	S	S
Marketing executive/manager – degree qualified, earning \$160,000 p.a. or more	S	1	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Marketing executive/manager – degree qualified, earning \$100,000 p.a. or more	P	1	S	S
Marketing/sales manager – office only, other	G	1	S	S
Martial arts instructor	D	D	S	S
Mason – trade qualified	H	3	S	S
Masseur – Australian registered/trade qualified, not working from home/mobile (minimum 30 day waiting period)	M	3	S	S
Masseur – unqualified/working from home/mobile	D	D	S	S
Matron – admin. only	C	1	S	S
Meat boner	D	D	S	S
Mechanic – trade qualified (not mining)	M	3	S	S
Mechanic – mining, qualified, no underground, no explosives, established minimum 2 years <sup>#</sup> (minimum 30 day waiting period)	M	3	S	S
Mediator	C	1	S	S
Medical imaging technologist	C	1	S	S
Medical laboratory technician/phlebotomist	L	2	S	S
Medical practitioner	K	1	S	S
Medical specialist – haematologist, gastroenterologist, oncologist, nephrologist, rheumatologist only	P	1	S	S
Merchant banker – degree qualified	G	1	S	S
Merchant banker – other	C	1	S	S
Merchant navy – crew	D	D	S	S
Merchant navy – dockworkers	D	D	S	S
Merchant navy – officers, Australian waters only	L	2	S	S
Merchant navy – seaman/officers	D	D	R	R
Metal industry – supervisor, no manual work	L	2	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Metal worker – minimum 3 years' experience	H	3	S	S
Metal worker – trade qualified	H	3	S	S
Metallurgist – field/non-office work, trade qualified	M	3	S	S
Metallurgist – office duties, degree qualified	P	1	S	S
Metallurgist – unskilled	D	D	S	S
Metals dealer – scrap	D	D	S	S
Meteorologist – degree qualified	P	1	S	S
Meteorologist – other	C	1	S	S
Meter reader – gas/electrical	L	2	S	S
Microbiologist – degree qualified	P	1	S	S
Microbiologist – other	C	1	S	S
Midwife – qualified	L	2	S	S
Milk delivery	H	3	S	S
Milk vendor	H	3	S	S
Milkbar – employee (minimum 30 day waiting period)	M	3	S	S
Milkbar – proprietor	L	2	S	S
Millinery shop – proprietor/employee	L	2	S	S
Mine surveyor – qualified, no underground, no explosives, established minimum 2 years (minimum 30 day waiting period)	M	3	S	S
Mine surveyor – qualified, underground	D	D	S	S
Mining – asbestos	D	D	S	S
Mining – backhoe/bobcat/bulldozer operator, no underground, no explosives, established minimum 2 years, maximum benefit period 2 years	H	D	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Mining – earthmover/dump truck operator, no underground, no explosives, established minimum 2 years, maximum benefit period 2 years	H	D	S	S
Mining – electrician, qualified, no underground, no explosives, established minimum 2 years <sup>#</sup> (minimum 30 day waiting period)	M	3	S	S
Mining – engineer, qualified, no underground, no explosives, established minimum 2 years <sup>#</sup> (minimum 30 day waiting period)	M	3	S	S
Mining – fitter and turner, qualified, no underground, no explosives, established minimum 2 years <sup>#</sup> (minimum 30 day waiting period)	M	3	S	S
Mining – maintenance/repair worker, semi-qualified, no underground, no explosives, established minimum 2 years, maximum benefit period 2 years	H	D	S	S
Mining – mechanic, qualified, no underground, no explosives, established minimum 2 years <sup>#</sup> (minimum 30 day waiting period)	M	3	S	S
Mining – surface worker, explosives	D	D	\$2 *	D
Mining – truck driver, mid distance under 800km from base, no underground, no explosives, no loading or unloading, established minimum 2 years, maximum benefit period 2 years	H	D	S	S
Mining – underground faceworker, no explosives	D	D	S	S
Mining – underground, explosives handler	D	D	\$5 *	D
Mining – welder, qualified, no underground, no explosives, established minimum 2 years <sup>#</sup> (minimum 30 day waiting period)	M	3	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Mining industry – admin./clerk only	C	1	S	S
Minister of religion	C	1	S	S
Model – clothes/catwalk/photography	D	D	S	S
Monumental mason – trade qualified	H	3	S	S
Motel industry – cleaner	H	3	S	S
Motel – proprietor, not serving liquor	L	2	S	S
Motel – proprietor, serving liquor	M	3	S	S
Motor mechanic – trade qualified	M	3	S	S
Motor vehicle accessories and spare parts – proprietor	L	2	S	S
Motor vehicle dealer – established minimum 2 years	L	2	S	S
Motor vehicle detailer	M	3	S	S
Motor vehicle industry – production work	D	D	S	S
Motor vehicle industry – qualified tradesperson	M	3	S	S
Motor vehicle spray painter	M	3	S	S
Motorcycle courier	D	D	S	S
Moulder – trade qualified	M	3	S	S
Moulder – other, minimum 3 years' experience	M	3	S	S
Muffler fitter – established minimum 2 years	M	3	S	S
Museum curator	C	1	S	S
Music teacher – full time, qualified, in school, university or college	C	1	S	S
Music teacher – full time, qualified, working from home	D	D	S	S
Musical equipment shop – proprietor	L	2	S	S
Musician – orchestra, full-time, salaried, maximum benefit 5 years (minimum 30 day waiting period)	L	2	S	S
Musician – other	D	D	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Mustering by plane/helicopter	D	D	R *	R
<b>N</b>				
Nanny - qualified, fulltime, no domestic duties	D	D	S	S
Naturopath – qualified, Australian registered, not working from home	P	1	S	S
Naturopath – other	D	D	S	S
Navy – all ranks	D	D	R *	R
Nephrologist	P	1	S	S
Ne2rk administrator	C	1	S	S
Ne2rk analyst – degree qualified	P	1	S	S
Ne2rk designer/programmer – degree qualified	P	1	S	S
Ne2rk support	C	1	S	S
Ne2rk systems engineer – degree qualified	P	1	S	S
Neurologist	P	1	S	S
Newsagent – deliveries	H	3	S	S
Newsagent proprietor/employee – sales only	C	1	S	S
Newspaper compositor	L	2	S	S
Newspaper editor	G	1	S	S
Newspaper industry – clerical only	C	1	S	S
Newspaper journalist – full time, no overseas assignment	L	2	S	S
Newspaper journalist – freelance or some overseas assignments	D	D	R	R
Newspaper photographer – no overseas assignments, full time, salaried (minimum 30 day waiting period)	M	3	S	S
Newspaper photographer – freelance or some overseas assignments	D	D	R	R
Newspaper photographer – aerial	D	D	\$2 *	\$2
Newsreader	D	D	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Nurse – clinical, educator, classroom duties only	C	1	S	S
Nurse – dental	C	1	S	S
Nurse – director of nursing	C	1	S	S
Nurse – midwife, qualified	L	2	S	S
Nurse – nurses’ aide, established minimum 2 years	H	D	S	S
Nurse – psychiatric, qualified	L	2	S	S
Nurse – registered	L	2	S	S
Nurse – state enrolled	M	3	S	S
Nurse – unit manager, admin. only	C	1	S	S
Nurse – veterinary	L	2	S	S
Nursery – sales only	L	2	S	S
Nursery person – other (minimum 30 day waiting period)	M	3	S	S
Nutritionist – qualified, not working from home	C	1	S	S
<b>O</b>				
Obstetrician	K	1	S	S
Occupation therapist qualified	K	1	S	S
Office – clerical/typist	C	1	S	S
Office equipment – repairs	L	2	S	S
Office supplies – stationery, sales only	C	1	S	S
Office worker – administration	C	1	S	S
Office worker – bookkeeper	C	1	S	S
Office worker – government employee, benefit offset may apply	R	R	S	S
Office worker – reception/secretary/ personal assistant	C	1	S	S
Oil and gas – pipeline worker onshore	D	D	S	S
Oil and gas platform worker off shore (\$2 per \$1,000 of cover)	D	D	\$2*	D



Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Oil and gas – refineries	D	D	S	S
Oil/petrol/gas – admin/management, not on rig	C	1	S	S
Oil/petrol/gas – delivery	D	D	S	S
Oil/petrol/gas – distributor	M	3	S	S
Oil/petrol/gas – exploration, offshore	D	D	\$2 *	D
Open cut mining – surface, no explosives	D	D	S	S
Open cut mining – surface, explosives	D	D	\$2 *	D
Ophthalmologist	P	1	S	S
Optician – degree qualified	P	1	S	S
Optometrist – degree qualified	P	1	S	S
Orchardist/fruit grower/farmer – owner/manager, established minimum 2 years, full time	H	3	S	S
Orderly/wardsperson	H	3	S	S
Orthodontist	P	1	S	S
Orthopaedic surgeon	K	1	S	S
Osteopath – qualified, Australian registered only, not working from home	K	1	S	S
Outdoor supplies – tents, BBQs, sales only	C	1	S	S
Overseer – stock or station	H	3	S	S
Oyster farmer – owner/manager, established minimum 2 years, full time	H	3	S	S
<b>P</b>				
Packer	D	D	S	S
Paediatrician	P	1	S	S
Paint/wallpaper shop – proprietor/employee	L	2	S	S
Painter/decorator – < 15 m, trade qualified or minimum 3 years' experience	M	3	S	S
Painter/decorator – > 15 m heights	D	D	\$2 *	\$2

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Painter/decorator – spray	M	3	S	S
Pallbearer	M	3	S	S
Panel beater – trade qualified	M	3	S	S
Panel beater – other, minimum 3 years' experience	M	3	S	S
Paper/pulp industry – skilled	H	3	S	S
Paper/pulp industry – unskilled	D	D	S	S
Paper/pulp industry – admin., no manual	C	1	S	S
Parachutist	D	D	\$5 *	R
Paramedic	M	3	S	S
Park ranger	M	3	S	S
Parking meter attendant	H	3	S	S
Parking officer	L	2	S	S
Pastrycook – trade qualified	L	2	S	S
Pastrycook – other, minimum 3 years' experience	L	2	S	S
Pastrycook – other	M	3	S	S
Pathologist – degree qualified	P	1	S	S
Pathology analyst – degree qualified	S	1	S	S
Pathology analyst – other	C	1	S	S
Paver – trade qualified	H	3	S	S
Paver – minimum 3 years' experience	H	3	S	S
Pawnbroker – proprietor	M	3	S	S
Pay TV/antenna installer – < 15 m	H	3	S	S
Pay TV/antenna installer – > 15 m	D	D	\$2 *	\$2
Payroll guard	D	D	S	S
Periodontist	K	1	S	S
Personal trainer – full time, minimum 3 years' experience, maximum 2 year benefit period	H	D	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Personnel consultant – degree qualified	P	1	S	S
Personnel consultant – other	C	1	S	S
Pest controller	H	3	S	S
Pet/aquarium shop – proprietor/employee	L	2	S	S
Petrol attendant	H	3	S	S
Petroleum driver	D	D	S	S
Pharmacist/chemist – degree qualified	K	1	S	S
Photo processing operator	C	1	S	S
Photocopying – sales/repairs	L	2	S	S
Photoengraver	M	3	S	S
Photographer – aerial	D	D	\$2 *	\$2
Photographer – on location, full time, salaried, no aerial, no overseas assignments	L	2	S	S
Photographer – on location, freelance or some overseas assignments	D	D	R	R
Photographer – studio only	L	2	S	S
Photographic shop – proprietor/employee, sales only	C	1	S	S
Photographic shop – proprietor/employee, repairs and maintenance	L	2	S	S
Photography model	D	D	S	S
Physical education teacher – degree/diploma qualified	C	1	S	S
Physician	K	1	S	S
Physicist – degree qualified	P	1	S	S
Physiotherapist – degree qualified	K	1	S	S
Physiotherapist – other, member of APA	K	2	S	S
Piano tuner	L	2	S	S
Picture framer	M	3	S	S
Pilot/flight engineer – commercial airline	A	D	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Pilot – harbour	H	3	S	S
Pipe layer – gas	D	D	S	S
Pipeline – repairman/trench	D	D	S	S
Plant operator – driver, non-mining	H	D	S	S
Plant operator – driver, mining, no underground, no explosives, established minimum 2 years, maximum benefit period 2 years	H	D	S	S
Plasterer – trade qualified	H	3	S	S
Plasterer – other, minimum 3 years' experience	H	3	S	S
Playwright	D	D	S	S
Plumber – trade qualified	M	3	S	S
Plumber – roofs, trade qualified, < 15 m	H	3	S	S
Plumber – roofs, trade qualified, > 15 m	D	D	\$2 *	\$2
Plumber – supervisor, up to 20% manual	L	2	S	S
Podiatrist – degree qualified	K	1	S	S
Poker/gaming staff – hotel/club, no bar work, minimum 2 years' experience	M	3	S	S
Police – all ranks	D	D	S	S
Police – (not ranking officer) office/admin only	R	R	S	S
Polishers – french	M	3	S	S
Porter – hotel/motel/club	H	3	S	S
Post office – agent	C	1	S	S
Post office – postal delivery	H	3	S	S
Post office – postal sorter	H	3	S	S
Post office – postal manager/clerk	C	1	S	S
Pottery/ceramics – potter, commercial, not working from home	M	3	S	S
Pottery/ceramics – potter, freelance or working from home	D	D	S	S
Priest	C	1	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Principal – school, degree/diploma qualified	P	1	S	S
Printer – skilled, minimum 3 years' experience	L	2	S	S
Printer – other	M	3	S	S
Printer – admin./clerical only	C	1	S	S
Printing bookbinder	L	2	S	S
Prison – officer/warden/guard	D	D	S	S
Prison – admin./clerical only, no prisoner contact	C	1	S	S
Process worker – all industries	D	D	S	S
Produce merchant – proprietor	M	3	S	S
Produce merchant – employee	H	3	S	S
Professional sportsperson	D	D	R	R
Professor – university, degree qualified	P	1	S	S
Project manager – senior, admin./office only, earning \$160,000 p.a. or more	S	1	S	S
Project manager – admin./office only, earning \$100,000 p.a. or more	P	1	S	S
Project manager – admin./office only	G	1	S	S
Project manager – construction, onsite, no manual, no mining	L	2	S	S
Projectionist – cinema	L	2	S	S
Proofreader	C	1	S	S
Property – investor/developer	D	D	S	S
Psychiatrist – degree qualified	K	1	S	S
Psychologist – degree qualified	K	1	S	S
Public relations consultant – degree qualified	P	1	S	S
Public relations consultant – tertiary qualified, other	C	1	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Public servant/government employee – benefit offset may apply	R	R	S	S
Publican – manager/proprietor, full time	M	3	S	S
Publican – employee, full time	H	3	S	S
Publisher	C	1	S	S
Purchasing officer – office only	C	1	S	S
<b>Q</b>				
Quality controller – office only	C	1	S	S
Quality controller – other	R	R	S	S
Quantity surveyor	C	1	S	S
Quarantine officer	L	2	S	S
Quarry worker – no explosives	D	D	S	S
Quarry worker – with explosives	D	D	\$2.50 *	D
<b>R</b>				
Rabbi	C	1	S	S
Radar/speed camera technician/ installer	H	3	S	S
Radio announcer	D	D	S	S
Radio director/editor/producer – full time, salaried, no overseas assignments	C	1	S	S
Radio journalist – full time, salaried, no overseas assignments	L	2	S	S
Radio journalist – freelance or some overseas assignments	D	D	R	R
Radio operator – airports (not air traffic controller)	C	1	S	S
Radiographer – qualified	K	1	S	S
Radiologist (medical) – degree qualified	P	1	S	S
Radiotherapist – degree qualified	K	1	S	S
Railway worker – tracks	D	D	S	S
Railway worker – platform	D	D	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Railway worker – admin./office only	C	1	S	S
Ranger – forest/park (minimum 30 day waiting period)	M	3	S	S
Real estate – principal of agency, minimum 5 sales staff, earning \$100,000 p.a. or more	P	1	S	S
Real estate – agent, qualified	C	1	S	S
Real estate – auctioneer, qualified	G	1	S	S
Real estate – developer	D	D	S	S
Real estate – valuer, Australian registered, full time	G	1	S	S
Receptionist	C	1	S	S
Record and CD shop – proprietor/employee	C	1	S	S
Recording/sound engineer – qualified, full time, salaried	L	2	S	S
Refineries – worker	D	D	S	S
Reflexologist – qualified, Australian registered, not working from home	K	1	S	S
Refrigeration mechanic – trade qualified	M	3	S	S
Refrigeration mechanic – other, minimum 3 years' experience	M	3	S	S
Refueller – airports	H	D	S	S
Rehabilitation consultant – medically qualified	K	1	S	S
Removalist – no interstate driving	H	D	S	S
Removalist – interstate driving	D	D	S	S
Repair/service person – office equipment only	L	2	S	S
Repair/service person – machinery/white goods only	M	3	S	S
Reporter – full time, salaried, no overseas assignments	L	2	S	S
Reporter – freelance or some overseas assignments	D	D	R	R

