

Underwriting guide

Flexible Lifetime[®] – Protection
AMP Flexible Super[®]
AMP Flexible Lifetime Super

Adviser use only



Risk insurance products

Product name	Benefit	Description
Flexible Lifetime – Protection	Death cover ⁽ⁱ⁾	Pays a lump sum amount if the insured person dies or becomes terminally ill. This can help extinguish debts or provide for dependants.
	Total and Permanent Disablement (TPD) cover ⁽ⁱ⁾	Pays a lump sum amount if the insured person becomes totally and permanently disabled. This can help to reorganise life and meet financial obligations.
	Waiver of Premium ⁽ⁱ⁾	Waives premiums if the insured person becomes totally disabled. This can help to maintain valuable protection while totally disabled.
	Trauma cover	Pays a lump sum if the insured person suffers a covered trauma condition (eg cancer, heart attack or stroke). This can help to give more options while focusing on recovery.
	Children's Trauma cover	Pays a lump sum if the insured child suffers a covered trauma condition such as leukaemia, or dies. This can help to pay for medical or funeral expenses.
	Income Protection ⁽ⁱ⁾	Pays up to 75% of the insured person's regular income if they are too ill or injured to work. This can help to meet financial obligations until the insured is well enough to return to work.
	Business Overheads Insurance	Pays up to 100% of eligible business expenses if the insured person is too ill or injured to work. This can help to keep the business running until the insured is well enough to return to work.
AMP Flexible Super – Essential Protection	Death cover	Pays a lump sum amount if the insured person dies or becomes terminally ill. This can help extinguish debts or provide for dependants.
	TPD cover	Pays a lump sum amount if the insured person becomes totally and permanently disabled. This can help to reorganise life and meet financial obligations.
AMP Flexible Super – Super Protection	Death Cover	Pays a lump sum amount if the insured person dies or becomes terminally ill. This can help extinguish debts or provide for dependants.
	Permanent incapacity cover	Pays a lump sum amount if the insured person becomes totally and permanently disabled. This can help to reorganise life and meet financial obligations.
	Waiver of Premium option	Waives premiums if the insured person becomes totally disabled. This can help to maintain valuable protection while totally disabled.
	Temporary incapacity cover	Pays up to 75% of the insured person's regular income if they are too ill or injured to work. This can help to meet financial obligations until the insured is well enough to return to work.

(i) Available as superannuation or non-superannuation.

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Section 1

Underwriting and New Business contact details





Section 1 – Underwriting and New Business contact details

It is important that we communicate effectively with our planners and that we provide you with service that is personal, timely and responsive to the needs of your clients.

Our Underwriting and New Business teams are here to assist you. They are ready to answer your questions whether they are about our processes or procedures in general or an individual case.

Important note

When contacting the team please note that queries related to occupation classification, underwriting philosophy and individual underwriting assessments should be referred to an underwriter. Enquiries related to the status or administration of a case should be referred to a New Business administrator.

Contact details

AMP Financial Planner enquiries		All other enquiries	
Phone			
New Business/Underwriting		New Business/Underwriting	
1300 662 759		1300 785 066	
Monday to Friday 8.30am – 7.00pm (AEST) – New Business		Monday to Friday 8.30am – 7.00pm (AEST) – New Business	
Monday to Friday 8.30am – 5.30pm (AEST) – Underwriting		Monday to Friday 8.30am – 5.30pm (AEST) – Underwriting	
		Elevate enquiries	
		1800 655 655	
		Monday to Friday 8.30am – 7.00pm (AEST) – Underwriting	
Email			
New Business		General enquiries	
NSW/QLD	bansw1@amp.com.au	polinfo@amp.com.au	
VIC/TAS/WA/SA/NT	baroar@amp.com.au	Underwriting	
General enquiries	polinfo@amp.com.au	underwriting_preassessment@amp.com.au	
Super consolidation	consolidation@amp.com.au		
Underwriting			
	underwriting_preassessment@amp.com.au		
Web			
portal.amp.com.au		portal.amp.com.au	
Fax			
NSW/QLD	02 8837 7801	1300 835 377	
VIC/TAS/WA/SA/NT	02 8837 7802		

Pre-application support

The **Underwriting Pre-Assessment form** allows advisers to make enquiries about occupations, sporting activities, financial structures and has built-in questionnaires based on a wide variety of health conditions, helping you provide the specific details the underwriter needs to make a robust pre-assessment decision. This results in improved certainty for the pre-assessment decision.

The underwriter will provide an email response to you with a decision on the pre-assessment in question, along with the pre-assessment number for your records. This pre-assessment can then be linked to the future application, giving you confidence in being able to ensure coverage for your client and a speedier re-assessment.

