

# Zurich Life Risk Adviser guide

Preparation Date: 1 March 2011



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## Section 1

# GENERAL INFORMATION

What you need to know to get started

# General information

## Our Underwriting philosophy

Our underwriting area is staffed by experienced Underwriters who have access to local and overseas specialist reinsurers and chief medical officers.

Zurich's underwriting philosophy is based on the following:

- fast and efficient service
- a fair and sustainable assessment process
- flexibility in underwriting decisions
- an atmosphere of friendly cooperation with all Advisers and clients
- minimum time in suspense while awaiting underwriting requirements with an automated follow-up process
- all underwriting requirements requested up front wherever possible
- the most appropriate requirements requested
- revised terms which are competitive and justifiable, without jeopardising the overall portfolio
- Underwriters are accessible to Advisers
- Underwriters have the most up-to-date knowledge available for assessment.

## Our Underwriters undertake to:

- make final decisions as soon as possible, without requesting unnecessary information
- be flexible with underwriting decisions by offering, where appropriate, alternatives
- support Advisers with field underwriting enquiries.

## Our Underwriting services and processes

### Regional Underwriting service

Our regional Underwriters are dedicated specialists in field underwriting.

To contact our Regional Underwriting team, please phone: **1800 134 804**

Your call will be diverted to your local regional Underwriter, or alternatively they can be contacted via the fax numbers below:

Region	Fax
VIC / TAS	03 9940 6455
WA / SA / NT	08 9481 6568
NSW	02 9995 1375
QLD	07 3839 6669

## **Head Office based Underwriting team – dedicated to each state**

Our team of experienced Underwriters is located centrally in Sydney and works alongside the Customer Service and New Business teams, to process all applications. The team is divided into dedicated state-based teams, so we can provide a personalised service to each of our Advisers and applicants.

An Underwriting mobile phone service is managed by our Sydney team to provide assistance between 5pm-8pm (Sydney time) with general or medical/financial queries. Please note that queries on current applications will need to be made during standard business hours (or via Adviser Assist).

## **LifeXpress Applications**

In addition to our paper application, we have an electronic application via LifeXpress. This software combines the quote, the application and automated underwriting into a faster, simpler and easier way for you to service your clients.

Zurich LifeXpress Applications provides you with a seamless transition from the quotation to the electronic application system, with flexible data entry fields that allow you to move freely throughout the sections of the application. You can save partially completed sections and return to your application at any point. Alternatively you can select to hand the case over for Tele-underwriting to complete the full or partial Life Insured's Statement.

Completed applications can easily be submitted for an immediate underwriting decision.

For more information on how to use LifeXpress, please contact your BDM.

## **Tele-underwriting**

Tele-underwriting in its simplest form is the process whereby a "Tele-underwriter" completes the Life Insured's Statement on your behalf. A Tele-underwriter is a skilled interviewer with medical terminology training.

You can elect to use the Tele-underwriting service on the Wealth Protection Application Form or via LifeXpress.

Please note that our Tele-underwriting service is not available to the following applicants:

- persons under the age of 16 years
- persons who do not read, speak or understand English
- persons who are not permanent residents or citizens of Australia
- persons who are not residing in Australia on a full-time basis or who are overseas at the time of the application and/or interview.

## **Tele-triage (through our health provider UHG)**

Where we have been granted access to speak directly with your client, we can use our Tele-triage service to obtain further information, eg. medical questions, questionnaires.

We make a request to UHG to have a trained medical professional call your client. The advantage is minimising the number of PMARs and waiting times.

To allow us to use this service where possible, we encourage advisers to allow us access to clients via the Adviser Report in the Zurich Wealth Protection Application Form.

For more information on either the Tele-underwriting or Tele-triage services contact:

- your BDM on 1800 252 650
- the Zurich Tele-underwriting team on 1800 501 608
- email:  
teleunderwriting.service@zurich.com.au
- fax: 02 9995 3655

### **Underwriting process**

Underwriting is the process of assessing and then accepting, altering or rejecting risk insurance business. Underwriters assess the health, financial history, occupation and lifestyle of the applicant. By looking at these factors the Underwriter ensures that those applicants who have a policy issued pay a premium appropriate to cover their level of risk.

The underwriting process is fundamental to our business. It is the Underwriter's responsibility to ensure that the decision made in favour of an applicant does not expose Zurich to adverse or excessive risk.

At Zurich we intend to underwrite up front (before acceptance) to minimise any surprises in the event of a claim. We would rather a small delay in accepting your client's business than a much longer delay making a claim payment. The Underwriters use all the information provided on the Application Form and all other sources to develop an overall picture of your client.

The more information you supply on a particular condition or situation, the better and faster the underwriting assessment is likely to be.

### **What can you do to help the Underwriting process?**

#### **Field underwriting**

You are the eyes and ears of the Underwriter. The more information you are able to gather from your client, the easier it will be to process your client's application.

Providing complete and additional information on our personal statement or by using our questionnaires can be invaluable to the Underwriters and can often mean the difference between acceptance and further requirements. You may also attach any additional information you feel is relevant.

Field underwriting also allows you to use the advantage of face to face contact with your client to explain and pre-sell any potential loadings or exclusions.

#### **Pre-assessments**

Zurich does provide a pre-assessment service for those difficult or unusual medical conditions, occupation ratings, financial positions or avocations.

These can be submitted to Zurich via email, phone or fax.

Details are as follows:

#### **Email –**

UWIML.preassessments@zurich.com.au

**Phone –** 1800 244 306

**Fax –** 02 9995 3622

There is minimum criteria that must be supplied to us, before we will consider a

pre-assessment, whether by phone, fax or email. Information required is:

- client's first name and surname
- client's date of birth
- product type/s being applied for
- sum insured for each product type
- adviser name and number

Please note that all financial pre-assessments must be accompanied by a recommendation for a level of cover for each product, from the adviser.

## Our turnaround times

### New business

The benchmark for underwriting turnaround is 24 hours for new business and 48 hours for re-assessments ie. suspense.

Our Underwriters or administration team will request all (known) outstanding requirements up front when the application is received. Please remember that sometimes receiving a requirement generates the need for another (eg. a PMAR can generate the need for a medical). If further information is necessary, the file will be placed in suspense and you will be advised.

### Further requirements

The turnaround for outstanding requirements or correspondence (when received in Underwriting) is usually within 48 hours. Additional referrals to reinsurers and our Chief Medical Officer mean that it may take longer for large or complicated cases.

Once further requirements are received and the application reviewed, it will be accepted, offered with alternative terms or

conditions, rejected or placed in suspense to await other outstanding requirements.

## Confidentiality and Privacy

Zurich is bound by the National Privacy Principles. The type of information we hold varies depending on the product offered. In general, Zurich may hold the following personal information on your client:

- name and address
- date of birth
- contact details, which may include a telephone number
- gender
- occupation
- tax file number (collected but not held)
- health information
- information relevant to the financial situation
- insurance claim information
- employer's name and address
- salary
- the name and addresses of the dependants or beneficiaries
- other information.

### How does Zurich use this information?

Zurich uses this information to provide products or services.

### Does Zurich usually share information with other companies?

Zurich shares information with its internal and external service providers such as administrators, mailing houses, reinsurers, claims assessors and Advisers. It also shares information as required by law eg. the ATO and Centrelink.



The applicant's right to privacy is important to Zurich. If you or your client are concerned or have questions regarding how Zurich handles personal information please contact the Privacy Officer:

**Phone:** 132 687

**Email:** [privacy.officer@zurich.com.au](mailto:privacy.officer@zurich.com.au)

**Write to:** The Privacy Officer  
Zurich Financial Services  
Australia Limited  
Locked Bag 994, North Sydney  
NSW 2059

## Non-disclosure considerations

The duty of disclosure applies to the answers of financial, lifestyle and medical questions, which form part of the application.

Zurich readily requests supporting documentation, both at underwriting and at the time of claim. If there is any misrepresentation of the true financial position, medical condition or lifestyle of the applicant, Zurich has various rights under the Insurance Contracts Act, including the ability to avoid the contract.

## Acting on behalf of your client

For your convenience Zurich take a flexible approach to allowing you to work on your client's behalf.

At new business stage, we are able to act on your instructions to:

- alter premium frequency and start dates
- alter commission types (provided premium is not affected)
- alter premium structure (stepped to level or vice versa)

With your permission we can also follow up outstanding requirements, including administrative, and health and financial requirements. Be sure to indicate on the application that you wish to take advantage of this service.

## Ability to pay premiums

Our Underwriters have a responsibility to assess the risk of lapse or early surrender. Where the risk is excessive, the insured amount requested might be reduced or the cover may not be proceeded with.

An excessive premium may be identified by an applicant's age, occupation, number of dependants and/or household expenditure. Our Underwriters will raise a question with you if they have concerns about the level of cover applied for and the resulting premium.

## Interim cover

While your client's application is being considered, we will provide interim cover against accidental death, disability or injury depending on the cover applied for. This cover is different to the principal insurance being applied for, and is subject to terms and conditions outlined in the Wealth Protection PDS.

Cover will begin for the applicant from the date the completed application is signed, provided it is received by Zurich within 10 days of this date, along with the initial premium (based on the LifeXpress quote) or a completed payment authority.

This cover is not available if the applicant is applying for similar insurance with

another company or if insurance is intended to replace a similar policy. This cover is also not available if the applicant has ever withdrawn a similar application for insurance or had a similar application denied, deferred or postponed.

No benefit will be paid under interim cover if the event leading to the claim occurs while the applicant is outside of Australia.

The cover is valid until:

- the applicant withdraws the application
- Zurich approves, declines or withdraws the application
- Zurich advises the applicant and/or Adviser in writing
- 4.00 pm on the 90th day after the date the applicant applied for the cover.

For full details refer to Part 1 of the PDS.

## Takeover terms

### Key features of takeover terms

Zurich will consider simplified takeover terms for insurance policies up to the following limits:

Cover	Maximum sum insured
Death	\$3,000,000
Total and Permanent Disablement	\$2,000,000
Trauma cover	\$1,000,000
Income replacement	\$10,000 per month
Business expenses	\$10,000 per month

## Limitations

- benefits applied for are the same as those being taken over (including, where applicable, that waiting periods are the same or longer and benefit periods are the same or shorter)
- the policy being replaced is a 'like for like' contract, including features, benefits and whether the policy is agreed value or indemnity
- the policy being taken over must have been fully underwritten in the last 5 years for Term, TPD and Trauma or in the last 3 years for Income replacement and Business expenses ie. not already issued under takeover terms. Consideration will be given to Income replacement and Business expenses fully underwritten in the last 5 years, but a PMAR will be required.
- the policy being taken over was previously accepted at standard rates and at the time of application your client is a medically standard risk
- the life insured's age next birthday does not exceed 55
- the policy being taken over was not previously issued under takeover terms.

## What is required?

- completed Zurich Wealth Protection Application Form
- Application for replacement policy or fully completed Life Insured's Statement
- quote signed by the applicant
- proof of in-force cover with existing life insurance company (ie. benefit schedule, most recent renewal notice

and/or certificate of currency to confirm the in-force status)

- proof that existing policy was accepted at standard rates.

Please indicate on the Adviser report if you require a start date to align with the cancellation of an existing policy. If this is going to be more than 21 days from the acceptance date, we will require a Declaration of health. The Declaration of health must be current at the policy commencement date (ie. no more than 14 days old).

**It is important to note that Zurich Underwriting, while receptive to Applications using short form takeover terms, does not guarantee automatic acceptance. All information received will be assessed for underwriting purposes.**

### Applications for Select products

These takeover terms will also apply to applications for the Zurich Select Term Plus and Zurich Superannuation Select Term Plus products where applicable.

### What are revised terms?

Revised terms are an alteration to the standard terms and conditions of the contract. They are offered when the risk of certain events or conditions fall outside the standard risk.

Zurich attempts to offer cover to as many applicants as possible, but not everybody can be offered standard terms or premium rates. From time to time it is necessary for an Underwriter to offer revised terms in order to provide cover. This can be in

the form of exclusions, premium loadings, alterations or a reduced term.

We will make every effort to ensure that your client receives a fair assessment. Decisions will be based on sound principles and in line with good industry practice.

### Exclusions

An exclusion can be defined as a condition imposed on a policy for which we will not pay a claim.

Exclusions can be unpopular with applicants. An exclusion leaves a recognised gap in their protection, perhaps for a condition for which the applicant initially wanted insurance.

However, without the use of exclusions, many applicants with pre-existing conditions would have to pay very high premiums or have their applications declined. Apart from the exclusion, the applicant's insurance will usually include all normal policy conditions.

### Example

Consider income replacement insurance for a carpenter with a back disorder. A premium loading could be prohibitively expensive, whereas an exclusion for the back will still enable a level of protection to be put in place.

### Premium loadings

In many cases an exclusion is not appropriate. For example, where the applicant is outside the normal weight limits. What, in fact could be excluded?

Carrying extra weight is unhealthy, increasing the risk of heart attack, stroke, diabetes, gout, high cholesterol and

generally affects lifestyle. The only real option in this case is to apply a premium loading on top of the standard premium to cover the additional risk.

A loading can come in two forms:

- as an additional premium (expressed as a percentage)
- as an extra dollar amount for every \$1,000 insured (expressed as 'per mille').

### Example

Due to a medical condition, John has been offered his \$200,000 Death cover with \$3 per mille loading. John's total loading is calculated by multiplying an extra premium of \$3 for every \$1,000 sum insured.

This means  $200 \times \$3.00 = \$600.00$  per year in addition to the standard premium.

### Alterations to benefit or waiting periods

As an alternative to less favourable premium loadings or exclusions on income replacement policies, an increase in the waiting period or a decrease in the benefit period may enable your client to obtain cover at standard premium rates.

This usually depends on the condition(s) of the applicant and clarification should be sought from the Underwriters. Refer to page 129 for requirements.

### Review of loadings, exclusions, alterations, transfers, policy upgrades

In many circumstances we are able to review our assessment after a given period of time.

Once a decision has been made your Underwriter will advise if and when a review is possible. This will depend on the actual condition, the date since the last recurrence of symptoms and improved health status.

Should the applicant wish to have a decision reviewed after the policy has been accepted please advise Underwriting in writing. Refer to pages 129 to 131 for requirements.

## Section 2

# CONTACT DETAILS

Who do I contact?

# Contact details

Contact list	
<b>Claims:</b> The Claims team will be able to assist you when reporting a claim. Once the claim is reported to this team, the appropriate paperwork will be sent. Once the paperwork is returned a claims specialist will be nominated to look after the processing.	Phone: 1800 500 655 Fax: 02 9995 3732
<b>Adviser Services:</b> The Adviser Services team will be able to support you with all your general enquiries.	Phone: 1800 500 655 Fax: 02 9995 3797 adviser.service@zurich.com.au
<b>Stationery requests:</b> For all stationery orders, including PDSs, forms, and marketing material, go to the Adviser Assist web site. To register, log on to <a href="http://www.zurich.com.au">www.zurich.com.au</a> .	<a href="http://www.zurich.com.au">www.zurich.com.au</a>
<b>Adviser Administration:</b> The Adviser Administration team can assist you with all your commission and agency enquiries.	Phone: 02 9995 3634 Fax: 02 9995 1755 adviser.admin@zurich.com.au
<b>Adviser Assist</b>	<a href="http://www.zurich.com.au">www.zurich.com.au</a>

## Underwriting contact list

### Regional Underwriting Service:

or contact your Regional Underwriter via fax:

Phone: 1800 134 804

Fax: VIC/TAS – 03 9940 6455  
Fax: WA/SA/NT – 08 9481 6568  
Fax: NSW – 02 9995 1375  
Fax: QLD – 07 3839 6669

### Underwriting Service Team:

After hours Underwriting  
(5pm – 8pm Sydney time)

Phone: 1800 244 306  
Fax: 02 9995 3622

Mobile: 0412 918 910

### Current applications and existing policies

Refer to Adviser Assist on  
[www.zurich.com.au](http://www.zurich.com.au)

or contact our Underwriting Service Team:

Phone: 1800 244 306  
Fax: 02 9995 3822

### Where do I send my outstanding requirements?

You can provide outstanding requirements by post, fax or email.

Underwriting/New Business  
Locked Bag 994  
North Sydney NSW 2059

Fax: 02 9995 3822  
[risksuspense.management@zurich.com.au](mailto:risksuspense.management@zurich.com.au)

### Tele-underwriting

Phone: 1800 501 608  
Fax: 02 9995 3655  
[teleunderwriting.service@zurich.com.au](mailto:teleunderwriting.service@zurich.com.au)

## Branch contacts

**NSW**

Location: 6/5 Blue Street North Sydney NSW 2060

Phone: 1800 252 650

Fax: 02 9995 1375

**VIC / TAS**

Location: 10/505 Little Collins Street Melbourne VIC 3000

Phone: 1800 252 650

Fax: 03 9940 6455

**QLD**

Location: 201 Leichhardt Street Spring Hill QLD 4000

Phone: 1800 252 650

Fax: 07 3839 6669

**SA**

Location: 1/1–5 Wakefield Street Kent Town SA 5067

Phone: 1800 252 650

Fax: 08 8300 8488

**WA**

Location: 3/66 Kings Park Road West Perth WA 6005

Phone: 1800 252 650

Fax: 08 9481 6568



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## Section 3

# APPLYING FOR DEATH, TPD AND TRAUMA COVER

# Applying for Death, TPD and Trauma cover

## Product limits

### Zurich Protection Plus, Zurich Select Term Plus, Zurich Superannuation Term Life Plus & Zurich Superannuation Select Term Plus

Covers	Minimum entry age (next birthday)	Maximum entry age (next birthday)	Cover ceases on policy anniversary following this birthday	Maximum benefit at time of application (Zurich and all other insurers)
<b>Zurich Protection Plus</b>				
Death cover	11	70	99	Subject to individual assessment
TPD cover	20	60	99	\$5,000,000 <sup>2</sup> \$1,000,000 (for domestic duties, any occ only)
Trauma cover	19	60	75 <sup>1</sup>	\$2,000,000 <sup>3</sup>
Living activities TPD option	20	70	99	\$5,000,000 <sup>2</sup>
Accidental death option	20	66	75	\$1,000,000
Business future cover option <sup>4</sup>	20	60	n/a	Subject to individual assessment
Needlestick option	20	66	75	\$1,000,000 <sup>3</sup>
Insured child option	3	18	18	\$200,000
<b>Zurich Select Term Plus</b>				
Death cover	20	60	64	Subject to individual assessment
TPD cover (own & any occ)	20	60	64	\$3,000,000 \$1,000,000 (for domestic duties, any occ only)
Accidental death option	20	60	64	\$1,000,000
Needlestick option	20	60	64	\$1,000,000 <sup>3</sup>

(continued next page)

Covers	Minimum entry age (next birthday)	Maximum entry age (next birthday)	Cover ceases on policy anniversary following this birthday	Maximum benefit at time of application (Zurich and all other insurers)
<b>Zurich Superannuation Term Life Plus</b>				
Death cover	16	65	99	Subject to individual assessment
TPD cover	20	60	99	\$5,000,000 <sup>2</sup> \$1,000,000 (for domestic duties, any occ only)
Accidental death option	20	65	75	\$1,000,000
Business future cover option <sup>4</sup>	20	60	n/a	Subject to individual assessment
<b>Zurich Superannuation Select Term Plus</b>				
Death cover	20	60	64	Subject to individual assessment
TPD cover (own & any occ)	20	60	64	\$3,000,000 \$1,000,000 (for domestic duties, any occ only)
Accidental death option	20	60	64	\$1,000,000

The minimum amount of cover available is \$50,000.

The minimum benefit increase for Death, TPD or Trauma cover is \$50,000.

The minimum premium for each life (excluding the Management fee) is \$160.

1 If Extended trauma cover and Death cover are selected, Trauma cover can continue until the policy anniversary after age 99. From the policy anniversary following the 64th birthday, cover is limited to *loss of independence and loss of limbs or sight*.

2 TPD cover maximum reduces to \$3,000,000 on the policy anniversary following the 64th birthday. Where TPD in excess of \$3,000,000 is required, please contact Underwriting for guidelines.

3 Occupationally acquired HIV cover with Zurich (available under Extended trauma and the Needlestick cover option) and all other insurers cannot exceed \$2,000,000.

4 Underwriting requirements for BFCO:

Medical – 3 times the sum insured originally proposed subject to the cover maximums.

Financial – Standard financial evidence for the level of cover being applied for and the formula or basis used to value the business and valuation documents.

## Applying for Death cover, TPD cover and Trauma cover

### Product summaries

Product summaries are available for Zurich Protection Plus and Zurich Superannuation Term Life Plus and can be obtained through your BDM or via Adviser Assist.

### Death/Trauma cover

Please refer to our product summaries for the age of entry and product restrictions. The sum insured applied for is usually based on the applicant's income and the need for cover. The following tables outline the general guidelines used to determine the appropriate sum insured. The Underwriter will also consider age, employment status and individual circumstances.

For business purposes, please refer to our 'Financial Information Section' for further information on what is required by Underwriting.

As a guideline, the financial underwriting multiples applicable to the applicant's annual salary used to determine the appropriate sum insured are:

Death cover	10 – 20 times annual salary (depending on age)
TPD 'own'	7 times annual salary
TPD 'any'	10 times annual salary, less any TPD 'own occupation' cover
Trauma	7 times annual salary

Generally the maximum amount of cover available for domestic duties is:

Death cover	\$1,000,000
TPD 'any'	\$1,000,000
Trauma	\$1,000,000

To allow us to consider sums insured outside these values, please provide a detailed report on the need for cover and how the sum insured was calculated. A financial questionnaire will be required by Underwriting.

### TPD – 'own' or 'any' occupation

The eligibility of your client, and the occupation category that applies, depends on the specific duties and activities detailed in the Life Insured's Statement. If you are in doubt, contact Underwriting for a pre-assessment before submitting the application. A few important guidelines to remember are:

- cover is available to people engaged in full-time employment (defined as a minimum of 16 hours worked per week).
- 'home duties' applicants can only apply for 'any' occupation TPD, under Class 3. Our home duties definition will apply.
- if applicants have more than one occupation, the sum insured is based on the income from his/her principal occupation (ie. where the applicant is working the majority of their hours) and the rating will be according to the occupation which we define as having the greater risk.

- Underwriting reserves the right to restrict certain benefits (eg. 'own' occupation TPD) even when the occupation class generally allows it.
- 'own' occupation TPD is not available to applicants in TPD class 4.
- the Living activities TPD option is available to most occupations (Protection Plus only).
- SRD TPD is available to most SR occupations (Superannuation Term Life Plus and Select products only). Please refer to the occupation guidelines, or contact Underwriting to confirm. Please note that our SRD TPD clause will apply to these policies and terms will be forwarded upon completion of our assessment. For details on the specific wording of our clause, please refer to Part 2 page 53 of our current Zurich Wealth Protection PDS.
- 'Any' or 'Own' occupation TPD up to \$5m is available. Where the TPD cover exceeds \$3m, the total TPD cover amount cannot exceed the total Death cover amount.

### Select products

The Zurich Select Term Plus and Zurich Superannuation Select Term Plus products offer Death and Terminal illness cover and include standard and optional benefits, including TPD cover.

These products have been designed to provide cover for fixed terms of either 5 years, 10 years or 15 years, and can be a cost-effective alternative to our other lump sum products. In some circumstances, they may be used as an alternative to a full term

contract where cover for a specific term may be more suitable, for example to provide loan protection insurance where there is a fixed term, or for keyman insurance where there is a specific employment contract.

We may also use the Select products as an alternate offer for people with health conditions likely to impact later in life, for example Crohn's Disease. Refer to the Select PDS for more information.

### Business future cover option

This cover can only be selected when applying under a business insurance contract ie. share purchase, keyman, buy/sell or loan guarantor. The medical requirements applicable are for **three times the sum insured** originally proposed subject to the maximum amounts available as per the PDS. Financially, we require the standard financial evidence for the level of cover being applied for as well as the **formula actually used to value the business or keyman sum insured**. This formula should be provided by qualified individuals (usually accountants) who actually valued the business or keyman sum insured.

Verification of any future increase in the value of a business or keyman can only be accepted by using the same initial formula.

Please note cover is only available on a limited basis if the life insured is not assessed at standard rates.

## Financial requirements

The following limits apply, provided that the cover is not excessive relative to your client's annual salary. Requirements will be based on the total industry cover.

Death and TPD	Up to \$2,500,000	None
	\$2,500,001 – \$3,000,000	<p><b>Occupation groups 1 and 2:</b> Nil</p> <p><b>Occupation groups 3 and 4:</b> Confidential financial questionnaire signed by life insured and verified by adviser.</p>
	\$3,000,001 – \$5,000,000	<p><b>Personal cover</b>  <b>Death cover</b> – Confidential financial questionnaire signed by life insured and verified by adviser.</p> <p><b>TPD cover</b> – Confidential financial questionnaire signed by life insured and verified by adviser – plus:            Last 2 years personal income tax returns and if applicable, last 2 years business tax returns, balance sheets, profit and loss statements for all business entities.*</p> <p><b>Business cover (Death and TPD cover)</b>            Confidential financial questionnaire signed by life insured and verified by adviser – plus:            Last 2 years personal income tax returns and last 2 years business tax returns, balance sheets, profit and loss statements for all business entities.*</p>
	\$5,000,001 +	<p>Confidential financial questionnaire signed by life insured and verified by accountant – plus:            Last 2 years personal income tax returns and if applicable, last 2 years business tax returns, balance sheets and profit and loss statements for all business entities.*</p>
Trauma	Up to \$1,000,000	None
	\$1,000,001 – \$1,500,000	<p><b>Occupation groups 1 and 2:</b> Nil</p> <p><b>Occupation groups 3 and 4:</b> Confidential financial questionnaire signed by life insured and verified by adviser – plus:</p> <p><b>Personal cover</b> – Last 2 years personal income tax returns and if applicable, last 2 years business tax returns, balance sheets, profit and loss statements for all business entities.</p> <p><b>Business cover</b> – Last 2 years personal income tax returns, last 2 years business tax returns, balance sheets, profit and loss statements for all business entities.</p>
	\$1,500,001 – \$2,000,000	<p>Confidential financial questionnaire signed by life insured and verified by adviser – plus:</p> <p><b>Personal cover</b> – Last 2 years personal income tax returns and if applicable, last 2 years business tax returns, balance sheets, profit and loss statements for all business entities.</p> <p><b>Business cover</b> – Last 2 years personal income tax returns, last 2 years business tax returns, balance sheets, profit and loss statements for all business entities.</p>

**Please note** that we require the accountant to verify the Confidential financial questionnaire when the sum insured applied for exceeds \$5 million.

\* Depending on the sum insured and reason for cover (eg. loan), other requirements may be requested.

## Medical requirements

Medical requirements are needed when the amount at risk with Zurich is **at or above** the amounts shown in the table below (see over for additional medical requirements for sums insured exceeding \$10m).

Medical limits – Death & TPD										
Age next birthday	Bloods*	Express Exam	Paramedical/ GP Medical examination	Resting ECG	PMAR	FBC and MSU# (see TPD note below)	Exercise ECG	PSA (males only) Breast Exam or mammogram within 6 months (females only)		
Up to 40	\$2,500,001	N/A	\$2,500,001	\$2,500,001	\$2,500,001	\$5,000,001	\$5,000,001	N/R		
41 – 45	\$2,500,001	N/A	\$2,500,001	\$2,500,001	\$2,500,001	\$5,000,001	\$5,000,001	\$5,000,001		
46 – 50	\$1,500,001	\$1,500,001	\$2,000,001	\$2,000,001	\$2,000,001	\$5,000,001	\$5,000,001	\$5,000,001		
51 – 55	\$1,000,001	\$1,000,001	\$1,500,001	\$1,500,001	\$2,000,001	\$2,500,001	\$5,000,001	\$5,000,001		
56 – 60	\$750,001	\$750,001	\$1,000,001	\$1,000,001	\$1,500,001	\$2,500,001	\$5,000,001	\$2,500,001		
61 – 65	\$500,001	N/A	\$500,001	\$750,001	\$1,000,001	\$2,000,001	\$5,000,001	\$2,000,001		
66 – 70	\$350,001	N/A	\$250,001	\$500,001	\$750,001	\$2,000,001	\$5,000,001	\$2,000,001		

Medical limits – Trauma										
Age next birthday	Bloods*	Paramedical/ GP Medical examination	Resting ECG and FBC	PMAR	MSU	Exercise ECG	PSA (males only)	Breast Exam or mammogram within 6 months (females only)		
Up to 40	\$1,000,001	\$1,000,001	\$1,000,001	\$1,000,001	\$1,500,001	\$1,500,001	N/R	\$1,500,001		
41 – 50	\$1,000,001	\$1,000,001	\$1,000,001	\$1,000,001	\$1,500,001	\$1,500,001	\$1,500,001	\$1,500,001		
51 – 60	\$500,001	\$750,001	\$750,001	\$750,001	\$1,000,001	\$1,000,001	\$1,000,001	\$1,000,001		

\* Note that 'Bloods' include HIV, Hepatitis B and C and Fasting MBA20 (including HDL/LDL Cholesterol tests).

# FBC and MSU will always be required for TPD sums insured exceeding \$3m



## High sums insured

Where the Death cover exceeds \$10m, PSA (for males) and breast examination or result of current mammogram within 6 months (for females) are mandatory requirements in addition to the medical requirements set out on the previous page.

Where the TPD cover exceeds \$3m, FBC and MSU are mandatory requirements in addition to the medical requirements set out on the previous page.