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Research chemist – degree qualified	S	1	S	S
Restaurant maître d/manager/proprietor – no cooking or waitering	L	2	S	S
Restaurant maître d/manager/proprietor – some cooking or waitering (minimum 30 day waiting period)	M	3	S	S
Retired	D	D	S	S
Riding instructor	D	D	S	S
Rigger/scaffolder/steel fixer – > 15 m	D	D	\$2 *	\$2
Rigger/scaffolder/steel fixer – < 15 m, trade qualified	H	D	S	S
Rigger/scaffolder/steel fixer – < 15 m, other, minimum 3 years' experience	H	D	S	S
Road builder/marker	D	D	S	S
Road maintenance/construction	D	D	S	S
Road sweeper driver	H	3	S	S
Roadie – music/recording	D	D	S	S
Rock driller	D	D	S	S
Roller door installer	M	3	S	S
Roof plumber – qualified, < 15 m	H	3	S	S
Roof plumber – qualified, > 15 m	D	D	\$2 *	\$2
Roof tiler – < 15 m, trade qualified	H	D	S	S
Roof tiler – < 15 m, other, minimum 3 years' experience	H	D	S	S
Roof tiler – > 15 m	D	D	\$2 *	\$2
<b>S</b>				
Sailmaker – trade qualified	H	3	S	S
Sailmaker – other, minimum 3 years' experience	H	3	S	S
Sailor – merchant	D	D	S	S
Sailor – navy	D	D	R *	R
Sales assistant/department store	C	1	S	S



Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Sales/business development manager – supervision of office staff, earning \$100,000 p.a. or more	P	1	S	S
Sales/business development manager – supervision of office staff, earning less than \$100,000 p.a.	G	1	S	S
Sales/business development manager – office only, other	C	1	S	S
Sales representative – car only, metropolitan area, no deliveries, installations or repairs of goods	C	1	S	S
Sales representative – car only, metropolitan area, up to 20% deliveries, no lifting greater than 5 kg	L	2	S	S
Sales representative – car/light van only, metropolitan area, > 20% deliveries (minimum 30 day waiting period)	M	3	S	S
Sand blaster	D	D	S	S
Saw and knife sharpener – established minimum of 2 years (minimum 30 day waiting period)	M	3	S	S
Sawmill – manager/supervisor only	M	3	S	S
Sawmill worker	D	D	S	S
Scaffolder < 15 m, trade qualified	H	D	S	S
Scaffolder > 15 m	D	D	\$2 *	\$2
School inspector	C	1	S	S
School principal – degree/diploma qualified	P	1	S	S
School teacher – degree/diploma qualified	C	1	S	S
School teacher – physical education, degree/diploma qualified	C	1	S	S
School teacher's aide – full time, salaried	C	1	S	S
Scientific officer – degree qualified	P	1	S	S
Scientist – degree qualified, field work	L	2	S	S
Scientist – degree qualified, no field work	P	1	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Scrap dealer	D	D	S	S
Scrapmetal worker	D	D	S	S
Screen/awning/blind installer	M	3	S	S
Screen printer	M	3	S	S
Scriptwriter – full time, salaried, not working from home, minimum 3 years' experience	C	1	S	S
Scriptwriter – freelance or working from home	D	D	S	S
Sculptor	D	D	S	S
Seaman – merchant	D	D	S	S
Seaman – navy	D	D	R*	R
Secondhand goods proprietor/employee – with deliveries	H	3	S	S
Secondhand goods proprietor/employee – no deliveries, sales only	L	2	S	S
Secretary – government employee (benefit offset may apply)	R	R	S	S
Secretary – non-government employee	C	1	S	S
Security guard – armed/unarmed	D	D	S	S
Security systems installer	M	3	S	S
Senior business/executive manager – office only, earning \$160,000 p.a. or more	S	1	S	S
Senior business/executive manager – office only, earning \$100,000 p.a. or more	P	1	S	S
Service station/garage – attendant, full time	H	3	S	S
Sewage plant worker	D	D	S	S
Sewing machinist	D	D	S	S
Sex shop/adult books – proprietor/employee	D	D	S	S
Sharebroker – earning \$100,000 p.a. or more, full time, not working from home	P	1	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Shearer	D	D	S	S
Shed/carport erector	M	3	S	S
Sheep classer	D	D	S	S
Sheet metal worker – trade qualified	H	3	S	S
Sheet metal worker – other, minimum 3 years' experience	H	3	S	S
Ship's engineer – armed forces or working at sea	D	D	S	S
Ship's engineer – not armed forces and not working at sea	M	3	S	S
Shipwright – other, minimum 3 years' experience	M	3	S	S
Shipwright – trade qualified	M	3	S	S
Shipyards worker	D	D	S	S
Shoe shop – proprietor/employee	L	2	S	S
Shoemaker/bootmaker/repairer	L	2	S	S
Shopfitter – trade qualified	M	3	S	S
Shopfitter – other, minimum 3 years' experience	M	3	S	S
Shower screen installer	M	3	S	S
Signwriter – >15 m	D	D	\$2 *	\$2
Signwriter – trade qualified, < 15 m	M	3	S	S
Signwriter – other, minimum 3 years' experience, < 15 m	M	3	S	S
Skylight fitter – < 15 m	H	D	S	S
Skylight fitter – > 15 m	D	D	\$2 *	\$2
Slaughterer	D	D	S	S
Social worker – qualified, office only	C	1	S	S
Social worker – qualified, field visits	L	2	S	S
Soil technician – qualified	L	2	S	S
Solicitor	J	1	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Sound engineer/recording – qualified, full-time, salaried	L	2	S	S
Sound engineer – minimum 3 years' experience, full time, salaried	L	2	S	S
Speech therapist/pathologist – qualified, Australian registered, not working from home	P	1	S	S
Spirit merchant	L	2	S	S
Sport centre proprietor/manager – office only, no instructing, no manual work	C	1	S	S
Sporting shop – proprietor/employee, sales only	C	1	S	S
Sports coach/guide – tennis/swimming, not professional player, established minimum 2 years, maximum 5 years benefit period (minimum 30 day waiting period)	M	3	S	S
Sports gymnasium instructor	D	D	S	S
Sportsperson – professional	D	D	R	R
Spray painter – other, minimum 3 years' experience	M	3	S	S
Spray painter – trade qualified	M	3	S	S
Squash court – proprietor, full time, office only, no instruction	C	1	S	S
Stablehand/strapper	D	D	S	S
Stage hand – roadie, music/recording	D	D	S	S
Stage manager – theatre, full-time, salaried	L	2	S	S
Statistician – degree qualified	P	1	S	S
Steel erector/fixer – < 15 m, minimum 3 years' experience	H	D	S	S
Steel erector/fixer – < 15 m, trade qualified	H	D	S	S
Steel erector/fixer – > 15 m	D	D	\$2 *	\$2
Steeplejack	D	D	\$2 *	\$2

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Stenographer	C	1	S	S
Stevedore – dockyard labourer	D	D	S	S
Steward/stewardess – commercial airline	A	2	S	S
Stock and station agent (minimum 30 day waiting period)	M	3	S	S
Stockbroker – earning \$100,000 p.a. or more, not working from home	P	1	S	S
Stock broker – earning less than \$100,000 p.a., not working from home	G	1	S	S
Stockman	D	D	S	S
Stockyard worker/drover	D	D	S	S
Stonemason – trade qualified	H	3	S	S
Storeperson – department/ supermarket store	H	3	S	S
Student	D	D	S	S
Stuntperson – film/theatre/TV	D	D	\$2.50 *	D
Submariner	D	D	R *	R
Substation operator	H	3	S	S
Sugar cane farmer – owner/manager, established minimum 2 years, full time	H	3	S	S
Supermarket – cashier only	L	2	S	S
Supermarket – deliveries	H	3	S	S
Supermarket – proprietor	L	2	S	S
Surfer	D	D	S	S
Surgeon	K	1	S	S
Surveyor – aviation	D	D	R *	S
Surveyor – consulting/office, qualified	C	1	S	S
Surveyor – field, qualified	L	2	S	S
Surveyor – marine, qualified, not working at sea	M	3	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Surveyor – mining, qualified, no underground, no explosives, established minimum 2 years (minimum 30 day waiting period)	M	3	S	S
Surveyor – mining, underground, qualified	D	D	S	S
Surveyor – office worker, qualified	C	1	S	S
Surveyor – quantity surveyor, qualified	C	1	S	S
Swimming coach – full time, established minimum 2 years, maximum 5 year benefit period (minimum 30 day waiting period)	M	3	S	S
Swimming pool – attendant	D	D	S	S
Swimming pool builder – excavation	H	3	S	S
Swimming pool builder – other, minimum 3 years' experience	M	3	S	S
Swimming pool builder – trade qualified	M	3	S	S
Swimming pool shop – proprietor/employee, no manual work	L	2	S	S
Swimming pool/aquatic centre manager – admin. only, salaried, full time	C	1	S	S
Switch operator/repairer	M	3	S	S
Systems analyst/consultant/programmer – degree qualified	P	1	S	S
<b>T</b>				
TAB agent – full time only, manager/proprietor	C	1	S	S
TAB agent – full time, salaried	L	2	S	S
Tailor – trade qualified, not working from home	L	2	S	S
Tailor – other, minimum 3 years' experience, not working from home	L	2	S	S
Tailor – working from home	D	D	S	S
Tanker driver	D	D	S	S
Tanner	H	3	S	S
Taxation consultant – degree qualified	S	1	S	S
Taxation consultant – other	C	1	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Taxi owner/driver – established minimum 2 years	H	3	S	S
Taxidermist	M	3	S	S
Teacher – school principal, degree/diploma qualified	P	1	S	S
Teacher – school, degree/diploma qualified	C	1	S	S
Teacher – school, physical education/ technical subjects, degree/ diploma qualified	C	1	S	S
Teacher's aide – full time, salaried	C	1	S	S
Teacher's aide – not full time or salaried	D	2	S	S
Technician – cinema	L	2	S	S
Technician – music recording/radio/TV, full time, salaried	L	2	S	S
Technician – radio/television, full time, salaried	L	2	S	S
Telephone linesperson	D	D	S	S
Telephone technician	L	2	S	S
Telephonist	C	1	S	S
Telephonist/switch operator	C	1	S	S
Television – announcer	D	D	S	S
Television – antenna installer, < 15 m	H	3	S	S
Television – antenna installer, > 15 m	D	D	S	S
Television – cameraperson, full time, salaried, no overseas assignments	L	2	S	S
Television – cameraperson, overseas assignments	D	D	R	R
Television – repairperson	M	3	S	S
Television director/producer/editor – full time, salaried, no overseas assignments	C	1	S	S
Television journalist – freelance or some overseas assignments	D	D	R	R

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Television journalist – full time, salaried, no overseas assignments	L	2	S	S
Tennis coach – full time, established minimum 2 years, maximum 5 year benefit (minimum 30 day waiting period)	M	3	S	S
Test pilot	D	D	R *	D
Tiler – floor/wall, trade qualified	H	3	S	S
Tiler – floor/wall, other, minimum 3 years' experience	H	3	S	S
Tiler – roof < 15 m, trade qualified	H	D	S	S
Tiler – roof < 15 m, other, minimum 3 years' experience	H	D	S	S
Tiler – roof, > 15 m	D	D	\$2 *	\$2
Timber merchant	M	3	S	S
Timber merchant – office only	C	1	S	S
Tobacconist – proprietor/employee	C	1	S	S
Toolmaker – trade qualified	M	3	S	S
Toolmaker – other, minimum 3 years' experience	M	3	S	S
Tour guide/operator	D	D	S	S
Tow truck driver	D	D	S	S
Town planner – qualified	G	1	S	S
Toy shop – proprietor/employee, sales only	L	2	S	S
Trades assistant – minimum 3 years' experience	H	3	S	S
Train – driver	D	D	S	S
Train – guard	D	D	S	S
Train – inspector	L	2	S	S
Tram driver	D	D	S	S
Tramway worker	D	D	S	S
Travel agent/consultant	C	1	S	S



Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Tree felling/lopping	D	D	S	S
Tree surgeon – qualified	H	D	S	S
Trotting driver	D	D	S	S
Truck driver – long distance, i.e. greater than 800 km from base	D	D	S	S
Truck driver – mid distance, under 800 km from base, returning home within 24 hours, no loading or unloading, maximum benefit period 2 years	H	D	S	S
Truck driver – mining, mid distance under 800 km from base, no underground, no explosives, no loading or unloading, established minimum 2 years, maximum benefit period 2 years	H	D	S	S
Truck driver – non-mining, local, i.e. under 200 km from base	H	3	S	S
Tunneller – explosives	D	D	\$2 *	D
Tunneller – no explosives	D	D	S	S
Tupperware salesperson – full time, salaried, no deliveries	L	2	S	S
Tutor – university, degree qualified, full time, salaried	P	1	S	S
Typesetter	L	2	S	S
Typist	C	1	S	S
Tyre fitter	H	3	S	S
Tyre sales only	L	2	S	S
<b>U</b>				
Underground mining – explosives handler	D	D	\$5 *	D
Underground mining – faceworker, no explosives	D	D	S	S
Undertaker	M	3	S	S
Underwriter – manager, earning \$100,000 p.a. or more	P	1	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Underwriter – manager/senior, earning less than \$100,000 p.a.	G	1	S	S
Underwriter – other	C	1	S	S
Unemployed	D	D	S	S
University – non-teaching, clerical only	C	1	S	S
University lecturer/tutor/dean – degree qualified, full time, salaried	P	1	S	S
Upholsterer – trade qualified	M	3	S	S
Upholsterer – other, minimum 3 years' experience	M	3	S	S
Urologist	K	1	S	S
<b>V</b>				
Valuer – registered, real estate, qualified	G	1	S	S
Vehicle wrecker	D	D	S	S
Veterinarian – domestic pets, degree qualified	P	1	S	S
Veterinarian – livestock	G	1	S	S
Veterinary nurse – qualified	L	2	S	S
Video duplicator/editor – full time, salaried	L	2	S	S
Video shop – proprietor/employee, sales only	C	1	S	S
Vigneron – qualified wine maker	L	2	S	S
Viticulturalist – owner/manager, established minimum 2 years, full time	L	2	S	S
Volunteer reserve armed forces	R	R	R	R
<b>W</b>				
Waiter/waitress restaurant – full time, salaried	H	3	S	S
Wall tiler – other, minimum 3 years' experience	H	3	S	S
Wall tiler – trade qualified	H	3	S	S
Wallpaper hanger (minimum 30 day waiting period)	M	3	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Wallpaper shop – proprietor/employee	L	2	S	S
Wardrobe – film/theatre/TV, full-time, salaried	L	2	S	S
Warehouse person	H	3	S	S
Washing machine mechanic – other, minimum 3 years' experience	M	3	S	S
Washing machine mechanic – trade qualified	M	3	S	S
Watchmaker	L	2	S	S
Waterproofeer – established minimum 2 years	H	3	S	S
Weaver – not working from home (minimum 30 day waiting period)	M	3	S	S
Weaver – working from home	D	D	S	S
Welder – mining, qualified, no underground, no explosives, established minimum 2 years <sup>#</sup> (minimum 30 day waiting period)	M	3	S	S
Welder – other, minimum 3 years' experience, no pipeline	M	3	S	S
Welder – other, pipeline	D	D	S	S
Welder – trade qualified, no pipeline	M	3	S	S
Welfare officer – qualified, field visits	L	2	S	S
Welfare officer – qualified, office only	C	1	S	S
Wharf/waterside worker	D	D	S	S
Window cleaner – < 15 m	H	3	S	S
Window cleaner – > 15 m	D	D	\$2 *	\$2
Window dresser	L	2	S	S
Windscreen fitter/glazier	M	3	S	S
Wine merchant	L	2	S	S
Wire maker – qualified	H	D	S	S
Wool buyer	L	2	S	S
Wool classer	M	3	S	S

Occupation description	Income Protection	TPD Cover	Life Care	Trauma Cover
Wrecker	D	D	S	S
Writer/author	D	D	S	S
<b>XYZ</b>				
X-ray technician – qualified	C	1	S	S
Zookeeper/wildlife attendant	H	3	S	S
Zoologist – field work, degree qualified, no overseas assignments	L	2	S	S
Zoologist – no field work, degree qualified, no overseas assignments	P	1	S	

# Financial underwriting



# Financial underwriting

## **Why we financially underwrite**

We financially underwrite to make sure that the type and level of cover proposed makes sense based on the client's financial circumstances.

The underwriter must establish that:

- premium payments can be sustained by the premium payer
- payment of a claim will not leave the policy owner/beneficiary in a better financial position than they would have been in, if the insured's event had not occurred.

If we don't get this right, then we run the risk of claims increasing and having to increase our premiums to compensate for those that have overinsured, particularly for income protection.

Although financial underwriting is generally applied to large sums insured, the need should be clear with all risks regardless of the sum insured. Sums insured in excess of need, in some instances, are associated with anti-selection and a higher rate of claim.

To help us get it right, the following guidelines have been developed which will help you determine:

- what an acceptable level of cover will be from an underwriting perspective
- the financial information required to support the cover proposed.

# Underwriting guidelines for calculating cover

## Life Care

For clients without dependants, the cover will usually be put in place to clear debt (i.e. their mortgage) and cover funeral expenses. If the level of cover being applied for is greater than this, then justification to support the additional cover may be required.

For clients with dependants, the following multiples of annual income can be used as a guide to indicate what the maximum allowable level of cover may be (income = gross income from personal exertion, less expenses incurred in earning that income). Where income has fluctuated over the last few years, an average should be taken.

The following **Life Care** multiples are a guideline for family and personal protection cover:

Life age	Multiple of income
Up to 45	20
46 to 50	15
51 to 60	10
> 60	< 5

## Total and Permanent Disability (TPD) Cover

The purpose of TPD Cover is to replace lost potential income and provide financial resources for medical care and modifications of lifestyle if your client is totally and permanently disabled due to sickness or injury. It is important to ensure the cover is not excessive when compared to personal exertion income.

The following **TPD Cover** multiples are a guideline for family and personal exertion cover:

Life age	Multiple of income
Up to 45	12
46 to 50	10
51 to 60	8
> 60	< 5

The maximum allowable TPD sum insured (from all sources) is \$5,000,000.

## Trauma Cover

Trauma Cover will help reduce financial pressure on your client should they suffer a major traumatic condition such as cancer, heart attack or stroke. It does this by paying a lump sum to provide sufficient funds to cover medical expenses, replace income (or top up shortfall from income protection) to service debt (i.e. mortgage) and cover other living expenses.

The following **Trauma Cover** multiples are a guideline for family and personal protection cover:

Life age	Multiple of income
Up to 45	10
46 to 50	8 to 10
51 to 60	8
> 60	< 5

The maximum level of Trauma Cover from all sources is \$2,000,000.



## Note

As each person's financial circumstances differ, the amount of cover may vary from the maximums shown. Always remember that these tables are guidelines only. For financial requirements please refer to the financial requirements table in this adviser guide.

## Homemaker/home duties

The maximum allowable sum insured for a non-working spouse is generally set at \$1,000,000 as there is no lost income to be replaced.

We may individually consider Life and TPD Cover in excess of \$1,000,000 taking into account the working spouse's income, loan commitments, number and age of dependants – for example, it would be reasonable to provide for the discharge of up to 50 per cent of any shared debt of the family home.

## Financial requirements for homemaker

The following table shows the financial information that must be supplied to support the type of cover and total sum insured being applied for. When using this table, please note that the total sum insured is made up of the following:

- the sum insured being applied for, plus
- the sum insured of any existing cover with CommInsure, plus
- the sum insured of any existing cover with any other insurer.

Total industry cover (i.e. including cover held by other insurers)	Requirements
Up to \$1,000,000	Life/TPD/Trauma <ul style="list-style-type: none"><li>• Personal statement</li></ul>
In excess of \$1,000,000	Life/TPD only – Individual Consideration <ul style="list-style-type: none"><li>• Confidential financial report, or</li><li>• Copy of financial needs analysis or adviser report</li></ul>

## Income protection and Business Overheads Cover

### Definition of insurable income

Income protection policies are designed to replace your client's share of the net income of the business (after all business expenses) directly due to your client's personal exertion, but before tax, i.e. the income earned will cease if your client is unable to work.

### Regular overtime, commissions and bonuses

We will consider including regular overtime, initial commissions and bonuses if they have been part of the client's income for at least two years. If these payments have fluctuated more than 20 per cent over this period, we will take an average over this period and add it to your client's base salary.

### Definition of uninsurable income

Income that continues to be received from your business if you are unable to work is not covered. These may include the following:

- ongoing trail commissions
- ongoing profits generated by other employees/partners of the business
- royalties or trust income
- dividends.

### Insurable income – employee

An employee's insurable income will be their base salary (before tax), plus any additional benefits such as superannuation and motor vehicle lease costs (unless the vehicle is purely for work and not available for personal use), plus any regular overtime, commission and bonus payments.

#### Note

Insurable income does not include investment or interest income.

### Insurable income – self-employed

If the insured person owns part of or all of a business or they are a working director, income is money generated by the business due to the insured person's own activity, after all expenses in earning that income have been deducted. That is the income that will cease if the insured person cannot work.

For self-employed people, their insurable income will be calculated as follows (all amounts are before tax):

- total income generated from their personal exertion (i.e. income that would stop if they could not work due to sickness or injury), less
- expenses incurred in generating that income, plus
- expenses that can be added back, which include the following:
  - superannuation for self and non-working spouse
  - depreciation
  - motor vehicle lease and expenses, unless used primarily as a work vehicle
  - donations
  - non-working spouse income (i.e. income splitting), or
  - income distributions to a family trust for non-working family members.

#### Note

Insurable income does not include investment, unearned or interest income.

### Income protection

The purpose of income protection insurance is to provide the insured with replacement income when a sickness or injury prevents them from working, therefore, the owner and the life insured will normally be the same person. Third party ownership will only be considered in the following circumstances:

- When the life insured is an owner of, and a major shareholder in, a company and is personally responsible for generating income.
- Where the life insured personally generates income and wishes the policy owner to be a family trust or family business.

The maximum monthly benefit available under an income protection agreed value or indemnity policy is \$30,000 subject to the maximum shown below, based on a client's insurable income and occupation category. Monthly benefits in excess of \$30,000 may be considered under a separate two year indemnity policy, please refer to Underwriting for full details.

<b>Up to \$320,000</b>	75%
<b>\$320,000 to \$560,000</b>	50%

**Exceptionally high income earners**

Where the life insured's net personal exertion income before tax income exceeds \$1,500,000, income protection benefits will not be available.

High income earners often have a high proportion of unearned/investment income and therefore may not always be eligible for income protection.

**Unearned or investment income**

This is income earned from non-personal exertion, e.g. interest, dividends, rent, pensions, family trusts, royalties and annuities.

As previously stated, the purpose of income protection is to replace a portion of personal exertion income when the insured is totally or partially disabled and unable to work as a result of illness or injury.

Therefore, as part of the assessment process, the underwriter must take into account any unearned income along with income earned from personal exertion. This will determine whether the insured has a degree of self-insurance when calculating the monthly benefit. The combined personal exertion and unearned income must not exceed 75 per cent of the insured's pre-disability income.

Where the insured's unearned income exceeds 25 per cent of personal exertion income, the underwriter will offset the unearned income portion when calculating the monthly benefit. The offset process is used so that a reasonable level of income will continue in the event of disablement, however, maintaining the incentive to return to work.

The following example illustrates how the offset is calculated:

<b>Net income (after business expenses and before tax)</b>	= \$60,000 (1)
<b>Unearned income (investment income)</b>	= \$20,000 (2)
<b>Total income (1) + (2)</b>	= \$80,000 (3)
<b>75% of (3)</b>	= \$60,000 (4)
<b>Maximum sum insured – income (4) – (2)</b>	= \$40,000 divided by 12 months = \$3,333 monthly benefit

Where the life insured's unearned income is greater than 75 per cent of their net personal exertion income or \$150,000, whichever is the lesser, income protection benefits will not be available. Other offset methods may apply for unearned income below \$150,000.

### **Indemnity insurance**

Mandatory financial evidence is not required for indemnity cover unless the benefit exceeds \$15,000 per month. However, the underwriter may in some cases request discretionary financial evidence to clarify the income disclosed.

The benefit amount proposed should be based on the income earned through own personal exertion in the two years prior to application. The underwriter aims to ensure that the client is not overinsured. At claims stage, financial evidence will be obtained to establish pre-disability income.

### **Income splitting**

#### **Spouse/partner (i.e. de facto or life partner)**

Income splitting is a tax effective tool that allows the distribution of income from the higher-earning family member or sole income generator, who has a higher marginal tax rate to their spouse/partner who earns less or no income and is therefore taxed at a lower rate.

In these circumstances, for the purpose of calculating an income protection benefit we would allow the add back of the split portion of income to the person generating the income. Full details on the working arrangements, separate duties (if applicable) and income will be required with the application.

### **Retained profit/earnings**

Retained profit is where the profits or earnings of a business/company are retained in the business rather than distributed to shareholders.

These retained profits/earnings are accumulated income relating to previous financial year periods. Therefore, for income calculation purposes, retained earnings should not be included in the calculation of a monthly benefit and is not an add back item.

### **Bankruptcy**

Where the insured is currently under bankruptcy provisions (has not been discharged) or has been in bankruptcy more than once, we will not consider them for any of the income protection, trauma or TPD benefits.

### **Special considerations (eligibility)**

Once the insured has been a minimum three to four years out of post-bankruptcy discharge we may consider them depending on a number of factors:

- the details around the bankruptcy
- the type of business they are

now in and the financial situation of that business

- require sight of two to three years' financial accounts including tax returns and tax assessment notices of the new business and associated entities.

Details around the bankruptcy should be provided as there may be mitigating circumstances we need to consider.

### **Underwriting requirements**

The following information needs to be obtained:

- date declared bankrupt
- details of occupation and employer at that point of time
- full details of circumstances leading to bankruptcy – this should include the money involved
- do they still have financial commitments to the other parties involved?
- history of more than one bankruptcy
- an independent accountant's report or financial questionnaire may be required.

### **Note**

It is imperative that the individual can demonstrate employment and financial stability over an established number of years. Generally, we will exercise caution with TPD and income protection and require a longer period of stability compared with trauma and life cover.

### **Agreed value**

#### **Agreed value policies**

Subject to the accuracy of the income declaration in the Personal Statement, our agreed value policies cover your client for the insured monthly benefit in the event of total disability – irrespective of any subsequent reduction in income.

Under agreed value, the statement of income is crucial at underwriting time. Our underwriters look very closely at income, income earning patterns and your client's business structure to determine whether the level of benefit requested is commensurate to the level of income earned and can be sustained by the client.

#### **Agreed value policy – guaranteed option**

This option, if requested, will guarantee that in the event of a claim, we will not review or reassess the monthly benefit shown on the Policy Schedule. However, in the event of a partial disablement claim, financial evidence will be required to determine the monthly benefit payable.

This offering is entirely optional and is provided as an added benefit for the insured who would like the added security. However, approval will be on the basis of satisfactory financial evidence, for the purpose of determining the monthly benefit, being provided.

If the insured is on claim and receives other money in respect of their disablement, the monthly benefit may be reduced.

CommInsure will now also insure eligible medical graduates\* for \$6,250 per month, regardless of whether their income at time of application can justify that level of cover.

Note that \$6,250 is a minimum only, and those medical graduates who are able to justify a much higher benefit at time of application are still able to request Guaranteed Agreed Value cover for those higher amounts.

\*Eligible medical graduates are registered, full time degree qualified:

- Medical practitioners (with unrestricted registration)
- Dentists and dental surgeons

### Special note

We rely on the accuracy of the financial evidence provided with the application in relation to the insured's income prior to the commencement of this policy.