Please email underwriting_preassessment@amp.com.au for an assessment.

Section 2

Underwriting general





Section 2 – Underwriting general

The underwriting process

The process of obtaining and assessing information to determine on what terms your client can be accepted is called underwriting.

The underwriter determines what terms can be offered to your client based on occupation, financial history, personal and family medical history, lifestyle and pastimes.

From this information the underwriter will determine whether to:

- accept the application as proposed
- increase the premium or apply an exclusion
- modify the policy benefits, or
- decline the application.

We will keep you fully informed about the progress of your client's applications and will provide you with suitable explanations to justify our decisions.

Our commitment to telephone underwriting

If we require clarification of information provided or answers to missing questions, an underwriter can phone your client directly to speed up the underwriting process. We will only ever do this with your client's permission indicated within the application form and only when necessary.

The Duty of Disclosure

When a client applies for insurance – including where the policy covers the life of another person – it is imperative that they read and understand the Duty of Disclosure. The Duty of Disclosure extends to all aspects of the Application and Personal Statement and continues until we issue the plan owner(s) the plan rules and Certificate of Insurance. Should an insured person fail to comply with their Duty of Disclosure, AMP has various rights under the *Insurance Contracts Act 1984*, which include treating the affected plan(s) as if they never existed.

Covering your client during the underwriting process

While your client's application is being underwritten, we provide him/her with Interim cover. This cover is different to the cover being applied for and is subject to the terms and conditions outlined in the Product Disclosure Statement.

Pregnancy at the time of application

Provided that there are no complications with the current pregnancy, or during a previous pregnancy, Death, Trauma and TPD/Permanent incapacity cover will be considered up to the date of delivery.

Where there are present complications or a history of complications in the current or any previous pregnancy, cover may be postponed until after delivery. A report from the treating or usual doctor may be required to determine if cover is available.

Income Protection, TSC/Temporary incapacity cover will be considered up to six weeks from expected date of confinement subject to no medical complications and the following criteria being met:

- The life insured is working full-time in current occupation, which does not involve working from their place of residence.
- The life insured intends to return to work within one year of the date of confinement, and meeting the minimum number of hours and employment status criteria for cover to be considered.

The use of genetic information in underwriting

As a member of the Financial Services Council (FSC), AMP supports and is bound to comply with all FSC Standards.

The following FSC Standards relate to the collection, processing and handling of both family medical history and genetic test results. For further information regarding these Standards, please contact the Underwriting Department.

Family Medical History Standard

The Family Medical History Standard states that an insurer:

1. Will not use an adverse underwriting decision as a result of family medical history as a reason for an applicant to undergo genetic testing.
2. Will not collect family medical history information in an identifiable format.
3. Will only ask questions about family medical history where a familial link or genetic link to a condition has been identified by medical research.
4. Will not require an applicant to supply information about family medical history if it is not known to the applicant.
5. Will only use family medical history in the assessment of an insurance application in respect to the applicant applying for insurance. Family medical history of that applicant will not be used in the assessment of an insurance application by his or her relatives.
6. Will ensure information requested from a medical practitioner or other health professional regarding family medical history is obtained only with the written consent of the applicant.
7. Will only ask a medical practitioner or other health professional for details of an applicant's family medical history that is known to the applicant.
8. Will take into account the benefits of medical surveillance, early medical intervention and the likelihood of successful treatment when assessing the overall risk associated with family medical history.
9. Will ensure that strict standards of confidentiality apply to the handling and storage of family medical history.
10. Will ensure family medical history details are restricted to the insurer's underwriters and reinsurers.

Genetic Testing Standard

The Genetic Testing Standard states that an insurer:

1. Will not initiate any genetic tests on applicants for insurance.
2. May request that all existing genetic tests be made available to the insurer for the purposes of classifying the risk.
3. Will not use genetic tests as the basis for offering individuals insurance at a lower than standard premium rate.
4. Will take into account the benefits of medical surveillance, early medical intervention and the likelihood of successful treatment when assessing the overall risk associated with a particular genetic test result.
5. Will ensure that results of existing genetic tests are only obtained with the written consent of the individual concerned.
6. Will only use results of genetic tests in the assessment of an insurance application in respect of the individual on whom the test was conducted. The results will not be used in the assessment of insurance applications of relatives of the tested individual.
7. Will ensure that strict standards of confidentiality apply to the handling and storage of the results of genetic tests.
8. Will not make available the results of genetic tests to third parties other than reinsurance companies that may be directly involved in assessing the risk.
9. Will limit access to genetic test results to the Chief Underwriters (or their delegates) and/or Company's Chief Medical Officer(s) responsible for the underwriting of the application.