For large sums insured we encourage contact to be made with your BDM and/or Regional Underwriter to discuss details including the purpose of cover, proposed sum insured and the profile of your client so that we can provide a list of requirements upfront where possible.

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Section 4

# APPLYING FOR INCOME COVER

# Applying for Income replacement cover

## Product limits

Covers	Minimum entry age (next birthday)	Maximum entry age (next birthday)	Cover ceases on policy anniversary following this birthday	
<b>Zurich Income Replacement</b>				
Benefit period: to policy anniversary following 55th birthday	20	49	55	
Benefit period: to policy anniversary following 60th birthday	20	54	60	
Benefit period: to policy anniversary following 65th birthday	20	60	65	
Benefit period: to policy anniversary following 70th birthday	20	60	70*	
Benefit period: 1, 2 or 5 years	20	60	65	
Business expenses option	20	60	65	
Future insurability option	20	52	54	
Spouse cover option	20	49	same as income benefit	
Indemnity option	same as income benefit*			
Increasing claims option				
Lump sum accident option				
Family care option				
Severe disability option				
Day 4 accident option				
Booster option				
Trauma option				
Mental disorder discount option				
Superannuation contribution option				
Needlestick option				first of: 60 or the benefit expiry date

\* Note that the age 70 benefit period is available to "A" occupations only. From the policy anniversary following the 65th birthday, cover cannot be increased, any extra-cost options will end and the amount payable under the policy will reduce on a sliding scale.

## Product eligibility

Note the differences in eligibility which apply to the Special Risk occupation group (SR), which has restricted access to some elements of Income Replacement.

Product parameters	Standard	Compre- hensive	Premier	
Eligibility by occupation group	SR occupations	All other occupations	All except SR	A1, A1M, A2, A3
<b>Eligible ages</b>				
19 – 48 for benefits payable to age 55	X	✓	✓	✓
19 – 53 for benefits payable to age 60	19 – 53	✓	✓	✓
19 – 59 for all other <i>benefit periods</i>				
<b>Employment status</b> – must be in <i>full-time paid employment</i>	✓	✓	✓	✓
<b>Expiry ages</b>				
<ul style="list-style-type: none"> <li>• pol anniv. &gt; 55th birthday for benefits to age 55</li> <li>• pol anniv. &gt; 60th birthday for benefits to age 60</li> <li>• pol anniv. &gt; 65th birthday for 1, 2, 5 years &amp; age 65</li> <li>• pol anniv. &gt; 70th birthday for benefits to age 70</li> </ul>	X Pol anniv. > 60th birthday	✓	✓	✓
<b>Waiting period:</b> 14 days	X	✓	✓	✓
<b>Waiting periods:</b> 30, 60, 90 days	✓	✓	✓	✓
<b>Waiting periods:</b> 180 days, 1, 2 years or any number of days from 14 – 90	X	✓	✓	✓
<b>Benefit periods:</b> 1, 2 or 5 years	✓	✓	✓	✓
<b>Benefit periods:</b> to age 55, 60, 65 or 70	X	✓	✓	✓

(continued next page)

Product parameters	Standard		Compre- hensive	Premier
	SR occupations	All other occupations	All except SR	A1, A1M, A2, A3
Minimum cover available \$1,500 per month	✓	✓	✓	✓
More than \$10,000 per month available	X	✓	✓	✓
Option availability: – Increasing claims option – Business expenses option – Lump sum accident option – Family care option – Spouse cover option – Mental disorder discount option	✓	✓	✓	✓
Option availability: – Day 4 accident option – Super contributions option – Trauma option – Future insurability option – Booster option – Severe disability option – Needlestick cover option	X	✓	✓	✓

## Applying for Income replacement cover

### Product summary

A product summary is available for Zurich Income Replacement and can be obtained through your BDM or via Adviser Assist.

### Points to remember when applying for Income Replacement

The eligibility of your client, and the occupation category that applies, depends on the specific duties and activities detailed in the Life Insured's Statement. If you are in doubt, contact Underwriting for a pre-assessment before submitting the application. A few important guidelines to remember are:

- cover is available to people engaged in full-time employment (defined as a minimum of 26 hours worked per week).
- if applicants have two occupations, the benefit is based on the income from his/her principal occupation (ie. where the applicant is working the majority of their hours) and the rating will be according to the occupation which we define as having the greater risk. Please refer to Underwriting before submitting the application. If your client has more than two occupations, cover is not available.
- as we do not have a sick leave offset on our income product range, we will offset some sick leave at underwriting stage, in accordance with the following guidelines:

Client who has a 14 day waiting period:

- up to 30 days sick leave – no action required
- over 30 days sick leave – impose offset sick leave clause

Client who has a 30 day waiting period:

- up to 60 days sick leave – no action required
- up to 90 days sick leave – choice of extension to 90 day wait or impose offset sick leave clause
- over 90+ days sick leave – impose offset sick leave clause

Client who has a 90 day waiting period:

- up to 100 days sick leave – no action
- over 100 days sick leave – impose offset sick leave clause
- unlimited sick leave – impose offset sick leave clause.

- applicants who work from home will generally be given individual consideration by Underwriting, dependent on their occupation.
- applicants who have been in their current occupation for less than 12 months, or have recently changed their business structure to self-employed, a company, or partnership, may only be eligible for cover if they have had previous training or experience in the industry. Generally, the applicants will be restricted to indemnity. Please refer to Underwriting for a pre-assessment.
- Underwriting reserves the right to restrict certain benefits (eg. Day 4 accident) even when the occupation class generally allows it.
- the Spouse cover option requires a full Life Insured's Statement for the spouse, and is subject to underwriting. The Spouse cover option is only available to spouses who are a medically standard risk.

## Business Expenses

Our Business expenses option is designed for persons who own and operate small to medium size businesses. Generally, as a guideline we classify a small to medium business as one with less than five income producing employees, or less than a total of ten employees. Anything outside of these guidelines will be considered by Underwriting on a case by case basis. For queries regarding your client's eligibility for Business Expenses, contact our Underwriting team.

## The difference between agreed value and indemnity

### What is an 'agreed value' policy?

Subject to the income declaration on the application being correct at the time of acceptance (and able to be substantiated through the usual means), if the life insured has no *post-disability income*, Zurich will pay the insured monthly benefit, irrespective of whether the applicant's income has dropped since policy inception.

### What is an 'indemnity' policy?

Under an indemnity policy the amount payable may be less than the insured monthly benefit if the life insured's income has dropped since policy inception, even if there is no *post-disability income*. At the time of underwriting the Life Insured's Statement must be completed to show the applicant's income for the past few years, usually with no mandatory financial evidence required (see Financial requirements section page 33), as the applicant will be required to provide proof of income at the time of claim. However, it is at the discretion of the Underwriter if any additional financial information is required.

Please note that at the time of claim the applicant must meet the minimum requirements for the product, ie. the minimum annual insurable income is \$24,000 (or \$1,500 per month). If this minimum is not met, the contract could be avoided.

## Agreed value income replacement financial endorsement (guaranteed agreed value)

Zurich will add an endorsement to agreed value income replacement policies where full financial evidence is provided at underwriting. This means that in the event of claim where there is no post disability income, Zurich will not require financial evidence to be resubmitted to support the claim. However if the policy owner receives any post disability income, financial evidence will be required to determine the income benefit entitled. This endorsement **is not** applied automatically.

In order to apply for the endorsement you must acknowledge that you have submitted complete and final financial information (as submitted to the ATO). In return, Zurich will assess and if appropriate, endorse your policy schedule.

In addition to the requirements listed in the table below, we require the life insured to complete an "Agreed value income replacement financial endorsement" form and this is to be signed and dated by the life insured and the policy owner.

Agreed value income replacement financial endorsement may be requested to apply retrospectively to an existing policy that has been in force for less than 5 years. Please contact Underwriting for details.



## 1. Agreed value financial endorsement financial evidence requirements

The financial evidence required is dependent on a person's type of employment, as set out in the table below.

Note: The financial requirements listed must be provided as described for consideration of the Agreed value income replacement financial endorsement.

Employment	Requirement
Employee	<ul style="list-style-type: none"> <li>personal income tax returns (last 2 years)</li> <li>notice of assessments (last 2 years)</li> </ul> <p><b>Note:</b> if tax returns do not confirm salary, confirmation from the employer will be required, showing the breakdown of the package eg. superannuation, commission and allowances.</p>
Employee/ Owner/ Partner own company	<ul style="list-style-type: none"> <li>personal income tax returns (last 2 years)</li> <li>notice of assessments (last 2 years)</li> <li>business tax returns including profit and loss statements and balance sheets for all business entities.</li> </ul>
Self-employed or Sole trader	<ul style="list-style-type: none"> <li>personal income tax returns (last 2 years including profit and loss statements and balance sheets)</li> <li>notice of assessments (last 2 years).</li> </ul>

## 2. Zurich's Confidential financial questionnaire

If the monthly benefit applied for exceeds the amounts shown in the table below, then Zurich's Confidential financial questionnaire must be completed and verified by your adviser. This includes details of assets, liabilities and investment income.

Occupational class	A1	A1M	A2	A3	B1	B2	B3	SR
Insured monthly benefit	\$12,500	\$12,500	\$10,000	\$8,000	\$5,000	\$4,000	\$4,000	\$3,000

## SR occupations

If your client has an occupation which we class as high risk (our 'Special Risk' or SR occupation group is explained on page 37), then the only level of income replacement cover available is standard, and some of the product parameters are restricted.

The main restrictions are as follows:

- cover is generally available to persons aged between 19 and 53
- the maximum benefit period available is 5 years
- no 'day 1 partial' applies
- the optional benefits are restricted to:
  - Increasing claims option
  - Lump sum accident option
  - Family care option
  - Spouse cover option
  - Mental disorder discount option

If you have any questions in relation to an applicant's eligibility for Income replacement, please contact Underwriting.

## Employment

### Employed persons

If your client does not directly or indirectly own all or part of the business or professional practice from which they earn a regular income, the monthly *pre-disability income* is the *average monthly pre-tax income* during the 12 months immediately prior to the onset of the *sickness or injury*.

### Self-employed persons

If your client directly or indirectly owns all or part of the business or professional practice from which they earn a regular income, the monthly *pre-disability income* is the *average monthly pre-tax income* during the financial tax year immediately prior to the onset of the *sickness or injury*.

## Third party ownership

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

- when the life insured is an owner of, and major shareholder in, a company and is personally responsible for generating income. In this case, the policy owner may be the company.
- where the life insured personally generates income and wishes the policy owner to be a family trust or family business. We will not consider third party ownership in the case of a spouse or other arms length parties.

## How to calculate a monthly benefit

**Employed applicant who has requested the maximum of 75% of his/her salary package. The salary package over the past 12 months (before tax) is applicable.**

Salary	\$ 50,000
Car (Packaged)	\$ 25,000
Superannuation	\$ 5,000
Total package over 12 months is	\$ 80,000
Maximum monthly income benefit	$  \begin{array}{r}  \$ 80,000 \\  \times 75 \% \\  \hline  \$ 60,000 \text{ per year} \\  \$ 5,000 \text{ per month}  \end{array}  $

**Employed applicant who changed employer one month ago (occupation still the same) and has requested the maximum 75% of his/her salary package**

Previous total package	\$ 50,000
New total package	\$ 60,000
Maximum monthly income benefit	$  \begin{array}{r}  \$ 60,000 \\  \times 75 \% \\  \hline  \$ 45,000 \text{ per year} \\  \$ 3,750 \text{ per month}  \end{array}  $

Self-employed applicant requesting the maximum of 75% of earned income	
Business income for the past 12 months	\$ 90,000
Business expenses for the past 12 months	\$ 40,000
Net income	\$ 50,000
Maximum monthly income benefit	\$ 50,000 x 75 % \$ 37,500 per year \$ 3,125 per month

Self-employed applicant requesting the maximum of 75% of earned income	
Business income for the past 12 months	\$190,000
Business expenses for the past 12 months	\$ 40,000
Net income of applicant	\$130,000
Non-working spouse received distribution through family trust	\$ 20,000 } \$150,000
Maximum monthly income benefit	\$ 150,000 x 75 % \$ 112,500 per year \$ 9,375 per month

**Note:** Addbacks such as superannuation or wages paid to your client will also be considered.

Business income is that generated from personal exertion.

If the Superannuation contributions option is selected, the monthly benefit will be calculated as 75% of the applicant's salary/net income, plus 100% of their superannuation contribution.

Depreciation may be considered as an add back to income. The maximum consideration would be up to 10 per cent of turnover providing this amount does not exceed 40 per cent of net profit/salary. Please specify in the Income section of the Life Insured's Statement.

## Underwriting guidelines

Minimum cover	\$1,500 per month (ie. salary of \$24,000 pa), subject to minimum premium of \$200 per year (excluding management fee and government charges).
Maximum cover	<p>75% of first \$320,000 pa of salary + 50% of the next \$240,000 (ie. max \$30,000 per month benefit).</p> <p>Any unearned income may be offset.</p> <p>If the Superannuation contributions option is selected 100% of your client's superannuation contributions can be insured subject to a 15% cap.</p> <p><b>Special Risk occupations</b> are limited to: 75% of salary with maximum of \$10,000 per month (ie. salary of \$160,000 pa).</p>

### Income replacement for selected graduates

Medical, legal, accounting and actuarial graduates with appropriate degree (eg. LLB/MBBS), can apply for Income replacement provided that they have graduated in the last 12 months and they have been employed for at least 2–3 months prior to the proposal date.

Graduates fitting this criteria are eligible to apply for agreed value Income replacement up to \$6,500 per month without financial evidence.

## Financial requirements

Financial evidence is required for agreed value policies when the monthly benefit applied for or total industry cover exceeds:

Occupation class	Insured monthly benefit
A1M	\$15,000
A1	\$12,500
A2	\$10,000
A3	\$8,000
B1	\$5,000
B2 & B3	\$4,000
SR	\$3,000

The financial evidence required is dependent on a person's type of employment, as follows:

Employment	Requirement
Employee	<ul style="list-style-type: none"> <li>personal income tax returns (last 2 years)</li> <li>notice of assessments (last 2 years)</li> </ul> <p><b>Note:</b> if tax returns do not confirm salary, confirmation from the employer will be required, showing the breakdown of the package eg. superannuation, commission &amp; allowances.</p>
Employee / Owner / Partner own company	<ul style="list-style-type: none"> <li>personal income tax returns (last 2 years)</li> <li>notice of assessments (last 2 years)</li> <li>business tax returns including profit and loss statements and balance sheets for all business entities (last 2 years)</li> </ul>
Self-employed or Sole trader	<ul style="list-style-type: none"> <li>personal income tax returns (last 2 years) including profit and loss statements and balance sheets</li> <li>notice of assessments (last 2 years)</li> </ul>

### Monthly benefits exceeding \$15,000

Where the sum insured exceeds \$15,000 for agreed value and indemnity policies, full financial evidence is required, with the additional requirement of a financial questionnaire verified by the Adviser (include details of assets, liabilities & investment income).

No mandatory financial evidence is required for indemnity policies applied for under \$15,000 monthly benefit. However, Underwriting may request additional financial information if deemed necessary.

**Note:** If considered necessary, financial details can be sought at Underwriting and/or claim time for any level of benefit for both agreed value and indemnity policies, unless an Agreed value income replacement financial endorsement applies.

## Medical requirements

Medical requirements are needed when the amount at risk with Zurich is **at or above** the amounts shown in the table below.

Medical limits					
Age next birthday	Bloods*	Express Exam	PMAR	Paramedical / GP Medical examination	Resting ECG, FBC and MSU
Up to 40	\$10,001	\$12,001	\$15,001	\$20,001	\$20,001
41 – 50	\$10,001	\$12,001	\$15,001	\$20,001	\$20,001
51 – 55	\$7,501	\$10,001	\$10,001	\$20,001	\$20,001
56 – 60	\$6,001	\$7,501	\$7,501	\$20,001	\$20,001

\*Note that 'Bloods' include HIV, Hepatitis B and C and Fasting MBA20 (including HDL/LDL Cholesterol tests).

# Section 5

# OCCUPATION GUIDELINES



# Occupation guidelines

In general, occupations present few problems in the assessment of Death cover or Trauma cover and the majority of Applications will not require an occupational rating.

In contrast, occupation is of vital importance when assessing Income replacement and TPD cover. The appropriate categories will depend upon the actual duties performed and cannot always be based upon occupational title. For example, 'company director' does not give an indication of the actual duties performed.

A breakdown of these duties is needed to determine a classification. It is therefore important to provide details in the application confirming your client's duties and the percentage of time spent in those duties.

## Death and Trauma covers

For the few hazardous occupations that require an occupational loading, that loading is expressed as an extra premium per \$1,000 sum insured (known as 'per mille' loading). For example, an additional \$2 per \$1,000 based on a sum insured of \$300,000 would result in an extra premium of \$600 per year in addition to the standard base premium.

## Total and permanent disablement cover

For this insurance, our liability is related to the risk of an individual being permanently unable to work as a result of an illness or injury.

TPD occupation classification	'own occ' TPD	'any occ' TPD	Living activities TPD
1 Professional white collar	✓	✓	✓
2 Other white collar	✓	✓	✓
3 Skilled tradespeople	✓	✓	✓
4 Unskilled manual workers	X	✓	✓
L Risks who are eligible for Living activities TPD	X	X	✓
U Uninsurable risks for TPD cover	X	X	X

Applicants with a 'home duties' occupation classification can only apply for 'any' occupation TPD at class 3 rates.

## Income replacement cover

For these insurances, our liability is related to the risk of an individual being unable to earn an income in their occupation as a result of an illness or injury.

Consequently the more hazardous an occupation, the greater the risk and the higher the resulting premium.

Please note where there is no qualification for the occupation, we require a minimum of 2 years experience.

### Income replacement occupation classifications

A1	<p>Selected professional occupations where membership of a professional or government body is required – for example actuary, barrister or chartered accountant. Medical professions are excluded. Executives in other occupations who hold a University degree pertaining to their occupation and who meet the following criteria may also qualify:</p> <ul style="list-style-type: none"> <li>• work is confined to the office</li> <li>• no unusual hazards</li> <li>• the same or similar position has been held for two years</li> <li>• minimum net earnings of \$120,000</li> </ul>
A1M	<p>Qualified practitioners in the medical field – for example surgeon, dentist</p>
A2	<p>Other professional occupations with tertiary qualifications where work is confined to an office environment.</p> <p>Executives who meet the following criteria may also qualify:</p> <ul style="list-style-type: none"> <li>• no unusual hazards</li> <li>• the same or similar position has been held for two years, and</li> <li>• minimum net earnings of \$80,000</li> </ul> <p>or</p> <ul style="list-style-type: none"> <li>• managerial only</li> <li>• 100% office based</li> <li>• 3 years in current occupation</li> <li>• minimum net earnings of \$100,000.</li> </ul>
A3	<p>Other managerial, administrative and clerical occupations that involve absolutely no manual work</p>
B1	<p>Positions involving supervision of manual work or involvement in a small amount (less than 10%) of light manual work in highly skilled occupations. Occupations where the majority of income is by way of commission are also included</p>
B2	<p>Highly skilled occupations</p> <ul style="list-style-type: none"> <li>• for example auto electrician, screen printer or registered nurse</li> </ul>
B3	<p>Other skilled or semi-skilled people with at least two years experience</p> <ul style="list-style-type: none"> <li>• for example furniture restorer, enameller or diesel mechanic</li> </ul>

## Income replacement occupation classifications

SR	Semi-skilled manual workers, unqualified but experienced tradespeople and those in some occupations with increased hazards. In most cases at least two years experience will be required <ul style="list-style-type: none"><li>• for example concrete contractor, roof tiler or plant operator</li></ul>
U	Uninsurable risks for disability income insurance
Refer	Refer to an Underwriter for consideration

## Key for guide headings

D/T	Death/ Trauma
TPD	Total and permanent disablement
IR	Income replacement

## Occupation categories

### Examples:

- Managing Director of a computer company holding a degree in computer science, with a salary package of \$150,000 – category A1
- Accountant with BEc CPA earning \$93,000 pa – category A1
- Doctor holding a MBBS degree working in a public hospital – category A1M
- Advertising account manager with a relevant degree earning \$65,000 pa employed by a major advertising agency – category A2
- Licensed electrician with five employees sub contracting to major property developer supervising only 90% of the time – category B2

## Clients with two occupations

If both occupations are insurable, classification will usually be based on the occupation presenting the higher risk. If the second occupation is unrelated, the maximum monthly income benefit will be based on the income derived from the principal occupation only, ie. the occupation where your client works the majority of their hours.

Please note if your client has more than 2 occupations, cover is not available.

## Part-time workers

Clients must work on a permanent part-time basis and average at least 26 hours per week to be eligible for Income Replacement insurance. This averaging does not include seasonal occupations such as harvesting.

## Farmers

An alternative to our offering of a 2 year benefit period with 30 day wait and financial evidence from \$3,000 per month, is an opportunity to extend to a 5 year benefit period. However, we will require financial evidence for all benefit amounts, 30 day wait still applies and the maximum benefit available is \$5,000 per month.

## Seasonal workers/unstable incomes

These clients will not be eligible for Income Replacement insurance as an extended period of no work is inevitable.

## Working from home

Clients who work from home (excluding doctors, veterinary surgeons or dentists whose surgeries or offices adjoin their residence) are in a situation where home time and work time can be difficult to separate. It is recommended that your client applies for a waiting period usually of 90 days so favourable consideration can be given to the application.

## Important notes

Assessing the appropriate occupational category will depend on the actual duties disclosed in the Life Insured Statement. These may be different to what is implied in the applicant's job title. The premium rate will depend on final assessment by the Underwriter in all situations.

**A tertiary qualification does not automatically mean that a category A1 or A1M classification will apply.**

## What if my client does not fit into an occupation category?

To allow our Underwriting team to provide you with an accurate occupation pre-assessment, please obtain the following information:

- age and gender of applicant
- job title
- industry
- duties – what percentage are manual? are there any hazardous duties?
- income and income history for the previous 2 years
- qualifications
- length of time in the current role – if this is less than 2 years, what was the applicant's previous occupation?

Please refer to page 12 for Underwriting contact details for pre-assessments.

Occupation	IR	TPD	Living activities TPD	D/T
<b>A</b>				
Abalone diver	U	U	U	\$5
Abattoir - butcher/boner	U	U	L	STD
Abattoir - inspector	B3	4	L	STD
Abattoir - slaughterhouse	U	U	L	STD
Abattoir - supervisor (manual work)	SR	U	L	STD
Abattoir - supervisor (no manual work)	B3	4	L	STD
Abattoir - other	U	U	L	STD
Accountant - qualified with appropriate degree	A1	1	L	STD
Accountant - TAFE certified	A3	2	L	STD
Account executive - managerial & office only, min. 3 years in role, min, net earned income \$100,000	A2	2	L	STD
Account executive - managerial & office only, other	A3	2	L	STD
Accounts clerk	A3	2	L	STD
Actor	U	U	L	STD
Actress	U	U	L	STD
Actuary - AIAA/undergraduate	A2	2	L	STD
Actuary - FIAA or SOA	A1	1	L	STD
Acupuncturist - qualified and registered in Australia, min 2 years experience	A3	2	L	STD
Acupuncturist - other	U	U	L	STD
Administrator/Clerical	A3	2	L	STD
Adult books or goods retailer	U	U	U	STD
Advertising executive - degree qualified, office only, min 2 years in role	A2	2	L	STD
Advertising executive - other	A3	2	L	STD
Advertising agent - other	A3	2	L	STD
Advertising - office duties	A3	2	L	STD
Advertising sales representative	A3	2	L	STD
Aerial erector - over 10m	U	U	U	\$2
Aerial erector - up to 10m	SR	U	L	STD
Aerobics instructor	U	U	L	STD
Aged care worker	Refer	Refer	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Agent - customs (no goods handling)	A3	2	L	STD
Agent - employment	A3	2	L	STD
Agent - entertainment	A3	2	L	STD
Agent - insurance (qualified, min 3 years experience, net income is at least \$80,000)	A2	2	L	STD
Agent - insurance (other)	A3	2	L	STD
Agent - post office	A3	2	L	STD
Agent - real estate (principal with more than 5 fulltime staff)	A3	2	L	STD
Agent - real estate (sole trader, or salesperson)	B1	2	L	STD
Agent - repossessions	U	U	L	STD
Agent - stock/station (principal with min 5 fulltime staff, no manual work)	A3	2	L	STD
Agent - stock/station (no manual work)	B1	2	L	STD
Agent - stock/station (other)	SR	U	L	STD
Agent - TAB	A3	2	L	STD
Agent - tax (qualified with appropriate degree)	A2	2	L	STD
Agent - tax (other)	A3	2	L	STD
Agent - travel	A3	2	L	STD
Agriculture scientist	A3	2	L	STD
Agronomist	A3	2	L	STD
Air-conditioning - installer (min 3 years experience)	B2	3	L	STD
Air-conditioning - installer (other)	SR	U	L	STD
Air-conditioning - office consultant	A3	2	L	STD
Air-conditioning - repairer	B3	4	L	STD
Air-conditioning - supervisor	B1	2	L	STD
Air-conditioning - technician (no manual work or supervision)	A3	2	L	STD
Air-conditioning - technician (manual work)	B2	3	L	STD
Alarm installer	B2	3	L	STD
Aluminium fixer/framer/installer	SR	U	L	STD
Ambulance officer/driver	B3	4	L	STD
Amusement centre - employee	U	U	L	STD
Amusement centre - proprietor (min 5 years experience)	SR	U	L	STD
Amusement centre - proprietor (other)	U	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Anaesthetist	A1M	1	L	STD
Anaesthetic technician	A3	2	L	STD
Analyst - tertiary qualified	A2	2	L	STD
Analyst - other office duties	A3	2	L	STD
Animal breeder	U	U	L	STD
Animal chiropractor	U	U	L	STD
Animal groomer	U	U	L	STD
Animal trainer - dogs and small domestic animals	SR	U	L	STD
Animal trainer - other	U	U	U	STD
Animator - employee (not working from home)	A3	2	L	STD
Animator - other	U	U	L	STD
Annealer and locksmith	B3	4	L	STD
Announcer - radio/television	U	U	L	STD
Antenna erector - over 10m	U	U	U	\$2
Antenna erector - up to 10m	SR	U	L	STD
Antique dealer - no deliveries	B1	2	L	STD
Antique dealer - deliveries	SR	U	L	STD
Antique restorer	B3	4	L	STD
Apiarist	B3	4	L	STD
Apprentice - non hazardous trade (within 12 months of qualification)	SR	Refer	L	STD
Apprentice - other	U	U	L	STD
Aquarium sales	B2	3	L	STD
Arborist - trade qualified, min 2 years experience, up to 10m	SR	U	L	STD
Arborist - over 10m	U	U	U	STD
Archaeologist - field work (tertiary qualified)	B1	2	L	STD
Archaeologist - office work only (tertiary qualified)	A2	2	L	STD
Architect - office only, qualified with appropriate degree	A1	1	L	STD
Architect - other, office only, min 2 years experience	A3	2	L	STD
Architectural draughtsperson - qualified with appropriate degree and not working from home	A2	2	L	STD
Architectural draughtsperson - other, office only, min 2 years experience	A3	2	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Archivist	A3	2	L	STD
Armed forces (all ranks) - no hazards	U	U	U	STD
Armed forces (all ranks) - other	U	U	U	Refer
Armoured van driver	U	U	U	STD
Aromatherapist - qualified and registered in Australia, not working from home, max 5 year benefit period	B1	2	L	STD
Aromatherapist - other	U	U	L	STD
Art dealer	A3	2	L	STD
Art dealer - working from home	U	U	L	STD
Art gallery - attendant	SR	U	L	STD
Art gallery - guide	B1	2	L	STD
Art gallery - proprietor/curator	A3	2	L	STD
Art supplies - proprietor or employee	B1	2	L	STD
Artificial inseminator	B3	4	L	STD
Artist - commercial (office only, not working from home, min 2 years experience)	A3	2	L	STD
Artist - commercial (working from home)	Refer	Refer	L	STD
Artist - other	U	U	L	STD
Asbestos industry	U	U	U	STD
Asphalt layer (min 2 years experience)	SR	U	L	STD
Assayer - mines (qualified)	U	U	L	STD
Assayer - no mines (qualified)	B1	2	L	STD
Assembly line worker	U	U	L	STD
Assessor - field work	A3	2	L	STD
Assessor - Insurance	A3	2	L	STD
Astronomer	A1	1	L	STD
Atomic energy industry	U	U	L	STD
Attorney	A1	1	L	STD
Auctioneer - salaried, no livestock	A3	2	L	STD
Auctioneer - other	B1	2	L	STD
Audiologist	A1M	1	L	STD
Audiometrist	A2	2	L	STD
Auditor - qualified with appropriate degree	A1	1	L	STD
Auditor - other	A3	2	L	STD