In the event that the evidence for that period(s) is subsequently revised, the insured must inform us and we may adjust the amount of monthly benefit issued.

Should information received at the time of claim contradict the financial information relied on at the time of application, we may also review the amount of monthly benefit issued.

If the insured takes up this option, then he/she will need to provide the financial requirements, shown below, depending on the purpose.

Requirements	
<b>Self-employed (sole trader)</b>	<ol style="list-style-type: none"><li>1. Individual tax returns and tax assessment notices for the last two years.</li></ol> <p><b>Note:</b> Expenses are generally consolidated within the individual tax returns as follows: superannuation, rent, depreciation, motor vehicles and other expenses, e.g. amortisation, donations, personal insurances. If, however, other expenses are used as add backs to determine sum-insured income, then profit and loss accounts must also be provided to guarantee the agreed value contract.</p>
<b>Partnership</b>	<ol style="list-style-type: none"><li>1. Individual tax returns and tax assessment notices for the last two years, plus</li><li>2. Partnership and all trust tax returns, i.e. profit and loss accounts and balance sheets for the last two years.</li></ol>
<b>Employed by own company or any associated business entities</b>	<ol style="list-style-type: none"><li>1. Individual tax returns and tax assessment notices for the last two years, plus</li><li>2. Company, other business entities and trust tax returns, i.e. profit and loss accounts and balance sheets for the last two years.</li></ol>
<b>Employee (no ownership interest in any of the business entities)</b>	<ol style="list-style-type: none"><li>1. Letter from employer confirming employment status and full details of current salary package including a break-up of amounts, e.g. salary, superannuation, motor vehicle, plus</li><li>2. Copy of most recent individual tax return and tax assessment notice.</li></ol>

## **Business Overheads Cover**

Business Overheads Cover is available to self-employed people or members of a small business.

This benefit will cover the client's share of most fixed business expenses for up to 12 times the monthly benefit if they are unable to work due to sickness or injury. In assessing the level of cover being applied for, the underwriter needs to differentiate between who is generating the income versus who is paying the bills.

To be eligible for this benefit, the life insured must demonstrate a need for Business Overheads Cover, provided they incur fixed overheads in the conduct of their business and do not fall into a heavy manual occupation classification, i.e. group H.

The criteria are as follows:

- self-employed person in a clearly-defined profession or occupation
  - professional partnerships of no more than five partners including the insured
  - the life insured must generate income for the business, i.e. they cannot fulfil a purely administrative role and the expenses incurred must be related to the income produced by the life insured
  - the business must not have more than five income-generating employees
  - the life insured must have specialised skills or expertise
- the life insured must not be working from home with the exception of certain professional occupations (e.g. general practitioner) that have distinguishable business premises within their residential property, with defined business hours advertised, and may be considered with a minimum waiting period of 30 days.

### **Types of business expenses covered**

This insurance covers expenses incurred in the operation of the business during the period of the claim that is essential to producing business income. The intention is to ensure that, after a limited period of disability, the insured person has a business to return to. Expenses covered include:

- salaries, fringe benefits tax (FBT) and employer costs (for example, superannuation) in relation to the salaries of non-income generating employees
- office rent or the regular interest payment and principal payment on a business loan or mortgage
- leasing of equipment and motor vehicles for business use
- laundry, cleaning, electricity, gas, water, telephone
- accounting fees and dues to professional bodies
- property rates and taxes (for example land tax)
- general insurance premiums.

**Note**

This is pure indemnity insurance. We only pay for actual costs incurred up to the value of the benefit amount. It is the insured person's responsibility to ensure they are neither overinsured nor underinsured over time. Offsets apply to this cover.

**Types of business expenses not covered**

- goods, wares, merchandise or trade in stock
- the cost of the implements of the person insured's profession, business or occupation, e.g. the cost of a carpenter's tools
- salaries, fees, drawing accounts or any other form of remuneration to the client, his/her replacement or any other person who directly contributes to the earnings of the client or the business, e.g. locum fees
- salaries paid to non-working spouses
- any expenses which are not fixed and ongoing
- fringe benefits tax (unless associated with the salaries of non-income generating employees)
- outgoings of the business (some common examples seen on profit and loss accounts are personal superannuation, personal motor vehicle expenses, entertainment, donations).

**Business overheads offset**

The Business Overheads Cover benefit will be offset by:

- The insured's portion of income from the business derived from trading during the period of total disability.
- The income generated by any employee(s) hired after the insured became totally disabled to perform the work normally performed by the insured.
- Any amount received, during the period of total disability, from any other insurance policy to reimburse the insured's business expenses.



# Underwriting business insurance



# Underwriting business insurance

## Key person protection

### Revenue purpose

This type of cover is intended to protect a business from the negative effects on trading caused by the death or total disablement of any person whose presence is considered vital for its continued wellbeing.

These key people are employees to whom profits can be directly attributable. They may possess sound knowledge and experience in a specific field of business, and have valuable personal contacts.

Key person insurance is intended to cover such things as a loss of profitability within the business, the cost of recruitment and the training of replacement staff with specialised skills or knowledge.

We will look at the following:

- The cost and time associated with recruiting and training a replacement person.
- The loss of sales revenue and market share while the replacement is working up to their predecessor's capabilities.
- The key person's income in proportion to the net worth and profit of the business, their age and current duties.

As a guide, we would generally allow up to five to ten times salary for Death, TPD and Trauma Cover, subject to maximums previously stated for TPD and Trauma Cover.

### Capital purpose

Losing a key person can also adversely affect the capital value of the business. Key person insurance proceeds can be used to maintain the capital value and stabilise the business.

The capital value of a business can be reduced by damage to:

<b>Goodwill</b>	is what brings clients to the business.
<b>Credit standing</b>	some businesses can more easily secure credit lines than others because one director has sufficient personal assets to secure the debt.
<b>Loan standing</b>	some businesses can more easily secure credit lines than others because one director has sufficient personal assets to secure the debt.
<b>Loan accounts</b>	the loss of a key person who has loaned money to the business may mean that the loan must be repaid to the key person immediately.
<b>Other debts</b>	if the business is destabilised and defaults on a loan, the financier could call in one or more of the loans made to the business.

We will look at the following when calculating the appropriate level of cover:

- The skill, knowledge and expertise of the key person that makes them a vital cog in the business and whether the ability of the business to continue servicing the loan in the key person's absence would be compromised.
- Whether the lending institution has requested the key person be insured as a condition of lending.

### Note

If there are several key people, then the level of cover will be apportioned accordingly.

### Financial requirements for key person insurance (revenue or capital)

- Confidential financial report

We may also require the following:

- profit and loss statements for the last two years
- balance sheets for the last two years
- salary package details of key person.

### Partnership protection (buy/sell – share purchase)

Normally, business partners will want their business to continue after the death or total disablement of one of the partners. The basic principle behind this insurance is to provide cover on all partners in a business.

The cover on each shareholder or partner should be proportionate to their respective shareholding in the business. On death or disablement, the policy proceeds provide a lump sum to allow the remaining partners to purchase the deceased or disabled partner's share in the business.

This form of insurance enables the business to continue with a minimum of disruption by:

- supplying an amount of cash for purchase of the insured's share of the business
- excluding the involvement of the insured's beneficiaries in the day-to-day running of the operation (for which they may not possess the knowledge or skill).

### Calculating the sum insured for partnership protection

- Value of the business and the method used will be required.
- We will only cover the percentage of the business that the insured owns.
- Allowances can be made for tax implications.

### Financial requirements for partnership protection

- Confidential financial report.

We may also require:

- profit and loss statements for the last two years
- balance sheets for the last two years
- valuation of business by an accountant/certified valuer.

### Business loan protection

This cover is taken out to ensure that in the event of the borrower suffering death, disablement or major trauma, the loan can be repaid.

The maximum allowable level of cover will be the amount that is required to clear the debt that the client is responsible for. If more than one person is responsible for the debt, then only the proportion that each person is responsible for can be covered.

### Financial requirements for business loan insurance

- confidential financial report
- evidence of lending, or if loan is through Commonwealth Bank, copies of schedules.

### Note

The above is a guide only. Depending on the individual circumstances, we may require additional information.

### Business Safe Cover Option

Where the life insured has taken out insurance for business purposes (i.e. buy/sell, business loan, key person), the Business Safe Cover Option provides a facility to increase Life and TPD benefits in the future (up to three times the original benefit to a maximum of \$10,000,000 for Life cover and \$2,500,000 for TPD cover). The advantage of this is that no further medical underwriting is required at the time of the increase.

### Initial requirements

The medical and financial underwriting will be based on the maximum sum insured, i.e. three times the amount applied. For example, if the life insured has applied for \$1,000,000 Life Cover, then the underwriting requirements will be based on \$3,000,000. Purpose of cover, including copy or relevant business contacts/ agreements, will also be requested.

### Increase requirements

Financial evidence will be required to support any increase based on the original purpose of the cover, e.g. key person or loan guarantor. Depending on the event, evidence of the relevant business event, satisfactory to us, needs to be provided as follows:

Business event	Evidence required
Business growth	A revised valuation of the value of the business calculated by a qualified accountant or by a valuer approved by us.
Key person	A revised valuation of the value of the key person to the business calculated by a qualified accountant or by a valuer approved by us.
Financial interest	A revised valuation of the value of the financial interest in the business calculated by a qualified accountant or by a valuer approved by us.
Business loan	Loan documentation acceptable to us.

### Guaranteed Insurability Option (GIO) – Business Events

Similar to the Business Safe Cover Option, GIO – Business Events also provides the policy owner with the ability to keep their insurance aligned with their business interests. It enables them to increase their Life Care, TPD and Trauma Cover on the occurrence of the specific event without having to supply further medical information.

The maximum increase that can be made to the Life Care benefit and, if applicable, the TPD Cover and Trauma Cover benefit under the option, upon the occurrence of the relevant business event, is the lesser of the following:

- 20 per cent of the Life Care benefit and, if applicable, the TPD and Trauma Cover benefit
- \$2,000,000 per annum
- the amount of the increase in respect of the business event.

### Increase requirements

To increase your client's cover under this option, evidence of the relevant business event, satisfactory to us, needs to be provided as follows:

Business event	Evidence required
Business growth	A revised valuation of the value of the business calculated by a qualified accountant or by a valuer approved by us.
Key person	A revised valuation of the value of the key person to the business calculated by a qualified accountant or by a valuer approved by us.
Financial interest	A revised valuation of the value of the financial interest in the business calculated by a qualified accountant or by a valuer approved by us.
Business loan	Loan documentation acceptable to us.

# Occupation and pastimes guide





# Occupation and pastimes guide

## **Pastimes and hazardous activities**

The purpose of this section is to assist you in determining whether a particular sport or activity would incur a loading or exclusion and to help pre-position the life insured on a particular type of insurance.

The following table is a guide which illustrates the type of activity, the level of participation and possible terms. The final decision will, however, be subject to the information provided on the appropriate questionnaire within the Occupation and pastimes section of the Personal Statement.

Where an activity is not listed, you may contact Underwriting to discuss, or the life insured can complete the other sports and hazardous activities questionnaire within the Personal Statement. Alternatively, attach a separate statement (signed and dated by the life insured) at the time of application.

## **Professional/semi-professional sportspeople**

Professional sportspeople are not eligible for Income Protection and TPD Cover.

If the life insured is earning a considerable portion of their personal exertion income from playing sport or a particular activity, they are considered to be a 'professional' sports person and is not able to obtain income protection or TPD cover.

In cases where the life insured participates in local competition and receives match payments, they are considered to be semi-professional. These payments should not form a large proportion of their income or be included in the calculation of an income protection benefit. In such cases, however, the life insured is at an increased risk of significant injury due to the level of participation and would warrant a full exclusion, where terms are considered possible.

## **Accident Option**

Accident Option will not be available where the sport or activity, as stated in the table, requires a minimum 30 or 90 day waiting period or will incur an exclusion or loading.

## **Plan Protection (waiver of premium)**

Plan Protection will not be available where the sport or activity, as stated in the table overleaf, will incur an exclusion or loading.

## Abbreviation codes

Rec only	Recreational only
Rec & Comp	Recreational and competition
Prof	Professional
Std	Standard rates
Excl	Exclusion to apply
D	Decline
IC	Individual consideration required
\$ (amount as indicated)	An extra \$ amount as indicated per \$1,000 sum insured loading will apply
/	A choice of either an exclusion, % loading or \$ (amount as indicated) per \$1,000 sum insured loading will apply
Min. 30	Minimum 30 day waiting period to apply for that activity
Min. 90	Minimum 90 day waiting period to apply for that activity
%	An extra % loading may apply
IP	Income Protection
BOC	Business Overhead Cover

	Life Care			Trauma Cover			TPD Cover		ICR and BOC	
	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	REC ONLY	REC AND COMP
<b>Pastimes</b>										
Abseiling – outdoor	Std.	Std.	Excl.	Std.	Std.	Excl.	Excl.	Excl.	Excl.	Excl.
Abseiling – indoor	Std.	Std.	Std.	Std.	Std.	Excl.	Std.	Excl.	Min. 30	Excl.
Aerobics	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Archery	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Aviation/flying	Please refer to page 125									
Badminton	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Ballooning	Std.	Excl./ \$2.00	Excl./ \$2.00	Std.	Excl./ \$2.00	Excl./ \$2.00	Std.	Excl.	Std.	Excl.
Baseball	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Base jumping	IC	IC	IC	IC	IC	IC	IC	IC	IC	IC
Basketball	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Min. 30

Pastimes	Life Care			Trauma Cover			TPD Cover		ICR and BOC	
	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	REC ONLY	REC AND COMP
Bicycle racing	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Min. 30	Excl.
Boxing	Std.	Excl./ \$2.00	Excl./ \$2.00	Std.	Excl./ \$2.00	Excl.	Excl.	Excl.	Excl.	D
Bungy jumping < 5 jumps per annum	Std.	Std.	IC	Std.	Std.	IC	Std.	Excl.	Std.	Excl.
Bungy jumping > 5 jumps per annum	Std.	Std.	IC	Std.	Excl.	IC	Std.	Excl.	Excl.	Excl.
Bushwalking	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Canoeing (clerical occupations S, K, J, P, G, C)	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.
Canoeing (all other occupations L, M, H)	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Min. 30	Excl.
Caving/canyoning (not underwater)	Std.	Excl./ \$5.00	Excl./ \$5.00	Std.	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.
Cricket	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Equestrian	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Std.	Excl.
Fencing	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Fishing	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Football – touch	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Football – (all codes) – semi professional or paid competition	Std.	Std.	Std.	Std.	Std.	Std./ Excl.	Std./ Excl.	Excl.	Excl.	Excl.
Football – all other codes (clerical occupations S, K, J, P, G, C)	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Min. 30	Min. 90/ 25%

Pastimes	Life Care			Trauma Cover			TPD Cover		ICR and BOC	
	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	REC ONLY	REC AND COMP
Football – all other codes (all other occupations L, M, H)	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Min. 30	Min. 90/25%
Golf	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Gymnastics	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Hang gliding	Excl./\$2.00	Excl./\$2.00	Excl.	Excl./\$2.00	Excl./\$2.00	Excl.	Excl.	Excl.	Excl.	Excl.
Hockey – field	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Hockey – ice (clerical occupations S, K, J, P, G, C)	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Min. 30
Hockey – ice (other occupations L, M, H)	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Min. 30	Min. 30
Horse jumping	Std.	Std.	Std.	Std.	Std.	Excl./\$2.00	Std.	Excl.	Std.	Excl.
Horse racing	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Std.	Excl.
Horse riding	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Std.	Excl.
Hunting (no flying involved)	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Std.	Excl.
Jet skiing	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Judo	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Min. 30	Excl.
Jujitsu	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Min. 30	Excl.
Karate	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Min. 30	Excl.
Kayaking – still water	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Kayaking – whitewater	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Min. 90	Excl.