Where your client advises you that they are considering volunteering to take a genetic test for the purpose of obtaining insurance you should issue a prominent warning statement to your client similar to the following statement:

Insurance companies are always prepared to review any assessment for insurance, on the basis of the provision of new or additional information. However, you should be aware that having a genetic test is a serious decision, which has implications for you and your family. FSC member companies encourage you to seek professional advice from your doctor or a qualified genetics counsellor to ensure you have a thorough understanding of the possible ramifications before you consider a test. FSC member companies also encourage you to discuss this decision with your family.

Should you not understand any aspect of the Genetic Testing Standard, or the family medical history standard, please speak with an underwriter who can provide you with a full copy of each of these standards.

The use and protection of genetic information is an emotive and sensitive issue and the potential impact on insurability differs enormously. Any enquiries you receive from your client need to be clearly and accurately answered. Please always seek advice from an underwriter before responding to your client.

Common questions regarding genetic information and the underwriting process

1. **Question:** If my client has a family history of a hereditary condition, will a genetic test be requested by the insurer?
Answer: No. The decision whether to undertake a genetic test is the applicant's to make. Insurers will not request genetic tests.
2. **Question:** If my client has had a genetic test, do they have to disclose it?
Answer: Yes. The Duty of Disclosure applies to any medical tests the applicant has had.
3. **Question:** Will a genetic test result affect the underwriting of a case?
Answer: This depends on the gene tested and the results.
4. **Question:** If an applicant discloses they have had a positive genetic test result, should I still submit the application?
Answer: Yes. In all cases, whether genetic testing is involved or not, and whether or not in your opinion the case is acceptable, the application must be submitted to the insurer to make the decision.
5. **Question:** Are genetic test results used in the assessment of any other family member who may apply for insurance?
Answer: No. Each application is assessed on its merits and individual disclosures.
6. **Question:** If my client has a family history, should I recommend they have a genetic test?
Answer: No. Any clinical course of action must be in consultation with the client's doctor.

Source: FSC Human Genetic Information, – Q&A for Risk Insurance Advisers, September 2006.

Section 3

Medical underwriting



Section 3 – Medical underwriting

Mandatory medical requirements may be required depending on the total cover being applied for and the age of your client.

Existing cover with AMP should also be included in total cover being applied for if it is not being replaced. Do not include existing cover with other insurers when determining medical requirements.

AMP will arrange any mandatory medical requirements for your client on your behalf, these will be arranged and performed by Unified Health Group (UHG). UHG will provide you with regular updates on the status of the requirements by email. You can still arrange the medical requirements yourself if you wish to, by selecting the relevant option in either the paper application form or on the electronic application in *easy lodge*.

Death and TPD/Permanent incapacity cover – Stand-alone and Linked

To determine underwriting requirements for our plans with stand-alone benefits, take the largest cover and add half the sum of all other benefits under the same plan.

For linked benefits, take the largest cover only.

Concurrent Death, TPD/Permanent incapacity cover and Trauma

Once the underwriting requirements have been determined for the Death and TPD/Permanent incapacity benefits, using the Linked and Stand-alone rule above refer to the Trauma table for the Trauma sum insured. The underwriting requirements to apply to all cover will be the greater of the two tables.

Business Safeguard/Future business insurability

Where Business Safeguard/Future business insurability is requested, the 'total cover' is regarded as being the initial sum insured multiplied by five.

How long is evidence valid for?

Should a new application be received within one year of providing medical evidence, the increase may be considered on the basis of the previous evidence with a full Personal Statement only. However, if the total amount of cover indicates that further tests are required, these additional tests will still be required.

Medical requirements – Death, TPD/Permanent incapacity cover

Death and TPD/Permanent incapacity cover

Total cover (\$)	Age next birthday				
	<45	46–50	51–55	56–60	61+
1 – 250,000					
250,001 – 500,000					1
500,001 – 1,000,000				1	2
1,000,001 – 1,500,000			1	2	2
1,500,001 – 2,000,000		1	1	2	2
2,000,001 – 2,500,000		1	1	2	2
2,500,001 – 3,000,000	1	1	2	2	2
3,000,001 – 5,000,000	2	2	2	3	3
5,000,001 up	4	5	5	5	5

Medical Evidence Key

Blank = Personal Statement

- 1 = Personal Statement + blood tests⁽ⁱ⁾ + express check
- 2 = Personal Statement + blood tests⁽ⁱ⁾ + paramedical or own doctor exam
- 3 = Personal Statement + blood tests⁽ⁱ⁾ + paramedical or own doctor exam + PMAR
- 4 = Personal Statement + blood tests⁽ⁱ⁾ + paramedical or own doctor exam + PMAR + Full Blood Count
- 5 = Personal Statement + blood tests⁽ⁱ⁾ + paramedical or own doctor exam + PMAR + Full Blood Count + Exercise ECG

(i) Blood tests required are:

- Multiple Biochemical Analysis (MBA)
- HDL and LDL Cholesterol
- HIV Antibodies
- Hepatitis B & C Serology

Refer to previous page for treatment of multiple applications and multiple stand-alone benefits.