Occupation	IR	TPD	Living activities TPD	D/T
Author	U	U	L	STD
Auto electrician - trade qualified	B2	3	L	STD
Auto electrician - other (min 2 years experience)	B3	4	L	STD
Auto electrician - other (less than 2 years experience)	U	U	L	STD
Auto upholsterer	B3	4	L	STD
Aviation industry - aeronautical engineer	A2	2	L	STD
Aviation industry - aircrew (commercial/recognised airline)	U	U	L	STD
Aviation industry - air traffic controllers	U	U	L	STD
Aviation industry - aircraft engineer (office only)	A2	2	L	STD
Aviation industry - aircraft engineer (ground staff)	B2	3	L	STD
Aviation industry - aircraft engineer (flying duties)	U	U	L	STD
Aviation industry - baggage handlers	U	U	L	STD
Aviation industry - cleaners	U	U	L	STD
Aviation industry - clerical/admin	A3	2	L	STD
Aviation industry - designer/draughtsperson (tertiary qualified)	A2	2	L	STD
Aviation industry - designer/draughtsperson (other)	A3	2	L	STD
Aviation industry - flying duties	U	U	L	Refer
Aviation industry - flying personnel	U	U	L	Refer
Aviation industry - ground staff (aircraft maintenance, qualified with appropriate degree)	B2	3	L	STD
Aviation industry - ground staff (aircraft maintenance, unqualified worker)	U	U	L	STD
Aviation industry - ground staff (refueller)	SR	U	L	STD
Aviation industry - mechanic (non flying duties)	B2	3	L	STD
Aviation industry - pilot (commercial/recognised airline)	U	U	L	STD
Aviation industry - pilot (other)	U	U	L	Refer
Aviation industry - radio operator (non flying duties)	B1	2	L	STD
Aviation industry - security (armed, non-flying duties)	U	U	U	STD
Aviation industry - security (unarmed, non-flying duties)	SR	U	L	STD
Aviation industry - truck driver	SR	U	L	STD
Avon distributor - established, fulltime (min 3 years experience)	B1	2	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
<b>B</b>				
Backhoe owner/operator (not mining, min 2 years experience)	SR	U	L	STD
Backhoe - other	U	U	L	STD
Bacteriologist - non hazardous	A1M	1	L	STD
Bailiff	B1	2	L	STD
Baker - trade qualified	B2	3	L	STD
Bakery - deliveries	SR	U	L	STD
Bakery - shop counter	B1	2	L	STD
Bakery - supervisor (max 10% manual work)	B1	2	L	STD
Bakeries - other	U	U	L	STD
Bank/Building society/Credit union - clerical/admin/teller	A3	2	L	STD
Bank/Building society/Credit union - executive, relevant uni. degree	A2	2	L	STD
Bank/Building society/Credit union - manager, min. 3 years in role, min. earned income \$100,000	A2	2	L	STD
Bank/Building society/Credit union - manager, other	A3	2	L	STD
Bank/Building society/Credit union - security staff (armed)	U	U	U	STD
Bank/Building society/Credit union - security staff (unarmed)	SR	U	L	STD
Barber - not working from home	B2	3	L	STD
Barber - working from home	U	U	L	STD
Barista - fulltime (min 2 years experience)	SR	U	L	STD
Barrister	A1	1	L	STD
Bartender - fulltime only (min 2 years experience)	SR	U	L	STD
Battery - sales (no fitting)	B2	3	L	STD
Battery fitting	B3	4	L	STD
Battery manufacturer - supervisor (no manual work)	B3	4	L	STD
Battery manufacturer - other	U	U	L	STD
Beach inspector	U	U	L	STD
Beautician - not working from home (min 2 years experience)	B1	2	L	STD
Beautician - not working from home (other)	SR	U	L	STD
Beautician - working from home	U	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Bedding store (sales only)	B1	2	L	STD
Bedding store (including deliveries)	SR	U	L	STD
Beekeeper	B3	4	L	STD
Bell captain	B1	2	L	STD
Bicycle repairer	B2	3	L	STD
Billiards/Pool table - maker	B2	3	L	STD
Billiards/Pool table - repairer	B2	3	L	STD
Bill poster	U	U	L	STD
Biochemist - lab work only (min 5 years experience)	A1	1	L	STD
Biochemist - other	A2	2	L	STD
Biologist - lab work only (min 5 years experience)	A1	1	L	STD
Biologist - marine, laboratory work only	A2	2	L	STD
Biologist - marine, other	U	U	U	STD
Biologist - other	A2	2	L	STD
Blacksmith	SR	U	L	STD
Blaster/Explosives handler	U	U	U	Refer
Blind/Awning/Screen - installer/repairer	SR	U	L	STD
Blind/Awning/Screen - manufacturer	SR	U	L	STD
Blind/Awning/Screen - owner/manager/admin (no manual work)	A3	2	L	STD
Blind/Awning/Screen - sales/quoting only	B1	2	L	STD
Blind/Awning/Screen - supervisor (max 10% manual work)	B1	2	L	STD
Boarding house proprietor	U	U	L	STD
Boat builder - supervising only	B1	2	L	STD
Boat builder - trade qualified	B2	3	L	STD
Bobcat owner/operator (not mining, min 2 years experience)	SR	U	L	STD
Bobcat - other	U	U	L	STD
Boiler maker - trade qualified	B3	4	L	STD
Boiler maker - other (min 2 years experience)	SR	U	L	STD
Book store and stationery (sales duties only)	B1	2	L	STD
Bookbinder	B1	2	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Bookkeeper	A3	2	L	STD
Bookmaker	U	U	L	STD
Bootmaker/repairer	B3	4	L	STD
Bootmaker/shoemaker	B3	4	L	STD
Botanist - field work and degree qualified	A3	2	L	STD
Botanist - no field work and degree qualified	A2	2	L	STD
Bottle shop attendant - fulltime and min 2 years experience	SR	U	L	STD
Boxing - professional	U	U	U	Refer
Brass founder - trade qualified	SR	U	L	STD
Bread vendor	B3	4	L	STD
Brewery - admin/clerical/management	A3	2	L	STD
Brewery - chemist (qualified with appropriate degree)	A2	2	L	STD
Brewery - labourer/other	U	U	L	STD
Brewery - supervisor	B1	2	L	STD
Brewery - trade qualified (see specific trade)	B3	4	L	STD
Brick cleaners	U	U	L	STD
Bricklayer (trade qualified or min 2 years experience)	SR	U	L	STD
Bricklayer - other	U	U	L	STD
Bricklayer's labourer	U	U	L	STD
Brickworks - office only	A3	2	L	STD
Brickworks - other	U	U	L	STD
Broker - finance (qualified with appropriate degree and min 5 years experience)	A2	2	L	STD
Broker - finance (other)	A3	2	L	STD
Broker - insurance (qualified, min 3 years experience and net income is at least \$80,000)	A2	2	L	STD
Broker - insurance (other)	A3	2	L	STD
Broker - stock (registered and qualified with appropriate degree and min 5 years experience)	A2	2	L	STD
Broker - stock (registered) - other	A3	2	L	STD
Broker - wool	B1	2	L	STD
Building and construction industry - brick cleaner	U	U	L	STD
Building and construction industry - bricklayer (trade qualified or min 2 years experience)	SR	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Building and construction industry - bricklayer's labourer	U	U	L	STD
Building and construction industry - bridge builder	U	U	L	STD
Building and construction industry - builder (licensed)	B2	3	L	STD
Building and construction industry - builder (office only)	A3	2	L	STD
Building and construction industry - builder (supervisor, no manual work)	B1	2	L	STD
Building and construction industry - builder (other, min 2 years experience)	SR	U	L	STD
Building and construction industry - builder's labourer	U	U	L	STD
Building and construction industry - carpenter (trade qualified)	B2	3	L	STD
Building and construction industry - carpenter other (min 2 years experience)	SR	U	L	STD
Building and construction industry - ceiling fixer (gyprocker)	SR	U	L	STD
Building and construction industry - concrete cutter	U	U	L	STD
Building and construction industry - concrete worker (not cutter or pump operator), min 2 years experience	SR	U	L	STD
Building and construction industry - concrete worker (other)	U	U	L	STD
Building and construction industry - concrete pump operator	U	U	L	STD
Building and construction industry - consultant (no manual work, supervision only)	A3	2	L	STD
Building and construction industry - crane operator (min 2 years experience)	SR	U	L	STD
Building and construction industry - demolition worker (explosives)	U	U	U	Refer
Building and construction industry - demolition worker (no explosives)	U	U	L	STD
Building and construction industry - dogman	U	U	U	\$2
Building and construction industry - drainer (min 2 years experience)	SR	U	L	STD
Building and construction industry - draughtsperson (qualified with appropriate degree)	A2	2	L	STD
Building and construction industry - draughtsperson (other)	A3	2	L	STD
Building and construction industry - earth movers (owner/operator, not mining, min 2 yrs experience)	SR	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Building and construction industry - electrician (trade qualified)	B2	3	L	STD
Building and construction industry - electrician (other)	U	U	L	STD
Building and construction industry - electrician (industrial)	SR	U	L	STD
Building and construction industry - foreman (more than 10% manual work)	B3	4	L	STD
Building and construction industry - foreman (up to 10% manual work)	B1	2	L	STD
Building and construction industry - fork lift driver (min 2 years experience)	SR	U	L	STD
Building and construction industry - inspector	B1	2	L	STD
Building and construction industry - joiner (trade qualified)	B2	3	L	STD
Building and construction industry - joiner (other, min 2 years experience)	SR	U	L	STD
Building and construction industry - labourer	U	U	L	STD
Building and construction industry - lift installer mechanic (trade qualified)	B3	4	L	STD
Building and construction industry - painter/decorator (trade qualified, interior only)	B3	4	L	STD
Building and construction industry - paver (min 2 years experience)	SR	U	L	STD
Building and construction industry - paver (other)	U	U	L	STD
Building and construction industry - plasterer (trade qualified)	B3	4	L	STD
Building and construction industry - plasterer other (min 2 years experience)	SR	U	L	STD
Building and construction industry - plasterer (other)	U	U	L	STD
Building and construction industry - plumber (trade qualified, up to 10m)	B2	3	L	STD
Building and construction industry - plumber (trade qualified, over 10m)	U	U	U	\$2
Building and construction industry - plumber (other)	U	U	L	STD
Building and construction industry - plumber roof (trade qualified, up to 10m)	SR	U	L	STD
Building and construction industry - plumber roof (trade qualified, over 10m)	U	U	U	\$2

Occupation	IR	TPD	Living activities TPD	D/T
Building and construction industry - plumber roof (other, up to 10m)	U	U	L	STD
Building and construction industry - plumber roof (other, over 10m)	U	U	U	\$2
Building and construction industry - roof tiler (trade qualified, up to 10m)	SR	U	L	STD
Building and construction industry - roof tiler (not qualified, up to 10m)	U	U	L	STD
Building and construction industry - roof tiler (trade qualified, over 10m)	U	U	U	\$2
Building and construction industry - roof tiler (not qualified, over 10m)	U	U	U	\$2
Building and construction industry - scaffolder/rigger (over 10m)	U	U	U	Refer
Building and construction industry - scaffolder/rigger (up to 10m)	SR	U	L	STD
Building and construction industry - steel erector/fixer (over 10m)	U	U	U	\$2
Building and construction industry - steel erector/fixer (up to 10m)	SR	U	L	STD
Building and construction industry - supervisor (no manual work)	B1	2	L	STD
Building and construction industry - surveyor (trade qualified, office only)	A3	2	L	STD
Building and construction industry - surveyor (trade qualified, field work)	B1	2	L	STD
Building and construction industry - surveyor (other)	U	U	L	STD
Building and construction industry - tiler floor/wall (trade qualified)	B3	4	L	STD
Building and construction industry - tiler floor/wall (min 2 years experience)	SR	U	L	STD
Building and construction industry - tiler roof (trade qualified, up to 10m)	SR	U	L	STD
Building and construction industry - tiler roof (not qualified, up to 10m)	U	U	L	STD
Building and construction industry - tiler roof (trade qualified, over 10m)	U	U	U	\$2

Occupation	IR	TPD	Living activities TPD	D/T
Building and construction industry - tiler roof (not qualified, over 10m)	U	U	U	\$2
Building and construction industry - underground construction	U	U	L	Refer
Building supply store - hardware (admin, clerical management)	A3	2	L	STD
Building supply store - hardware (storeperson with light lifting)	SR	U	L	STD
Building supply store - hardware (storeperson with heavy lifting)	U	U	L	STD
Building supply store - hardware (yard worker)	U	U	L	STD
Building supply store - shop counter	B3	4	L	STD
Building supply store - yard worker	U	U	L	STD
Bulldozer owner/operator - (not mining, min 2 years experience)	SR	U	L	STD
Bulldozer - other	U	U	L	STD
Business analyst (office)	A2	2	L	STD
Business consultant/executive - degree qualified	A2	2	L	STD
Business consultant/executive - other	A3	2	L	STD
Butcher - cashier/sales only (no manual work)	B1	2	L	STD
Butcher - retail	B2	3	L	STD
Butcher - slaughterman	U	U	L	STD
Butler	B1	2	L	STD
Buyer - office and local travelling duties only	A3	2	L	STD
Buyer - other	B1	2	L	STD
<b>C</b>				
Cabinet maker - trade qualified	B2	3	L	STD
Cabinet maker - other (min 2 years experience)	SR	U	L	STD
Cable maker	SR	U	L	STD
Cafe/Coffee shop - employee (no food preparation, min 2 years experience)	SR	U	L	STD
Cafe/Coffee shop - proprietor (no food preparation, min 2 years experience)	B3	4	L	STD
Cafe/Coffee shop - proprietor or employee (other)	U	U	L	STD



Occupation	IR	TPD	Living activities TPD	D/T
Call centre manager, office based, min. 3 years in role, min. net earned income \$100,000	A2	2	L	STD
Call centre manager, other	A3	2	L	STD
Call centre employee	A3	2	L	STD
Cameraperson - studio/location (no overseas or aerial, min 2 years established), min 30 day waiting period	B1	2	L	STD
Cameraperson - freelance (no aerial)	Refer	Refer	L	STD
Cameraperson - freelance (aerial)	U	U	U	Refer
Cameraperson - aerial	U	U	U	STD
Cameraperson - overseas (no aerial)	U	U	L	Refer
Cameraperson - overseas (aerial)	U	U	U	Refer
Cane worker	U	U	L	STD
Canner and preserver	U	U	L	STD
Canteen - assistant	U	U	L	STD
Canteen - manager/supervisor	B3	4	L	STD
Canteen - other	U	U	L	STD
Canvas goods manufacturer - owner/manager/admin (no manual work)	A3	2	L	STD
Canvas goods manufacturer - trade qualified	B3	4	L	STD
Car dealership principal - with 10 or more fulltime staff	A3	2	L	STD
Car dealership principal - with less than 10 fulltime staff	B1	2	L	STD
Car detailer	SR	U	L	STD
Car park attendant	U	U	L	STD
Car salesperson	B1	2	L	STD
Car washer	U	U	L	STD
Car wrecker - supervision only (no manual)	SR	U	L	STD
Car wrecker - other	U	U	L	STD
Caravan park - owner (min 2 years experience)	SR	U	L	STD
Caravan park - other	U	U	L	STD
Cardiologist	A1M	1	L	STD
Carer	U	U	L	STD
Caretaker - min 2 years experience with min 2 years continuous employment	SR	U	L	STD
Caretaker - other	U	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Cargo/container carrier - officers and crew	U	U	L	STD
Carpenter - trade qualified	B2	3	L	STD
Carpenter - apprentice (within 12 months of qualification)	SR	U	L	STD
Carpenter - other (min 2 years experience)	SR	U	L	STD
Carpenter - other	U	U	L	STD
Carpet cleaner - min 2 years experience	SR	U	L	STD
Carpet cleaner - other	U	U	L	STD
Carpet layer - min 2 years experience	SR	U	L	STD
Carpet layer - other	U	U	L	STD
Cartographer - field work	B1	2	L	STD
Cartographer - office work only	A2	2	L	STD
Cartoonist - employee, not working from home	B1	2	L	STD
Cartoonist - other	U	U	L	STD
Carwash attendant	U	U	L	STD
Cashier - shop, supermarket	B1	2	L	STD
Casino (government licensed) - bar staff (fulltime)	U	U	L	STD
Casino (government licensed) - cashiers	B1	2	L	STD
Casino (government licensed) - clerical (office only)	A3	2	L	STD
Casino (government licensed) - croupier (min 2 years experience)	B1	2	L	STD
Casino (government licensed) - management/admin	A3	2	L	STD
Casino (government licensed) - security staff (armed)	U	U	U	STD
Casino (government licensed) - security staff (unarmed)	SR	U	L	STD
Casino (government licensed) - senior management	A3	2	L	STD
Casino (government licensed) - waiter/steward (min 2 years experience)	SR	U	L	STD
Caterer - office/supervising only	B1	2	L	STD
Caterer - trade qualified (min 2 years experience)	B3	4	L	STD
Caterer - working from home	U	U	L	STD
Caterer - other	U	U	L	STD
Cattery operator/proprietor	B3	4	L	STD
Cattery - other employee/worker	U	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Cattle dealer - stock agent (no manual work)	B1	2	L	STD
Cattle dealer - other	U	U	L	STD
Ceiling fixer - gyprocker	SR	U	L	STD
Cellarman - min 2 years experience	SR	U	L	STD
Cellarman - other	U	U	L	STD
Cement/concrete truck driver	SR	U	L	STD
Chandler/Boating - admin only	A2	2	L	STD
Chandler/Boating - equipment sales only	B1	2	L	STD
Chandler/Boating - other	U	U	L	STD
Charter boat operator - deep sea	U	U	L	STD
Charter boat operator - harbour and inlets	Refer	Refer	L	STD
Chauffeur - owner/driver (min 2 years experience)	B2	3	L	STD
Chauffeur - owner/driver (other)	SR	U	L	STD
Chef - catering certificate/supervising only	B1	2	L	STD
Chef - trade qualified (min 5 years experience)	B1	2	L	STD
Chef - trade qualified (other)	B2	3	L	STD
Chef - unqualified (min 2 years experience)	SR	U	L	STD
Chef - other	U	U	L	STD
Chemical engineer - up to 10% lab work	A1	1	L	STD
Chemical engineer - other	B1	2	L	STD
Chemist - analytical or lab work (non hazardous)	A1	1	L	STD
Chemist - industrial (hazardous material/gases)	U	U	U	STD
Chemist - industrial (non hazardous)	B1	2	L	STD
Chemist shop - pharmacist, degree qualified	A1	1	L	STD
Chemist shop - pharmacy assistant	A3	2	L	STD
Chief Executive Officer, office only, degree qlf'd, min 2 years, min. net earned income \$120,000	A1	1	L	STD
Child care worker - trade qualified, registered and not working from home	B1	2	L	STD
Child care worker - working from home	U	U	L	STD
Chimney sweep	U	U	L	STD
China and glassware sales	B1	2	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Chiropodist - qualified with appropriate degree, registered in Australia, and not working from home	A1M	1	L	STD
Chiropodist - other	U	U	L	STD
Chiropractor - qualified with appropriate degree, registered in Australia, and not working from home	A1M	1	L	STD
Choreographer	U	U	L	STD
Cinema - admin staff	A3	2	L	STD
Cinema - electrician/technician	B2	3	L	STD
Cinema - manager (no manual work)	A3	2	L	STD
Cinema - projectionist	B1	2	L	STD
Cinema - ticket seller/confectionery seller	B1	2	L	STD
Cinema - usher (fulltime)	B2	3	L	STD
Circus performer/worker/owner	U	U	Refer	STD
Civil engineer - degree qualified (up to 30% site work)	A2	2	L	STD
Civil engineer - degree qualified (supervisor)	A3	2	L	STD
Civil engineer - degree qualified with site work	B1	2	L	STD
Claims/Loss adjuster (not private investigator)	A3	2	L	STD
Cleaner - brick	U	U	L	STD
Cleaner - carpet (employee, min 2 years experience)	SR	U	L	STD
Cleaner - carpet (other)	U	U	L	STD
Cleaner - contractor or employee (domestic, office or shop min 2 years experience)	SR	U	L	STD
Cleaner - contractor or employee (domestic, office or shop less than 2 years experience)	U	U	L	STD
Cleaner - window (up to 10m, min 2 years experience)	SR	U	L	STD
Cleaner - window (other)	U	U	U	STD
Clergy - sole occupation	A3	2	L	STD
Clerk/Office/Admin worker	A3	2	L	STD
Cloakroom attendant	U	U	L	STD
Clothing industry - clothing shop assistant	B1	2	L	STD
Clothing industry - clothing shop proprietor	B1	2	L	STD
Clothing industry - designer (freelance)	Refer	Refer	L	STD
Clothing industry - dressmaker (not working from home and min 5 years experience)	B2	3	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Clothing industry - dressmaker (not working from home, less than 5 years experience)	SR	U	L	STD
Clothing industry - dressmaker (other)	U	U	L	STD
Clothing industry - fashion designer (trade qualified, not working from home, more than 5 years exp)	A3	2	L	STD
Clothing industry - fashion designer (trade qualified, not working from home, less than 5 years exp)	SR	U	L	STD
Clothing industry - fashion designer (other)	U	U	L	STD
Clothing industry - machinist (trade qualified)	SR	U	L	STD
Clothing industry - machinist (other)	U	U	L	STD
Clothing industry - pattern maker	B3	4	L	STD
Clothing industry - salesperson (no deliveries)	B1	2	L	STD
Clothing industry - tailor (not working from home and min 5 years experience)	B2	3	L	STD
Clothing industry - tailor (not working from home, less than 5 years experience)	SR	U	L	STD
Clothing industry - tailor (other)	U	U	L	STD
Club - bar staff (fulltime, min 2 years experience)	SR	U	L	STD
Club - bar staff (other)	U	U	L	STD
Club - bottle shop attendant (min 2 years experience)	SR	U	L	STD
Club - bottle shop attendant (less than 2 years experience)	U	U	L	STD
Club - bouncer	U	U	L	STD
Club - cashier only (fulltime)	B1	2	L	STD
Club - cellarman (min 2 years experience)	SR	U	L	STD
Club - cellarman (other)	U	U	L	STD
Club - manager (admin only, no bar work, min 2 years experience )	B1	2	L	STD
Club - manager (less than 20% bar work, min 2 years experience)	B3	4	L	STD
Club - manager (other)	SR	U	L	STD
Club - office admin only	A3	2	L	STD
Club - wait staff (fulltime, min 2 years experience)	SR	U	L	STD
Club - wait staff (other)	U	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Coach driver - returning home each night (min 2 years experience)	B3	4	L	STD
Coach driver - other	U	U	L	STD
Coal miner	U	U	L	STD
Coastguard	U	U	L	STD
Cold store - storemen	U	U	L	STD
College inspector	A3	2	L	STD
Commentator - TV/Radio	U	U	L	STD
Commercial artist - office only (not working from home, min 2 years experience)	A3	2	L	STD
Commercial artist - working from home	Refer	Refer	L	STD
Commercial artist - other	U	U	L	STD
Commodity broker	A3	2	L	STD
Company secretary - appointed (qualified with appropriate degree)	A2	2	L	STD
Company secretary - other	A3	2	L	STD
Composer	U	U	L	STD
Compositor	B1	2	L	STD
Computer industry - analyst/programmer/consultant contractor (net income is at least \$80,000)	A2	2	L	STD
Computer industry - analyst/programmer/consultant contractor (net income is below \$80,000)	A3	2	L	STD
Computer industry - data entry	A3	2	L	STD
Computer industry - engineer (qualified with appropriate degree, no manual work)	A2	2	L	STD
Computer industry - engineer (other)	B1	2	L	STD
Computer industry - maintenance engineer	B1	2	L	STD
Computer industry - operator	A3	2	L	STD
Computer industry - sales (office only)	A3	2	L	STD
Computer industry - sales (on road only, metro area - no deliveries)	B1	2	L	STD
Computer industry - sales and technical support (office only)	A3	2	L	STD
Computer industry - systems analyst	A2	2	L	STD
Computer industry - technician	B1	2	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Concrete worker (not cutter or pump operator, min 2 years experience)	SR	U	L	STD
Concrete cutter	U	U	L	STD
Concrete pump operator	U	U	L	STD
Concrete worker - other	U	U	L	STD
Confectionery - retail sales	B1	2	L	STD
Control room operator - admin only (not oil or gas industry)	B2	3	L	STD
Control room operator - oil/gas industry	B3	4	L	STD
Cook/Chef - trade qualified (min 5 years experience or supervising only)	B1	2	L	STD
Cook/Chef - trade qualified (other)	B2	3	L	STD
Cook/Chef - unqualified (min 2 years experience)	SR	U	L	STD
Cook/Chef - unqualified (other)	U	U	L	STD
Conveyancer	A2	2	L	STD
Copywriter	A3	2	L	STD
Coroner	A1	1	L	STD
Councillor - government employee, tertiary qualified	A2	2	L	STD
Councillor - other (office duties only)	A3	2	L	STD
Courier driver - car/van only, owner/contractor (min 2 years experience)	B3	4	L	STD
Courier driver - car/van only (min 2 years experience)	SR	U	L	STD
Courier driver - motorcycle/bicycle	U	U	L	STD
Courier driver - other	U	U	L	STD
Courier driver - truck (local only, no unloading, min 2 years experience)	SR	U	L	STD
Craft demonstrator - fulltime	SR	Refer	L	STD
Crane labourer/hooker on	U	U	L	STD
Crane operator (min 2 years experience, up to 10m)	SR	U	L	STD
Crane operator (min 2 years experience, over 10m)	U	U	U	\$2
Crane operator (other)	U	U	U	Refer
Crematorium worker	SR	U	L	STD
Croupier - min 2 years experience	B1	2	L	STD
Curator - museum, gallery, other	A3	2	L	STD
Curtain fitter	SR	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Customer services officer (admin only, no manual work)	A3	2	L	STD
Customs agent - clerical	A3	2	L	STD
Customs agent - other	B1	2	L	STD
Customs officer - office work only	A3	2	L	STD
Customs officer - other	B1	2	L	STD
<b>D</b>				
Dairy farm - owner, min 2 years experience. Financial evidence required for benefits more than \$3,000, min 30 day wait and max 2 year benefit	B3	4	L	STD
Dairy process worker	U	U	L	STD
Dance instructor - fulltime, min 2 years, not working from home	SR	U	L	STD
Dance instructor - other	U	U	L	STD
Dancer	U	U	L	STD
Data entry operator	A3	2	L	STD
Dean - university	A1	1	L	STD
Debt collector - not repossessions	SR	U	L	STD
Debt collector - repossessions	U	U	L	STD
Deck hand	U	U	L	STD
Decorator - consultant/design only (no manual work, min 5 years experience)	A3	2	L	STD
Decorator/Painter - interior (trade qualified)	B3	4	L	STD
Decorator/Painter - interior (other, min 2 years experience)	SR	U	L	STD
Decorator/Painter - interior (other, less than 2 years experience)	U	U	L	STD
Decorator/Painter - exterior (trade qualified, up to 10m)	B3	4	L	STD
Decorator/Painter - exterior (trade qualified, over 10m)	U	U	U	\$2
Decorator/Painter - exterior (other, up to 10m)	U	U	L	STD
Decorator/Painter - exterior (other, over 10m)	U	U	U	\$2
Delicatessen - proprietor/employee (min 2 years experience)	B3	4	L	STD
Delicatessen - other (employee)	SR	U	L	STD
Demolition - supervisor (no use of explosives or manual work)	SR	U	L	STD
Demolition - other (no use of explosives)	U	U	L	STD