Pastimes	Life Care			Trauma Cover			TPD Cover		ICR and BOC	
	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	REC ONLY	REC AND COMP
Kickboxing	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Min. 30	Excl.
Lifesaving	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.
Marathon running	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Martial arts (all forms)	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Min. 30	Excl.
Mountain climbing	IC	IC	Excl.	IC	IC	Excl.	IC	Excl.	Excl.	Excl.
Mountain biking (non-motor)	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Std.	Excl.
Netball	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Ocean racing	Std.	IC	IC	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.
Parasailing	Std.	Std.	Excl.	Std.	Std.	Excl.	Std.	Excl.	Std.	Excl.
Polo – horse	Std.	Std.	Std.	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.
Polo – water	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Min. 30
Rock climbing (indoor)	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.
Rock climbing (outdoor)	Excl./ \$2.00	Excl./ \$2.00	Excl.	Excl./ \$2.00	Excl./ \$2.00	Excl.	Excl.	Excl.	Excl.	Excl.
Rodeo	Std.	Excl./ \$2.00	Excl./ \$2.00	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.
Rowing	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Sailboarding	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Sailing – harbour, coastal	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Std.	Excl.
Sailing – ocean	Std.	Std.	Excl.	Std.	Std.	Excl.	Std.	Excl.	Excl.	Excl.
Scuba diving < 40 m, no hookah, wreck, cave or potholing	Std.	Std.	Std.	Std.	Std.	Excl.	Std.	Excl.	Std.	Excl.

Pastimes	Life Care			Trauma Cover			TPD Cover		ICR and BOC	
	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	REC ONLY	REC AND COMP
Scuba diving > 40 m or hookah, wreck, cave or potholing	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.
Shooting – target	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Skating (ice/roller)	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Std.	Excl.
Skiing – snow	Std.	Std.	Std.	Std.	Std.	Excl.	Std.	Excl.	Std.	Excl.
Skiing – water	Std.	Std.	Std.	Std.	Std.	Excl.	Std.	Excl.	Std.	Excl.
Softball	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Squash	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Steeplechase	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl.	Excl.	Excl.	Excl.
Surfing	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Swimming	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Tennis	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Triathlons	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Volleyball	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Waterskiing	Std.	Std.	Std.	Std.	Std.	Excl.	Std.	Std.	Std.	Min. 30
Weightlifting	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Std.	Excl.
Whitewater rafting	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Min. 30	Excl.
Windsurfing	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Wrestling	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Min. 90	Excl.
Yachting – harbour, coastal	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Std.	Excl.

Pastimes	Life Care			Trauma Cover			TPD Cover		ICR and BOC	
	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	REC ONLY	REC AND COMP
Yachting – ocean	Std.	Std.	Excl.	Std.	Std.	Excl.	Std.	Excl.	Excl.	Excl.
Zorbing	Std.	Std.	Excl.	Std.	Std.	Excl.	Std.	Excl.	Excl.	Excl.

### Aviation/flying

#### Private/recreational/commuter travel flying (fixed wing)

Up to 100 hours p.a.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
101-300 hours p.a.	Excl./\$2.00	Excl./\$2.00	Excl./\$2.00	Excl./\$2.00	Excl./\$2.00	Excl./\$2.00	Excl.	Excl.	Excl.	Excl./D
301+ hours p.a.	Excl./\$5.00	Excl./\$5.00	Excl./\$5.00	Excl./\$5.00	Excl./\$5.00	Excl./\$5.00	Excl.	Excl.	Excl./D	Excl./D

Occupation	Life Care	Trauma Cover	TPD Cover	ICR and BOC
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#### Charter flying (fixed wing)

Up to 250 hours p.a.	Std.	Std.	N/A	N/A
251-500 hours p.a.	Excl./\$2.50	Excl./\$2.50	N/A	N/A
501+ hours p.a.	Excl./\$3.50	Excl./\$3.50	N/A	N/A

#### Charter flying (helicopter)

Up to 150 hours p.a.	Std.	Std.	N/A	N/A
151-250 hours p.a.	Excl./\$2.00	Excl./\$2.00	N/A	N/A
251 hours p.a.	Excl./\$5.00	Excl./\$5.00	N/A	N/A

#### Agricultural – crop, mustering (fixed wing and helicopter)

Up to 250 hours p.a.	Excl./\$5.00	Excl./\$5.00	N/A	N/A
251-400 hours p.a.	Excl./\$10.00	Excl./\$10.00	N/A	N/A
400+ hours p.a.	Excl./IC	Excl./IC	N/A	N/A

	Life Care			Trauma Cover			TPD Cover		ICR and BOC	
Pastimes	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	REC ONLY	REC AND COMP
<b>Aviation/flying (cont)</b>										
<b>Private/recreational/commuter travel flying (fixed wing and helicopter)</b>										
Up to 100 hours p.a.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
101-300 hours p.a.	Excl./\$3.50	Excl./\$3.50	Excl./\$3.50	Excl./\$3.50	Excl./\$3.50	Excl./\$3.50	Excl.	Excl.	Excl.	Excl./D
301+ hours	Excl./\$5.00	Excl./\$5.00	Excl./\$5.00	Excl./\$5.00	Excl./\$5.00	Excl./\$5.00	N/A	Excl.	N/A	Excl.
<b>Ballooning</b>										
Balloonist	Std.	Excl./\$2.00	Excl./\$2.00	Std.	Excl./\$2.00	Excl./\$2.00	Std.	Excl.	Std.	Excl.
<b>Gliding (non-motorised)</b>										
≤ 100 flights p.a.	Std.	Std.	Excl./\$2.50	Std.	Std.	Excl./\$2.50	Std.	Excl.	Std.	Excl.
> 100 flights p.a.	Excl./\$2.50	Excl./\$2.50	Excl./\$2.50	Excl./\$2.50	Excl./\$2.50	Excl./\$2.50	Excl.	Excl.	Excl.	Excl.
<b>Hang gliding</b>										
≤ 100 flights p.a.	Excl./\$2.00	Excl./\$2.00	Excl./\$2.00	Excl./\$2.00	Excl./\$2.00	Excl./\$2.00	Excl.	Excl.	Excl.	Excl.
> 100 flights p.a.	Excl./\$4.00	Excl./\$4.00	Excl./\$4.00	Excl./\$4.00	Excl./\$4.00	Excl./\$4.00	Excl.	Excl.	Excl.	Excl.
<b>Ultralights/gyroplanes</b>										
≤ 100 hours p.a.	Excl./\$2.50	Excl./\$2.50	Excl./\$2.50	Excl./\$2.50	Excl./\$2.50	Excl./\$2.50	Excl.	Excl.	Excl.	Excl.
> 100 hours p.a.	Excl./\$5.00	Excl./\$5.00	Excl./\$5.00	Excl./\$5.00	Excl./\$5.00	Excl./\$5.00	Excl.	Excl.	Excl.	Excl.
<b>Parachuting/paragliding/skydiving</b>										
≤ 50 jumps p.a.	Std.	Std.	Excl./\$2.00	Std.	Std.	Excl./\$2.00	Excl.	Excl.	Excl.	Excl.
> 50 jumps p.a.	Excl./\$2.00	Excl./\$2.00	Excl./\$2.00	Excl./\$2.00	Excl./\$2.00	Excl./\$2.00	Excl.	Excl.	Excl.	Excl.
<b>Aerobatics</b>										



Pastimes	Life Care			Trauma Cover			TPD Cover		ICR and BOC	
	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	REC ONLY	REC AND COMP
Aerobatics	Excl./ \$10.00	Excl./ \$10.00	Excl./ \$10.00	Excl./ \$10.00	Excl./ \$10.00	Excl./ \$10.00	Excl.	Excl.	Excl.	Excl.
<b>Motor sports (cars)</b>										
<b>Single seater</b>										
Formula 1	Excl./ \$40.00	Excl./ \$40.00	Excl./ \$40.00	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.
Formula 2 and 3	Excl./ \$15.00	Excl./ \$15.00	Excl./ \$15.00	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.
Formula 4	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.	Excl.
Formula Ford/ Holden	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.	Excl.
Formula Libre	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.	Excl.
Formula Vee	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.	Excl.
<b>Drag</b>										
Dragsters	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.
Funny cars	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.
Top fuel	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.
Modified production	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl.	Excl.	Excl.	Excl.
Hot rod	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl.	Excl.	Excl.	Excl.
Stock car	Std.	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl.	Excl.	Excl.	Excl.
<b>Karting</b>										
Sprint	Std.	Excl./ \$5.00	Excl./ \$5.00	Std.	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.

Pastimes	Life Care			Trauma Cover			TPD Cover		ICR and BOC	
	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	REC ONLY	REC AND COMP
Enduro	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.
Formula E (Superkart, 250 international)	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.
<b>Sports cars and sedans</b>										
Group A touring	Excl./ \$4.00	Excl./ \$4.00	Excl./ \$4.00	Excl./ \$4.00	Excl./ \$4.00	Excl./ \$4.00	Excl.	Excl.	Excl.	Excl.
Group 2 – sports cars, nations cup	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl.	Excl.	Excl.	Excl.
Group 2 – clubman, marque production sports	Excl./ \$2.50	Excl./ \$2.50	Excl./ \$2.50	Excl./ \$2.50	Excl./ \$2.50	Excl./ \$2.50	Excl.	Excl.	Excl.	Excl.
Group 2 – Australian Porsche Cup	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl.	Excl.	Excl.	Excl.
Group 2 – sports sedans	Excl./ \$7.50	Excl./ \$7.50	Excl./ \$7.50	Excl./ \$7.50	Excl./ \$7.50	Excl./ \$7.50	Excl.	Excl.	Excl.	Excl.
Group 3 – V8 Super	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.
Group 3 – super touring sports sedans	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl.	Excl.	Excl.	Excl.
HQ Holden	Excl./ \$2.50	Excl./ \$2.50	Excl./ \$2.50	Excl./ \$2.50	Excl./ \$2.50	Excl./ \$2.50	Excl.	Excl.	Excl.	Excl.
AUSCAR/ NASCAR (Australia)	Excl./ \$7.50	Excl./ \$7.50	Excl./ \$7.50	Excl./ \$7.50	Excl./ \$7.50	Excl./ \$7.50	Excl.	Excl.	Excl.	Excl.
AUSCAR/ NASCAR (international)	Excl./ \$20.00	Excl./ \$20.00	Excl./ \$20.00	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.
<b>Speedway</b>										
Midget	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.
Sprint	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.

Pastimes	Life Care			Trauma Cover			TPD Cover		ICR and BOC	
	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	REC ONLY	REC AND COMP
Production	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.
<b>Other</b>										
Reliability trials (car clubs etc)	Std.	Std.	Excl./ \$5.00	Std.	Std.	Excl./ \$5.00	Std.	Excl.	Excl.	Excl.
Motorkhanas	Std.	Std.	Excl./ \$5.00	Std.	Std.	Excl./ \$5.00	Std.	Excl.	Excl.	Excl.
Rally cross	Std.	Std.	Excl./ \$5.00	Std.	Std.	Excl./ \$5.00	Std.	Excl.	Excl.	Excl.
Hill climbs	Std.	Std.	Excl./ \$5.00	Std.	Std.	Excl./ \$5.00	Std.	Excl.	Excl.	Excl.
Vintage	Std.	Std.	Excl./ \$5.00	Std.	Std.	Excl./ \$5.00	Std.	Excl.	Excl.	Excl.
Rally (CAMS sponsored)	Excl./ \$2.50	Excl./ \$2.50	Excl./ \$5.00	Excl./ \$2.50	Excl./ \$2.50	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.
Time trials (recreation only) < 6 per annum	Std.	Excl./ \$2.50	Excl./ \$5.00	Std.	Excl./ \$2.50	Excl./ \$5.00	Std.	Excl.	Std.	Excl.
Time trials (recreation only) > 6 per annum	Std.	Excl./ \$2.50	Excl./ \$5.00	Std.	Excl./ \$2.50	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.
<b>Motor sports (cycles/bikes)</b>										
Circuit (Australia)	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.
Circuit (international)	Excl./ \$20.00	Excl./ \$20.00	Excl./ \$20.00	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.
Speedway	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.
Motor cross, time trials, scramble, hill climb	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Excl.	Excl.
Trail bike riding	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Min. 90	Excl.

	Life Care			Trauma Cover			TPD Cover		ICR and BOC	
Pastimes	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	REC ONLY	REC AND COMP
<b>Motor sports (boats)</b>										
<b>Maximum speeds</b>										
≤ 100 kph	Std.	Std.	Excl./ \$2.00	Std.	Std.	Excl./ \$2.00	Excl.	Excl.	Excl.	Excl.
101 to 150 kph	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl.	Excl.	Excl.	Excl.
≥ 150 kph	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.

# General underwriting guidelines



# General underwriting guidelines

## Replacement business/transfer terms guide

We will consider replacing cover from another life company subject to the conditions and requirements set out below:

Policy type	Life, Trauma and TPD Cover	Income protection and Business Overheads Cover
<b>Conditions</b>	Current policy in force and first underwritten within the last five years.	Current policy in force and first underwritten within the last three years.
	Must have been fully underwritten by previous insurer, i.e. not on a group risk or short form Personal Statement.	Must have been fully underwritten by previous insurer, i.e. not on a group risk or short Personal Statement.
	No loadings or exclusions applied i.e. accepted at standard rates.	No loadings or exclusions applied, i.e. accepted at standard rates.
	Not previously accepted under modified, takeover or transfer terms.	Not previously accepted under modified, takeover or transfer terms.
	Maximum entry age 60 next birthday.	Maximum entry age 55 next birthday.
<b>Requirements</b>	Application and full Personal Statement.	Application and full Personal Statement.
	Copy of Policy Schedule/s for the policy/policies being replaced.	Copy of Policy Schedule/s for the policy/policies being replaced.
	Provide up-to-date proof of currency, e.g. renewal notice, premium statement showing that the client is currently covered by that/those policy/policies.	Provide up-to-date proof of currency, e.g. renewal notice, premium statement showing that the client is currently covered by that/those policy/policies.
<b>Other considerations</b>	We may request additional medical evidence or financial information, particularly if the client's health or financial situation has changed since commencing the existing insurance.	We may request additional medical evidence or financial information, particularly if the client's health or financial situation has changed since commencing the existing insurance.