Medical requirements – Trauma benefit

Total cover (\$)	Age next birthday			
	<45	46–50	51–55	56–60
1 – 100,000				
100,001 – 250,000				
250,001 – 500,000				A
500,001 – 750,000				F
750,001 – 1,000,000			D	F
1,000,001 – 1,500,000	B	B	G	G
1,500,001 – 2,000,000	E	E	G	G

Medical Evidence Key

Blank = Personal Statement

A = Personal Statement + blood tests⁽ⁱ⁾

B = Personal Statement + blood tests⁽ⁱ⁾ + express check

C = Personal Statement + blood tests⁽ⁱ⁾ + express check + PMAR

D = Personal Statement + blood tests⁽ⁱ⁾ + paramedical or own doctor exam + breast examination (female)

E = Personal Statement + blood tests⁽ⁱ⁾ + paramedical or own doctor exam + Full Blood Count + breast examination (female)

F = Personal Statement + blood tests⁽ⁱ⁾ + paramedical or own doctor exam + Full Blood Count + PSA (male) or Mammogram (female) + breast examination (female)

G = Personal Statement + blood tests⁽ⁱ⁾ + paramedical or own doctor exam + Full Blood Count + Exercise ECG + PSA (male) or Mammogram (female) + breast examination (female)

For females who require a breast examination, it can be completed either at the time of the medical examination or, if the insured prefers, completed separately by a doctor of their choice.

Females who require a mammogram can organise this through our paramedical provider or with a doctor of their choice

(i) Blood tests required are:

- Multiple Biochemical Analysis (MBA)
- HDL and LDL Cholesterol
- HIV Antibodies
- Hepatitis B & C Serology

Medical requirements – Income Protection, Business Overheads and Temporary Salary Continuance/Temporary incapacity cover

Income Protection, Business Overheads and Temporary Salary Continuance/Temporary incapacity cover

Total cover (\$)	Age next birthday		
	Up to age 50	51–55	56–60
1 – 6,000			
6,001 – 7,500			A
7,501 – 10,000		A	A
10,001 – 15,000	B	B	C
15,001 – 20,000	B	C	C
20,001 – 30,000	C	C	C

Medical Evidence Key

Blank = Personal Statement

A = Personal Statement + blood tests⁽ⁱ⁾

B = Personal Statement + blood tests⁽ⁱ⁾ + express check

C = Personal Statement + blood tests⁽ⁱ⁾ + express check + PMAR

(i) Blood tests required are:

- Multiple Biochemical Analysis (MBA)
- HIV Antibodies
- HDL and LDL Cholesterol
- Hepatitis B & C Serology

Business Overheads Medical Requirements

Where Business Overheads Insurance is applied for in conjunction with Income Protection Insurance and/or Temporary Salary Continuance/Temporary incapacity cover, add half the Business Overheads Insurance monthly benefit to the full Income Protection and/or Temporary Salary Continuance/Temporary incapacity cover monthly benefit. This total will be the basis of the medical requirements outlined above.

Example:

- Income Protection Insurance – \$7,000 per month.
- Business Overheads Insurance – \$8,000 per month.

The medical requirements will be based on a monthly benefit of \$11,000 (ie \$7,000 + \$4,000).

Medical limits – Income Protection, TSC/Temporary incapacity cover (all ages) monthly benefit greater than \$30,000

The following evidence is required:

- Blood screen (MBA20, HIV, Hep B & C)
- MSU (Microscopic urinalysis)
- Full Blood Count (FBC) and Erythrocyte Sedimentation Rate (ESR)
- Medical examination by usual doctor
- Exercise ECG
- Prostate Specific Antigen (PSA) for males over 50
- Mammogram for females over 50.
- PMAR

Note: The maximum benefit is \$30,000 per month. Any benefit in excess of \$30,000 per month will be limited to a two year benefit period and other eligibility criteria applies. For benefits in excess of \$30,000 per month, please discuss your options with the underwriter.