Occupation	IR	TPD	Living activities TPD	D/T
Demolition - other (use of explosives)	U	U	U	Refer
Dental hygienist/therapist - trade qualified	B1	2	L	STD
Dental nurse	B1	2	L	STD
Dental prosthetist	A3	2	L	STD
Dental surgeon	A1M	1	L	STD
Dental technician	A3	2	L	STD
Dentist	A1M	1	L	STD
Department store - deliveries	SR	U	L	STD
Department store - management/admin	A3	2	L	STD
Department store - sales (light goods handling)	B1	2	L	STD
Department store - sales (other)	B2	3	L	STD
Department store - storeman	SR	U	L	STD
Dermatologist	A1M	1	L	STD
Despatch clerk - no manual work	A3	2	L	STD
Despatch clerk - light manual work	B1	2	L	STD
Diamond - dealer/merchant	A3	2	L	STD
Diamond cutter/polisher/setter	B1	2	L	STD
Diemaker	B3	4	L	STD
Diesel mechanic	B3	4	L	STD
Dietician - qualified with appropriate degree	A2	2	L	STD
Dietician - other	A3	2	L	STD
Director of nursing (no manual work)	A3	2	L	STD
Disability care worker	Refer	U	L	STD
Disc jockey	U	U	L	STD
Distillery worker	U	U	L	STD
Diver - professional	U	U	U	STD
Dockworker	U	U	L	STD
Doctor of medicine	A1M	1	L	STD
Dog - attendant	U	U	L	STD
Dog - breeder (not working from home)	SR	U	L	STD
Dog - breeder (other)	U	U	L	STD
Dog - groomer/washer	U	U	L	STD
Dog - trainer (min 2 years experience)	SR	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Dog - trainer (less than 2 years experience)	U	U	L	STD
Dog - walker	U	U	L	STD
Dog kennel - operator/proprietor	B3	4	L	STD
Dog kennel -other	U	U	L	STD
Dogman	U	U	L	\$2
Doorman/Bouncer/Security	U	U	L	STD
Drainage - contractor (trade qualified)	B3	4	L	STD
Drainage - contractor (other, min 2 years experience)	SR	U	L	STD
Drainage - contractor (other, less than 2 years experience)	U	U	L	STD
Draper	B1	2	L	STD
Draughtsperson - qualified with appropriate degree (not working from home)	A2	2	L	STD
Draughtsperson - other	A3	2	L	STD
Dredger - harbour/river	U	U	L	STD
Dressmaker - not working from home (min 5 years experience)	B2	3	L	STD
Dressmaker - not working from home (less than 5 years experience)	SR	U	L	STD
Dressmaker - other	U	U	L	STD
Driller - oil	U	U	L	STD
Driller - water or mineral (local)	Refer	U	L	STD
Driller - offshore	U	U	L	STD
Driller - other	U	U	L	STD
Driver - ambulance	B2	3	L	STD
Driver - armoured van	U	U	U	STD
Driver - bus or coach (interstate/long distance)	U	U	L	STD
Driver - bus or coach (returns home each night, min 2 years experience)	B3	4	L	STD
Driver - bus or coach (returns home each night, less than 2 years experience)	U	U	L	STD
Driver - cement mix delivery (min 2 years experience)	SR	U	L	STD
Driver - cement mix delivery (less than 2 years experience)	U	U	L	STD
Driver - chauffeur - owner/driver (min 2 years experience)	B2	3	L	STD
Driver - chauffeur - owner/driver (other)	SR	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Driver - courier (car/van only, owner/contractor, min 2 years experience)	B3	4	L	STD
Driver - courier (car/van only min 2 years experience)	SR	U	L	STD
Driver - courier (motorcycle/bicycle)	U	U	L	STD
Driver - courier (other)	U	U	L	STD
Driver - courier (truck, local only, no unloading, min 2 years experience)	SR	U	L	STD
Driver - dairy deliveries, milkman (min 2 years experience)	SR	U	L	STD
Driver - dangerous goods	U	U	L	STD
Driver - derrick	U	U	L	STD
Driver - explosives	U	U	U	STD
Driver - forklift (min 2 years experience)	SR	U	L	STD
Driver - garbage collections (driver only)	SR	U	L	STD
Driver - garbage collections (other)	U	U	L	STD
Driver - owner/driver hire car (min 2 years experience)	B2	3	L	STD
Driver - owner/driver hire car (other)	SR	U	L	STD
Driver - logging	U	U	L	STD
Driver - mail van	SR	U	L	STD
Driver - petrol, petroleum products (within 200km)	SR	U	L	STD
Driver - plant owner/operator (not mining, min 2 years experience)	SR	U	L	STD
Driver - removalist	U	U	L	STD
Driver - tanker (not long distance, no overnight stays, min 2 years experience)	SR	U	L	STD
Driver - taxi (owner/driver only, min 2 years experience)	SR	U	L	STD
Driver - taxi (other)	U	U	L	STD
Driver - tow truck	U	U	L	STD
Driver - train / tram	U	U	L	STD
Driver - truck (no unloading, min 2 years experience, returns home each night)	SR	U	L	STD
Driver - truck (other)	U	U	L	STD
Driving instructor - min 2 years experience	B2	3	L	STD
Driving instructor - other	B3	4	L	STD
Driving test examiner	B2	3	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Drycleaner - managerial (up to 10% manual work)	B2	3	L	STD
Drycleaner - min 2 years experience	B3	4	L	STD
Drycleaner - other	SR	U	L	STD
Dyer	SR	U	L	STD
<b>E</b>				
Earthmoving - owner/operator (not mining, min 2 years experience)	SR	U	L	STD
Earthmoving -other	U	U	L	STD
Ecologist	A2	2	L	STD
Economist - degree qualified	A2	2	L	STD
Editor - local (min 5 years experience), min 30 day wait and max 5 year benefit	A3	2	L	STD
Editor - local (other)	U	U	L	STD
Electrical good sales	B1	2	L	STD
Electrical engineer - qualified (not mining industry)	B1	2	L	STD
Electrical engineer - qualified (mining industry)	U	U	L	STD
Electrical engineer - other	U	U	L	STD
Electrical linesman - over 10m	U	U	U	\$2
Electrical linesman - up to 10m	SR	U	L	STD
Electrician - cable joiner	SR	U	L	STD
Electrician - climbing poles (over 10m)	U	U	U	\$2
Electrician - fitter	B2	3	L	STD
Electrician - mines (underground work)	U	U	L	STD
Electrician - substation operator	B1	2	L	STD
Electrician - trade qualified	B2	3	L	STD
Electronics engineer - qualified (not mining industry)	B1	2	L	STD
Electronics engineer - qualified (mining industry - above ground only)	U	U	L	STD
Electronics engineer - qualified (mining industry - below ground)	U	U	L	STD
Electronics engineer - other	U	U	L	STD
Electronics technician	B1	2	L	STD
Electroplater	B3	4	L	STD
Elevator mechanic/installer/repairer - trade qualified	B3	4	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Emergency services	U	U	L	STD
Embalmer	B1	2	L	STD
Employment agent - degree qualified	A2	2	L	STD
Employment agent - other	A3	2	L	STD
Enameller	B3	4	L	STD
Endocrinologist	A1M	1	L	STD
Engineer - degree qualified; manual work	B2	3	L	STD
Engineer - degree qualified, office duties, minimal site inspections, no manual work	A3	2	L	STD
Engineer - degree qualified, strictly office duties only, no inspections	A2	2	L	STD
Engineer - degree qualified; supervision of manual work only	B1	2	L	STD
Engineer - offshore/underground work	U	U	L	STD
Engineer - ship/sea going	U	U	L	STD
Engraver	B1	2	L	STD
Enrolled nurse	B3	4	L	STD
Entertainer - eg: actor, dancer, singer	U	U	L	STD
Entomologist	A2	2	L	STD
Environmental health officer	A2	2	L	STD
Equipment hire - customer service/sales (no manual duties)	A3	2	L	STD
Equipment hire - repair/service	B2	3	L	STD
Estate agent	B1	2	L	STD
Excavation contractor - owner/operator, not mining (min 2 years experience)	SR	U	L	STD
Excavation contractor - other	U	U	L	STD
Executive - office only, no hazards, min. 2 years in role, min. net earned income \$80,000	A2	2	L	STD
Explosives worker	U	U	U	Refer
Export/Import principal - office based only	A3	2	L	STD
Export/Import principal - other	U	U	L	STD
Exterminator - pest (min 2 years experience)	SR	U	L	STD
Exterminator - pest (other)	U	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
<b>F</b>				
Factory manager (less than 10% manual work)	B1	2	L	STD
Factory manager (more than 10% manual work)	B2	3	L	STD
Factory worker (unskilled worker)	U	U	L	STD
Farm - crop dusting/mustering	U	U	U	STD
Farm - drover	U	U	L	STD
Farm - harvester	U	U	L	STD
Farm - labourer/worker	U	U	L	STD
Farm management adviser - qualified with appropriate degree	B1	2	L	STD
Farm manager - financial evidence required for benefits more than \$3,000, min 30 day wait and max 5 year benefit	Refer	Refer	L	STD
Farmer - banana, owner, min 2 years experience. Financial evidence required for benefits more than \$3,000, min 30 day wait and max 5 year benefit	B3	4	L	STD
Farmer - beef/cattle, owner, min 2 years experience. Financial evidence required for benefits more than \$3,000, min 30 day wait and max 5 year benefit	B3	4	L	STD
Farmer - cane, owner, min 2 years experience. Financial evidence required for benefits more than \$3,000, min 30 day wait and max 5 year benefit	B3	4	L	STD
Farmer - cotton, owner, min 2 years experience. Financial evidence required for benefits more than \$3,000, min 30 day wait and max 5 year benefit	B3	4	L	STD
Farmer - dairy, owner, min 2 years experience. Financial evidence required for benefits more than \$3,000, min 30 day wait and max 5 year benefit	B3	4	L	STD
Farmer - pig, owner, min 2 years experience. Financial evidence required for benefits more than \$3,000, min 30 day wait and max 5 year benefit	B3	4	L	STD
Farmer - poultry, owner, min 2 years experience. Financial evidence required for benefits more than \$3,000, min 30 day wait and max 5 year benefit	B3	4	L	STD
Farmer - wheat/grain, owner, min 2 years experience. Financial evidence required for benefits more than \$3,000, min 30 day wait and max 5 year benefit	B3	4	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Farrier	SR	U	L	STD
Fashion designer (trade qualified, not working from home, more than 5 years exp)	A3	2	L	STD
Fashion designer (trade qualified, not working from home, less than 5 years exp)	SR	U	L	STD
Fashion designer (other)	U	U	L	STD
Fast food/takeaway - proprietor (min 2 years experience)	SR	U	L	STD
Fast food/takeaway - other	U	U	L	STD
Fencing contractor - domestic only (min 2 years experience)	SR	U	L	STD
Fencing contractor - other or labourer	U	U	L	STD
Fertiliser manufacturer - owner/manager	B1	2	L	STD
Fibre glass moulder	B3	4	L	STD
Film industry (local) - actor/actress	U	U	L	STD
Film industry (local) - agent	A3	2	L	STD
Film industry (local) - cameraman (freelance, aerial)	U	U	U	Refer
Film industry (local) - cameraman (freelance, no aerial)	Refer	Refer	L	STD
Film industry (local) - cameraman (studio/location, no overseas or aerial, min 2 years experience), min 30 day waiting period	B1	2	L	STD
Film industry (local) - cameraman (overseas, aerial)	U	U	U	Refer
Film industry (local) - cameraman (overseas, no aerial)	U	U	L	Refer
Film industry (local) - cameraman (other, aerial)	U	U	U	Refer
Film industry (local) - cameraman (other, no aerial)	U	U	L	STD
Film industry (local) - dancer	U	U	L	STD
Film industry (local) - director (min 5 years experience), min 30 day waiting period and max 5 year benefit period	A3	2	L	STD
Film industry (local) - director (other)	U	U	L	STD
Film industry (local) - distributor (film)	A3	2	L	STD
Film industry (local) - editor (min 5 years experience), min 30 day waiting period and max 5 year benefit period	A3	2	L	STD
Film industry (local) - editor (other)	U	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Film industry (local) - journalist, freelance (no overseas or aerial)	Refer	Refer	L	STD
Film industry (local) - journalist, salaried (no hazards, no overseas or aerial, min 5 yrs experience), min 30 day waiting period	A3	2	L	STD
Film industry (local) - journalist (other, no aerial or overseas)	U	U	L	STD
Film industry (local) - journalist (other, aerial or overseas)	U	U	U	Refer
Film industry (local) - make-up (min 2 years experience), min 30 day waiting period and max 5 year benefit period	B1	2	L	STD
Film industry (local) - make-up (other)	U	U	L	STD
Film industry (local) - producer (min 5 years experience), min 30 day waiting period and max 5 year benefit period	A3	2	L	STD
Film industry (local) - producer (other)	U	U	L	STD
Film industry (local) - reporter, freelance (no overseas or aerial)	Refer	Refer	L	STD
Film industry (local) - reporter, freelance (aerial or overseas)	U	U	U	Refer
Film industry (local) - reporter, salaried (no hazards, no overseas or aerial, min 5 yrs experience), min 30 day waiting period	A3	2	L	STD
Film industry (local) - reporter (other, no aerial)	U	U	L	STD
Film industry (local) - reporter (other, aerial)	U	U	U	Refer
Film industry (local) - scriptwriter	U	U	L	STD
Film industry (local) - singer	U	U	L	STD
Film industry (local) - sound/recording engineer (min 2 years experience), min 30 day waiting period and max 5 year benefit period	A3	2	L	STD
Film industry (local) - sound/recording engineer (other)	U	U	L	STD
Film industry (local) - wardrobe (min 2 years experience), min 30 day waiting period and max 5 year benefit period	B1	2	L	STD
Film industry (local) - wardrobe (other)	U	U	L	STD
Financial consultant/analyst - qualified with appropriate degree	A2	2	L	STD



Occupation	IR	TPD	Living activities TPD	D/T
Financial planner - qualified with min 4 years experience (min net income more than 80K)	A2	2	L	STD
Financial planner - other	A3	2	L	STD
Fireman	U	U	L	STD
Fisherman - well experienced, not seasonal, returning home each night, skipper only	SR	U	L	STD
Fisherman - other	U	U	U	STD
Fishmonger - min 2 years experience	SR	U	L	STD
Fishmonger - other	U	U	L	STD
Fitness centre - owner/manager (no instructing, 5 or more staff, min 2 years experience), min 30 day wait and max 2 year benefit	B2	3	L	STD
Fitness centre - owner/manager (other)	U	U	L	STD
Fitness centre instructor	U	U	L	STD
Fitter and turner - trade qualified	B2	3	L	STD
Fitter and turner - trade qualified, supervisor (up to 10% manual work)	B1	2	L	STD
Fitter and turner - other (min 2 years experience)	SR	U	L	STD
Fitter and turner - other (less than 2 years experience)	U	U	L	STD
Floor covering layer/fixer (min 2 years experience)	SR	U	L	STD
Floor covering layer/fixer (less than 2 years experience)	U	U	L	STD
Floor sander (min 2 years experience)	SR	U	L	STD
Floor sander (less than 2 years experience)	U	U	L	STD
Floor tiler - trade qualified	B3	4	L	STD
Floor tiler - other (min 2 years experience)	SR	U	L	STD
Floor tiler - other (less than 2 years experience)	U	U	L	STD
Florist	B2	3	L	STD
Florist - proprietor (sales only)	B1	2	L	STD
Food technologist - qualified	A3	2	L	STD
Food technologist - technical assistant	B1	2	L	STD
Footballer - professional	U	U	L	STD
Forestry commission ranger - qualified (no tree felling)	B2	3	L	STD
Forestry commission ranger - other	U	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Forester - no tree felling	B3	4	L	STD
Forester - other	U	U	L	STD
Forklift driver - min 2 years experience	SR	U	L	STD
Forklift driver - other	U	U	L	STD
Foundry worker - smelters/moulders	SR	U	L	STD
Foundry worker - other	U	U	L	STD
French polisher - trade qualified	B2	3	L	STD
French polisher - other	U	U	L	STD
Fruit grower	U	U	L	STD
Fruit packer	U	U	L	STD
Fruit picker	U	U	L	STD
Fruiterer	B3	4	L	STD
Fumigator	SR	U	L	STD
Funeral parlour - director	A3	2	L	STD
Funeral parlour - driver/pallbearer	B2	3	L	STD
Funeral parlour - embalmer	B1	2	L	STD
Furnace attendant	U	U	L	STD
Furniture delivery	U	U	L	STD
Furniture removalist	U	U	L	STD
Furniture restorer	B3	4	L	STD
Furniture retailer - sales and lifting (up to 20% light lifting, no deliveries)	B2	3	L	STD
Furniture retailer - sales only (no deliveries)	B1	2	L	STD
Furniture retailer - including deliveries	SR	U	L	STD
Furrier	B1	2	L	STD
<b>G</b>				
Garage door installer (min 2 years experience)	SR	U	L	STD
Garage door installer (less than 2 years experience)	U	U	L	STD
Garage/Service station - cashier/console operator (min 2 years experience)	B2	3	L	STD
Garage/Service station - cashier/console operator (other)	U	U	L	STD
Garage/Service station - driveway attendant (min 2 years experience)	SR	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Garage/Service station - driveway attendant (other)	U	U	L	STD
Garage/Service station - mechanic (trade qualified)	B2	3	L	STD
Garage/Service station - mechanic apprentice (within 12 months of qualification)	SR	U	L	STD
Garage/Service station - mechanic (other)	U	U	L	STD
Garage/Service station - owner (min 2 years experience)	B2	3	L	STD
Garage/Service station - owner (less than 2 years experience)	SR	U	L	STD
Garage/Service station - other	U	U	L	STD
Garbage collector	SR	U	L	STD
Garbage contractor - driver (no collections)	SR	U	L	STD
Garbage contractor - driver (other)	U	U	U	STD
Garden shop employee - min 2 years experience	SR	U	L	STD
Garden shop employee - less than 2 years experience	U	U	L	STD
Garden shop/nursery proprietor - sales only	B1	2	L	STD
Garden shop/nursery proprietor - other	SR	U	L	STD
Gardener - trade qualified horticulturalist (min 2 years experience)	B3	4	L	STD
Gardener - other	U	U	L	STD
Gas fitter - trade qualified	B2	3	L	STD
Gas fitter - other (min 2 years experience)	SR	U	L	STD
Gas fitter - other (less than 2 years experience)	U	U	L	STD
Gas industry - admin/clerical	A3	2	L	STD
Gas industry - distributor (no manual work)	B1	2	L	STD
Gas industry - driller	U	U	L	STD
Gas industry - firefighter	U	U	L	STD
Gas industry - fitter, maintenance worker (trade qualified)	B2	3	L	STD
Gas industry - fitter, maintenance worker (other)	U	U	L	STD
Gas industry - inspector	B1	2	L	STD
Gas industry - lab technician	B1	2	L	STD
Gas industry - management (non hazardous)	A3	2	L	STD
Gas industry - meter reader	B1	2	L	STD
Gas Industry - offshore worker	U	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Gas industry - pipe layer (trade qualified)	B3	4	L	STD
Gas industry - pipe layer (other)	U	U	L	STD
Gas Industry - skilled worker, trade qualified (non hazardous)	B3	4	L	STD
Gas industry - technician (no manual work)	B1	2	L	STD
Gas industry - technician (other)	U	U	L	STD
Gas industry - tester	B1	2	L	STD
Gas Industry - trench digger	U	U	L	STD
Gas industry - other	U	U	L	STD
Gemcutter	B1	2	L	STD
Gempolisher	B1	2	L	STD
Gemsetter	B1	2	L	STD
General (medical) Practitioner	A1M	1	L	STD
Geologist - fulltime field work (above ground work and no explosives)	B1	2	L	STD
Geologist - office work only	A2	2	L	STD
Geologist - up to 20% field work (no underground work)	A3	2	L	STD
Geologist - underground work, explosives or offshore	U	U	U	Refer
Geophysicist - fulltime field work (above ground work and no explosives)	B1	2	L	STD
Geophysicist - office work only	A2	2	L	STD
Geophysicist - up to 20% field work (no underground work)	A3	2	L	STD
Geophysicist - underground work, explosives or offshore	U	U	U	Refer
Gift shop - proprietor or employee (sales only)	B1	2	L	STD
Glass industry - beveller	B3	4	L	STD
Glass industry - blower	B3	4	L	STD
Glass industry - cutter	B3	4	L	STD
Glass industry - labourer/other	U	U	L	STD
Glass industry - polisher	B3	4	L	STD
Glazier	B3	4	L	STD
Goldsmith/Silversmith - trade qualified	B1	2	L	STD
Goldsmith/Silversmith - other	U	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Golf - shop sales only	B1	2	L	STD
Golf - shop/tuition (not touring or professional, min 3 years experience), min 30 day wait and max 2 year benefit	B2	3	L	STD
Golf professional	U	U	L	STD
Government employees	Refer	Refer	L	STD
Grader driver - owner/operator, not mining (min 2 years experience)	SR	U	L	STD
Grader driver - other	U	U	L	STD
Graphic designer - no set/production work, not working from home, office only (min 2 yrs experience)	A3	2	L	STD
Graphic designer - other	Refer	Refer	L	STD
Graphic designer - working from home	Refer	Refer	L	STD
Grave digger	U	U	L	STD
Grazier - sheep/cattle, min 2 years experience. Financial evidence required for benefits more than \$3,000, min 30 day wait and max 5 year benefit	B3	4	L	STD
Greengrocer	B3	4	L	STD
Greenkeeper/Groundsman - trade qualified, supervisor (min 5 staff)	B2	3	L	STD
Greenkeeper/Groundsman - trade qualified (other)	B3	4	L	STD
Greenkeeper/Groundsman - other	U	U	L	STD
Grocer	B3	4	L	STD
Guard - armed	U	U	U	STD
Guard - unarmed	U	U	L	STD
Guest house proprietor - established for min 2 years, min 30 day waiting period	B1	2	L	STD
Guest house proprietor - other	U	U	L	STD
Gunsmith	B2	3	L	STD
Gymnasium instructor	U	U	L	STD
Gymnasium manager - (no instructing, 5 or more staff, min 2 years experience), min 30 day wait and max 2 year benefit	B2	3	L	STD
Gymnasium manager - other	U	U	L	STD
Gynaecologist	A1M	1	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
<b>H</b>				
Haberdasher	B1	2	L	STD
Haematologist	A1M	1	L	STD
Hairdresser - qualified (not working from home)	B2	3	L	STD
Hairdresser - qualified (working from home)	U	U	L	STD
Hairdresser - apprentice (within 12 months of qualification)	SR	U	L	STD
Hairdresser - other	U	U	L	STD
Handyman - min 2 years continuous employment	SR	U	L	STD
Handyman - other	U	U	L	STD
Harbour master, min 30 day waiting period	B3	4	L	STD
Harbour pilot, min 30 day waiting period	B2	3	L	STD
Health food retailer	B1	2	L	STD
Health inspector	A3	2	L	STD
Heating engineer - trade qualified	B2	3	L	STD
Heating engineer - other	SR	U	L	STD
Herbalist - min 2 years experience, qualified, Australian registered, not working from home	A3	2	L	STD
Herbalist - other	U	U	L	STD
Hire car driver - owner/driver (min 2 years experience)	B2	3	L	STD
Hire car driver - owner/driver (other)	SR	U	L	STD
Hockey - professional (ice, grass)	U	U	L	STD
Home duties/homemaker	U	3	L	STD
Homeopath - min 2 years experience, qualified, Australian registered, not working from home	A3	2	L	STD
Homeopath - other	U	U	L	STD
Horse - trotting drivers	U	U	L	STD
Horse breaker	U	U	L	STD
Horse breeder - established business (min 5 years)	SR	U	L	STD
Horse breeder - other	U	U	L	STD
Horse dealer	U	U	L	STD
Horse riding - rodeo, professional	U	U	U	\$2
Horse riding instructor	U	U	L	STD
Horse strapper	U	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Horse trainer - established business (min 5 years)	SR	U	L	STD
Horse trainer - other	U	U	L	STD
Horticulturalist - trade qualified (min 2 years experience)	B2	3	L	STD
Horticulturalist - trade qualified (less than 2 years experience)	SR	U	L	STD
Horticulturalist - other	U	U	L	STD
Hospital - admin	A3	2	L	STD
Hospital - director of nursing (no manual work)	A3	2	L	STD
Hospital - lab technologist	B1	2	L	STD
Hospital - nurses aide or enrolled nurse	B3	4	L	STD
Hospital - orderly	SR	U	L	STD
Hospital - porter	SR	U	L	STD
Hospital - registered nurse	B2	3	L	STD
Hospital - registrar/manager	A3	2	L	STD
Hospital - scientific officer	B1	2	L	STD
Hospital - wardsman	SR	U	L	STD
Hotel (not pub) - bar staff (fulltime employee, min 2 years experience)	SR	U	L	STD
Hotel (not pub) - bar staff (other)	U	U	L	STD
Hotel - cellarman (min 2 years experience)	SR	U	L	STD
Hotel - cellarman (other)	U	U	L	STD
Hotel - concierge	B1	2	L	STD
Hotel - housekeepers, chambermaids (min 2 years experience)	SR	U	L	STD
Hotel - housekeepers, chambermaids (other)	U	U	L	STD
Hotel - kitchen hand	U	U	L	STD
Hotel - manager/owner (no bar/manual work, min 2 years experience)	B1	2	L	STD
Hotel - manager/owner (admin, less than 20% bar/manual work, min 2 years experience)	B2	3	L	STD
Hotel - manager/owner (other, min 2 years experience)	B3	4	L	STD
Hotel - manager/owner (other, less than 2 years experience)	SR	U	L	STD
Hotel - porter	U	U	L	STD
Hotel - receptionist	A3	2	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Hotel - security personnel	U	U	L	STD
Hotel - wait staff (fulltime, min 2 years experience)	SR	U	L	STD
Housekeeper - domestic, employed fulltime (not living on premises, min 2 years experience)	SR	U	L	STD
Human resources consultant - degree qualified	A2	2	L	STD
Human resources consultant - other	A3	2	L	STD
Hypnotherapist - min 2 years experience, qualified, Australian registered, not working from home	B1	2	L	STD
Hypnotherapist - other	U	U	L	STD
<b>I</b>				
Icecream parlour - owner	B2	3	L	STD
Icecream parlour - other	U	U	L	STD
Icecream van driver	U	U	L	STD
Importer/exporter (office based only)	A3	2	L	STD
Importer/exporter (other)	U	U	L	STD
Indoor sports manager - min 2 years experience, min 30 day wait and max 2 year benefit	B2	3	L	STD
Indoor sports manager - other	U	U	L	STD
Inspector - beach	U	U	L	STD
Inspector - building, health, etc	B1	2	L	STD
Inspector - meat (not abattoir)	B1	2	L	STD
Inspector - meat (abattoir)	B3	2	L	STD
Instrument maker - musical	B2	3	L	STD
Instrument maker - precision	B2	3	L	STD
Instrument maker - surgical	B2	3	L	STD
Instrument maker - technician	B2	3	L	STD
Insulation installer	U	U	L	STD
Insurance - adjustor/assessor	A3	2	L	STD
Insurance - agent/broker (minimum 3 years experience, qualified and min. net earned income \$80,000)	A2	2	L	STD
Insurance - agent/broker (other)	A3	2	L	STD
Insurance - clerical	A3	2	L	STD



Occupation	IR	TPD	Living activities TPD	D/T
Insurance - investigator (no surveillance, min 5 years experience)	B1	2	L	STD
Insurance - investigator (including surveillance, min 2 years experience)	B2	3	L	STD
Insurance - investigator (other)	U	U	L	STD
Insurance Underwriter	A2	2	L	STD
Interior designer - consultant (no manual work, min 5 years experience)	A3	2	L	STD
Interior decorator - consultant only (min 2 years experience)	B1	2	L	STD
Interior decorator - manual work (min 2 years experience)	SR	U	L	STD
Interior decorator - other	U	U	L	STD
Interpreter	A3	2	L	STD
Investigator	Refer	Refer	Refer	STD
Investment consultant - min 5 years experience, net income is at least \$80,000	A2	2	L	STD
Investment consultant - other	A3	2	L	STD
Investor	U	U	L	STD
Iridologist - min 2 years experience, qualified, registered in Australia and not working from home	B1	2	L	STD
Iridologist - other	U	U	L	STD
Ironing contractor	U	U	L	STD
Ironmonger - min 2 years experience	SR	U	L	STD
Ironmonger - other	U	U	L	STD
Irrigation worker	U	U	L	STD
<b>J</b>				
Jackeroo	U	U	L	STD
Janitor - min 2 years experience with a min 2 years continuous employment	SR	U	L	STD
Janitor - other	U	U	L	STD
Jeweller - min 2 years experience	B1	2	L	STD
Jeweller - other	B2	3	L	STD
Jillaroo	U	U	L	STD
Jockey (not steeplechase)	U	U	U	STD