Policy type	Life, Trauma and TPD Cover	Income protection and Business Overheads Cover
<b>Other considerations (cont)</b>	<p>A full occupation and financial assessment will be required for all TPD applications. In some instances, it may be in the client's best interest to maintain existing cover, for example:</p> <ul style="list-style-type: none"> <li>• if their health has changed and, as a result, it is likely that they would incur a loading or exclusion with their new cover</li> <li>• if their occupation has changed or taken up hazardous pursuits or pastimes and, as a result, it is likely a loading or exclusion would apply.</li> </ul>	<p>A full occupation and financial assessment will be required for all income protection applications, i.e. we will request current proof of income requirements as per usual financial requirements table or where income has fluctuated. In some instances, it may be in the client's best interest to maintain existing cover, for example:</p> <ul style="list-style-type: none"> <li>• If their health has changed and, as a result, it is likely that they would incur a loading or exclusion with their new cover.</li> <li>• If their income has reduced or two years since existing insurance was effected.</li> <li>• If their occupation has changed, e.g. recently self-employed or taken up hazardous pursuits or pastimes and as a result, it is likely a loading or exclusion would apply.</li> </ul>

### Maximum benefit levels

Product type	Maximum sum insured to be replaced/transferred
Life Care	\$3,000,000
Trauma Cover	\$1,000,000
TPD Cover	\$2,000,000
Income Protection	\$10,000 per month
Business Overheads Cover	\$10,000 per month



### **Limited term life duration policies**

Limited term life duration means we can now consider term life insurance in difficult health or financial situations, where previously the only option would have been to decline the cover. Underwriters now have the flexibility to consider cover for policies between five and 15 years.

This may be considered for debt protection where the loan is for a fixed duration and a large sum insured, which may otherwise be unavailable on a long-term basis.

This may also be appropriate in medical situations where the short-term life expectancy is good, but the long-term life expectancy remains uncertain or poor. Conditions such as well-controlled Juvenile Diabetes or Multiple Sclerosis, some genetic pre-disposition or hereditary conditions are examples of medical conditions we will consider. Even on these terms, not all cases can be accepted, however, the benefit is that more customers may be granted cover.

### **Permanent Australian residency**

Generally:

- for all types of cover the insured must be a permanent resident of Australia
- in circumstances where the insured has applied for permanent residency, but it has not yet been granted, individual consideration may be given.

To assess an application under these circumstances we will take into account the following:

- confirmation that permanent residency has been applied for, the person is eligible and the expected establishment date
- type, nature and expiry date of current visa
- how long the insured has lived in Australia
- current occupation, duration of current occupation and employment status
- personal circumstances, i.e. married to an Australian permanent resident or citizen
- has purchased or is looking to purchase a home or business.

If terms can be offered, certain limitations may be imposed, i.e. the benefit and benefit period may be limited, or a travel and residency clause may apply, which provides that all benefits cease if the client ceases to reside in Australia.

### **New immigrants**

For new immigrants with permanent residency established, we will consider Life and Trauma Cover.

Income Protection and TPD Cover will usually be deferred until occupation and income are established for a minimum of 12 months.

## **Overseas travel and residence**

For all types of cover, overseas travel, even for holidays, is important to the underwriting assessment.

We will consider cover subject to the following factors: destination, duration of stay, the purpose and frequency of travel, from the perspective of medical and health facilities, war or civil unrest, and political instability.

If the life to be insured is planning to travel and/or reside overseas on a long-term basis, we will consider Life and Trauma Cover applications, taking into account the abovementioned factors. However, for income protection and TPD Cover applications, these will usually be deferred until the person has returned to Australia permanently.

Where the life insured has no intention to return to Australia permanently, all cover will be declined and we would expect they seek cover in their new country.

In circumstances where terms can be offered, a loading may apply, or certain exclusions or clauses may be imposed, such as travel and residency exclusions.

For further clarification, please contact Underwriting.

## **Literacy and english interpretation**

When applying for any insurance product it is important that the life to be insured fully understands the product they are applying for and the questions asked of them in the Application and Personal Statement.

Where the life to be insured is unable to read or understand the context of the product and all the questions, then a contract of insurance should not be entered into.

An exception to the above is where:

- Interpretation by an independent person has been provided, prior to effecting a contract and it is acknowledged in writing that the life to be insured through interpretation has understood the contract in its entirety.
- A parent/legal guardian has applied for insurance under the Child Benefit option as a rider to the adult policy. In this instance the parent/legal guardian is liable for answers given under the duty of disclosure.

Please contact the underwriting hotline for more information.

# New business



# New business

## **Life New Business benefit adjustments requirement checklist**

### **Responsibilities of Life New Business (LNB) benefit adjustments**

LNB benefit adjustments is responsible for any alterations which require underwriting. An alteration would require underwriting if it results in an increase in risk to CommInsure.

Examples of alterations which require underwriting include:

- increase to sum insured, monthly benefit, additional benefits
- changing the waiting period or benefit period
- addition of cover
- addition of a life insured
- reinstatement of lapsed policies (not technical reinstatement)
- non-smoker's declaration
- change in occupation group (if going for a higher occupation level, e.g. heavy risk to managerial)
- review/removal of loadings or exclusions
- exercising the Guaranteed Insurability – Personal Events and Business Events Options
- exercising the Business Safe Cover Option.

<b>Reinstatement</b>	<p>Declaration of Health/Application for Reinstatement (CI166)</p> <hr/> <p>Outstanding arrears/premiums</p>
<b>Increase/ adding benefit or life assured</b>	<p>Application form (must be from the same PDS as the original policy)</p> <hr/> <p>Personal Statement</p> <ul style="list-style-type: none"> <li>• Select the correct PDS – there is no separate application form for an increase. It is the same application used for a new policy.</li> <li>• On the adviser only form at the back of the PDS: <ul style="list-style-type: none"> <li>– Tick the Increase to policy box.</li> <li>– Write the existing policy number in the Policy number field.</li> </ul> </li> <li>• On pages 2 and 4 of the Application form: <ul style="list-style-type: none"> <li>– Complete the policy owner details and life to be insured details sections as per normal.</li> </ul> </li> <li>• Complete the general declaration as per normal.</li> <li>• Complete the Personal Statement in full.</li> <li>• Complete the direct debit request or credit card authority as required.</li> <li>• Complete the adviser details section.</li> </ul> <p>If the agent requests a quote they will be referred to a new business operator as alterations to existing policies are quoted on L400 and are not able to be done on CommInsure quotation.</p> <ul style="list-style-type: none"> <li>• The premiums for alterations are quoted using the original premium factors at time of application.</li> <li>• The agent will be advised of any underwriting requirements as per normal.</li> </ul>
<b>Change benefit or waiting period</b>	<p>Client's written request</p> <hr/> <p>Personal Statement</p> <ul style="list-style-type: none"> <li>• If, by altering a benefit period or waiting period, there is a change in risk to the policy, e.g. waiting period from one year to one month or benefit period from five years to age 65, underwriting will be required.</li> </ul>
<b>Change benefit or waiting period</b>	<ul style="list-style-type: none"> <li>• If underwriting is required then the client will need to: <ul style="list-style-type: none"> <li>– Complete the Personal Statement in full.</li> <li>– Complete the direct debit request or credit card authority as required.</li> <li>– Complete the adviser details section.</li> </ul> </li> </ul>

<b>Review policy loadings and exclusions</b>	Client's written request
	Personal Statement
	<ul style="list-style-type: none"> <li>• If a loading or exclusion is being removed from the policy, the policy will not need to be replaced and hence the same policy number can be retained.</li> <li>• The removal of the loading/exclusion has been accepted by Underwriting, a confirmation letter will be sent to the client, and a copy to the adviser.</li> </ul>
<b>Non-smoker Application</b>	Non-smoker's Declaration form (CI156)
<b>Change of occupation class to a better rate (e.g. H to M)</b>	Client's written request/application page
	Personal Statement
<b>Change IP policy from Indemnity to Agreed Value</b>	Client's written request
	Personal Statement
	Application form
	<p>Financial evidence as per agreed value guidelines</p> <ul style="list-style-type: none"> <li>• The client will be issued with a new policy and hence new policy number.</li> </ul>
<b>Client advises now a smoker</b>	Client's written notification
	<ul style="list-style-type: none"> <li>• For policies that commenced prior to 1/6/2000, CommInsure has the right to alter the whole contract to a smoker rate.</li> <li>• However, for policies that commenced after 1/6/2000, CommInsure cannot alter the original terms and conditions of the policy. The client's non-smoker declaration will be held on file and CommInsure will process an increase (if any) under a smoker's rate.</li> </ul>
<b>Exercising a Continuation Option</b>	Application form – including payment details section.
	CommInsure quotation
	Continuation option letter from previous fund
<b>Exercising the GIO Option – Business Events or Personal Events</b>	Client's written notification that they are exercising this option
	Evidence of the event, i.e. financials for GIO business events or birth certificate, marriage certificate, loan papers for GIO personal events
<b>Exercising the Business Safe Cover Option</b>	Client's written notification that they are exercising this option
	Evidence of the event, i.e. a revised valuation of the value of the business or of the value of the key person to the business, calculated by a qualified accountant





# New business process

## New applications

All applications should be sent to the following address:

CommInsure Underwriting department  
PO Box 319  
Silverwater NSW 2128

The process proceeds as follows:

1. New Business Administration receives the Application and assesses it to ensure that all areas have been completed.  
If there are any administration omissions or any outstanding underwriting requirements, we will send you an updated New Business Progress Advice (NBPA) with all the requirements detailed. In addition to this you will also receive a weekly summary status report until the application is finalised.
2. Once all requirements are received by CommInsure, the underwriters will assess and accept or decline the application.
3. If the application is accepted, then a policy is issued on the system. We send your client the policy documentation and we send you a Completion Advice and a copy of the Policy Schedule.

4. If requirements remain outstanding within the specified timeframe (see suspense cycle below) the application will be withdrawn and you and your client will receive a letter advising of the cancellation. If any money has been paid a refund cheque will be issued.

## Suspense cycle

The suspense cycle (the time in which New Business Administration keeps the Application active) is:

- 28 days if administration only is outstanding (i.e. incomplete paperwork)
- 90 days if underwriting, such as medical, is outstanding.

After this time has elapsed we cancel the application and send you and your client a letter advising of the cancellation.

The timing for the process is as follows:

### Timing for outstanding underwriting and administration requirements

<b>Day 1</b>	New Business Progress Advice sent to you.
<b>Day 76</b>	Not proceeded with (NPW) warning letter sent to you.
<b>Day 90</b>	NPW letter sent to you.
<b>Day 91</b>	NPW application and refund sent to client (if applicable), timing for outstanding underwriting and administration.

### For outstanding administration requirements only

<b>Day 1</b>	New Business Progress Advice sent to you.
<b>Day 14</b>	NPW warning letter sent to you.
<b>Day 28</b>	NPW letter sent to you.
<b>Day 29</b>	NPW application and refund sent to client (if applicable).

### New business checklist

To ensure your client's application is processed as quickly as possible, please take note of the following checklist when completing and submitting all the relevant paperwork.

Checklist		
1.	Duty of Disclosure	✓
2.	Complete the application. To include more than two people under the same policy please attach the required additional forms.	✓
3.	Complete the Personal Statement. If there is to be more than one life insured an additional Personal Statement will need to be completed. If a life insured is only applying for Accidental Death Cover, then the Personal Statement does not need to be completed for that life insured.	✓
4.	CommInsure quotation Please ensure your CommInsure quotation is attached to your application.	✓

## Checklist

- |     |   |   |
|-----|---|---|
| 5.  | For Total Care Plan Super<br><b>Tax file number (TFN) notification</b><br>If the policy owner/s wish/es to provide their TFN to us, please ensure the tax file number notification is completed.  | ✓ |
| 6.  | Medical authorities<br>Please ensure the insured has signed both Medical Authority forms so that we can ask their doctor for a report about their health if we need to.   | ✓ |
| 7.  | Financial authorities<br>Please ensure the insured has signed the Financial Authority form so that we can ask their accountant or financial adviser to release financial information if we need to.   | ✓ |
| 8.  | Declarations<br>There are several declarations where the policy owner/s and life/lives to be insured must sign. These are all marked with a cross for easy identification.  | ✓ |
| 9.  | Interim Accident Cover<br>An Interim Accident Cover Certificate needs to be completed for each cover being applied for.   | ✓ |
| 10. | Premium payment <ul style="list-style-type: none"><li>• Direct debit<br/>Please ensure the Direct Debit Request Customer Service Agreement has been read and the Direct Debit Request has been completed.</li><li>• Credit card<br/>Please ensure the Credit Card Authority has been completed.</li><li>• Cheque<br/>Please ensure a cheque made payable to CMLA Personal Insurance has been attached to the Application.</li></ul> | ✓ |
| 11. | Adviser details section<br>Please ensure you complete, sign and date the adviser details section of the Application form.   | ✓ |

## **Continuation Option**

A Continuation Option entitles a member who leaves a group fund or a life policy owned by a superannuation fund, such as Total Care Plan Super, to convert the type and amount of cover (that has been accepted under the previous fund) and in line with the continuation option terms and conditions of that fund to a CommInsure policy, without the full underwriting process.

When eligible, the member's group plan/fund will issue your client a letter of offer detailing what they are entitled to, what is required and the expiry date of the option. These may differ according to the member's group plan/fund, however, generally the following are required:

- an Application form and copy of quotation
- Personal Statement.

# Policyholder Services



# Policyholder Services alterations requirement checklist

## **Responsibilities of Policyholder Services (PHS) alterations**

PHS alterations is responsible for any alterations to existing policies, which do not require underwriting.

Examples of alterations which do not require underwriting include:

- a decrease in Life Care, TPD, or Trauma Cover
- a decrease in monthly benefit
- a reduction in the benefit period or increase in the waiting period
- cancelling a component or components from a policy
- cancelling one of the lives insured on a policy
- cancelling an option on a policy
- changing the ownership on a policy via a change of ownership form (this doesn't apply to TCPS)
- updating a client's address
- updating beneficiaries
- updating a client's name (e.g. due to marriage).