Explanation of medical requirements

Medical requirement	Explanation
Personal Statement	The Personal Statement forms part of the application for insurance and needs to be fully completed for us to consider insurance. It asks questions relating to occupation travel, residency, income, health, family history and lifestyle.
Medical examination (Paramedical or GP)	A medical examination may be required due to the client's health history, the level of cover applied for, or in the event the client has not seen a doctor for a long period of time.
Personal Medical Attendant's Report (PMAR)	A PMAR is requested when specific detail in relation to a client's health history is required, or due to the level of cover applied for.
Express Check	A reduced medical examination performed by a registered nurse. May be required due to the client's BMI or in the event the client has not seen a doctor for a long period of time. Blood pressure, height and weight and urinalysis only are obtained.
Multiple Biochemical Analysis (MBA)	The MBA primarily tests for glucose, liver function, lipids such as cholesterol and renal function. Usually required due to the level of cover applied for. To ensure a valid result the client should fast for 8 hours before the test.
AIDS/HIV Antibody test	Usually required due to the level of cover applied for. Can be performed at the same time as the MBA.
Hepatitis B and C Serology	Detects whether the client has been infected with either virus. Usually required due to the level of cover applied for. Can be performed at the same time as the MBA.
Full Blood Count (FBC)	Measures types and numbers of blood cells. Usually required when large levels of cover requested.
Exercise ECG	Usually required due to the level of cover applied for. It measures electrical impulses across the heart and it is performed during exercise.
PSA	Prostate Specific Antigen is usually required due to the level of trauma cover applied for (male applicants only). It can be performed at the same time as the MBA or other blood tests.
Mammogram	Usually required due to the level of Trauma cover applied for. Females who require a mammogram can organise this through our paramedical provider or with a doctor of their choice.
Breast examination	Usually required due to the level of Trauma cover applied for. For females who require a breast examination, it can be completed either at the time of the medical examination or, if the insured prefers, completed separately by a doctor of their choice.

Arranging medical appointments

We want to make it easier for you and your clients, and reduce the amount of time it takes you to service your clients. To help reduce your administrative workload and also speed up underwriting requirements, AMP will **automatically arrange standard medical tests directly with your client**.

However, if you choose to organise these yourself, you can 'opt-out' of this service via *easy lodge* or in writing.

AMP's paramedical providers include:

UHG

To lodge new requirements with UHG online: **unifier.uhg.com.au**

This single login allows you to track detailed progress of all pending medical requirements managed by UHG (including PMARs and Teledoctor requests lodged by AMP) and to make new requests for any type of medical test or examination anywhere in Australia. If you would like a demonstration of the online facility or help with registration simply contact UHG's Adviser Relations team. You can also make new requests by phoning, or sending a fax to UHG.

UHG contact

Phone 1800 101 984

Fax 1800 707 697

You can contact UHG's Adviser Relations team for personalised assistance with your cases and to ensure all your cases handled by UHG are completed efficiently.

Email adviser.relations@uhg.com.au

AMP's paramedical providers are able to perform the following tests on request:

- Paramedical and GP medical examinations
- Express Check and Quick Check examinations
- Multiple Biochemical Analysis (MBA)
- AIDS/HIV Antibody test, Hepatitis B and C Serology
- Prostate Specific Antigen (PSA)
- Full Blood Count (FBC)
- Resting and Exercise ECG
- Urinalysis
- Blood pressure readings
- Spirometry.

Lifescreeen

Phone 1800 686 000

Fax 1800 804 758

Web lifescreeen.com.au (for online bookings)

Blood tests

Blood tests can either be done via the client's own doctor, a local pathology collection centre or paramedical facility. Regardless of who is taking the blood it is important for the client to fast for 8 hours before the blood test as this will provide a more reliable result. An early morning appointment may help make fasting easier for your client. During the fasting period drinking water is recommended, however, coffee and fruit juice should be avoided.

If your client is to have blood taken at a local pathology collection centre or their usual doctor then they must take along the '**Authority for Pathology Tests**' which is a tear-out section in the Personal Statement.

Examinations

Medical examinations will be done by either a paramedical service or the client's usual doctor. If the examination is to be done by the usual doctor the client is to be provided with a **Medical examination report**. The Personal Statement section of the form should be completed prior to the appointment. When making the appointment ensure the doctor is aware an examination for insurance is required so that enough time is allocated.

If blood tests are required generally these would be done at the time of the examination however you may prefer in the event of usual doctor examinations for the blood test to be done by a paramedical service if this is more convenient.

Exercise ECG

Only specialist physicians are able to perform the exercise ECG. When making the appointment for an examination and exercise ECG ensure the doctor is aware the exercise ECG is required as extra time will be allocated. The client will have to be prepared for this test by taking appropriate clothing due to the requirement to exercise.