Occupation	IR	TPD	Living activities TPD	D/T
Jockey - steeplechase	U	U	U	\$2
Joiner - trade qualified	B3	4	L	STD
Joiner - other (min 2 years experience)	SR	U	L	STD
Joiner - other (less than 2 years experience)	U	U	L	STD
Journalist - freelance (no overseas or aerial)	U	U	L	STD
Journalist - overseas (aerial)	U	U	U	Refer
Journalist - overseas (no aerial)	U	U	L	STD
Journalist - salaried (non hazardous, not on air, no overseas or aerial, min 5 years experience), min 30 day waiting period	A3	2	L	STD
Journalist - salaried (on air, no overseas or aerial)	U	U	L	STD
Journalist - salaried (other, aerial)	U	U	U	Refer
Journalist - salaried (other, no aerial)	U	U	L	STD
Journalist - overseas	U	U	U	Refer
Judge	A1	1	L	STD
Judo/Karate - professional	U	U	U	STD
Juice vendor - min 2 years experience	B3	4	L	STD
Juice vendor - less than 2 years experience	U	U	L	STD
<b>K</b>				
Kennel - proprietor/operator	B3	4	L	STD
Kennel - other	U	U	L	STD
Key punch operator	A3	2	L	STD
Keyboard operator	A3	2	L	STD
Kitchen hand	U	U	L	STD
Knife and saw sharpener	U	U	L	STD
<b>L</b>				
Laboratory technician - no explosives, dangerous acids or gases	B1	2	L	STD
Laboratory technician - other	U	U	L	STD
Labourer - any	U	U	L	STD
Landlord - primary occupation	U	U	L	STD
Landscape gardener - trade qualified and min 2 years experience	SR	U	L	STD
Landscape gardener - other	U	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Lapidary - min 2 years experience	B1	2	L	STD
Lapidary - other	B2	3	L	STD
Lathe operator	B3	4	L	STD
Laundromat proprietor - no manual work	SR	U	L	STD
Laundromat proprietor - manual duties	U	U	L	STD
Laundromat staff	U	U	L	STD
Law clerk/administrator	A3	2	L	STD
Lawnmower sales only	B1	2	L	STD
Lawnmower - services/repair (min 2 years experience)	B3	4	L	STD
Lawnmowing contractor - min 2 years experience	SR	U	L	STD
Lawnmowing contractor - other	U	U	L	STD
Lawyer	A1	1	L	STD
Lecturer - University/TAFE/College - professor (degree qualified)	A1	1	L	STD
Lecturer - University/TAFE/College (manual work or field work)	B1	2	L	STD
Lecturer - University/TAFE/College (no manual work or field work)	A2	2	L	STD
Legal - Articled Clerk	A2	2	L	STD
Legal - conveyancer	A2	2	L	STD
Legal - Paralegal	A2	2	L	STD
Legal - secretary	A3	2	L	STD
Librarian	A3	2	L	STD
Lifeguard - amateur or professional	U	U	L	STD
Lift mechanic/installer	B3	4	L	STD
Linesman - telephone/electric (up to 10m)	SR	U	L	STD
Linesman - telephone/electric (over 10m)	U	U	U	\$2
Linotype operator - computer based	B1	2	L	STD
Lithographer - computer based	B1	2	L	STD
Livestock auctioneer	B1	2	L	STD
Livestock buyer	B1	2	L	STD
Livestock broker	B1	2	L	STD
Locksmith - min 5 years experience	B2	3	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Locksmith - other	B3	4	L	STD
Logging - cartage	U	U	L	STD
Logging - hauling	U	U	L	STD
Logging - lumberjack	U	U	L	STD
Logging - manual work	U	U	L	STD
Logging - tree feller	U	U	U	STD
Logging - tree lopper (up to 10m)	U	U	U	STD
Logging - tree lopper (over 10m)	U	U	U	\$2
Logging - tree surgeon (trade qualified or minimum 2 years experience, up to 10m)	SR	U	L	STD
Logging - tree surgeon (trade qualified or minimum 2 years experience, over 10m)	U	U	U	\$2
Logging - tree surgeon (other, up to 10m)	U	U	U	STD
Logging - tree surgeon (other, over 10m)	U	U	U	\$2
Loss adjustor	A3	2	L	STD
<b>M</b>				
Machine operator - factory	U	U	L	STD
Machinery - repair/maintenance (trade qualified)	B3	4	L	STD
Machinery - repair/maintenance (other)	SR	U	L	STD
Machinist - clothing (trade qualified)	SR	U	L	STD
Machinist - clothing (other)	U	U	L	STD
Machinist - metal (trade qualified)	B2	3	L	STD
Machinist - metal (other)	SR	U	L	STD
Machinist - wood (trade qualified)	B2	3	L	STD
Machinist - wood (other)	SR	U	L	STD
Mail contractor	U	U	L	STD
Mail delivery (not motorcycle)	SR	U	L	STD
Mail delivery (motorcycle)	U	U	L	STD
Mail sorter	SR	U	L	STD
Maitre d' - restaurant (no bar work or waiting tables)	B1	2	L	STD
Maintenance worker - min 2 years experience and continuous employment	SR	U	L	STD
Maintenance worker - other	U	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Make-up artist (not working from home, min 5 years experience)	B2	3	L	STD
Make-up artist (other)	U	U	L	STD
Management consultant - degree qualified	A2	2	L	STD
Management consultant - other	A3	2	L	STD
Manager - 100% office based, min. 3 years in current role, min. net earned income \$100,000	A2	2	L	STD
Manager - 100% office based, less than 3 years current role, net earned income less than \$100,000	A3	2	L	STD
Manicurist - not working from home, min 2 years experience	B1	2	L	STD
Manicurist - other	U	U	L	STD
Manufacturing industry - management and clerical (non hazardous)	A3	2	L	STD
Manufacturing industry - production line	U	U	L	STD
Manufacturing industry - supervisor (no manual work)	B1	2	L	STD
Marina owner - min 2 years experience	B2	3	L	STD
Marina owner - other	U	U	L	STD
Marine biologist	A2	2	L	STD
Marine engineer - degree/trade qualified (no underwater or off-shore duties)	B3	4	L	STD
Marine engineer - other	U	U	L	STD
Marine industry - crew	U	U	L	STD
Marine industry - oceangoing vessel officer/engineer	U	U	L	STD
Marine surveyor - trade qualified	B3	4	L	STD
Market gardener - min 2 years experience	SR	U	L	STD
Market gardener - other	U	U	L	STD
Market researcher - office only	A3	2	L	STD
Market researcher - other	U	U	L	STD
Market stall holder	U	U	L	STD
Marketing/Sales manager - degree qualified (no manual duties)	A2	2	L	STD
Marketing/Sales manager - commission only (no manual duties)	A3	2	L	STD
Marketing/Sales manager - other	A3	2	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Martial arts instructor	U	U	L	STD
Mason - trade qualified	SR	U	L	STD
Masseur - qualified, min 2 yrs experience (not working from home - gym/sports club/health care only), min 30 day wait and max 2 year benefit	B2	3	L	STD
Masseur - working from home	U	U	L	STD
Masseur - other	U	U	L	STD
Mathematician	A1	1	L	STD
Matron - Director of Nursing (no manual work)	A3	2	L	STD
Meat boner	U	U	L	STD
Meat packer	U	U	L	STD
Mechanic - trade qualified	B2	3	L	STD
Mechanic - other (min 2 years experience)	SR	U	L	STD
Mechanic - other (less than 2 years experience)	U	U	L	STD
Mechanic - refrigeration (trade qualified)	B3	4	L	STD
Medical practitioner	A1M	1	L	STD
Medical technologist	A3	2	L	STD
Merchant - retail (light goods, eg: clothing)	B1	2	L	STD
Merchant banker - qualified with appropriate degree and salaried	A2	2	L	STD
Merchant banker - other	B1	2	L	STD
Merchant marine	U	U	L	STD
Merchant navy	U	U	L	STD
Merchant seaman	U	U	L	STD
Metal dealer - scrap	U	U	L	STD
Metal trades - Fitter and turner (trade qualified)	B2	3	L	STD
Metal trades - Fitter and turner (trade qualified, supervisor (up to 10% manual work)	B1	2	L	STD
Metal trades - Fitter and turner - other (min 2 years experience)	SR	U	L	STD
Metal trades - Fitter and turner - other (less than 2 years experience)	U	U	L	STD
Metal trades - sheet metal worker (trade qualified)	B3	4	L	STD
Metal trades - sheet metal worker (other)	U	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Metal trades - soldermaker	U	U	L	STD
Metallurgist - field work	A3	2	L	STD
Metallurgist - office work (non hazardous)	A2	2	L	STD
Metallurgist - mining	U	U	L	STD
Meteorologist	A2	2	L	STD
Meter reader (eg: electricity, gas)	B1	2	L	STD
Microbiologist	A1M	1	L	STD
Midwife - qualified with appropriate degree	B2	3	L	STD
Milk vendor - min 2 years experience	B3	4	L	STD
Milk vendor - less than 2 years experience	SR	U	L	STD
Milkbar proprietor (min 2 years experience)	SR	U	L	STD
Milkbar proprietor (less than 2 years experience)	U	U	L	STD
Milkbar - other	U	U	L	STD
Milliner - min 5 years experience, not working from home	B2	3	L	STD
Milliner - less than 5 years experience, not working from home	SR	U	L	STD
Milliner - other	U	U	L	STD
Mining industry - admin/clerical	A3	2	L	STD
Mining industry - explosives	U	U	U	Refer
Mining industry - inspector (no underground work)	B2	3	L	STD
Mining industry - inspector (less than 5% underground duties)	Refer	U	L	STD
Mining industry - inspector (underground)	U	U	L	STD
Mining industry - management (no underground work)	A3	2	L	STD
Mining industry - open cut and strip mine engineer supervisor	B2	3	L	STD
Mining industry - open cut and strip mine worker (trade qualified)	B3	4	L	STD
Mining industry - open cut and strip mine worker (other)	U	U	L	STD
Mining industry - underground mine fire fighter	U	U	U	Refer
Mining industry - underground work (no explosives)	U	U	L	STD
Mining industry - vehicle driver (no underground work)	SR	U	L	STD
Mining industry - vehicle driver (underground work)	U	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Minister of religion - sole occupation	A3	2	L	STD
Model	U	U	L	STD
Mortgage broker (min 2 years experience)	A3	2	L	STD
Mortgage broker (other)	U	U	L	STD
Motel - cleaner (min 2 years experience)	SR	U	L	STD
Motel - cleaner (less than 2 years experience)	U	U	L	STD
Motel - owner/manager admin only (min 2 years experience)	B1	2	L	STD
Motel - owner/manager only (less than 20% manual work, min 2 years experience)	B2	3	L	STD
Motel - owner/manager only (other)	SR	U	L	STD
Motor trades industry - accessories/spare parts sales (min 2 years experience)	B2	3	L	STD
Motor trades industry - accessories/spare parts sales (other)	SR	U	L	STD
Motor trades industry - auto electrician (trade qualified)	B2	3	L	STD
Motor trades industry - auto electrician (other - min 2 years experience)	B3	4	L	STD
Motor trades industry - auto electrician (other - less than 2 years experience)	U	U	L	STD
Motor trades industry - car sales	B1	2	L	STD
Motor trades industry - detailer	SR	U	L	STD
Motor trades industry - manager (admin only, no sales)	A3	2	L	STD
Motor trades industry - manager (with sales)	B1	2	L	STD
Motor trades industry - manufacture (assembly)	U	U	L	STD
Motor trades industry - mechanic (trade qualified)	B2	3	L	STD
Motor trades industry - mechanic (other, min 2 years experience)	SR	U	L	STD
Motor trades industry - mechanic (other, less than 2 years experience)	U	U	L	STD
Motor trades industry - mechanic, supervisor (up to 10% manual work)	B1	2	L	STD
Motor trades industry - panelbeater - supervisor (trade qualified, up to 10% manual work)	B2	3	L	STD
Motor trades industry - panelbeater - trade qualified	B3	4	L	STD



Occupation	IR	TPD	Living activities TPD	D/T
Motor trades industry - panelbeater - other (min 2 years experience)	SR	U	L	STD
Motor trades industry - panelbeater - other (less than 2 years experience)	U	U	L	STD
Motor trades industry - production worker	U	U	L	STD
Motor trades industry - spray painter (trade qualified)	B3	4	L	STD
Motor trades industry - spray painter (other, min 2 years experience)	SR	U	L	STD
Motor trades industry - spray painter (other, less than 2 years experience)	U	U	L	STD
Motor trades industry - trimmer (trade qualified)	SR	U	L	STD
Motor trades industry - tyre and battery fitter (min 2 years experience)	SR	U	L	STD
Motor trades industry - tyre and battery fitter (less than 2 years experience)	U	U	L	STD
Motor trades industry - wheel aligner	SR	U	L	STD
Motor trades industry - wrecker (min 2 years experience)	SR	U	L	STD
Motor trades industry - wrecker (supervision only, no manual)	SR	U	L	STD
Motor trades industry - wrecker (other)	U	U	L	STD
Motorcycle - mechanic (trade qualified)	B2	3	L	STD
Motorcycle - mechanic (other, min 2 years experience)	SR	U	L	STD
Motorcycle - mechanic (other, less than 2 years experience)	U	U	L	STD
Motorcycle - salesman	B2	3	L	STD
Moulder	SR	U	L	STD
Museum - attendant	SR	U	L	STD
Museum - guide	B1	2	L	STD
Museum - proprietor/curator	A3	2	L	STD
Music teacher - (degree qualified, not working from home, fulltime)	B1	2	L	STD
Music teacher - other	U	U	L	STD
Musical instrument sales	B1	2	L	STD
Musician - fulltime, orchestra only, salaried employee	SR	U	L	STD
Musician - other	U	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
<b>N</b>				
Nanny - qualified, registered and not working from home	B1	2	L	STD
Nanny - other	U	U	L	STD
Naturopath - qualified with appropriate degree, registered in Australia (not working from home)	A3	2	L	STD
Naturopath - other	U	U	L	STD
Neurologist	A1M	1	L	STD
Newsagent - deliveries, min 30 day wait and max 2 year benefit	B2	3	L	STD
Newsagent - shop only	B1	2	L	STD
Newspaper - editor	A3	2	L	STD
Newspaper journalist - freelance (no overseas or aerial)	Refer	Refer	L	STD
Newspaper journalist - freelance (overseas or aerial)	U	U	U	Refer
Newspaper journalist - salaried (non hazardous, no overseas or aerial, min 5 years experience), min 30 day waiting period	A3	2	L	STD
Newspaper journalist - salaried (overseas or aerial)	U	U	U	Refer
Newspaper staff - compositor (computer based)	B1	2	L	STD
Newspaper staff - office work	A3	2	L	STD
Newspaper staff - photographer (aerial)	U	U	U	STD
Newspaper staff - photographer (employed, local only, outside assignments, non hazardous)	B1	2	L	STD
Newspaper staff - photographer (other)	U	U	L	STD
Newspaper staff - printer (trade qualified)	B3	4	L	STD
Newspaper staff - printer (other)	U	U	L	STD
Nurse - matron/director of nursing (no manual work)	A3	2	L	STD
Nurse - theatre	B2	3	L	STD
Nurse/Sister - registered	B2	3	L	STD
Nurses' aide - enrolled nurse	B3	4	L	STD
Nurse/Nurses' aide - working in prisons	U	U	L	STD
Nursery - proprietor/owner (sales only, not working from home)	B1	2	L	STD
Nursery - proprietor/owner (trade qualified, not working from home)	B2	3	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Nursery - proprietor/owner - other (not working from home)	SR	U	L	STD
Nursery - employee, trade qualified (not working from home, min 2 years experience)	B2	3	L	STD
Nursery - employee, other (not working from home, min 2 years experience)	SR	U	L	STD
Nursery - employee (other)	U	U	L	STD
Nursing home proprietor - manager, admin only	A3	2	L	STD
Nursing home proprietor - other	B3	2	L	STD
Nursing home staff - nurses and carers	B3	4	L	STD
<b>O</b>				
Obstetrician	A1M	1	L	STD
Occupational therapist - qualified with appropriate degree	A3	2	L	STD
Occupational therapist - other	B1	2	L	STD
Office equipment - salesman	B1	2	L	STD
Office equipment - serviceperson	B2	2	L	STD
Office worker - clerical, secretarial	A3	2	L	STD
Oil industry - admin/clerical	A3	2	L	STD
Oil industry - distributor (no manual work)	B1	2	L	STD
Oil industry - driller	U	U	L	STD
Oil industry - firefighter	U	U	L	STD
Oil industry - lab technician	B1	2	L	STD
Oil industry - management (no hazards eg, offshore duties)	A3	2	L	STD
Oil industry - offshore worker	U	U	L	STD
Oil industry - skilled worker, trade qualified (no hazards eg, offshore duties)	B3	4	L	STD
Oil industry - trench digger	U	U	L	STD
Oncologist	A1M	1	L	STD
Ophthalmologist	A1M	1	L	STD
Optician/Optical dispenser	A2	3	L	STD
Optometrist	A1	1	L	STD
Orchardist	SR	4	L	STD
Orderly	SR	U	L	STD
Orthodontist	A1M	1	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Orthopaedic surgeon	A1M	1	L	STD
Osteopath - qualified with appropriate degree and registered in Australia (not working from home)	A1M	1	L	STD
Osteopath - other	U	U	L	STD
Overseer - stock or station	SR	U	L	STD
Oyster farmer	U	U	L	STD
<b>P</b>				
Packer	U	U	L	STD
Paediatrician	A1M	1	L	STD
Painter - exterior (trade qualified, up to 10m)	B3	4	L	STD
Painter - exterior (trade qualified, over 10m)	U	U	U	\$2
Painter - exterior (other, up to 10m)	U	U	L	STD
Painter - exterior (other, over 10m)	U	U	U	\$2
Painter - interior (trade qualified)	B3	4	L	STD
Painter - interior (other, min 2 years experience)	SR	U	L	STD
Painter - interior (other, less than 2 years experience)	U	U	L	STD
Panelbeater - supervisor (trade qualified, up to 10% manual work)	B2	3	L	STD
Panelbeater - trade qualified	B3	4	L	STD
Panelbeater - other (min 2 years experience)	SR	U	L	STD
Panelbeater - other (less than 2 years experience)	U	U	L	STD
Paper/Cardboard manufacture - admin/clerical	A3	2	L	STD
Paper/Cardboard manufacture - skilled worker	B3	4	L	STD
Paper/Cardboard manufacture - unskilled worker	U	U	L	STD
Paramedic	B3	4	L	STD
Paralegal	A2	2	L	STD
Park ranger (no tree felling)	B3	4	L	STD
Park ranger (other)	U	U	L	STD
Parking station attendant	U	U	L	STD
Parking warden	SR	U	L	STD
Parole officer - social worker (degree qualified)	B2	3	L	STD
Parole officer - unqualified (min 2 years experience)	SR	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Parole officer - other	U	U	L	STD
Passenger ship - officers and crew	U	U	L	STD
Pastry cook - supervising only	B1	2	L	STD
Pastry cook - trade qualified	B2	3	L	STD
Pastry cook - other (min 2 years experience)	SR	U	L	STD
Pastry cook - other (less than 2 years experience)	U	U	L	STD
Patent attorney - degree qualified and registered	A2	2	L	STD
Pathologist	A1M	1	L	STD
Pathology analyst	B1	2	L	STD
Patternmaker - clothing industry	SR	U	L	STD
Patternmaker - not clothing industry	B2	3	L	STD
Paver - min 2 years experience	SR	U	L	STD
Paver - other	U	U	U	STD
Pawnbroker - min 2 years experience	B2	3	L	STD
Pawnbroker - other	U	U	L	STD
Pay TV installer - internal work only	B3	3	L	STD
Pay TV installer - external work (up to 10m)	SR	U	L	STD
Pay TV installer - external work (over 10m)	U	U	U	\$2
Periodontist	A1M	1	L	STD
Personal assistant (office and admin duties only)	A3	2	L	STD
Personal Trainer	U	U	L	STD
Personnel consultant - qualified with appropriate degree	A2	2	L	STD
Personnel consultant - other	A3	2	L	STD
Pest exterminator (min 2 years experience)	SR	U	L	STD
Pest exterminator (other)	U	U	L	STD
Pet shop worker - fulltime, salaried	B2	3	L	STD
Petroleum industry - admin/clerical	A3	2	L	STD
Petroleum industry - distributor (no manual work)	B1	2	L	STD
Petroleum industry - driller	U	U	L	STD
Petroleum industry - firefighter	U	U	L	STD
Petroleum industry - lab technician	B1	2	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Petroleum industry - management (no hazards eg, offshore work)	A3	2	L	STD
Petroleum industry - offshore worker	U	U	L	STD
Petroleum industry - trade qualified (no hazards, eg offshore work)	B3	4	L	STD
Petroleum industry - trench digger	U	U	L	STD
Pharmacist - degree qualified - retail/hospital	A1	1	L	STD
Photocopy store employee	B1	2	L	STD
Photocopy technician	B1	2	L	STD
Photographer - aerial	U	U	U	Refer
Photographer - location in Australia only (no hazards eg, aerial or at heights over 10m)	B1	2	L	STD
Photographer - press/TV news (Australia only)	B1	2	L	STD
Photographer - studio	A3	2	L	STD
Photographer - weddings and private functions only	A3	2	L	STD
Photographer - other, aerial	U	U	U	Refer
Photographer - other, no aerial	U	U	L	STD
Photographic store - owner	A3	2	L	STD
Photographic store - employee	B1	2	L	STD
Photo processing operator	B1	2	L	STD
Physician	A1M	1	L	STD
Physicist	A1	1	L	STD
Physiotherapist - qualified with appropriate degree and member of APA	A1M	1	L	STD
Piano tuner - min 2 years experience	B1	2	L	STD
Piano tuner - other	U	U	L	STD
Picture framer	B2	3	L	STD
Pilot - harbour only, min 30 day waiting period	B2	3	L	STD
Pipeline worker - offshore	U	U	L	STD
Pipeline worker - trade qualified (not offshore)	SR	U	L	STD
Plant operator - not mining industry (min 2 years experience)	SR	U	L	STD
Plant operator - other	U	U	L	STD
Plasterer - trade qualified	B3	4	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Plasterer - other (min 2 years experience)	SR	U	L	STD
Plasterer - other (less than 2 years experience)	U	U	L	STD
Playwright	U	U	L	STD
Plumber - trade qualified, domestic (up to 10m)	B2	3	L	STD
Plumber - trade qualified, domestic (over 10m)	U	U	U	\$2
Plumber - trade qualified, roof (up to 10m)	SR	U	L	STD
Plumber - trade qualified, roof (over 10m)	U	U	U	\$2
Plumber - not qualified, roof (up to 10m)	U	U	L	STD
Plumber - not qualified, roof (over 10m)	U	U	U	\$2
Plumber - trade qualified supervisor (up to 10% manual work)	B1	2	L	STD
Plumber - other (domestic up to 10m, min 2 years experience)	SR	U	L	STD
Plumber - other (domestic, over 10m)	U	U	U	Refer
Podiatrist - degree qualified and registered in Australia (not working from home)	A1M	1	L	STD
Podiatrist - other	U	U	L	STD
Police force - office/admin staff only	A3	2	L	STD
Police force - other	U	U	L	Refer
Porter	U	U	L	STD
Post office - customer service/counter	B1	2	L	STD
Post office - office/admin only	A3	2	L	STD
Post office sorter	SR	U	L	STD
Potter - not working from home, min 5 years experience	SR	U	L	STD
Potter - (other)	U	U	L	STD
Priest	A3	2	L	STD
Printer - trade qualified	B2	3	L	STD
Printer - other (min 2 years experience)	SR	U	L	STD
Printer - other (less than 2 years experience)	U	U	L	STD
Printing - bookbinder	B1	2	L	STD
Printing - office/clerical	A3	2	L	STD
Prison - governor/admin staff (office and admin duties only)	A3	2	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Prison - guard	U	U	L	STD
Prison - maintenance staff	U	U	L	STD
Prison - warden	U	U	L	STD
Prison - other worker	U	U	L	STD
Private investigator	U	U	L	STD
Process server - employee/other	U	U	L	STD
Process worker - all industries	U	U	L	STD
Professor - university	A1	1	L	STD
Proofreader (salaried employee)	A3	2	L	STD
Proofreader (other)	U	U	L	STD
Property industry - consultant, salaried	A3	2	L	STD
Property industry - developer	U	U	L	STD
Property industry - investor	U	U	L	STD
Property industry - valuer (registered)	A3	2	L	STD
Psychiatric nurse	B1	2	L	STD
Psychiatrist	A1M	1	L	STD
Psychologist - Australian registered	A1M	1	L	STD
Psychologist - other	A2	2	L	STD
Pub - bar staff (fulltime, min 2 years experience)	SR	U	L	STD
Pub - bar staff (other)	U	U	L	STD
Pub - bottle shop attendant (min 2 years experience)	SR	U	L	STD
Pub - bottle shop attendant (less than 2 years experience)	U	U	L	STD
Pub - bouncer	U	U	L	STD
Pub - cashier only (fulltime)	B1	2	L	STD
Pub - cellarman (min 2 years experience)	SR	U	L	STD
Pub - cellarman (other)	U	U	L	STD
Pub - manager (admin only, no bar work, min 2 years experience )	B1	2	L	STD
Pub - manager (less than 20% bar work, min 2 years experience)	B3	4	L	STD
Pub - manager (other)	SR	U	L	STD
Pub - office admin only	A3	2	L	STD



Occupation	IR	TPD	Living activities TPD	D/T
Pub - wait staff (fulltime, min 2 years experience)	SR	U	L	STD
Pub - wait staff (other)	U	U	L	STD
Public relations consultant - qualified with appropriate degree	A2	2	L	STD
Public relations consultant - other	A3	2	L	STD
Public servant/government employee	Refer	Refer	L	STD
Publican - managerial (admin only, no bar work, min 2 years experience )	B1	2	L	STD
Publican - managerial (less than 20% bar work, min 2 years experience)	B2	3	L	STD
Publican - managerial (other)	SR	U	L	STD
Publican - other (less than 2 years experience)	U	U	L	STD
Publisher	A3	2	L	STD
Purchasing officer	A3	2	L	STD
<b>Q</b>				
Quality controller - no manual work	B1	2	L	STD
Quantity surveyor - qualified with appropriate degree	A3	2	L	STD
Quarantine officer	B1	2	L	STD
Quarry manager - no manual work	B1	2	L	STD
Quarry manager - other	U	U	L	STD
Quarry worker - other	U	U	L	STD
Queen's counsel	A1	1	L	STD
<b>R</b>				
Rabbi	A3	2	L	STD
Radio - actor	U	U	L	STD
Radio - actress	U	U	L	STD
Radio - admin and office only	A3	2	L	STD
Radio - announcer	U	U	L	STD
Radio - director (min 5 years experience), min 30 day wait and max 5 year benefit	A3	2	L	STD
Radio - editor (min 5 years experience), min 30 day wait and max 5 year benefit	A3	2	L	STD
Radio - journalist (overseas, aerial)	U	U	U	Refer
Radio - journalist (overseas, no aerial)	U	U	U	Refer