<b>Assignment of Policy Ownership</b>	Fully completed Memorandum of Transfer (found at the back of the relevant Policy Document)
	Policy Document to be returned to CommInsure (including schedule)
	Stamp duty (applicable to NT and SA registered policies)
	Declaration for transfer to self-managed fund (if applicable)
<b>Name change</b>	Certified copy of Birth Certificate or
	Certified copy of Marriage Certificate or
	Certified copy of Decree Nisi
<b>Lost Policy Document</b>	Lost Policy Application and Statutory Declaration (B7040)
<b>Removal of benefit or life assured</b>	Policy owner's written request
<b>Nomination of Dependant Superannuation Policies</b>	Nomination of Dependant form (signed by member/s) (CI194)
<b>Nomination of Beneficiary Non-Super Policies</b>	Nomination of Beneficiary form (signed by owner/s) (CI192)
<b>Change of company name</b>	Owner's written request
	Certified copy of Registration of Company Name Change Certificate
<b>Date of birth change</b>	Client's written request
	Certified copy of Birth Certificate
<b>Changing from Stepped Premium Rate option to Level Premium Rate option</b>	Change of policy ownership application for replacement policy (CI218)
	Application for membership under replacement Total Care Plan Super (CI219)
	<ul style="list-style-type: none"> <li>• For policies written from 1 July 1997, Premium rate option changes can be made, with no further underwriting, via the above detailed forms, if there is no change in the cover amount.</li> <li>• Client will be issued with a new Policy and hence new Policy number.</li> <li>• A reband will apply.</li> </ul>



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**Policy ownership change**

Changing policy ownership from being individually owned to being owned by a Self Managed Super Fund and vice versa.

- Change of policy ownership application for replacement policy (CI218)
- Policy owner's written request.

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Changing policy ownership from being individually owned or being owned by a Self Managed Super Fund under TCP to being owned by the Colonial Super Retirement Fund through TCP Super.

- Application for membership under replacement Total Care Plan Super (CI219)
- Policy owner's written request.

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Policy ownership changes can be made, with no further underwriting, via the above detailed forms, if cover is within the below limits:

- Life Cover \$1,500,000
- TPD Cover \$1,500,000
- Trauma Cover \$1,000,000.

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And if the following requirements are met:

- The life insured details and sums insured are unchanged.
  - Normal reband commission rules will apply.
  - Any changes to life insured details or sums insured will require normal underwriting.
  - Duty of disclosures from the replaced policy will be linked to the new policy.
-



# Claims



# Claims

## Claims philosophy

Our claims philosophy is simple. We pay all genuine claims as soon as possible after all the necessary documentation has been received and assessed.

Our customers are our focus and we recognise that most require our service at the time of claim. That's why we want to make this difficult time as easy as possible for our mutual clients and their families.

- Where appropriate, each claim is allocated to a case manager, who looks after the client throughout the claim process.
- Our target case loads ensure that each case manager is responsible for only a medium-sized portfolio of claims, so they are able to maintain a high standard of service.
- We maintain regular contact with each claimant, either by telephone or personally through our representatives. This allows us to better understand their circumstances and needs and enhances our partnership approach in managing claims.
- Each claim is assessed on its individual merits under the terms and conditions of the relevant policy.
- For income protection claims, we actively work with your client and yourself as well as their doctors, rehabilitation specialists and other service providers to assist their recovery and return to work.
- Our claims professionals are experienced, skilled personnel. They receive ongoing training to continually grow their expertise within the life insurance industry. In addition to this, our claims team also includes a full time doctor (Chief Medical Officer) and accountant. These professionals liaise with our case managers, assisting them to make informed decisions.

## Claims management principles

Our commitment to our clients means we strive to adhere to the following principles for all claims:

- Understand that this is a time of great distress and have genuine empathy with our clients.
- Maintain high quality and accurate communications (written and verbal).
- Keep our clients and their advisers updated on the status of the claim.
- Follow up all outstanding requirements promptly.
- Maintain confidentiality of all claim information and documentation by identifying callers and obtaining authorisation before releasing information to any person or body.
- Make decisions subject to policy terms and conditions, procedures and guidelines in order to maintain consistency across all claims.

## Objectives

In assessing claims, we have a number of key objectives:

- To manage all claims efficiently and effectively.
- To ensure claim decisions are consistent and fair.
- To treat all claims and associated documentation confidentially.
- To ensure the client has disclosed all relevant information at time of application.
- To ensure the policy ownership has not been transferred and that cover remains in force.
- To ensure policy terms and conditions are applied to all claims.
- To ensure benefits are paid to the correct person.
- To communicate effectively with our clients and their advisers.

## Claims procedure

### Notification process

1. To notify us of a potential claim please call **13 10 56** to inform us of the type of claim you wish to make. The call will be directed to a case manager who will handle the claim notification.
  - If your client calls, the case manager will spend some time discussing your client's situation and explaining how we assess their claim and what information we may need. Many people find this initial interview very reassuring.
  - If you call on behalf of your client, we may ask you for your client's contact number so the case manager can establish contact (particularly for income protection claims).
2. Following the initial discussion, we will send a claims kit to your client. Depending on the type of claim, this kit may contain:
  - details of the claims management process
  - answers to commonly asked questions
  - only those forms that are relevant to your client's situation
  - our requirements for assessing the claim
  - various medical authorities.
3. The claims kit is normally sent by post within 48 hours. For some income protection claims the case manager may arrange for a rehabilitation specialist to deliver the kit in person. The therapist can assist the client completing the claim form and any additional requirements we may have. As well as speeding up the process, this provides a personal and helpful touch for the client.
4. We will send you a copy of our initial letter so you are aware of the claim, even if your client has contacted us directly.

## Documents required (Death, TPD and Trauma)

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- Death**
1. Original Policy Document.
  2. Application for policy payment.
  3. Full death certificate – showing cause of death.
  4. Documentary evidence of date of birth.
  5. Medical Attendant's Statement – completed by the deceased's personal doctor(s) for the five year period ending risk commencement date.
  6. Medical Information Authority.
  7. Health Insurance Commission (HIC) authority.
  8. Tax file number (for superannuation claims).
  9. Other information required by the Trustee (for TCP Super).
- 

Where an estate is claiming:

10. Under \$50K – will (if applicable) + section 211/212 Statutory Declaration.
  11. Over \$50K – probate or letters of administration.
- 

Following the initial assessment, we may have further requirements, such as:

12. Health Insurance Commission (HIC) report.
  13. Police report and/or full coroner's report.
  14. Doctor/s' reports.
- 

- TPD**
1. Original Policy Document.
  2. A TPD claim form, which consists of three sections:
    - one section to be completed by the life insured
    - one section to be completed by their GP
    - one section to be completed by their treating specialist.
  3. Medical Release Form.
  4. Health Insurance Commission (HIC) authority.
  5. Employer Statement – completed by last employer or self-employed questionnaire.
  6. Proof of age.
  7. Copies of the tax returns for the last three financial years.
- 

Following the initial assessment, we may have further requirements, such as:

8. Health Insurance Commission (HIC) report.
  9. Additional medical reports from treating doctor/s.
  10. Referral for an independent medical examination and/or vocational or functional assessment.
-



- Trauma**
1. Original Policy Document
  2. Trauma claim form, which consists of three sections:
    - one section to be completed by the life insured
    - one section to be completed by their GP
    - one section to be completed by their specialist.
  3. Medical Release Form.
  4. Health Insurance Commission (HIC) authority.
  5. Proof of age.
- 

Following the initial assessment, we may have further requirements, such as:

6. Health Insurance Commission (HIC) report.
  7. Copies of pathology and/or test results.
  8. Additional medical reports from treating doctor/s.
  9. Referral for an independent medical examination.
-

## Income protection case management

Income protection claims require ongoing case management, as outlined below.

### The initial assessment

Completed claim forms from the client and their treating doctor allow the case manager to begin the assessment process.

Sometimes additional information may be required, which may include:

- further information from a treating doctor or specialist
- financial information, including full copies of business and personal taxation returns
- information from an employer
- details of medical history
- information from any other insurer, such as workers compensation.

Detailed medical information helps us to determine eligibility for benefits, to estimate their recovery time and to coordinate a return to work program, if required.

Financial information is equally important as medical information in assessing an income protection claim.

- For indemnity contracts, we require the client's taxation returns for the 12 months prior to disability in order to calculate the monthly benefit payable.
- For agreed value contracts, the case manager may still require copies of taxation returns in order to verify the income stated on the original application, which we relied on in accepting their cover.
- Taxation returns are also required for partial disability claims.

Once the claim forms have been reviewed the case manager will conduct an assessment interview with the claimant by telephone.

In some instances the case manager may then arrange for an external consultant to conduct a face-to-face interview with the client.

The assessment interview is an important part of assessing a client's claim, as it provides the opportunity for:

- us to fully understand the client's circumstances
- the client to understand our claims management processes
- the case manager to get to know the client, and to understand:
  - how the client and their family are coping
  - what they think about their medical treatment
  - how long they believe they will be off work
  - what their rehabilitation options are.

### The assessment decision

The assessment decision – to accept or decline the claim – can be made once the case manager has received and assessed all the relevant information. We will advise you promptly of our decision on the claim.

Most claims are straightforward and the decision is made quickly. However, some claims require particular attention. This may be for many reasons, but the most common are:

- The client failed to inform us of a medical condition they suffered prior to taking out the policy (non-disclosure).
- The client overstated their income when taking out the policy, making the insured benefit excessive relative to their actual income (misrepresentation).

In both cases the insured has not entered into the agreement with us in good faith, and the claim may be declined. We consider this breach to be very serious, and we consider it our duty to protect the interests of all our stakeholders through vigilant claims management.

### **Ongoing management**

The case manager on each claim establishes an individual management plan.

Our focus is always on supporting the client's return to good health and the management plan assists us in being proactive and planning ahead to prevent unnecessary difficulties during the recovery process.

### **Individual management plan**

the individual management plan:

- outlines all necessary steps and support for the client's recovery and return to work
- is designed for the client's specific condition and individual needs
- may include discussions with the client's doctor or physiotherapist, referrals for vocational retraining or independent specialist assessments to review the client's progress and treatment.

We maintain regular contact with our clients to stay informed of their progress, and also keep you updated on any significant developments.

### **Conclusion**

Although our claims management process is labour intensive, we believe it leads to best practice claims management for the benefit of all parties – you, our mutual client and us. We have devoted considerable resources to both developing the processes and staffing the claims team with well-trained claims professionals.

We invite you to contact us at any stage in the claims process to discuss your client's claim.

Claims assistance line	13 10 56
Executive Manager, Retail Claims	Ciaran Curley
Team Managers, Income Protection Claims	Carol Ridley Vanessa Back Stephen McMullan
Team Manager, Life Claims	Jimmy Sterjovski
Team Manager, TPD, Trauma and Terminal Illness Claims	Greg Likoudis

# Products



# Products

## **Income Protection**

### **Product summaries**

Income Protection offers three levels of personal income protection as well as one specifically tailored to cover business expenses.

- Income Care Plus will replace up to 75 per cent of the insured's income if they become disabled through sickness or injury and cannot work. It also provides a comprehensive package of ancillary benefits.
- Income Care provides basic cover where the insured can insure up to 75 per cent of their income, and is a low cost alternative to Income Care Plus.
- Income Care Super provides basic cover where the insured can insure up to 75 per cent of their income and premiums can be paid using super money.

Business Overheads Cover is specifically designed for self-employed business people who need to ensure that the fixed operating expenses of the business will be paid if they cannot work because of sickness or injury. Business Overheads Cover can be added to either Income Care Plus or Income Care or can be purchased on its own.

## Product minimum and maximum monthly benefit

Product	Minimum monthly benefit <sup>1</sup>	Maximum monthly benefit <sup>1</sup>	Choice of benefit period
Income Care/ Income Care Plus/ Income Care Super (agreed value and indemnity)	\$1,500 per month <sup>1</sup>	<ul style="list-style-type: none"> <li>75 per cent of the insured's last 12 months' income (including regular superannuation contributions over 15 per cent of the insured's annual income)<sup>2</sup>, subject to a sliding scale<sup>3</sup>.</li> <li>Super Continuance Option – 100 per cent of the insured's regular superannuation contributions up to 15 per cent of the insured's annual income (not available to Income Care Super).</li> <li>The maximum monthly benefit including any Super Continuance monthly benefit you can insure is \$30,000 for most occupation groups.</li> </ul>	<ul style="list-style-type: none"> <li>2 years<sup>4</sup></li> <li>5 years<sup>4</sup></li> <li>To Cover Expiry Date</li> </ul>
Business Overheads Cover (stand-alone benefit <sup>4</sup> policy)	\$1,500 per month	<ul style="list-style-type: none"> <li>100 per cent of the regular fixed operating business expenses.</li> <li>A maximum monthly benefit for BOC is \$40,000 per month.</li> </ul>	12 times the Business Overheads monthly benefit <sup>4</sup>

<sup>1</sup> Excludes any Super Continuance monthly benefit and Business Overheads Cover monthly benefit.

<sup>2</sup> Only if the Super Continuance Option is selected.

<sup>3</sup> Refer to page 160.

<sup>4</sup> We do not pay any benefit beyond the Cover Expiry Date or Extended Cover Expiry Date, if applicable.



## Minimum and maximum age by product

Product	Policy type	Premium type	Waiting period	Min. entry age	Max. entry age	Cover expiry
Income Care/ Income Care Plus/ Income Care Super	<ul style="list-style-type: none"> <li>• Agreed value</li> <li>• Indemnity</li> </ul>	<ul style="list-style-type: none"> <li>• Stepped</li> <li>• Level</li> </ul>	<ul style="list-style-type: none"> <li>• 14 days</li> <li>• One month</li> <li>• Two months</li> <li>• Three months</li> <li>• Six months</li> <li>• One year</li> <li>• Two years</li> </ul>	18 <sup>3</sup>	<ul style="list-style-type: none"> <li>• 55<sup>4</sup></li> <li>• 60<sup>3</sup></li> </ul> (only if the Cover Expiry Date is 65)	1. Age 60 <sup>1</sup> 2. Age 65 <sup>1</sup> 3. Age 70 <sup>2</sup>
Business Overheads Cover	<ul style="list-style-type: none"> <li>• Indemnity</li> </ul>	<ul style="list-style-type: none"> <li>• Stepped</li> <li>• Level</li> </ul>	<ul style="list-style-type: none"> <li>• 14 days</li> <li>• One month</li> <li>• Two months</li> <li>• Three months</li> <li>• Six months</li> </ul>	18 <sup>3</sup>	<ul style="list-style-type: none"> <li>• 55<sup>4</sup></li> <li>• 60<sup>3</sup></li> </ul> (only if the Cover Expiry Date is 65)	1. Age 60 <sup>1</sup> 2. Age 65 <sup>1</sup>

1 Policy Anniversary Date before Cover Expiry Date.

2 Only if the Extended Cover Benefit applies. If so cover will expire on the Policy Anniversary Date before the Extended Cover Expiry Date.