Section 4

Guide to common medical conditions





Section 4 – Guide to common medical conditions

This section will assist you to identify probable underwriting assessments for commonly disclosed medical conditions and scenarios.

Obesity

Body Mass Index (BMI) is the most commonly used method to determine if someone is overweight. The World Health Organisation has defined categories of BMI based on evidence of increased risk of chronic disease and mortality. These categories have been adopted as the national standard in Australia.

	BMI Range
Underweight	<18.5
Normal	18.5 to 24.9
Overweight	25.0 to 29.9
Obesity	30.0 to 39.9
Morbid Obesity	>40

The risk of health problems associated with obesity and overweight include:

- Cardiovascular disease, high blood pressure and stroke.
- Conditions associated with insulin resistance, such as type 2 diabetes.
- Certain forms of cancer including breast, colon, prostate, endometrium, kidney and gallbladder.
- Chronic musculoskeletal problems, osteoarthritis and osteoporosis.
- Respiratory difficulties including sleep apnoea.
- Psychological distress.

Important facts

In 2008, it was estimated that the overall cost of obesity to Australian society was \$58.2 billion, which included:

- a burden of disease cost of \$49.9 billion; that is, the cost of disability, loss of wellbeing and premature death resulting from obesity and its impacts, and
- direct financial costs of \$8.3 billion, including productivity costs due to short and long-term employment impacts (\$3.6 billion), health system costs (\$2 billion) and carer costs (\$1.9 billion).

Underwriting approach

Overweight

The BMI is easy to calculate and can be applied regardless of gender. A BMI within the range of 20 to 25 is considered healthy, while greater than 25 is considered overweight. A BMI greater than 30 is considered obese and a premium loading may apply depending on the benefit type, the terms and conditions applied for and the presence of any other risk factors. BMI is calculated by dividing the body weight in kilograms by the square of the height in metres (kg/m²).

For example:

Weight 90kg and Height 180cm

BMI = Weight / Height x Height

BMI = 90 / (1.8 x 1.8) = 28 BMI

Underweight

Being underweight may be associated with, or a sign of, a number of diseases including cancer, bowel disease or an eating disorder. A BMI of less than 20 is considered underweight. A medical examination may be required when the BMI is 18 or less. Please contact an underwriter to discuss.

Reference

World Health Organisation, **Obesity and Overweight**.

Department of Health and Ageing – **Obesity: Trimming the Nation**.

Heart Foundation, **Cardiovascular disease and excess weight Fact Sheet**.

The Relationship between overweight, obesity and cardiovascular disease, a literature review prepared for The National Heart Foundation of Australia, AIHW 2004.

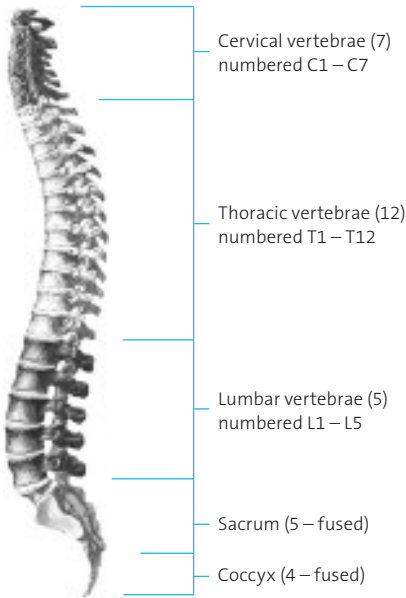
Back disorders

Background

The spine is made up of 32 bones called vertebrae that are stacked together to form a loose 'S' shape. The cervical spine, located in the neck, comprises the top 7 vertebrae. The following 12 vertebrae make up the thoracic spine (the ribcage area), and 5 vertebrae comprise the lumbar region (lower back). Finally, the remaining bones make up the sacrum (which 'joins' the spine to the pelvis) and the coccyx (tail bone).

Each vertebra is cushioned by spongy tissue or cartilage (intervertebral discs). The spinal cord runs the length of the spine to the lumbar region, where it branches out into a series of nerves that ultimately lead into the legs. The spine is held together by a mesh of connective tissue called ligaments. Complex layers of muscle provide structural support and allow movement.

The back is prone to a range of problems, most of them caused by poor muscle tone, obesity and lack of regular exercise. The most common back problems include general backache, soft tissue injuries, disc problems, sciatica, structural problems, and those caused by fracture and disease such as arthritis, cancer and osteoarthritis.