Occupation	IR	TPD	Living activities TPD	D/T
Radio - journalist, freelance (aerial)	U	U	U	Refer
Radio - journalist, freelance (no overseas, no aerial)	U	U	L	STD
Radio - journalist, salaried (overseas, aerial)	U	U	U	Refer
Radio - journalist, salaried (not on air, no hazards, no overseas, no aerial, min 5 years experience), min 30 day waiting period	A3	2	L	STD
Radio - producer (min 5 years experience), min 30 day wait and max 5 year benefit	A3	2	L	STD
Radio - scriptwriter	U	U	L	STD
Radio - singer	U	U	L	STD
Radio - sound/recording engineer	A3	2	L	STD
Radio - sound effects (no hazards, min 5 years experience), min 30 day wait and max 5 year benefit	A3	2	L	STD
Radio - technician	B3	4	L	STD
Radio repairman - trade qualified	B1	2	L	STD
Radiographer	A3	2	L	STD
Radiologist	A1M	1	L	STD
Radiotherapist	A3	2	L	STD
Railway worker - all	U	U	L	STD
Ranger - forest/national park (no tree felling)	B3	4	L	STD
Ranger - forest/national park (other)	U	U	L	STD
Real estate agent - principal with 5 or more fulltime staff	A3	2	L	STD
Real estate agent - sole trader or salesperson	B1	2	L	STD
Real estate auctioneer - Australian registered	A3	2	L	STD
Real estate developer	U	U	L	STD
Real estate valuer - Australian registered	A3	2	L	STD
Receptionist	A3	2	L	STD
Recording engineer - min 5 years experience, min 30 day wait and max 5 year benefit	A3	2	L	STD
Recording engineer - other	U	U	L	STD
Recruitment consultant - degree qualified	A2	2	L	STD
Recruitment consultant - other	A3	2	L	STD
Refinery console operator - not offshore	B3	4	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Refinery console operator - offshore	U	U	L	STD
Reflexologist - qualified with a min of 3 years experience (Australian registered)	A3	2	L	STD
Reflexologist - other	U	U	L	STD
Refrigeration mechanic - trade qualified	B3	4	L	STD
Registered nurse	B2	3	L	STD
Rehabilitation consultant	Refer	Refer	L	STD
Removalist	U	U	L	STD
Renderer - min 2 years experience	SR	U	L	STD
Renderer - less than 2 years experience	U	U	L	STD
Repairman - appliances (trade qualified)	B3	4	L	STD
Repairman - appliances (other)	U	U	L	STD
Repairman - office equipment (trade qualified)	B1	2	L	STD
Repairman - office equipment (other, min 2 years experience)	SR	U	L	STD
Repairman - office equipment (other, less than 2 years experience)	U	U	L	STD
Repairman - radio (trade qualified)	B1	2	L	STD
Repairman - radio (other)	SR	U	L	STD
Repairmen - television (trade qualified)	B1	2	L	STD
Repairman - television (other)	SR	U	L	STD
Reporter - salaried (no hazards, no overseas or aerial, min 5 years experience), min 30 day waiting period	A3	2	L	STD
Restaurant - chef/cook (trade qualified, min 5 years experience)	B1	2	L	STD
Restaurant - chef/cook (trade qualified, other)	B2	3	L	STD
Restaurant - chef/cook (unqualified, min 2 years experience)	SR	U	L	STD
Restaurant - cook (other)	U	U	L	STD
Restaurant - kitchenhand	U	U	L	STD
Restaurant - maitre d' (no bar work/waiting)	B1	2	L	STD
Restaurant - owner (admin only, no cooking/waiting, min 2 years experience)	B1	2	L	STD
Restaurant - owner (admin, qualified chef/caterer)	B2	3	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Restaurant - owner (less than 20% bar duties, min 2 years experience)	B2	3	L	STD
Restaurant - wait staff (fulltime, min 2 years experience)	SR	U	L	STD
Restaurant - wait staff (other)	U	U	L	STD
Retiree	U	U	L	STD
Rigger - over 10m	U	U	U	Refer
Rigger - up to 10m	SR	U	L	STD
Road marker/painter only	SR	U	L	STD
Road worker	U	U	L	STD
Rock driller	U	U	L	STD
Roof Plumber - trade qualified (up to 10m)	SR	U	L	STD
Roof Plumber - trade qualified (over 10m)	U	U	U	\$2
Roof Plumber - other	U	U	L	STD
Roof tiler/fixer - trade qualified (up to 10m)	SR	U	L	STD
Roof tiler/fixer - trade qualified (over 10m)	U	U	U	\$2
Roof tiler/fixer - other	U	U	L	STD
Rubbish collector	SR	U	L	STD
Rubbish contractor - driving truck only	SR	U	L	STD
Rubbish contractor - other	U	U	L	STD
<b>S</b>				
Saddlemaker - trade qualified (min 2 years experience)	B3	4	L	STD
Saddlemaker - other	U	U	L	STD
Sailmaker - trade qualified	B3	4	L	STD
Sailmaker - other	U	U	L	STD
Sales representative - including some deliveries	B2	3	L	STD
Sales representative - no deliveries (commission)	B1	2	L	STD
Sales representative - no deliveries (salaried)	A3	2	L	STD
Sales representative - on road, metro area only (no deliveries)	B1	2	L	STD
Sales representative - travelling (all other)	Refer	Refer	L	STD
Salvage officer/crew - diving	U	U	U	STD
Salvage officer/crew - no diving	U	U	L	STD
Sandblaster	U	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Saw and knife sharpener	U	U	L	STD
Sawmill supervisor - no manual work	SR	Refer	L	STD
Sawmill worker	U	U	L	STD
Sawyer	U	U	L	STD
Scaffold worker - up to 10m	SR	U	L	STD
Scaffold worker - over 10m	U	U	U	\$2
School inspector	A3	2	L	STD
School office staff	A3	2	L	STD
Scientist - field work	A3	2	L	STD
Scientist - office/lab work	A1	1	L	STD
Scrap metal dealer	U	U	L	STD
Scrap metal worker	U	U	L	STD
Screen printer - trade qualified	B2	3	L	STD
Screen printer - other	U	U	L	STD
Scriptwriter	U	U	L	STD
Sculptor	U	U	L	STD
Seaman	U	U	L	STD
Search and rescue worker	U	U	Refer	STD
Secondhand dealer - deliveries	U	U	L	STD
Secondhand dealer - sales only (min 2 years experience)	B3	4	L	STD
Secondhand dealer - other	U	U	L	STD
Secretary	A3	2	L	STD
Security guard - armed	U	U	U	STD
Security guard - unarmed	U	U	L	STD
Security installer	B2	3	L	STD
Senior Executive - office only, min. 2 years, relevant uni. Degree, min. net earned income \$120,000	A1	1	L	STD
Service station - cashier/console operator (min 2 years experience)	B2	3	L	STD
Service station - cashier/console operator (other)	U	U	L	STD
Service station - driveway attendant (min 2 years experience)	SR	U	L	STD
Service station - driveway attendant (other)	U	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Service station - mechanic (trade qualified)	B2	3	L	STD
Service station - mechanic apprentice (within 12 months of qualification)	SR	U	L	STD
Service station - mechanic (other)	U	U	L	STD
Service station - owner (min 2 years experience)	B2	3	L	STD
Service station - owner (less than 2 years experience)	SR	U	L	STD
Service station - other	U	U	L	STD
Sewage plant worker	U	U	L	STD
Sewing machinist	U	U	L	STD
Sewing machine mechanic	B1	2	L	STD
Sex Worker	U	U	U	U
Shearer	U	U	L	STD
Sheep classer	U	U	L	STD
Sheetmetal worker - trade qualified	B3	4	L	STD
Sheetmetal worker - other	U	U	L	STD
Ship's skipper	U	U	L	STD
Shipwright	B2	3	L	STD
Shipyards worker - skilled worker (trade qualified with a min 2 years experience)	SR	U	L	STD
Shipyards worker - other	U	U	L	STD
Shoe maker/repairer	B3	4	L	STD
Shop assistant - customer sales (no food preparation, no heavy lifting)	B1	2	L	STD
Shop assistant - food preparation (no heavy lifting)	SR	U	L	STD
Shop assistant - heavy lifting	SR	U	L	STD
Shop assistant - retail (no lifting, no food preparation)	B1	2	L	STD
Shopfitter - trade qualified	B3	4	L	STD
Shopfitter - other	U	U	L	STD
Shopkeeper - antiques (including deliveries)	SR	U	L	STD
Shopkeeper- antiques - (including restoration)	B3	4	L	STD
Shopkeeper - antiques - (sales only)	B1	2	L	STD
Shopkeeper - aquarium	B2	3	L	STD
Shopkeeper - art gallery	B1	2	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Shopkeeper - art supplies	B1	2	L	STD
Shopkeeper - bakery	B2	3	L	STD
Shopkeeper - bedding store (sales only)	B1	2	L	STD
Shopkeeper - bedding store (including deliveries)	SR	U	L	STD
Shopkeeper - bicycle (sales only)	B1	2	L	STD
Shopkeeper - bicycles (including repairs)	B2	3	L	STD
Shopkeeper - boating supplies	B1	2	L	STD
Shopkeeper - books	A3	2	L	STD
Shopkeeper - bootmaker	B3	4	L	STD
Shopkeeper - brass/copper goods	B1	2	L	STD
Shopkeeper - bread (sales only)	B1	2	L	STD
Shopkeeper - bread (other)	B2	3	L	STD
Shopkeeper - butcher (trade qualified)	B2	3	L	STD
Shopkeeper - cafe - proprietor (no food preparation, min 2 years experience)	B3	4	L	STD
Shopkeeper - cafe - employee (no food preparation, min 2 years experience)	SR	U	L	STD
Shopkeeper - cafe (other)	U	U	L	STD
Shopkeeper - cake shop/patisserie (sales only)	B1	2	L	STD
Shopkeeper - camping and outdoor goods	B2	3	L	STD
Shopkeeper - cards	B1	2	L	STD
Shopkeeper - carpets and floor coverings (no laying or lifting)	B1	2	L	STD
Shopkeeper - chemist shop (assistant)	A3	2	L	STD
Shopkeeper - chemist shop (pharmacist)	A1	1	L	STD
Shopkeeper - china	B1	2	L	STD
Shopkeeper - clothing	B1	2	L	STD
Shopkeeper - coffee shop - proprietor (no food preparation, min 2 years experience)	B3	4	L	STD
Shopkeeper - coffee shop - employee (no food preparation, min 2 years experience)	SR	U	L	STD
Shopkeeper - coffee shop (other)	U	U	L	STD
Shopkeeper - computer software/supplies	B1	2	L	STD
Shopkeeper - confectionery	B1	2	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Shopkeeper - curtain (sales only)	B1	2	L	STD
Shopkeeper - delicatessen (min 2 years experience)	B3	4	L	STD
Shopkeeper - delicatessen (other)	U	U	L	STD
Shopkeeper - department store (storeman)	U	U	L	STD
Shopkeeper - department store deliveries	SR	U	L	STD
Shopkeeper - department store manager/admin	A3	2	L	STD
Shopkeeper - department store sales (light goods handling)	B1	2	L	STD
Shopkeeper - department store sales (other)	B2	3	L	STD
Shopkeeper - disposal	B2	3	L	STD
Shopkeeper - draper	B1	2	L	STD
Shopkeeper - duty free	A3	2	L	STD
Shopkeeper - electrical goods (sales only)	B1	2	L	STD
Shopkeeper - electronics	B1	2	L	STD
Shopkeeper - fast food proprietor (min 2 years experience)	SR	U	L	STD
Shopkeeper - fast food (other)	U	U	L	STD
Shopkeeper - fishmonger (min 2 years experience)	SR	U	L	STD
Shopkeeper - fishmonger (other)	U	U	L	STD
Shopkeeper - florist (sales only, no deliveries)	B1	2	L	STD
Shopkeeper - florist deliveries	B2	3	L	STD
Shopkeeper - footwear	B1	2	L	STD
Shopkeeper - fruiterer	B3	4	L	STD
Shopkeeper - furnishings retailer (cushions, fabrics, not furniture)	B1	2	L	STD
Shopkeeper - furniture retailer (new furniture, deliveries)	SR	U	L	STD
Shopkeeper - furniture retailer (new furniture, manual work)	B3	4	L	STD
Shopkeeper - furniture retailer (new furniture, sales only)	B1	2	L	STD
Shopkeeper - furniture retailer (used, sales only)	SR	U	L	STD
Shopkeeper - garden shop/nursery (sales only)	B1	2	L	STD
Shopkeeper - garden shop/nursery (other)	SR	U	L	STD
Shopkeeper - general store	B3	4	L	STD
Shopkeeper - gifts	B1	2	L	STD
Shopkeeper - glassware	B1	2	L	STD



Occupation	IR	TPD	Living activities TPD	D/T
Shopkeeper - greengrocer	B3	4	L	STD
Shopkeeper - grocer	B3	4	L	STD
Shopkeeper - gunsmith	B2	3	L	STD
Shopkeeper - haberdasher	B1	2	L	STD
Shopkeeper - hardware (general sales only)	B2	3	L	STD
Shopkeeper - hardware yard (heavy lifting)	SR	U	L	STD
Shopkeeper - health food	B1	2	L	STD
Shopkeeper - hobby	B1	2	L	STD
Shopkeeper - icecream	B2	3	L	STD
Shopkeeper - jeweller (min 2 years experience)	B1	2	L	STD
Shopkeeper - jeweller (other)	B2	3	L	STD
Shopkeeper - juice bar	B2	3	L	STD
Shopkeeper - lawnmower (sales only)	B1	2	L	STD
Shopkeeper - lawnmower service repairs	B3	4	L	STD
Shopkeeper - light fittings	B2	3	L	STD
Shopkeeper - lingerie	B1	2	L	STD
Shopkeeper - liquor store (min 2 years experience)	B3	4	L	STD
Shopkeeper - locksmith (min 5 years experience)	B2	3	L	STD
Shopkeeper - locksmith (other)	B3	4	L	STD
Shopkeeper - manchester	B1	2	L	STD
Shopkeeper - milkbar proprietor (min 2 years experience)	SR	U	L	STD
Shopkeeper - milkbar (other)	U	U	L	STD
Shopkeeper - milliner (min 5 years experience)	B2	3	L	STD
Shopkeeper - milliner (less than 5 years experience)	SR	U	L	STD
Shopkeeper - motor vehicle accessories and spare parts	B2	3	L	STD
Shopkeeper - music/CDs/DVDs	B1	2	L	STD
Shopkeeper - musical instruments	B1	2	L	STD
Shopkeeper - newsagent (deliveries), min 30 day wait and max 2 year benefit	B2	3	L	STD
Shopkeeper - newsagent (sales only)	B1	2	L	STD
Shopkeeper - office supplies/stationery	B1	2	L	STD
Shopkeeper - outdoor supplies	B2	3	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Shopkeeper - paint/wallpaper	B1	2	L	STD
Shopkeeper - pawnbroker (min 2 years experience)	B2	3	L	STD
Shopkeeper - pawnbroker (other)	U	U	L	STD
Shopkeeper - pet shop	B2	3	L	STD
Shopkeeper - photocopy (sales only)	B1	2	L	STD
Shopkeeper - photocopying repairs	B1	2	L	STD
Shopkeeper - photographic	A3	2	L	STD
Shopkeeper - pizza bar proprietor (min 2 years experience)	SR	U	L	STD
Shopkeeper - pizza bar proprietor (other)	U	U	L	STD
Shopkeeper - produce merchant	B2	3	L	STD
Shopkeeper - shoe shop (retail sales, no repairs)	B1	2	L	STD
Shopkeeper - shoemaker/repairer	B3	4	L	STD
Shopkeeper - soft furnishings	B1	2	L	STD
Shopkeeper - sporting goods	B1	2	L	STD
Shopkeeper - stationery (no deliveries)	B1	2	L	STD
Shopkeeper - swimming pool supplies	B2	3	L	STD
Shopkeeper - takeaway food proprietor (min 2 years experience)	SR	U	L	STD
Shopkeeper - takeaway food proprietor (other)	U	U	L	STD
Shopkeeper - tobacconist	B1	2	L	STD
Shopkeeper - toys	B1	2	L	STD
Shopkeeper - video/dvd sales and hire (min 2 years experience)	B1	2	L	STD
Shopkeeper - video/dvd sales and hire (other)	U	U	L	STD
Shower screen installer - trade qualified or min 2 years experience	B3	4	L	STD
Shower screen installer - other	U	U	L	STD
Sign erector - up to 10m	SR	U	L	STD
Sign erector - over 10m	U	U	U	\$2
Signwriter - up to 10m	B3	4	L	STD
Signwriter - over 10m	U	U	U	\$2
Silversmith - trade qualified	B1	2	L	STD
Silversmith - other	U	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Singer	U	U	L	STD
Skipper - ship	U	U	L	STD
Skylight fitter - trade qualified (up to 10m)	SR	U	L	STD
Skylight fitter - trade qualified (over 10m)	U	U	U	\$2
Skylight fitter - other	U	U	L	STD
Slaughterer	U	U	L	STD
Social worker - qualified with appropriate degree	Refer	Refer	L	STD
Social worker - other	Refer	Refer	L	STD
Soft drink deliveries - min 3 years experience	B3	4	L	STD
Soft drink deliveries - other	U	U	L	STD
Soil technician - lab only	B1	2	L	STD
Soil technician - other	SR	U	L	STD
Solicitor	A1	1	L	STD
Sound engineer - qualified	B1	2	L	STD
Sound engineer - other	U	U	L	STD
Speech pathologist - degree qualified	A1M	1	L	STD
Speech therapist - degree qualified	A1M	1	L	STD
Sports centre - management/proprietor (min 2 years experience), min 30 day wait and max 2 year benefit	B2	3	L	STD
Sports centre - other employees/staff	U	U	L	STD
Spray painter - trade qualified	B3	4	L	STD
Spray painter - other	U	U	L	STD
Squash court manager/proprietor - min 2 years experience (no professional playing), min 30 day wait and max 2 year benefit	B2	3	L	STD
Squash court - other	U	U	L	STD
Stablehand - horses	U	U	L	STD
Stage hand	U	U	L	STD
Statistician - qualified with appropriate degree	A1	1	L	STD
Steel erector/fixer - over 10m	U	U	U	\$2
Steel erector/fixer - up to 10m	SR	U	L	STD
Steeplejack	U	U	U	\$2
Stenographer	A3	2	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Stevedore	U	U	L	STD
Steward/stewardess - airline	U	U	L	STD
Stock and station agent - office work only	B1	2	L	STD
Stock and station agent - other	SR	U	L	STD
Stockbroker - registered	A2	2	L	STD
Stockman	U	U	L	STD
Stockyard worker	U	U	L	STD
Stonemason - trade qualified	SR	U	L	STD
Stonemason - other	U	U	L	STD
Store detective/security - unarmed	B3	4	L	STD
Store detective/security - other	U	U	L	STD
Storeman	U	U	L	STD
Strapper	U	U	L	STD
Student	U	U	L	STD
Stuntman	U	U	U	Refer
Submariner	U	U	L	STD
Supermarket - admin/office only	A3	2	L	STD
Supermarket - cashiers	B1	2	L	STD
Supermarket - cold room	SR	U	L	STD
Supermarket - deliveries, fulltime	SR	U	L	STD
Supermarket - large store manager	A3	2	L	STD
Supermarket - manager	B1	2	L	STD
Supermarket - meat/poultry/fish	B3	4	L	STD
Supermarket - produce	B3	4	L	STD
Supermarket - shelf stockist, fulltime	SR	U	L	STD
Surgeon	A1M	1	L	STD
Surveyor - flying duties	U	U	U	STD
Surveyor - land (qualified)	B1	2	L	STD
Surveyor - marine (qualified)	B3	4	L	STD
Surveyor - mining (no underground work)	B2	3	L	STD
Surveyor - mining (underground work)	U	U	L	STD
Surveyor - quantity	A3	2	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Surveyor - qualified (office only)	A2	3	L	STD
Surveyor - other	U	U	L	STD
Surveyor - underwater	U	U	U	STD
Swimming coach - fulltime (min 3 years experience), min 30 day wait and max 2 year benefit	B3	4	L	STD
Swimming coach - other	U	U	L	STD
Swimming pool - attendant	U	U	L	STD
Swimming pool - cleaner/maintenance	U	U	L	STD
Swimming pool - manager (no manual work, min 3 years experience), min 30 day wait and max 2 year benefit	B2	3	L	STD
Swimming pool builder - min 2 years experience	SR	U	L	STD
Swimming pool builder - other	U	U	L	STD
Switchboard operator	B1	2	L	STD
Systems analyst	A2	2	L	STD
<b>T</b>				
Tab agent	A3	2	L	STD
TAFE inspector	A3	2	L	STD
TAFE teacher (manual work or field work)	B1	2	L	STD
TAFE teacher (no manual work or field work)	A2	2	L	STD
Tailor - not working from home (min 5 years experience)	B2	3	L	STD
Tailor - not working from home (less than 5 years experience)	SR	U	L	STD
Tailor - other	U	U	L	STD
Tanner	B3	4	L	STD
Tattooist	U	U	L	STD
Taxation consultant - qualified with appropriate degree	A2	2	L	STD
Taxation consultant - other	A3	2	L	STD
Taxi driver - owner/driver (min 2 years experience)	SR	U	L	STD
Taxi driver - other	U	U	L	STD
Taxidermist	B3	4	L	STD
Teacher - pre-school	B1	2	L	STD
Teacher - school/college (admin)	A3	2	L	STD
Teacher - school/college (agriculture)	B1	2	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Teacher - school/college (cooking/home science)	B1	2	L	STD
Teacher - school/college (department head)	A3	2	L	STD
Teacher - school/college (horticulture)	B1	2	L	STD
Teacher - school (infants/primary)	A3	2	L	STD
Teacher - school (inspector)	A2	2	L	STD
Teacher - school/university/college (manual subjects)	B1	2	L	STD
Teacher - school/university/college (maths, science, or the arts)	A3	2	L	STD
Teacher - school/university/college (metal work, wood work)	B1	2	L	STD
Teacher - school/university/college (music)	A3	2	L	STD
Teacher - school/university/college (non manual subjects)	A3	2	L	STD
Teacher - school/college (physical education/swimming)	B1	2	L	STD
Teacher - school/college (principal)	A2	2	L	STD
Teacher - school/college (vice principal)	A3	2	L	STD
Teacher's aide/teacher's helper	SR	U	L	STD
Telephone - linesperson (up to 10m)	SR	U	L	STD
Telephone - linesperson (over 10m)	U	U	U	\$2
Telephone installer/repairer	B2	3	L	STD
Telephone technician	B1	2	L	STD
Telephonist	A3	2	L	STD
Television - actor	U	U	L	STD
Television - actress	U	U	L	STD
Television - admin and office only	A3	2	L	STD
Television - announcer	U	U	L	STD
Television - cameraperson (aerial)	U	U	U	STD
Television - cameraperson (freelance, aerial)	U	U	U	Refer
Television - cameraperson (freelance, no aerial or overseas)	Refer	Refer	L	STD
Television - cameraperson (overseas, aerial)	U	U	U	Refer
Television - cameraperson (overseas, no aerial)	U	U	Refer	Refer
Television - cameraperson, salaried (no overseas or aerial, min 2 years experience), min 30 day wait	B1	2	L	STD
Television - dancer	U	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Television - director (min 5 years experience), min 30 day wait and max 5 year benefit	A3	2	L	STD
Television - editor (no hazards, min 5 years experience), min 30 day wait and max 5 year benefit	A3	2	L	STD
Television - journalist (overseas, aerial)	U	U	U	Refer
Television - journalist (overseas, no aerial)	U	U	Refer	Refer
Television - journalist, freelance (no overseas, aerial)	U	U	U	Refer
Television - journalist, freelance (no overseas, no aerial)	U	U	L	STD
Television - journalist, salaried (no hazards, no overseas or aerial, min 5 years exp), min 30 day waiting period	A3	2	L	STD
Television - journalist, salaried, other (including aerial/overseas)	U	U	Refer	Refer
Television - journalist, salaried (no hazards, overseas or aerial, min 5 years exp), min 30 day waiting period	U	U	U	Refer
Television - make-up (min 5 years experience), min 30 day wait and max 5 year benefit	B1	2	L	STD
Television - producer (min 5 years experience), min 30 day wait and max 5 year benefit	A3	2	L	STD
Television - scriptwriter	U	U	L	STD
Television - singer	U	U	L	STD
Television- sound/recording engineer	A3	2	L	STD
Television - sound effects (no hazards, min 5 years experience), min 30 day wait and max 5 year benefit	A3	2	L	STD
Television - technician (qualified)	B1	2	L	STD
Television - wardrobe (min 5 years experience), min 30 day wait and max 5 year benefit	B1	2	L	STD
Television repairman - trade qualified	B2	3	L	STD
Tennis coach - not touring or professional player (min 3 years experience), min 30 day wait and max 2 year benefit	B3	4	L	STD
Tennis coach - professional playing, touring or other	U	U	L	STD
Tennis professional	U	U	L	STD
Theatre - admin staff	A3	2	L	STD
Theatre - electrician/technician	B2	3	L	STD
Theatre - manager (no manual work)	A3	2	L	STD
Theatre - projectionist	B1	2	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Theatre - stage manager	B1	2	L	STD
Theatre - ticket seller/confectionery seller	B1	2	L	STD
Theatre - usher (fulltime)	B2	3	L	STD
Theatre nurse	B2	3	L	STD
Tiler/Slater - floor and walls (trade qualified)	B3	4	L	STD
Tiler/Slater - floor and walls (other, min 2 years experience)	SR	U	L	STD
Tiler/Slater - roof (up to 10m)	SR	U	L	STD
Tiler/Slater - other	U	U	L	STD
Timber industry - sawyer	U	U	L	STD
Timber merchant - admin (no manual work)	B1	2	L	STD
Timber merchant - min 5 years experience	B3	4	L	STD
Timber merchant - other	U	U	L	STD
Tinsmith - trade qualified	B1	2	L	STD
Tinsmith - other	U	U	L	STD
Tobacconist	B1	2	L	STD
Toolmaker - trade qualified	B2	3	L	STD
Toolmaker - other (min 2 years experience)	SR	U	L	STD
Toolmaker - other (less than 2 years experience)	U	U	L	STD
Tour guide	U	U	L	STD
Tow truck driver	U	U	L	STD
Town planner - qualified with appropriate degree	A3	2	L	STD
Toxicologist	A1	1	L	STD
Trades assistant	U	U	L	STD
Train driver - mining	U	U	L	STD
Train - conductor	U	U	L	STD
Train - driver	U	U	L	STD
Train - guard	U	U	L	STD
Tram - conductor	U	U	L	STD
Tram - driver	U	U	L	STD
Tram - guard	U	U	L	STD
Tramway worker	U	U	L	STD



Occupation	IR	TPD	Living activities TPD	D/T
Translator - degree qualified	A2	2	L	STD
Translator - other	A3	2	L	STD
Travel agent	A3	2	L	STD
Tree feller/lopper - up to 10m	U	U	U	STD
Tree feller/lopper - over 10m	U	U	U	\$2
Tree stump remover	U	U	L	STD
Tree surgeon - trade qualified, min 2 years experience, up to 10m	SR	U	L	STD
Tree surgeon - trade qualified, min 2 years experience, over 10m	U	U	U	\$2
Tree surgeon - other, up to 10m	U	U	U	STD
Tree surgeon - other, over 10m	U	U	U	\$2
Truck driver - interstate (long distance)	U	U	L	STD
Truck driver - local only (no overnight stays, no unloading, min 2 years experience)	SR	U	L	STD
Truck driver - local vendor (light goods only)	B3	4	L	STD
Truck driver - other	U	U	L	STD
Tugboat crew	U	U	L	STD
Tugboat operator	U	U	L	STD
Tunneller	U	U	L	STD
Tupperware sales - full time and established, min 3 years experience	B1	2	L	STD
Tupperware sales - other	U	U	L	STD
Turner - trade qualified	B2	3	L	STD
Turner - other	U	U	L	STD
Tutor - university	A3	2	L	STD
Tutor - school (fulltime, not working from home)	A3	2	L	STD
Tutor - school - other	U	U	L	STD
Typesetter - computer based	B1	2	L	STD
Typist	A3	2	L	STD
Tyre - sales (no manual work)	B2	3	L	STD
Tyre - sales (manual work)	SR	U	L	STD
Tyre and battery - fitter	SR	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
<b>U</b>				
Underground construction	U	U	L	Refer
Undertaker - director (no driving/embalming)	A3	2	L	STD
Undertaker - driver/pallbearer	B2	3	L	STD
Undertaker - embalming	B1	2	L	STD
Underwriter	A2	2	L	STD
Unemployed	U	U	L	STD
University inspector	A3	2	L	STD
University lecturer - professor	A1	1	L	STD
University lecturer (manual work or field work)	B1	2	L	STD
University lecturer (no manual work or field work)	A2	2	L	STD
University staff - admin	A3	2	L	STD
University staff - professor/dean	A1	1	L	STD
University staff - tutor	A3	2	L	STD
Upholsterer - trade qualified	B3	4	L	STD
Upholsterer - not trade qualified (min 2 years experience)	SR	U	L	STD
Upholsterer - other	U	U	L	STD
Urologist	A1M	1	L	STD
<b>V</b>				
Valet	B1	2	L	STD
Valuer - livestock (no manual work)	B1	2	L	STD
Valuer, registered - property	A3	2	L	STD
Valuer, registered - other (no manual work)	A3	2	L	STD
Vending machine servicer	SR	U	L	STD
Veterinary assistant - large animals	SR	U	L	STD
Veterinary assistant - small animals	B3	4	L	STD
Veterinary nurse - large animals (qualified with appropriate degree)	B3	4	L	STD
Veterinary nurse - small animals (qualified with appropriate degree)	B2	3	L	STD
Veterinary surgeon - large domestic animals	A3	2	L	STD
Veterinary surgeon - small animals	A2	2	L	STD
Vicar	A3	2	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Video duplicator/editor - not working from home, min 5 years experience, min 30 day wait and max 2 year benefit	B1	2	L	STD
Vigneron	Refer	Refer	L	STD
Vineyard - owner	Refer	Refer	L	STD
Vineyard - worker	U	U	L	STD
Viticulturalist - owner/manager	B2	3	L	STD
<b>W</b>				
Waiter/waitress - fulltime (min 2 years experience)	SR	U	L	STD
Waiter/waitress - other	U	U	L	STD
Wallpaper hanger - trade qualified	B3	4	L	STD
Wallpaper hanger - other (min 2 years experience)	SR	U	L	STD
Wallpaper hanger - other (less than 2 years experience)	U	U	L	STD
Wardrobe - television/film (min 5 years experience), min 30 day wait and max 5 year benefit	B1	2	L	STD
Wardsman	U	U	L	STD
Warehouse manager - admin/supervisory	B1	2	L	STD
Warehouse person	U	U	L	STD
Washing machine mechanic - trade qualified	B3	4	L	STD
Watchmaker	B1	2	L	STD
Weaver - not working from home (min 5 years experience)	SR	U	L	STD
Weaver - other	U	U	L	STD
Welder - trade qualified (up to 10m)	B3	4	L	STD
Welder - trade qualified (over 10m)	U	U	U	\$2
Welder - other (up to 10m)	U	U	L	STD
Welder - other (over 10m)	U	U	U	\$2
Welfare officer - qualified with appropriate degree	A3	2	L	STD
Welfare officer - other	B1	2	L	STD
Well borer and sinker - water or mineral (local)	SR	U	L	STD
Wharf labourer	U	U	L	STD
Wharf worker	U	U	L	STD
Window cleaner - min 2 years experience (up to 10m)	SR	U	L	STD

Occupation	IR	TPD	Living activities TPD	D/T
Window cleaner - min 2 years experience (over 10m)	U	U	U	\$2
Window cleaner - other (up to 10m)	U	U	L	STD
Window cleaner - other (over 10m)	U	U	U	\$2
Window dresser	B1	2	L	STD
Window tinter	SR	U	L	STD
Windscreen fitter - trade qualified	B3	4	L	STD
Windscreen repairer	SR	U	L	STD
Wine maker	Refer	Refer	L	STD
Wine merchant - sales (manual work)	B1	2	L	STD
Wiremaker/cablemaker	SR	U	L	STD
Wool buyer - office and travel duties only	A3	2	L	STD
Wool buyer - other	B1	2	L	STD
Wool classer	B1	2	L	STD
Wrecker - supervision only (no manual work)	SR	U	L	STD
Wrecker - other	U	U	L	STD
Writer	U	U	L	STD
<b>X</b>				
X-ray technician	B1	2	L	STD
<b>Z</b>				
Zookeeper - qualified	B3	4	L	STD
Zookeeper - not qualified	U	U	L	STD
Zoologist - no overseas travel or field work	A2	2	L	STD
Zoologist - overseas travel	U	U	L	STD

Section 6  
ACTIVITY GUIDELINES

# Activity guidelines

The purpose of this section is to give you an indication of whether a particular sport or pastime would normally incur an additional premium loading or exclusion for a particular type of insurance cover.

Our Activity questionnaire and Life Insured's Statement requests specific information in relation to:

- scuba diving/diving
- hang gliding
- aviation
- motor/cycle racing
- football
- water sports

If the particular activity is not listed in the table on the following pages, full details should be supplied by completing the 'Other activities' questionnaire in our Life Insured's Statement or section 1 of the Activities questionnaire. Premium loadings for Death cover and Trauma cover are expressed as an extra premium for every \$1,000 sum insured (per mille).

**Example:** Travelling on a commercial airline is considered acceptable for clients. However, private flying for 400 hours per year would constitute a premium loading or exclusion due to the increased level of risk. Logically it is unfair to increase premium rates for all people applying for the same insurance simply because a small proportion participate in activities that are considered high risk.

A questionnaire must be completed for each activity and it is necessary that a full and precise description be given. In some cases it may be possible to offer an option to your client. An activity may be covered for an extra premium or it may be excluded. An indication of your client's preference should be noted on the application.

### Key for sports/pastimes

D/T	Death/Trauma
TPD	Total and permanent disablement (not including Living activities TPD)
IR	Income replacement

### Classifications of sports/pastimes

STD	Standard
U	Uninsurable risk
E	Excluded
REF	Refer to Underwriter

In all cases 'Ref' requires individual consideration based on the information provided. The Underwriter can advise the details which are taken into consideration.