3 Age next birthday.

4 Age next birthday, level premium only.

## Products, policy type, benefits and features by occupation

Product	A (Aviation)	S, K, J, P (Professional)	G (Managerial)	C (Clerical)	L (Light Manual)	M (Manual)	H (Heavy Risk)
Income Care Plus	✓	✓	✓	✓	✓	✓	
Income Care	✓	✓	✓	✓	✓	✓	✓
Income Care Super	✓	✓	✓	✓	✓	✓	✓
Business Overheads Cover <sup>4</sup>	✓	✓	✓	✓	✓	✓	
<b>Policy type</b>							
Agreed value	✓	✓	✓	✓	✓	✓	✓
Indemnity	✓	✓	✓	✓	✓	✓	✓
<b>Premium type</b>							
Stepped	✓	✓	✓	✓	✓	✓	✓
Level	✓	✓	✓	✓	✓	✓	✓
<b>Benefits and features</b>							
Total Disability Benefit	✓	✓	✓	✓	✓	✓	✓ <sup>1</sup>
Partial Disability Benefit <sup>2</sup>	✓	✓	✓	✓	✓	✓	✓
Rehabilitation Benefit <sup>4</sup>	✓	✓	✓	✓	✓	✓	
Rehabilitation Expenses Benefit <sup>4</sup>	✓	✓	✓	✓	✓	✓	
Specific Injuries Benefit <sup>4</sup>	✓	✓	✓	✓	✓	✓	
Crisis Benefit <sup>4</sup>	✓	✓	✓	✓	✓	✓	
Accommodation Benefit <sup>4</sup>	✓	✓	✓	✓	✓	✓	
Family Support Benefit <sup>4</sup>	✓	✓	✓	✓	✓	✓	
Home Care Benefit <sup>4</sup>	✓	✓	✓	✓	✓	✓	
Bed Confinement Benefit <sup>4</sup>	✓	✓	✓	✓	✓	✓	
Transportation Benefit <sup>4</sup>	✓	✓	✓	✓	✓	✓	
Overseas Assist Benefit <sup>4</sup>	✓	✓	✓	✓	✓	✓	
Death Benefit	✓	✓	✓	✓	✓	✓	
Waiver of Premium while on Claim	✓	✓	✓	✓	✓	✓	✓
Waiver of Premium if Unemployed	✓	✓	✓	✓	✓	✓	✓

Product	A (Aviation)	S, K, J, P (Professional)	G (Managerial)	C (Clerical)	L (Light Manual)	M (Manual)	H (Heavy Risk)
Domestic Help Benefit <sup>4</sup>	✓	✓	✓	✓	✓	✓	✓
Waiver of Premium if on Maternity Leave	✓	✓	✓	✓	✓	✓	✓
Waiver of Waiting Period for Specific Conditions	✓	✓	✓	✓	✓	✓	✓
Unemployment Cover Benefit <sup>4</sup>	✓	✓	✓	✓	✓	✓	✓
Medical Professionals Benefit <sup>4</sup>		✓ (occupation group K only)					
Guaranteed Insurability	✓	✓	✓	✓	✓	✓	✓
Elective Surgery	✓	✓	✓	✓	✓	✓	✓
Recurrent Disability Benefit	✓	✓	✓	✓	✓	✓	✓
Reward Cover Benefit	✓	✓	✓	✓	✓	✓	✓
Interim Accident Cover	✓	✓	✓	✓	✓	✓	✓
Cover While Unemployed or On Leave	✓	✓	✓	✓	✓	✓	✓
Extended Cover		✓	✓	✓			
Indexation Benefit	✓	✓	✓	✓	✓	✓	✓
Cover for Fixed Business Expenses		✓	✓	✓	✓	✓	
Provision For Fluctuating Expenses		✓	✓	✓	✓	✓	
Locum Cover		✓	✓	✓			
Flexibility to Reduce Waiting Period	✓	✓	✓	✓	✓	✓	✓
<b>Options</b>							
Increasing Claim Option	✓	✓	✓	✓	✓	✓	
Accident Option <sup>3</sup>	✓	✓	✓	✓	✓	✓	

1 Only available if a 14 day or one month waiting period is selected.

2 Only available if age 60 or age 65 benefit period is selected. Not available with a one year or two year waiting period.

3 Only available if age 65 benefit period is selected. Not available with a one year, two year or age 60 benefit period.

4 Not available inside super.

Product	A (Aviation)	S, K, J, P (Professional)	G (Managerial)	C (Clerical)	L (Light Manual)	M (Manual)	H (Heavy Risk)
Super Continuance Option <sup>1</sup>	✓	✓	✓	✓	✓	✓	✓
Cash Back Option <sup>4</sup>	✓	✓	✓	✓	✓	✓	✓
Essential Cover Option	✓	✓	✓	✓	✓	✓	✓
Premium Saver Option <sup>2</sup>	✓	✓	✓	✓	✓	✓	✓
Permanent Disablement Cover Option <sup>3</sup>		✓	✓	✓	✓	✓	
Total and Temporary Disability (TTD) Cover Option <sup>4</sup>		✓	✓	✓	✓	✓	

## Product limits

### Monthly benefit

The maximum monthly benefit is a monthly equivalent of a proportion of the insured's annual income from personal exertion (net of business expenses but before tax) excluding annual superannuation contributions for the last 12 months, determined according to the following scale.

Up to \$320,000	75%
\$320,000 to \$560,000	50%

### Super Continuance monthly benefit

If you have selected the Super Continuance option, the maximum Super Continuance monthly benefit you can insure is 100 per cent of annual superannuation contributions made for the insured (excluding spouse contributions), up to 15 per cent of the insured's annual income.

If the insured contributes more than 15 per cent of their annual income as superannuation, the additional amount will be included in income for the purposes of determining the monthly benefit as described above.

If, however, the insured is self-employed, based on Underwriting's discretion at time of application, we will allow the insured's superannuation contributions to be included as part of their monthly income and hence covered in their monthly benefit. If this is allowed the insured cannot then also apply for the Super Continuance option.

This option is not available to Income Care Super.

1 Only available if a 14 day or one month waiting period is selected.

2 Only available if age 60 or age 65 benefit period is selected. Not available with a one year or two year waiting period.

3 Only available if age 65 benefit period is selected. Not available with a one year, two year or age 60 benefit period.

4 Not available inside super.

## Maximum monthly benefit by product and occupation

Occupation	Income Care, Income Care Super and Income Care Plus	Business Overheads Cover	Combined cover – • Income Care Plus and BOC • Income Care and BOC
A – Aviation – commercial pilot/flight attendant	\$30,000 <sup>1</sup>	N/A	N/A
S – Professional	\$30,000	\$40,000	\$70,000
K – Medical occupations	\$30,000	\$40,000	\$70,000
J – Legal occupations	\$30,000	\$40,000	\$70,000
P – Professional	\$30,000	\$40,000	\$70,000
G – Managerial	\$30,000	\$40,000	\$70,000
C – Clerical/administrative	\$30,000	\$40,000	\$70,000
L – Light risk	\$15,000	\$15,000	\$30,000
M – Moderate risk	\$10,000	\$10,000	\$20,000
H – Heavy risk	\$6,000	N/A	N/A

### Minimum monthly benefit

The minimum monthly benefit excluding any Super Continuance monthly benefit or Business Overheads Cover monthly benefit is \$1,500 per month<sup>2</sup>.

### Minimum premiums

Frequency	Minimum premium (includes policy fee)
Annual	\$300
Half yearly	\$160
Quarterly	\$85
Monthly	\$30

<sup>1</sup> The policy benefits payments are limited to a maximum of \$2 million.

<sup>2</sup> Applies to Income Care only.

## Premium factors

The following factors are used to calculate the premium.

### Occupation group factors

Occupation group	Income Care and Income Care Super	Income Care Plus and Business Overheads Cover
A	1.75	1.56
S	0.75	0.67
K and J	0.94	0.84
P	0.84	0.77
G	0.90	0.83
C	1.00	0.89
L	1.75	1.56
M	2.10	1.87
H	3.10	N/A

### Large monthly benefit discount factors

Product type	\$0 to \$2,999	\$3,000 to \$4,999	\$5,000 to \$9,999	>\$10,000
Income Care and Income Care Super	1.00	0.975	0.925	0.875
Income Care Plus	1.00	0.950	0.925	0.875
Business Overheads Cover	1.00	0.950	0.925	0.875

### Payment frequency/policy fee factors

Frequency	Annual	Half-yearly	Quarterly	Monthly
Policy fee	\$61.00	\$33.00	\$18.00	\$6.30
Payment factor	1.00	0.52	0.27	0.09

### Stamp duty factors

VIC	ACT	NSW	QLD	NT	WA	SA	TAS
1.10	1.10	1.05	1.075	1.10	1.10	1.11	1.08

### Business Overheads Cover discount

The Business Overheads Cover premium is discounted by 10 per cent when it is taken with Income Care Plus and Income Care.

## Cash Back Option

This option is available with Income Care, Income Care Plus and Business Overheads Cover at the additional cost of 10 per cent of premium. This option is not available if the Premium Saver Option, Total and Permanent Disability Cover Option or Total and Temporary Disability Cover Option is selected. It is also not available to Income Care Super.

## Essential Cover Option

This option is only available with Income Care and Income Care Super for an Indemnity policy only. When this option is selected, the premium is discounted. This option is not available if the Cash Back Option or Premium Saver Option is selected.

## Premium Saver Option

This option is only available with Income Care, Income Care Plus and Income Care Super for benefit periods to age 60 and age 65 only. The premium is discounted by 10 per cent when this option is selected and falls to 7.5 per cent after age 50. This option is not available if the Cash Back Option, Total and Permanent Disability Cover Option or Total and Temporary Disability Cover Option is selected and is also not available with a one year or two year waiting period.

## Total and Temporary Disability Cover Option

This option is available with Income Care and Income Care Plus for benefit periods to age 65 only. When this option is selected, the premium is discounted by 10 per cent. This option is not available if the Premium Saver Option, Total and Permanent Disability Cover Option or Cash Back Option is selected. It is also not available to Income Care Super.

## Total Care Plan and Total Care Plan Super

### Product summaries

Total Care Plan is a comprehensive insurance policy encompassing Life Care, Total and Permanent Disability Cover and Trauma Cover. Total Care Plan Super includes Life Care and Disability Cover (including Income Care Super).

### Product maximum and minimum age and benefit amounts

Product	Maximum amount	Minimum entry age <sup>3</sup>	Maximum entry age <sup>3,4</sup>	Cover expiry date <sup>5</sup>
Life Care (out)	No limit	18	70	age 99
Life Care (in)	No limit	18	70	age 80
Trauma (out)	\$2,000,000	18	63	age 80 <sup>1</sup>
TPD Cover (out)	\$5,000,000	18	60	age 80 <sup>2</sup>
TPD Cover (in)	\$5,000,000	18	60	age 65

Product details for Income Care Super have been covered under the Income Protection section.

1 Where cover applies on or after the policy anniversary date before the life insured's 70th birthday, only loss of independent existence is covered.

2 Where cover applies on or after the policy anniversary date before the life insured's 65th birthday, only loss of independent existence is covered.

3 Age next birthday.

4 If level premium rate option applies, maximum entry age for all cover is age 55 next birthday.

5 Policy expires the policy anniversary before cover expiry date.

## Minimum premiums

Frequency	Minimum premium (includes policy fee)
Annual	\$250
Half yearly	\$130
Quarterly	\$70
Monthly	\$25

## Premium factors

Examples of policy size adjustment factors – Life Care

### Stepped premiums – policy size adjustment factors – Life Care

Life Care		
\$	Male	Female
< 125 k	1.075–1.195	1.098–1.254
125–299 k	1.05–1.13	1.065–1.169
300–499 k	1.0–1.0	1.0–1.0
500–999 k	0.95–0.85	0.935–0.805
1–2.4 m	0.92–0.75	0.896–0.675
2.5–4.9 m	0.91–0.74	0.883–0.662
≥ 5 m	0.9–0.73	0.87–0.649

### Level premiums – policy size adjustment factors – Life Care

Life Care		
\$	Male	Female
< 125 k	1.075–1.195	1.098–1.254
125–299 k	1.05–1.13	1.065–1.169
300–499 k	1.0–1.0	1.0–1.0
500–999 k	0.95–0.85	0.935–0.805
1–2.4 m	0.92–0.75	0.896–0.675
2.5–4.9 m	0.91–0.74	0.883–0.662
≥ 5 m	0.9–0.73	0.87–0.649

Policy adjustment factors are based on sum insured and age. Tables above show the range of adjustment factors across all age groups by sum insured.



Examples of policy size adjustment factors – TPD Cover and Trauma Cover

**Stepped premiums – policy size adjustment factors – TPD Cover and Trauma Cover**

TPD, Trauma Cover		
\$	Male	Female
< 125 k	1.0375–1.0975	1.049–1.127
125–299 k	1.025–1.065	1.0325–1.0845
300–499 k	1.0–1.0	1.0–1.0
500–999 k	0.975–0.925	0.9675–0.9025
1–2.4 m	0.96–0.875	0.948–0.8375
2.5–4.9 m	0.955–0.87	0.9415–0.831
≥ 5 m	0.95–0.865	0.935–0.8245

**Level premiums – policy size adjustment factors – TPD Cover and Trauma Cover**

TPD, Trauma Cover		
\$	Male	Female
< 125 k	1.0525–1.0975	1.0685–1.127
125–299 k	1.035–1.065	1.0455–1.0845
300–499 k	1.0–1.0	1.0–1.0
500–999 k	0.995–0.925	0.9935–0.9025
1–2.4 m	0.99–0.875	0.987–0.8375
2.5–4.9 m	0.985–0.87	0.9805–0.831
≥ 5 m	0.98–0.865	0.974–0.8245

Policy adjustment factors are based on sum insured and age. Tables above show the range of adjustment factors across all age groups by sum insured.

## Payment frequency/policy fee factors

Frequency	Annual	Half-yearly	Quarterly	Monthly
Policy fee	\$61.00	\$33.00	\$18.00	\$6.30
Payment factor	1.00	0.52	0.27	0.09

## Stamp duty factors

### Trauma Cover (standalone)/TPD Cover (standalone)

Vic	ACT	NSW	Qld	NT	WA	SA	Tas
1.10	1.10	1.05	1.075	1.10	1.10	1.11	1.08

### Accidental Death Cover (rider to Life Care)

Vic	ACT	NSW	Qld	NT	WA	SA	Tas
1.10	1.10	1.05	1.05	1.10	1.10	1.11	1.08

### Accidental Death Cover (standalone)

Vic	ACT	NSW	Qld	NT	WA	SA	Tas
1.10	1.10	1.09	1.075	1.10	1.10	1.11	1.08

For Life Care, Trauma Cover (rider to Life Care) and TPD Cover (rider to Life Care), stamp duty is included in the base premium.

## TPD Cover occupation factors

Occupation category	Occupation group	Occupation factor
Professional and clerical	S, P, K, J, G and C	1
Light and aviation	L, A	1.5
Moderate and heavy manual	M, H	2.5
Professional own occupation	S, P, K, J, G and C	1.5

## TPD occupation definitions

<b>Any occupation</b>	Throughout the three months of being absent from active employment, the life insured has been unable to engage in (whether or not for reward) any occupation for which they are reasonably suited by education, training or experience and are likely to be so disabled for life.
<b>Own occupation</b>	After being absent from active employment for three months, the life insured continues to be incapacitated to such an extent that they will be unlikely to engage in their own occupation again.

## Evidence of severity option

168 The Trauma Cover premium is discounted by 10 per cent when this option is selected.





# Updates



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