Important facts

- Chronic back pain can be attributed to numerous causes including muscle strain or the displacement of an intervertebral disc.
- Back pain can be an ongoing problem for many people. About half of the people who get back pain will experience it again.
- More than 6.3 million Australians are reported to have arthritis or a musculoskeletal condition. Most commonly reported conditions are back pain and various forms of arthritis. Almost 1.2 million of these are reported to have disability associated with their condition.
- Of the total population in 2007–2008, 1.9 million were affected by some sort of back problem.

Underwriting approach

When assessing an applicant who has a history of a back disorder, the underwriter is considering the risk of morbidity or disablement, rather than death or mortality. They will consider the client's occupation, the cause and diagnosis, severity and occurrence of symptoms, results of any relevant investigations, treatment and the length of disability including time off work.

It is often difficult to assess the applicant who states that they do not have a back condition, however, they continue to receive chiropractic or physiotherapy treatment/maintenance. These situations are assessed on an individual basis with the underwriter considering the cause, if there was an initial condition that precipitated the first consultation, its severity and the frequency of the treatment.

The client's occupational duties, coupled with the severity and frequency of symptoms, will dictate whether an exclusion or an extended waiting period will apply to disability policies.

Where an injury to one section of the spine, or surrounding area has occurred, eg a localised sprain, it is possible to exclude only the injured area.

Diseases of the spine are usually degenerative and may spread to other areas. Where such a disease exists, a full spine exclusion may apply. Usually the underwriter will not be able to review this type of exclusion.

Reference

betterhealth.vic.gov.au, **backpain**.

ABS, **Musculoskeletal conditions in Australia: A snapshot 2004-5**.

abc.net.au, **Life Matters, Back pain management**.

Australian Institute of Health and Welfare 2005.

Diabetes

What is diabetes?

Diabetes occurs when there is too much glucose (sugar) in the blood. The blood glucose level is regulated with the help of insulin which is a hormone made in the pancreas. There are three types of diabetes.

Type 1 diabetes (insulin dependant) is caused when the pancreas stops producing insulin. Type 1 diabetes makes up 10–15% of all cases of diabetes. Usually occurs in childhood – young adulthood. It is not caused by lifestyle.

Type 2 diabetes (non-insulin dependant) occurs when the pancreas does not produce sufficient insulin and the body does not respond to insulin properly. It makes up 85–90% of all cases of diabetes. Usually caused in adults over the age of 45, it is increasingly occurring at younger ages. It is commonly associated with obesity, lack of physical activity and a family history of diabetes.

Gestational diabetes is a form of diabetes that occurs during pregnancy, and glucose levels generally return to normal after the birth. A history of gestational diabetes significantly increases the risk of developing Type 2 diabetes later on in life.

Important facts

- Diabetes is Australia's fastest growing chronic disease.
- Diabetes is the sixth leading cause of death in Australia.
- People with diabetes are three times more likely to suffer from high blood pressure, high cholesterol and obesity.
- People with diabetes are twice as likely to develop cardiovascular disease (eg heart disease and stroke).

- 65–80% of people with diabetes will die of coronary heart disease.
- Diabetes is the leading cause of kidney failure.
- Diabetes is the leading cause of blindness in people over the age of 60.
- 5% of people with diabetes will suffer from foot ulcers.
- Approximately 275 adults in Australia develop diabetes every day. This represents 8 adults in every 1,000.

Underwriting approach

The long-term complications of diabetes are a major concern for the underwriter, in particular when assessing applicants for living benefits, ie Income Protection and Trauma insurance. Complications associated with diabetes include vision disorders, kidney disease, heart disease, stroke, foot ulcers and amputation.

When assessing an applicant with diabetes or an applicant that may be at a high risk of developing diabetes, the underwriter will consider the following factors to create a holistic profile of the applicant.

For those applicants that have already been diagnosed with diabetes:

- The type of diabetes they were diagnosed with.
- At what age the applicant was diagnosed.
- The type of treatment and how well-controlled the diabetes is.
- Compliance with treatment.
- The applicant's weight, blood pressure, cholesterol and smoking status.
- Whether there are any other complications that may be associated with diabetes.

For those that may be at a higher risk of developing diabetes:

- The applicant's weight, blood pressure, cholesterol and smoking status.
- Family medical history of diabetes.
- Whether their levels of glucose in the blood are within normal limits, and that the applicants urine is free of glucose.

Terms for insurance will vary considerably depending on the risk factors present, the level of control, and the type of insurance applied for. The underwriter will initially ask for a report from the applicant's treating doctor and in some cases a current medical exam and blood tests will also be required.

Reference

International Diabetes Institute, **AusDiab 2006**.