Sports/pastime	D / T	TPD	IR
Abseiling	STD	STD	STD
Athletics – amateur	STD	STD	STD
– professional	STD	U	U
– coach	STD	Ref	Ref
Aviation – aerobatics	Ref	U	U
– aeroplane (private, excluding agriculture) – up to 100 hours per annum	STD	STD	STD
– aeroplane (private, excluding agriculture) – over 100 hours per annum	From \$2.00	Ref	Ref
– ballooning – recreation only	STD	STD	STD
– ballooning – other	Ref	Ref	Ref
– gliding – certified/licensed, no aerobatics or accidents	STD	STD	STD
– gliding – other	Ref	Ref	Ref
– hang gliding – certified, no stunts, record attempts or aerobatics	\$2	E	E
– hang gliding – certified, stunts, record attempts or aerobatics	Ref	Ref	Ref
– hang gliding – non-certified	Ref	Ref	Ref
– helicopter – private, excluding agriculture (up to 80 hours per annum)	STD	STD	STD
– helicopter – private, excluding agriculture (over 80 hours per annum)	From \$2.50	E	E
– instructor	Ref	Ref	Ref
– microlight/ultralight – licensed, no accidents, no aerobatics/stunts/record attempts	STD	STD	STD
– microlight/ultralight – other	Ref	Ref	Ref
– student pilots	Ref	Ref	Ref
BASE jumping	Ref	U	U
Baseball – amateur	STD	STD	STD
– professional	STD	U	U
– coach	STD	Ref	Ref
Basketball – amateur	STD	STD	STD
– professional	STD	U	U
– coach	STD	Ref	Ref



Sports/pastime	D / T	TPD	IR
Boxing – amateur	STD	E	E
– professional	Ref	U	U
– coach	STD	Ref	Ref
Caving/Potholing – no underwater	STD	STD	E
– underwater	Ref	Ref	Ref
Cricket – amateur	STD	STD	STD
– professional	STD	U	U
– coach	STD	Ref	Ref
Cyclist – amateur – racing	STD	STD	STD
– professional – racing	STD	U	U
– coach	STD	Ref	Ref
Football (rugby union/rugby league/Australian rules/soccer)			
– amateur (minimum 30-day waiting period)	STD	STD	E*
– professional	STD	U	U
– coach	STD	Refer	Refer
– touch football	STD	STD	STD
Golf – amateur	STD	STD	STD
– professional	STD	Ref	Ref
– coach	STD	Ref	Ref
Gymnastics – amateur	STD	STD	STD
– professional	STD	U	U
– coach	STD	Ref	Ref
Hockey – field – amateur	STD	STD	STD
– ice – amateur	STD	E	E
Horse riding – recreation only – including dressage, jumping, gymkhana	STD	STD	STD
– competition – including polo, show jumping	STD	E	E
– rodeo	Ref	E	E
Horseracing – professional – flat, trotting	STD	U	U
– steeplechase	\$2	U	U

\* Please note exclusion applies to occupation classes B1 – SR.

Sports/pastime	D / T	TPD	IR
Hunting/Shooting – Australia only, no aviation – amateur	STD	STD	STD
– professional	STD	U	U
– other	Ref	Ref	Ref
Kayaking/canoeing – recreation only	STD	STD	STD
– competitive	STD	STD	E
Martial arts – no mixed martial arts, cage or ultimate fighting, recreation only	STD	STD	STD
– no mixed martial arts, cage or ultimate fighting, competitive	STD	STD	E
– mixed, ultimate or cage fighting	Ref	Ref	Ref
Motor boat racing – amateur	Ref	E	E
– professional	Ref	U	U
Motor car racing – amateur social participation only (karting, rallies, time trials, hill climbs, vintage events, off-road events, gymkhanas)	STD	E	E
– competitive participation (all of the above categories as well as open wheel, sports cars, drag, stockcar, go-kart (enduro), speedway)	Ref	E	E
Motor car racing – professional	Ref	U	U
Motor cycle racing – amateur occasional social participation only (trail bike riding, hill climbs, scrambles)	STD	STD	STD
– competitive participation (all of the above categories as well as circuit racing, speedway)	Ref	E	E
Motor cycle racing – professional	Ref	U	U
Mountain climbing – Australia only	STD	STD	E
– International	Ref	Ref	Ref
Netball – amateur	STD	STD	STD
Parachuting/Skydiving – club only	\$2	E	E
– advanced competition	Ref	E	E
Paragliding/paraskiing/parasailing	Ref	E	E
Rock climbing – Australia only	STD	STD	E
– International	Ref	Ref	Ref
Rowing – amateur	STD	STD	STD

Sports/pastime	D / T	TPD	IR
Sailing – amateur – Australian waters only	STD	STD	STD
– offshore/advanced competition	Ref	E	E
– instructor	STD	Ref	Ref
Scuba diving – recreational – diving up to 45m	STD	STD	STD
– diving from 45m to 100m	\$2	E	E
– diving over 100m	Ref	Ref	Ref
– instructor	Ref	Ref	Ref
– caving/potholing/wreck diving/ retrievals	Ref	U	U
Skiing (snow/water/grass) – recreation only	STD	STD	STD
– competitive	STD	E	E
– professional	STD	U	U
Squash – amateur	STD	STD	STD
– professional	STD	U	U
– coach	STD	Ref	Ref
Surfing – pleasure, recreation only	STD	STD	STD
– competitive (non-professional Australia only)	STD	STD	STD
– professional	STD	U	U
Swimming – amateur	STD	STD	STD
– professional	STD	U	U
Tennis – amateur	STD	STD	STD
– professional	STD	U	U
– coach (no touring or professional playing)	STD	Ref	Ref
Weightlifting – amateur	STD	STD	E
– professional	STD	E	E
– coach	STD	Ref	Ref
White water rafting – recreation only	STD	STD	STD
– competition	STD	STD	E
– instructor	STD	Ref	Ref
Wrestling – amateur	STD	STD	E
– professional	STD	U	U
– coach	STD	Ref	Ref

## Section 7

# UNDERSTANDING OUR LIFE INSURED'S STATEMENT

# Life Insured's Statement

## Understanding our Life Insured's Statement

### **Our Life Insured's Statement**

Our Life Insured's Statement has been designed to cover all aspects of an applicant's financial, occupational and medical history and intention. Each question is considered together to create a 'big picture' for the Underwriter so that an informed decision can be made.

To help you understand what information we are requesting, and how we deal with this information, we have highlighted the most common or confusing sections to aid you in advising your client. Please note that occupation and activity sections are covered in their own sections of this guide.

### **Financial information section**

Completing income history

- Unlike employees, self-employed persons, sole traders or employees of their own companies will attract business expenses.
- Income details should be clearly shown. Please ensure that your client provides their gross income/turnover/sales, their business expenses which are all costs incurred in the operation of the business (or earning of the income/turnover/sales) and the resulting net income (net profit). The business expenses can be found in the profit and loss statement for companies/partnerships or trusts, or in the profit and loss section of a tax return for sole traders.
- If your client draws a salary or superannuation, and these are shown in the statements as a business expense, they can be added back to the net profit.
- If your client is income splitting with their partner, we may be able to add back the salary and superannuation contribution paid.

## Applicants who are bankrupt

### Undischarged bankruptcy

- Clients who have been declared bankrupt will not be eligible for Income replacement.
- Please refer to Underwriting before submitting an application for Death, TPD or Trauma cover.

### Discharged bankruptcy

- Clients who have been declared discharged bankrupt will be considered where they have been operating a profitable business for a minimum of three years, or working as an employee for a minimum of 12 months. Applicants will be assessed on the bankruptcy questionnaire, full financials, including detailed profit and loss statement, balance sheets, as well as business and personal income tax returns for the past three years.

## Unearned income (non-personal exertion or continuing income)

Unearned income is income the life insured receives that is **not** the result of their personal exertion. Normally it will continue to be paid to the life insured in the event of disablement, eg. dividends from public listed companies like Telstra or CBA. The dividends will continue to be paid regardless of whether the Life Insured is able to work or not.

Interest paid from various sources, if substantial would need to be looked at also.

The other major source of unearned income is rental income. If the rental properties are negatively geared and running at a loss then this reduces taxable income only. The Underwriter is only concerned if the property is positively geared ie. Income generated is greater than the expenses incurred.

To offset unearned income, the following formula should be applied:

$$\frac{\text{(personal exertion income + unearned income)}}{\text{annual benefit /12}} \times .75 - \text{unearned income} = \text{monthly benefit}$$

## Business insurance

What do the different types of business insurance mean? What is the purpose of the cover being applied for?

The following information will help you determine what type of insurance you are applying for:

<b>Buy-sell/ shareholder or partnership protection</b>	<ul style="list-style-type: none"><li>• What is the value of each partner's share?</li><li>• Acceptable valuation basis</li><li>• Multiple of net profit – average last 3 years profit and then multiple this figure by up to seven times the net profit. For private companies, similar method but any fees paid to shareholders from the profit &amp; loss should be added to the profit before applying the multiple.</li></ul>
<b>Personal</b>	<ul style="list-style-type: none"><li>• Multiples of salary</li><li>• Reason for cover (eg. cover loans, support dependants, loss of income)</li></ul>
<b>Key person insurance</b>	<p>How to value the loss of the key person?</p> <ul style="list-style-type: none"><li>• Loss of profitability</li><li>• Recruitment &amp; training costs</li><li>• 3 common methods for valuing a key person;<ul style="list-style-type: none"><li>– method 1: Salary multiple</li><li>– method 2: 5 x average NET profit before tax</li><li>– method 3: 2 x average gross profit</li></ul></li></ul> <p>Always include a description of the key person's role and how the sum insured was arrived at.</p>
<b>Loan/ guarantor protection</b>	<ul style="list-style-type: none"><li>• The loan amount</li><li>• The term of the loan</li><li>• Is the company profitable and is there adequate ability to fund the premiums and loan repayments?</li><li>• Is the lending source reputable?</li><li>• Are there joint borrowers?</li></ul>

## Residency section

Generally Zurich will only cover permanent Australian residents residing in Australia, however special consideration may be granted to some individuals who are in the final stages of an application for permanent residency and are residing in Australia. Speak to Underwriting for full details.

## Overseas travel section

For clients intending to travel overseas, cover is subject to the country and areas which the applicant is travelling to and the length of the stay. Our guidelines for travel are considered in line with current government warnings and other advice at the time of application. Please call Underwriting for further information.

## Australian citizens residing overseas

While it is preferable that each individual should have insurance cover issued in their country of residence, Australian citizens/permanent residents living/working overseas temporarily may in some limited circumstances be considered for cover. Please speak with Underwriting for full details.

## Height and weight details section

In Underwriting, the BMI is the most widely used measure of a person's build. Any medical requirements due to a person's height and weight are determined by first calculating an applicant's BMI.

### How do I calculate my client's BMI?

BMI is calculated using the following simple equation:

$$\text{BMI} = \frac{\text{weight (kgs)}}{\text{height (m)}^2}$$

For example, to calculate the BMI of a 6 foot male (182cm), weighing 100kg, divide 100 by (1.82 x 1.82) = 30.2.

The BMI result is used to classify the build of the applicant.

	Underweight	Normal	Overweight	Obese
Male	BMI – below 18	BMI – 18–25.9	BMI – 26–30	BMI – over 30
Female	BMI – below 17.5	BMI – 17.5–24.9	BMI – 25–30	BMI – over 30

If an applicant has a BMI of 30+, then dependent on the type of cover applied for (and the gender and age of the applicant), additional medical requirements may be requested at time of underwriting.

For an indication of whether medical requirements will be requested, or if a premium loading due to build could be expected, please contact Underwriting for a pre-assessment.



## Medical background section

### The importance of medical information

Health is the major factor to be considered during the underwriting process. Clients are obliged to tell us their medical history on the Life Insured's Statement and should be encouraged to provide as much information as possible. If there is any doubt as to the relevance of a condition, illness or injury, details should always be included. Assumptions should not be made about what is not important. A complete disclosure of the facts up front is far more reassuring to an Underwriter that uncovering something later from another source.

When completing the medical background section, please ensure the following:

- questionnaires are completed in full when prompted.
- where details of a condition are requested, please ensure that the question number referred to, the date, condition, name and address of doctors/hospitals, treatment, results and length of time off work are all included.
- if in doubt, please feel free to complete the General medical questionnaire for any of these questions.

## Insurance history section

Zurich takes into account total cover across the industry in conjunction with what is being applied for (if not replacing the other cover).

Financially, we underwrite on the total amount to be held with Zurich and other insurers, and apply our financial limits on the total.

Medically, we underwrite on the cover to be held with by Zurich only.

If Zurich cover is replacing other cover, a replacement business clause (RBUS) will be shown on the Policy schedule. This clause states that the new policy is replacing existing cover and is subject to this cancellation occurring. The clause is applied to protect our company and our reinsurers from over insurance situations where medical and financial requirements have not been met. The sum insured should fit the needs of the applicant without undue risk to the insurer.

If you are writing replacement business, you should nominate a date when you would like the new policy to begin which will allow time to cancel the existing cover, avoiding any double up of premium. Zurich will not refund premiums paid while the cover being replaced remains in force.

### Needlestick cover

Needlestick injuries can occur in many occupations and Zurich offers a product specifically designed for this. However if your client has suffered from a recent needlestick injury, we require your client to have completed and returned satisfactory results for all of the recommended tests (ie. immediate, 3 month and 6 month tests), before we can offer cover.

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## Section 8

# UNDERSTANDING UNDERWRITING REQUIREMENTS

What is Zurich requesting?

# Underwriting requirements

## Standard medical requirements

What is it?		What should the applicant expect?	How long is it valid?
Life Insured's Statement			6 months (A Declaration of health may be required between 3 and 6 months)
<b>Bloods</b> 'Bloods' includes HIV, Hepatitis B and C and Fasting MBA20 (including HDL/LDL cholesterol tests)			
HIV (Human Immunodeficiency Virus) Antibody Test	A sample of blood is drawn to test the body's reaction to exposure to the virus.	A blood sample to be taken from a vein – usually from the arm.	6 months
Fasting MBA 20 (Multiple Biochemical Analysis) including HDL/LDL cholesterol	A blood profile which test the blood lipids (or fats) such as cholesterol. Also tests liver function and blood glucose.	A blood sample to be taken from a vein. The applicant should fast for the period of time indicated by the doctor or paramedic performing the procedure (usually 12 hours). Please note that pregnant women are not required to fast.	6 months
Hepatitis B and C serology	Hep B and C serologies detect whether the liver has been infected with either virus.	A blood sample to be taken from a vein.	6 months
Express exam	Consists of a limited medical examination including height, weight, blood pressure readings and urine sample results.  Please use the 'Zurich express exam' form found in Adviser Assist.	To attend an appointment (or have a qualified examiner visit the client) where blood pressure readings, height/weight measurements and urine sample to be taken.	6 months

What is it?		What should the applicant expect?	How long is it valid?
<b>Medical examination</b>	Consists of three parts. First part is a personal statement completed by the applicant to obtain details of past history and habits. Second part is a medical examination covering all major body systems. Third part is a summary of the findings of the examination.	To attend an appointment (can be completed at client's home) where blood pressure readings, height/weight measurements, heart sounds and urine sample to be taken.	6 months
<b>Specialist medical examination</b> As per a medical examination, but is completed by a Cardiologist or Specialist Physician (has FRACP qualification).			
<b>PMAR (Personal Medical Attendant's Report)</b>	A report requested by an Underwriter when more detail is required in regard to a particular illness or injury, or where the sum insured exceeds set limits. The general practitioner (GP) will usually be able to provide sufficient history including details of diagnosis, treatment, results of any referrals to specialists, degree of recovery and possibility of recurrence of a particular ailment.	This report does not require any interaction from the applicant, unless there is query pertaining to the doctor's details.	Generally valid for the current application only.
<b>Resting ECG (Resting Electrocardiogram)</b>	A test which measures the electrical activity of the heart during a given period. A specially trained medical practitioner will then interpret the results.	To have the examiner connect leads to the chest and limbs to record the electric current across those leads.	6 months

What is it?		What should the applicant expect?	How long is it valid?
<b>Exercise ECG (Exercise Electrocardiogram)</b>	Similar to the resting ECG only the test is performed for a longer time (up to 15 minutes) on a bicycle or treadmill.	To have the examiner connect leads to the chest and limbs to record the electric current across those leads. The applicant will need to be in comfortable attire for this test.	6 months
<b>FBC (Full Blood Count)</b>	A blood profile which shows the amount of various types of cells, or substances available in your blood.	A blood sample to be taken from a vein – usually from the arm.	6 months
<b>PSA (Prostate Specific Antigen) Males only</b>	A blood profile which tests the blood for cancer cells.	A blood sample to be taken from a vein – usually from the arm.	6 months
<b>MSU (Microureanalysis)</b>	Examination of a urine sample including testing for glucose, blood, ketones and proteins.	A urine sample to be collected.	6 months
<b>Breast Examination or result of current mammogram (within 6 months) Females only</b>	Examination of the breasts and surrounding lymph node bearing areas by a physician or other trained health professional.	Examination by a trained health professional.	6 months

Most medical requirements can be provided by our paramedical providers. However, in some circumstances when your client may be in a remote location, their local doctor or nearest specialist may be asked to perform this. If your client wishes to have his medical exam or blood tests with his/her own doctor, this is quite acceptable but may not be as fast as the paramedical service.

**Note:** there will be circumstances when Underwriting will insist on your client's own GP performing a medical examination.

Please note that Zurich is responsible for the cost of all medical requirements unless otherwise advised. If the applicant chooses to consult with their usual GP, the pathology request form and medical examination form includes billing details for the consulting doctor.

**If your client is overseas please contact the Zurich Underwriting Team prior to submission or arrangements of any tests.**

## Process for using a paramedical provider

### What does a paramedical provider do?

Paramedical providers organise for the examinations required to be performed by a doctor or registered nurse at the applicant's residence or workplace.

Using a paramedical provider can accelerate the process of medicals, blood tests and ECG examinations being completed and returned to a life company.

### What does this mean for the Adviser?

Faster completions of medicals, blood tests and ECGs mean:

- faster processing of applications
- lower proportion of business in suspense
- less time for a client to be without full cover
- less time spent by Advisers following up doctors.

### Who to contact

Paramedical providers	Contact details
Unified Health Group (UHG)*	Phone 1800 101 984 Fax 1800 707 697 Email <a href="mailto:adviser.relations@uhg.com.au">adviser.relations@uhg.com.au</a> Online requests <a href="http://client.uhg.com.au/lifedata">http://client.uhg.com.au/lifedata</a>
Life Screen	Phone 1800 673 123 Fax 1800 804 758 Email <a href="mailto:commercial.pathology@symbionhealth.com">commercial.pathology@symbionhealth.com</a>
Symbion Lavery Pathology	Phone 1800 770 001 Fax 1800 770 002 Email <a href="mailto:Commercial.Pathology@maynegroup.com">Commercial.Pathology@maynegroup.com</a>
Health Predictions	Phone 1800 003 224 Fax 03 9882 8523 Email <a href="mailto:acdsvic@bigpond.com">acdsvic@bigpond.com</a>
Pathrec	Phone 1800 066 895 Fax 1800 631 582 Email <a href="mailto:medicals@pathrec.com">medicals@pathrec.com</a>
Prestige Insurance Pathology	Phone 1800 442 844 Fax 02 9559 2973 Email <a href="mailto:prestigep@bigpond.com">prestigep@bigpond.com</a>

\*All requirements ordered from UHG can be tracked on the Adviser Assist website together with the PMARs.

## PMAR tracking

Traditionally, life companies and Advisers have suffered frustration with long delays when waiting for PMARs to be completed. Zurich has therefore outsourced its PMAR tracking to UHG.

## Who is UHG?

Unified Healthcare Group (UHG) is Australia's largest provider of medical evidence retrieval services for the insurance industry and manages every type of evidence requirement under agreed service levels with Zurich. UHG is used to help complete policies faster and real-time progress of all evidence requirements managed by UHG is uniquely available on Zurich's Adviser Assist; this includes PMAR and paramedical requirements.

## What is UHG responsible for?

- initiating the request
- following up the progress
- returning the paperwork to Zurich
- paying the doctor's invoice.

## Who to contact

**Phone:** 1800 101 984

**Fax:** 1800 707 697

**Address:** PO Box 562,  
Prahran VIC 3181

**Email:** [adviser.relations@uhg.com.au](mailto:adviser.relations@uhg.com.au)

**Online requests:**  
<http://client.uhg.com.au/lifedata>

## Standard financial requirements

### Confidential financial questionnaire

Allows the Underwriter to establish the net worth of the individual across all areas including the cost of replacing them as a key person, the protection of business commitments and, where applicable, the funding of future lifestyle. The applicant should be clear in their disclosure and if necessary have their accountant or Adviser complete the relevant sections.

### Financial statements

For higher sums insured and occupation categories the automatic requirements request detailed profit & loss and balance sheets for the last 2 years. We require the business tax returns and complete financial statements for each business entity.

- **Profit and loss account:** will show details of the income earned and expenses incurred for the financial year.
- **Balance sheet:** provides a picture of the current financial situation of the company including outstanding loans and liabilities.

### Personal Income Tax Returns (PITR) – must be full and complete returns

Shows the income received from an employer or business. It also includes any investment income or unearned income eg. rental properties, shares, dividends, overseas income, distribution from trusts and any income from other sources.



### Notices of assessment

Confirms that the applicant has lodged the tax return with the Taxation Department and confirms the return is correct. It **does not** show a breakdown of the sources of income and it **does not** replace tax returns. It is not acceptable as a replacement for income tax returns.

### Financial requirements for sole traders

A sole trader will only need their Personal Income Tax Returns including the detailed profit and loss statement which forms part of this return.

### Financial requirements for employees

An employee will only need to supply a copy of their Personal Income Tax Returns, and Notice of Assessments (NOA's), unless the applicant's income has greatly increased. Underwriting may request a copy of the applicant's current contract to confirm the current salary package.

### Financial requirements for working director/employees of own companies/partnerships

For clients who are directors or employees of their own companies (Pty/Ltd) and partnerships, in addition to the Personal Income Tax Returns, we will require the company/business tax return and full financial statements (profit and loss accounts and balance sheet).

Please note that if the applicant has multiple entities then we will require the returns and statements for **all** entities. If your client has more than one business structure, a flow chart should be provided to show the income flow and all returns associated with your client and your clients businesses.

Many companies have trust accounts and these must be provided as well. The trust return also includes a profit & loss and balance sheet and will show the breakdown of how the money is disbursed through beneficiaries.

## Underwriting forms and questionnaires summary

The following forms are to be completed as part of the application process. These forms may be prompted and available in the Life Insured's Statement, or can be completed as a separate form.

Questionnaire / form	When to complete	Is it available in the Life Insured's Statement?
Activity/pastime questionnaire	If the life insured participates in hang gliding, parachuting, rock/mountain climbing, football, boxing, martial arts, or other hazardous pursuits.	Yes
Asthma questionnaire	If the life insured has or has ever had asthma, bronchitis or other lung complaint.	Yes
Aviation questionnaire	If the life insured participates in aviation (other than as a fare-paying passenger).	Yes
Back/neck pain questionnaire	If the life insured has or has ever had any disease of, or injury to the neck or spine, including back strain, disc disorder, lumbago, fibrositis, sciatica, neuritis or other non-specific back pain.	Yes
Bankruptcy questionnaire	If the life insured has ever been declared bankrupt or placed in receivership, involuntary liquidation or under administration.	No
Confidential financial questionnaire	To be completed if the cover being applied for exceeds the financial limits.	No
Cyst/mole/skin lesion questionnaire	If the life insured has or has ever had a cyst, mole or skin lesion.	Yes
Diabetes questionnaire	If the life insured has or has ever had diabetes.	Yes
Diving questionnaire	If the life insured participates in diving.	Yes
Lifestyle questionnaire	If the life insured answers 'yes' to the Aids declaration.	No
Motor sports questionnaire	If the life insured participates in motor racing.	Yes
Mental health questionnaire	If the life insured has or has ever had depression, stress, anxiety, panic attacks, behavioural disorder or any other mental or nervous condition.	Yes
General medical questionnaire	A generic questionnaire that can be used for any injury, condition or complaint.	Yes

Sometimes forms/questionnaires are required when the Underwriter requests further details on answers provided in the Life Insured's Statement or from medical evidence. Underwriting will advise if these forms are required.

- Alcohol questionnaire
- Chest pain questionnaire
- Cholesterol questionnaire
- Declaration of health
- Drug questionnaire
- Epilepsy questionnaire
- Gastrointestinal questionnaire
- Gout/arthritis questionnaire
- Hypertension questionnaire
- Mining, oil and gas industry questionnaire
- Occupation questionnaire
- Overseas travel/residence questionnaire
- Sailing questionnaire

### Forms

The following forms are designed to assist you in the underwriting process:

Form	Purpose
Agreed value income replacement financial endorsement	This form is to be completed when the policy owner wishes to apply for the Agreed value income replacement financial endorsement. Appropriate financials (as set out on the form) must also be submitted.
Application for Needlestick cover option	This form is to be completed when the life insured is applying for the Needlestick option.
Application for replacement policy	This form is to be completed in place of the Life Insured's Statement if the applicant is applying for insurance under takeover terms. A completed application is also required.
Express exam form	This form is to be used when the life insured is required to take an express examination, whether they are using a GP of his/her choice or a paramedical provider.
Medical examination form	This form is to be completed when the life insured is required to take a medical examination and is using a GP of his/her choice.
Pathology request form	This form is to be completed when the applicant is required to take a blood test.
Application for Insured child option	This form is to be completed when an Insured child is to be added to a policy.

### **Where do I access these forms?**

Some forms are included in the Life Insured's Statement, otherwise all forms are available for download on Adviser Assist.

### **Where do I send my outstanding requirements?**

**Postal Address:** Underwriting/New Business  
PO Box 994  
NORTH SYDNEY NSW 2059

**Fax:** 02 9995 3822

**Email:** risksuspense.management@zurich.com.au

### **What information must be signed and dated by the applicant?**

Any information pertaining to an applicant's medical history or status or any question forming part of the application or Life Insured's Statement must be provided in writing from the applicant.

All other outstanding requirements pertaining to financials and occupation details must be received in writing, but may be provided by the Adviser.

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## Section 9

# ADMINISTRATION

Alterations / lapses / reinstatements  
reviews of loadings  
NPWs

# Administration

## Online access to client information

To assist you in accessing your clients' information and to help you stay on top of key client events such as renewals, Zurich provides a number of online functions, including:

- Application tracking
  - get an instant view on progress of individual applications, including outstanding requirements
- Renewal and lapse/cancellation tracking
  - see which clients are approaching renewal so you can schedule reviews
  - see which clients have policies about to lapse, so you can proactively contact them to prevent them from losing their valuable protection
- Electronic document archive
  - includes all auto generated communication dating back to 2003 (eg. renewal notices, variations, etc)
- Delegated authority
  - allows your staff access to your clients information on their own login. Please call 1800 500 655 for more information about this service.

## Lapses and reinstatements

Should a premium not be received by the due date the policy owner is given 30 days grace. A lapse letter will be sent to the applicant at the end of the 30 days overdue period advising that cover has ceased.

Zurich may reinstate the cover without the need for additional information if all unpaid premiums are paid within 56 days of the premium due date.

If all premiums have still not been received after 56 days, a Reinstatement application form along with all the unpaid premiums will be necessary to re-activate the cover.

The basic principle behind the Reinstatement application is to confirm that the applicant is still in good health and not just reinstating because of ill health and a desire to claim.

If 12 months has elapsed since the last premium was paid we will require a new application to be completed. We would then treat the application as if it were new business and there is no guarantee that the application will be accepted or if accepted that the terms will be the same as the original policy.

No claims will be paid where the condition, illness or injury, first occurred or first became apparent between the time the policy lapsed and the time the policy is reinstated.

## Reviews of exclusions/loadings or other Underwriting decisions

Should the applicant wish to have a decision reviewed after the policy has been accepted, please advise Underwriting in writing. Please refer to the alterations table on the following pages for requirements.

## Cancellations and NPWs

### Cancellations

Requests to cancel all or part of an application can be made over the phone or in writing by the applicant or you as the adviser before an underwriting decision has been made.

### Applications Not Proceeded With (NPW)

To ensure that applications are regularly followed up, and reminders are sent regarding outstanding requirements, our system automatically generates reminders and approaching 'NPW' notifications. If there are instances when these deadlines cannot be met, please contact our Underwriting Service Team for information on approving deadline extensions.

If an application is NPW but the applicant does wish to proceed, Underwriting will need to assess the eligibility of the application, including the time lapsed since the original application and the reason for the delay. Please note that as a minimum requirement we will need all outstanding requirements to be submitted at the point of review.

Please contact our Underwriting Service Team for further information.



## How to request specific alterations

### Alterations table

Please post any of these completed forms to: Zurich Life Underwriting, Locked Bag 994, North Sydney NSW 2059. For queries on what is required, please contact the Underwriting team to confirm requirements.

Alteration	Requirements
Smoker to non-smoker	<ul style="list-style-type: none"> <li>• Non-smoker application</li> </ul>
Waiting period <ul style="list-style-type: none"> <li>• increase</li> <li>• decrease</li> </ul>	<ul style="list-style-type: none"> <li>• A letter from the policy owner detailing the requested change</li> <li>• New application</li> <li>• Life Insured's Statement</li> </ul> Any medical evidence already received for previous applications is usually valid for up to 6 months
Decrease waiting period due to GSC arrangements	<ul style="list-style-type: none"> <li>• Waiting period reduction feature application</li> </ul>
Sum insured <ul style="list-style-type: none"> <li>• increase</li> <li>• decrease</li> </ul>	<ul style="list-style-type: none"> <li>• New application</li> <li>• Life Insured's Statement</li> </ul> Any medical evidence already received for previous applications is usually valid for up to 6 months. If a Life Insured's Statement has been submitted in the previous 6 months a Short form personal statement can be used in its place  A letter from the policy owner detailing the requested change
Benefit period <ul style="list-style-type: none"> <li>• increase</li> <li>• decrease</li> </ul>	<ul style="list-style-type: none"> <li>• New application</li> <li>• Life Insured's Statement</li> </ul> Any medical evidence already received for previous applications is usually valid for up to 6 months. If a Life Insured's Statement has been submitted in the previous 6 months a Short form personal statement can be used in its place  A letter from the policy owner requesting the change is required
Review occupation category for TPD or IR (eg. from manual to clerical, or change from any to own)	<ul style="list-style-type: none"> <li>• A letter from the policy owner outlining the change, including the full duties</li> <li>• Life Insured's Statement</li> </ul>
Relating policies (one or more existing policies)	<ul style="list-style-type: none"> <li>• Request to relate existing policy/ies form</li> <li>• New quote</li> </ul>

(continued next page)

Alteration	Requirements
Review medical loading/exclusion	<ul style="list-style-type: none"> <li>• A letter from the policy owner requesting the review</li> <li>• Life Insured's Statement</li> </ul>
Review of occupational, residency or activity based loading/exclusion	<ul style="list-style-type: none"> <li>• A letter from the policy owner requesting the review. Contact Underwriting for any further requirements</li> </ul>
Ordinary business to superannuation	<ul style="list-style-type: none"> <li>• New application</li> </ul>
Superannuation to ordinary business	<ul style="list-style-type: none"> <li>• Conversion of cover application form</li> </ul>
Zurich Protection Plus to Zurich Select Term Plus	<ul style="list-style-type: none"> <li>• New application</li> </ul>
Exercise Future insurability benefit	<ul style="list-style-type: none"> <li>• Application to exercise the future insurability benefit form</li> </ul>
Exercise Future insurability option (Income Replacement)	<ul style="list-style-type: none"> <li>• A letter from the policy owner</li> <li>• New application</li> </ul>
Stepped to level and level to stepped	<ul style="list-style-type: none"> <li>• A letter from the policy owner</li> <li>• New quote</li> </ul>
Indemnity to agreed value contract <ul style="list-style-type: none"> <li>• within 12 months of policy issue</li> </ul>	<ul style="list-style-type: none"> <li>• A letter from the life insured and the policy owner requesting a change from indemnity to agreed value</li> <li>• New quote</li> <li>• New application</li> <li>• Sections 2, 4, 6, 7 and the Declaration in the Life Insured's Statement. Financial evidence may be required</li> </ul>
<ul style="list-style-type: none"> <li>• over 12 months since policy issue</li> </ul>	<ul style="list-style-type: none"> <li>• As above plus a Declaration of health</li> </ul>
Agreed value to indemnity contract	<ul style="list-style-type: none"> <li>• A letter from the life insured and the policy owner requesting a change from agreed value to indemnity</li> <li>• New quote</li> </ul>
Alter level of cover	
<ul style="list-style-type: none"> <li>• standard to comprehensive or</li> <li>• comprehensive to premier or</li> <li>• standard to premier</li> </ul>	<ul style="list-style-type: none"> <li>• New application</li> <li>• Life Insured's Statement</li> </ul>
<ul style="list-style-type: none"> <li>• premier to comprehensive or</li> <li>• comprehensive to standard or</li> <li>• premier to standard</li> </ul>	<ul style="list-style-type: none"> <li>• New application</li> </ul>

(continued next page)

Alteration	Requirements
Add optional extra to policy (includes Trauma reinstatement & Top-up options)	<ul style="list-style-type: none"> <li>• New application</li> <li>• Life Insured's Statement</li> </ul>
Add Insured child option to policy	<ul style="list-style-type: none"> <li>• Insured child option application form</li> </ul>
Conversion of Insured child option to a trauma policy	<ul style="list-style-type: none"> <li>• A letter from the policy owner</li> <li>• New application</li> <li>• New quote</li> </ul>
Reinstatement of lapsed policy	<ul style="list-style-type: none"> <li>• Reinstatement application</li> </ul>
Reinstatement of cancelled policy	<ul style="list-style-type: none"> <li>• New application</li> <li>• Life Insured's Statement</li> </ul>
Cancel an inforce policy	<ul style="list-style-type: none"> <li>• A letter from the policy owner</li> </ul> <p>If there is more than one policy owner, all owners must sign the letter</p>
Policy upgrades	<ul style="list-style-type: none"> <li>• New application</li> <li>• Life Insured's Statement</li> </ul>
Continue Income replacement to age 70	<ul style="list-style-type: none"> <li>• Income replacement extension application</li> </ul>
Rider to stand-alone cover where all cover is being retained (eg. Death and TPD becomes stand-alone Death and stand-alone TPD)	<ul style="list-style-type: none"> <li>• New application</li> <li>• Life Insured's Statement</li> </ul>
Rider to stand-alone cover where cover is being cancelled (eg. Death and TPD becomes stand-alone TPD)	<ul style="list-style-type: none"> <li>• A letter from the policy owner or a new application</li> </ul>
Altering a level premium policy	Where there is a decrease in risk, the age at commencement will be used to determine the new premium. Where there is an increase in risk, the current age will be used
Alter or update nominated beneficiaries	<ul style="list-style-type: none"> <li>• Nomination of beneficiaries form</li> </ul>
Making binding nominations (risk only super)	<ul style="list-style-type: none"> <li>• Zurich super estate management application</li> </ul>
Exercise the Future insurability benefit for personal events	<ul style="list-style-type: none"> <li>• Application to exercise the Future insurability benefit</li> </ul>

## Management Fees

The current management fees are set out in the Wealth Protection PDS.

If more than one policy is applied for at the same time, for the same life insured, only one management fee will be charged. However, Zurich Income Replacement will always have a management fee attached.

## Billing dates for monthly payments

The initial billing date will be the date the policy goes into force (unless that date is the 29th, 30th, or 31st of the month, in which case the policy will go into force on the 28th of that month). The next payment will occur on the selected payment date in the next calendar month. We do not pro-rata days; 12 monthly payments will be taken over the period of a year.

## LifeXpress quotes

If a LifeXpress quote is more than one calendar month old when it is received at Zurich Head Office and the applicant has had a birthday in that month, we will request a new LifeXpress Quote.

For example, if we receive an application on 1 April, the life insured's birthday is 15 March and the quote date is in February, a new quote will be requested.

As a result of changes to Death cover rates in 2009, LifeXpress cannot be used to quote for additions or alterations to in force policies where the policy commencement date is prior to 1 April 2009. Quotes for this business can be requested by emailing

adviser.service@zurich.com.au or calling 131 551. LifeXpress may be used to quote for inforce business in most other circumstances if the entire sum insured is entered rather than just the new portion.

## Changing policy ownership

A Memorandum of Transfer (MOT) can be used to change ownership on ordinary policies and policies moving from superannuation to ordinary ownership.

However, where superannuation entities are involved, there are a number of instances when using an MOT could cause a breach of the SIS rules. For this reason, Zurich will not accept MOTs for ownership transfers from ordinary to superannuation, including Self Managed Super Funds and the Zurich Master Superannuation Fund (ie. Zurich Superannuation Term Life Plus).

Instead, transfers of ownership from ordinary to superannuation will be done by cancel and replace. This requires a new application to set out what the cover is and who the owner should be.

## Commission

Figures on this page include GST.

### Upfront commission

The standard rate is 121% initial and 11.55% on renewal.

This commission option is not available to advisers writing business on their own lives.

Initial commission	Renewal commission	Ongoing premium reduction
121%	11.55%	0%
101.75%	8.8%	5%
82.5%	6.05%	10%

### Level commission

The standard rate is 33%.

Commission amount	Ongoing premium reduction
33%	0%
27.5%	7%
22%	13%
16.5%	18%
11%	22%
5.5%	26%
0%	30%

### Hybrid commission

There are two hybrid commission options available:

#### Hybrid 1

The standard rate is 88% initial and 19.8% on renewal.

Initial commission	Renewal commission	Ongoing premium reduction
88%	19.8%	0%
77%	15.4%	5%
66%	11%	10%
55%	6.6%	15%
44%	2.2%	20%

#### Hybrid 2

The standard rate is 60.5% initial and 27.5% on renewal.

Initial commission	Renewal commission	Ongoing premium reduction
60.5%	27.5%	0%
55%	22%	6%
49.5%	16.5%	12%
44%	11%	17%
38.5%	5.5%	21%
33%	0%	25%

### Commission rules on transfer of cover

The commission type must remain the same when transferring cover or increasing cover.

New business commission will only be paid on the increased premium received.

If you believe you have done sufficient work to qualify for the repayment of new business commission, you can apply for consideration through your BDM. Once a policy has been put into force, the commission style cannot be changed ie. a policy which was originally issued with upfront commission cannot be altered to a level commission at a later point in time.

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Section 10  
DISCOUNTS

# Loyalty discounts

Policy owners may be eligible to receive the following discounts on the premium payable for their policy:

Discount	Description
<b>Multi policy discount</b>	A discount which rewards people who have more than one life risk policy with Zurich (or who have multiple stand-alone covers within Zurich Protection Plus).
<b>Family discount</b>	A discount for members of the same family who take policies (or one multi-life policy) with Zurich. The more family members involved, the higher the discount applying to each member.
<b>Business discount</b>	A discount for employees/partners in a business who take policies (or one multi-life policy) with Zurich. The more people involved, the higher the discount which will apply to each member.

More than one discount may apply to a policy (ie. Multi policy discount and Family discount or Multi policy discount and Business discount). The total discount will be expressed as the 'Loyalty discount'.

## Discountable products

Discounts are applied to Wealth Protection products, Select products and Zurich Superannuation Plan (ZSP) Optional Protection Benefits, ie:

- Zurich Protection Plus
- Zurich Income Replacement
- Zurich Superannuation Term Life Plus
- Zurich Select Term Plus
- Zurich Superannuation Select Term Plus
- ZSP Superannuation Term Life Plus
- ZSP Income Replacement (superannuation version)

The Management fee and Stamp duty are not discounted.



## Multi policy discount

### Eligibility

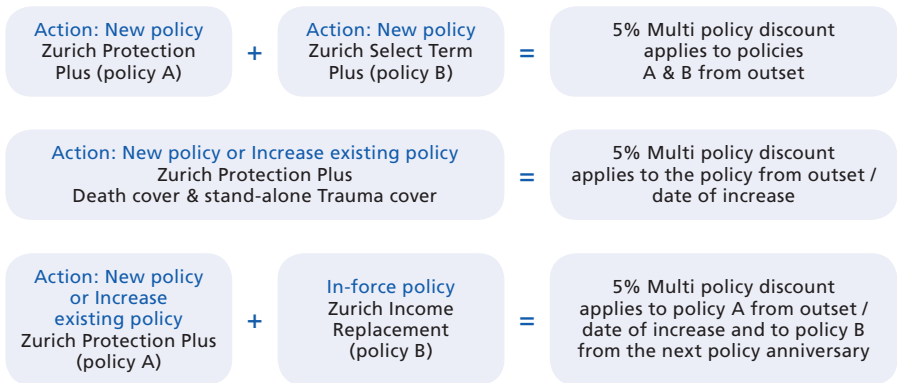
A Multi policy discount may apply to the premium for any eligible policy when the same life insured takes:

- more than one policy or
- two or more stand-alone lump sum covers on a single policy.

### Discount amount

The Multi policy discount is 5%

### Examples



### Lapsed cover

If policies lapse (or are cancelled) and only one policy remains, the Multi policy discount will no longer apply. The discount will be removed from the remaining policy at next policy anniversary.

### Management fee waiver

Zurich will continue to waive one Management fee where a life insured applies for more than one policy at the same time.

## Family discount

A Family discount may apply to the premium for any eligible policy if there are two or more lives insured on the one policy or if separate policies are grouped together because there is a 'family' relationship.

Children insured under the Insured child option do not count towards a Family discount.

A Family discount may apply to policies for members of the same family (or one multi-life policy). The more lives involved, the higher the discount which will apply to each policy.

### Discount table

The discounts available for family groups are:

Number of members	Discount available	Number of members	Discount available	Number of members	Discount available
2	2%	5	5%	8	8%
3	3%	6	6%	9	9%
4	4%	7	7%	10 or more	10%

### Eligibility

'Family members' are defined as spouse/de facto spouse (including same sex), parents, children and siblings.

### Examples

Action: New policy  
Husband (policy A)

+

Action: New policy  
Wife (policy B)

=

2% Family discount applies to policies A & B from outset

Action: New policy or increase existing policy  
Husband and Wife

=

2% Family discount applies to the policy from outset / date of increase

Action: New policy or increase existing policy  
Husband (policy A)

+

In-force policy  
Zurich Protection Plus  
Wife (policy B)

=

2% Family discount applies to policy A from outset / date of increase and to policy B from the next policy anniversary

### Lapsed cover

If policies lapse (or are cancelled), causing the number of family members in the group to change, the Family discount amount will be adjusted at the next policy anniversary.

If the number of family members in the group reduces to one, then the Family discount will be removed.

## Business discount

A Business discount may apply to the premium for any eligible policy if there are two or more lives insured on the one policy or if separate policies are grouped together because there is a 'business' relationship.

A Business discount may apply to policies for employees/partners in the same business (or one multi-life policy). The more lives involved, the higher the discount which will apply to each policy.

### Discount table

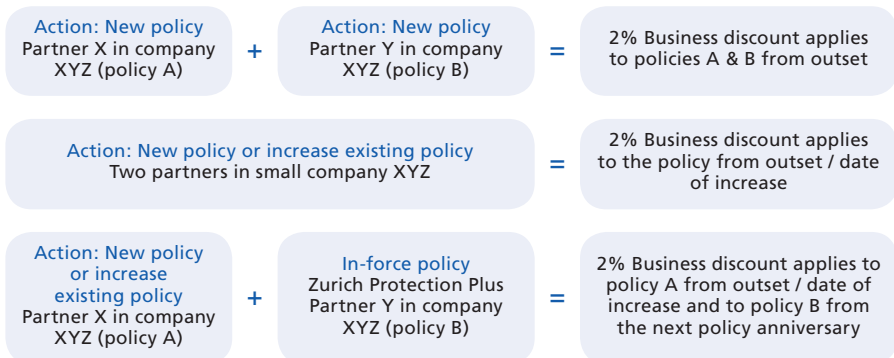
The discounts available for business groups are:

Number of members	Discount available	Number of members	Discount available	Number of members	Discount available
2	2%	5	5%	8	8%
3	3%	6	6%	9	9%
4	4%	7	7%	10 or more	10%

### Eligibility

'Business members' are defined as business partners, employer and employees, associated businesses with common directors/shareholders (and can include the spouses of business members).

### Examples



### Lapsed cover

If policies lapse (or are cancelled), causing the number of business members in the group to change, the Business discount amount will be adjusted at the next policy anniversary.

If the number of business members in the group reduces to one, then the Business discount will be removed.

## More information about Loyalty discounts

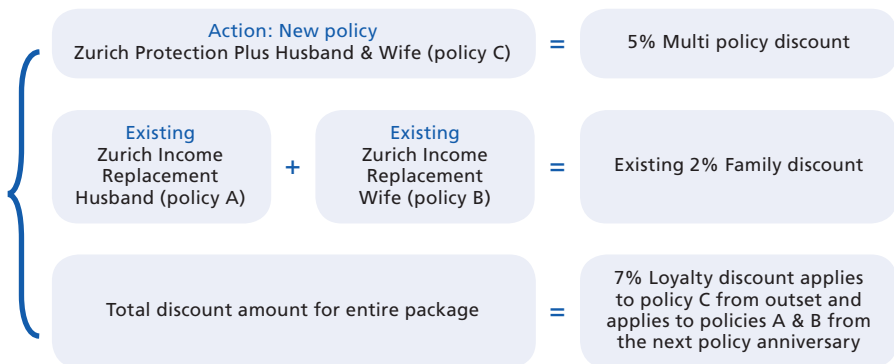
### More than one discount

It is possible that more than one discount may apply to a policy, ie.

- Multi policy discount + Family discount; or
- Multi policy discount + Business discount.

### For example

If a Husband and Wife take a new eligible policy and they already each have an in-force eligible policy, a 5% Multi policy discount plus a 2% Family discount will apply to the total premium (excluding Management fee and Stamp Duty) for all of their policies, ie. the Loyalty discount will be 7%.



### Commission impact

Adviser commission will not be reduced when discounts are applied – commission will be based on the full, un-discounted premium.

### Loadings impact

Discounts will apply to the total premium (excluding the management fee and stamp duty) including any medical loadings imposed at Underwriting. Discounts will not apply to any dollar per mille loadings.

### Changes to family or business groups

Zurich does not need to be advised of any changes in relationships between family or business group members (for example, in the event of divorce or resignation). The discount will not change, unless a member lapses a policy or requests to leave the group.

### **In-force policies**

Discounts can only be applied to in-force eligible products if a trigger event occurs (provided they otherwise qualify for a discount). Discounts cannot be applied to in-force policies which are written with level premium. However, if an in-force level premium policy is added to a discount group (multi policy, family or business) discounts will be applied to future increases, including CPI increases.

### **Trigger events**

- a new policy is taken out; or
- an existing policy is increased.

### **How to apply for Loyalty discounts**

LifeXpress will allow you to calculate Loyalty discounts by asking you to select the type of discount for the illustration being prepared.

The quote must be accompanied by an Application Form and Life Insured's Statement (LIS). The LIS contains a Loyalty discount section which will allow any in-force policies or family/business relationships to be nominated. Discounts cannot be set up on the basis of any request not submitted on the correct form.

### **Policy owner communications**

Information about any Loyalty discounts applying to a particular policy will be included on the Policy schedule. Recalculated Loyalty discounts will be shown on annual renewal notices.

# Sum insured discounts

Policy owners may be eligible to receive the following discounts on the premium payable for their policy based on the following levels of cover:

## Death & TPD

Sum insured	Protection Plus and Superannuation Term	Select products
\$250,000 – \$499,999	11%	14%
\$500,000 – \$749,999	21%	19%
\$750,000 – \$999,999	22%	22%
\$1,000,000 – \$1,999,999	29.5%	29%
\$2,000,000+	33.5%	31%

## Trauma

Sum insured	Discount
\$0 – \$99,999	4%
\$100,000 – \$149,999	9%
\$150,000 – \$249,999	21%
\$250,000 – \$499,999	25.5%
\$500,000 – \$749,999	28.5%
\$750,000 – \$999,999	31.5%
\$1,000,000+	36%

## Income replacement

Insured monthly benefit	Discount
\$0 – \$2,499	+15%
\$2,500 – \$3,499	+12%
\$3,500 – \$4,999	5%
\$5,000 – \$7,499	13%
\$7,500 – \$9,999	18%
\$10,000 – \$14,999	20%
\$15,000+	21%

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Section 11  
RELATED POLICIES



# Related policies

## Introduction

Zurich will now offer the ability to link covers inside and outside of super, providing a new level of flexibility to reduce cost and meet client needs.

To do this, a relationship will be established between a Superannuation Term Life Plus (Super Term) policy and a Protection Plus policy or between two Protection Plus policies (where SMSF ownership applies).

## Available cover combinations

The only core covers available as part of a related Super Term policy or Protection Plus policy (owned by a SMSF) are:

- Death cover (compulsory)
- Any occupation TPD cover (optional)\*

The only core covers available as part of a related Protection Plus policy are:

- Own occupation TPD cover (optional)\*
- Trauma cover – Extended or Basic (optional)

\* TPD can only be part of one policy (not both)

Each life insured can have one related set of policies, ie. one Super Term policy related to one Protection Plus policy.

The life insured on each policy must be the same. The only time more than one life is permitted on either policy is if the Insured child option is included in the Protection Plus policy.

Only the following combinations are available:

Related policies	
<b>Superannuation Term Life Plus (Super Term)</b> Death cover	<b>Protection Plus</b> Own occupation TPD (linked) and/or Trauma cover (linked)

OR

Related policies	
<b>Superannuation Term Life Plus (Super Term)</b> Death cover & Any occupation TPD (linked)	<b>Protection Plus</b> Trauma cover (linked)

OR

Related policies	
<b>Protection Plus (owned by SMSF)</b> Death cover	<b>Protection Plus</b> Own occupation TPD (linked) and/or Trauma cover (linked)

OR

Related policies	
<b>Protection Plus (owned by SMSF)</b> Death cover & Any occupation TPD (linked)	<b>Protection Plus</b> Trauma cover (linked)

One Management fee will be payable when two related policies are set up, in line with the normal Management fee allocation rule of one fee per life.

## Extra-cost options

The full range of extra-cost policy options are available with each policy, as set out in the Zurich Wealth Protection PDS.

For example, related policies can include the Buy back TPD option (to buy back TPD cover after a Trauma claim), even though the TPD and Trauma covers are in different policies.

## Limitations and restrictions

Because the two policies will be related to each other, the following rules will ensure that the policies continue to match up over time:

- linked TPD and/or Trauma cover cannot exceed Death cover at any time.
- both policies must be set up with or without indexation.
- both policies will be set up with the same commencement date. If one policy is ready to issue, but the other is still being underwritten, we will hold the second policy so that they can be issued together. This will ensure the billing dates match and the renewal notices are aligned.
- one payor must be nominated for both policies, and payment frequency must be the same (preferably one direct debit for the two policies).
- all linked covers must be on the same basis (stepped or level) ie. you cannot have stepped Death cover and level TPD cover if the two are to be linked.

- if the Super Term policy or the Protection Plus policy (owned by SMSF) ends, the related policy will also end. However, if the Protection Plus policy ends, the related Super Term policy or the Protection Plus policy (owned by SMSF) may continue (see "If one related policy ends" below).

## How to apply

The LifeXpress quote will allow two new policies to be set up as related policies using the 'related policy' check box.

LifeXpress will then quote the two policies with all benefits linked.

## Loyalty discounts

- multi-life discounts will apply as normal
- multi-policy discounts will not apply if the only policies taken are related but will apply as normal (to all three policies) once a third non-related policy is added.

## Commission

There is no restriction on available commission options for related policies. Commission will be paid on both policies at the same time (when they both complete with the same commencement date).

## If one related policy ends

### If a related Protection Plus policy ends:

The Super Term policy or the Protection Plus policy (owned by SMSF) may continue. Any linked TPD on these policies will be recalculated to reflect the fact that it is no longer linked to Trauma on the related Protection Plus policy.

### If a related Super Term policy ends

(eg. if the life insured is no longer eligible to contribute to super, and cannot keep a Super Term policy):

The Death and/or TPD cover can be transferred to the Protection Plus policy.

The **Conversion of cover application** form must be used to make this change (as per any other request to move from Super Term to Protection Plus).

### If a related Protection Plus policy (owned by SMSF) ends:

The Death and/or TPD cover can be transferred to the Protection Plus policy.

A letter from the policy owner requesting the transfer of cover is required.

## Presentation

### What policy owners receive

Two separate Zurich policies will be issued, and each will generate its own documentation:

- Policy schedule – will show the name and policy number of the other policy.
- Annual Renewal advice/Cover increase advice – will remind policy owners of the related status of each policy.
- My Zurich – will indicate if any policy is a related policy.

### What advisers see

The two policies are separate for the purpose of all adviser communications (including Commission statements and Risk Business Listing reports).

Evidence of policies being related will be available via the Zurich Document Archive, where policy owner documentation

(including Policy schedules) is available for viewing. In addition, related status (if applicable) will appear on Adviser Assist, the Certificate of Currency and Client Transaction Records.

## Existing policies

It is possible to:

- relate two existing policies
- relate one new and one existing policy

provided the two policies which are to be related will meet all of the eligibility rules (eg. same premium structure, appropriate cover combinations, same life insured). If any of these parameters of an existing policy need to change, this must be done before the request to relate the policies is submitted.

A new **Request to relate existing policy/ies** form must be used to relate the two policies. The form must be accompanied by a LifeXpress quote, to link all the covers up correctly. If any portion of the existing policy was written prior to April 2009, the premium rates will only be indicative.

## More information

More information can be found in the Zurich Wealth Protection PDS. The Conversion of cover application form and the Request to relate existing policy/ies form can be found on Adviser Assist.

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# Section 12

## CLAIMS

# Claims

## Zurich and life insurance claims

Claim time is the moment of truth in life insurance, not just for the claimant, but for our industry, as it is the point at which we deliver on the promise. And the more we as an industry deliver on that promise, the greater will be the demand for, and appreciation of, life insurance cover.

In the 12 months ended 31 December 2009, Zurich in Australia paid out \$62,728,997.00 in life insurance claims, across death, terminal illness, trauma and disablement.

Zurich Australia Limited is part of the strong, profitable, global Zurich Financial Services group that operates in more than 170 countries employing 60,000 employees. Globally, Zurich paid over \$US 9.2 billion in life claims in 2008\*.

When you recommend Zurich, you can do so with the confidence that your clients are in safe hands.

## Our claims philosophy

Our claims philosophy is based on starting assumption that all claims are lodged for genuine reasons, and that our role is to look for ways to pay claims, not for ways to deny them. Indeed, for the period ended 31 December 2009 Zurich admitted 95% of claims lodged, and denied only 3.5% % (the remainder were not proceeded with).

We aim to assess claims:

- promptly
- fairly
- consistently
- transparently and
- sensitively.

## How our team works with you

All claims are allocated to a dedicated case manager, so you have just one point of contact throughout the claim.

Our experienced claims specialists employ a flexible approach when partnering with advisers to seek the best possible outcomes for clients.

## Claims procedures

### 1. Initial notification

To notify of us of a potential claim, call 1800 500 655 and speak to one of our Claims specialists, who can clarify our process and requirements around that particular claim. At this stage we would also confirm the client contact details so we could contact them promptly and put their mind at ease.

If your client, or their representative, calls us directly, one of our specialists will discuss your client's situation with them; explaining how we would manage their claim and what type of information we would require. We can also answer any questions they may have.

### 2. Claims kit sent

Following the initial discussion with your client, we will then send them a claims kit, containing:

- A summary of our claims process
- A list of our requirements to be able to assess the claim, and how to obtain them
- Claims forms and authorities specific to that claim
- Frequently Asked Questions

**Note:** We will generally send the claims kit within 24 hours of the discussion with your client, and will send you a copy of this correspondence.

### 3. Initial Requirements by Claim type

Below is a list of our initial documentary requirements, by claim type. An easy way to facilitate the prompt and smooth processing of a claim is to ensure all requirements are provided as soon as possible.

If you are unsure as to how to satisfy some of the requirements listed, call our Claims team on 1800 500 655 for assistance.

Please note that depending on individual circumstances we may from time to time seek information over and above that listed here.

Type of claim	Initial requirements	Who to complete/provide
Income Replacement	Income Replacement Claim Form <i>Part one</i> <i>Part two – Physicians report</i>	Life insured Life insured's treating doctor
	Claim Declaration and Authority	Life insured
	Medicare Release Authority	Life insured
	Pharmaceutical Benefits Scheme Release Authority	Life insured
	Certified copy of birth certificate, passport or drivers licence	Life insured
	<b>Additional requirement for indemnity policy claims only</b> Financial Statements for the 12 months prior to claim. This can include tax returns (individual and business), profit and loss statements, group certificates, trading accounts and Notices of Assessment.	Life insured and their registered accountant
<b>Business Expenses</b>	As for Income replacement plus Business Expenses Claim form	Life insured and their registered accountant
<b>Trauma and Terminal Illness</b>	Claimant's Statement Form	Life insured and policy owner
	Treating Specialist Report	Treating specialist
	Claim Declaration and Authority	Life insured
	Original policy documents (or Lost Policy Declaration if original cannot be located)	Policy owner
	Medicare Release Authority	Life insured
	Pharmaceutical Benefits Scheme Release Authority	Life insured
	Certified copy of birth certificate, passport or drivers licence	Life insured

(continued next page)



Type of claim	Initial requirements	Who to complete/provide
Death	Death Claim Form	Executor of estate of life insured
	Full death certificate (original or certified copy), obtained from Registrar of births, deaths and marriages in each state	Executor of estate of life insured
	Statutory Declarations 211 and 212	Executor of estate of life insured
	<b>For claims under \$50,000</b> Certified copy of will (if applicable)	Executor of estate of life insured
	<b>For claims over \$50,000</b> Letters of administration or probate	Executor of estate of life insured
	Original policy documents (or Lost Policy Declaration if original cannot be located)	Executor of estate of life insured
	Proof of age of deceased – certified copy of birth certificate, passport or drivers licence	Executor of estate of life insured
TPD	TPD Claim Form <i>Part one</i> <i>Part two – physicians report</i>	Life insured Life insured's treating doctor
	Employer's Statement	Last employer of the life insured
	Employment and education history form	Life insured
	Claim declaration and authority	Life insured
	Certified copy of birth certificate, passport or drivers licence	Life insured
	Original policy documents (or Lost Policy Declaration if original cannot be located)	Life insured/policy owner
	Medicare Release Authority	Life insured
	Pharmaceutical Benefits Scheme Release Authority	Life insured

#### **4. Dedicated Case Manager allocated**

Once initial requirements have been received, a claims case manager will be assigned to the claim, providing you and your client with a single point of contact. The case manager will keep you fully informed as to the progress of that claim.

#### **5. Key contact details**

**Phone:** 1800 500 655

**Fax:** (02) 9995 3732

**Email:** [life.claims@zurich.com.au](mailto:life.claims@zurich.com.au)

**Post:** Zurich Life Risk Claims  
Reply Paid 994  
North Sydney NSW 2059

#### **6. Downloadable claims documents**

Our claims kits can also be download from our website at

**[www.zurich.com.au/lifeclaims](http://www.zurich.com.au/lifeclaims)**

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Zurich Australia Limited  
ABN 92 000 010 195, AFSLN 232510  
Zurich Australian Superannuation Pty Limited  
ABN 78 000 880 553, AFSLN 232500  
5 Blue Street North Sydney NSW 2060  
Adviser Service Centre: 1800 500 655  
[www.zurich.com.au](http://www.zurich.com.au)