Diabetes Australia, **September 2011**.

Cancer

What is cancer?

Cancer is defined as any malignant growth or tumour caused by abnormal and uncontrolled cell division; it may spread to other parts of the body through the lymphatic system or the bloodstream.

Normally, cells grow and multiply in an orderly way. However, damaged genes can cause them to behave abnormally. They may grow into a lump called a tumour.

Tumours can be benign (not cancer) or malignant (cancer). Benign tumours do not spread outside their normal boundary to other parts of the body.

A malignant tumour is made up of cancer cells. When it first develops, this malignant tumour may be confined to its original site. This is known as a cancer **in situ** (carcinoma **in situ**). If these cells are not treated, they may spread beyond their normal boundaries and into surrounding tissues, becoming invasive cancer.

Important facts

Cancer is a major cause of illness in Australia and has a significant impact on individuals, families and the health-care system.

Despite a decline in cancer mortality and an increase in survival over time, 1 in 2 Australians will develop cancer and 1 in 5 will die from it before the age of 85.

Between 1991 and 2009, the number of new cancer cases diagnosed almost doubled—from 66,393 to 114,137.

In 2010, more than 42,800 Australians died from cancer.

In 2012, in Australia, it is estimated that:

- 120,710 new cases of cancer will be diagnosed.
- More than half (56%) of all cancers will be diagnosed in males.
- Seventy-five per cent of new cancer cases in males and 65% in females will occur among those aged 60 and over.
- The most commonly diagnosed cancers in males will be prostate cancer (18,560 cases), bowel cancer (8,760), melanoma of the skin (7,440), lung cancer (6,620) and Non-Hodgkin lymphoma (2,620).
- The most commonly diagnosed cancers in females will be breast cancer (14,560 cases), bowel cancer (7,080), melanoma of the skin (5,070), lung cancer (4,650) and uterine cancer (2,270).
- The age-standardised incidence rate will be 474 per 100,000.
- The risk of being diagnosed with cancer before the age of 85 will be 1 in 2 for males and 1 in 3 for females.

Underwriting approach

Any history of cancer will be assessed carefully by the underwriter, with the assistance of pathology and specialist reports. The assessment will depend on the type and staging of the cancer. Also, the period of remission is an important factor in the decision-making process. Discussing your client's case with the underwriter prior to lodging the application will enable you to determine what medical evidence will be required.

Reference

Australian Cancer Council.

AIHW, **Cancer in Australia An Overview 2012**.

Sleep apnoea

What is sleep apnoea?

Sleep apnoea, also known as Obstructive Sleep Apnoea (OSA) is a condition which occurs when the muscles at the back of the throat and tongue relax during sleep to the point where they collapse. This obstruction causes the airways to block, and breathing stops. After a few seconds, the lack of oxygen rouses the person and breathing starts again.

This may occur up to several hundred times a night, resulting in impaired concentration and daytime fatigue to the extent where the sufferer will fall asleep at inappropriate times. If OSA is not treated, there is an increased risk of high blood pressure, heart disease, stroke and motor vehicle or work-related accidents.

Factors that may contribute to OSA include obesity or weight gain, alcohol consumption and certain medications such as sleeping tablets.

A sleep study should be performed before a diagnosis is made, which measures the body's oxygen levels, airflows, chest and abdomen movements, heart, brain, muscle and eye activity.

Once diagnosed, treatment may include weight reduction, a nasal mask and pump known as a CPAP machine, or surgery.

Important facts

- 4 in 100 middle-aged men suffer from the symptoms of OSA.
- 2 in 100 middle-aged women suffer from the symptoms of OSA.
- Up to 40% of obese men and women seeking weight loss surgery suffer from OSA.
- OSA is almost as common as adult asthma.

Underwriting approach

When assessing an applicant with a history of OSA, the underwriter will take into account the severity of the sleep apnoea, the results of all sleep studies that have been undertaken (both pre and post treatment), the cause, the treatment and of course, the level of compliance with the recommended treatment.

One of the concerns for the underwriter is when an applicant is not compliant with the treatment, or the treatment is not successful. Generally, an applicant with mild sleep apnoea, no other unfavourable risk factors, and is well treated, will be offered all types of cover with a minimal loading. More severe cases, or if unfavourable risk factors are present, the ratings will vary, and in some situations, cover will not be available on any terms.

Reference

Mayo Healthcare Australia, **About Obstructive Sleep Apnoea.**

Correspondence: AFP@RACF.org.au.

Asthma Council of Australia.

Asthma

What is asthma?

Asthma is a chronic disease that affects a person's airways. The airways are the tubes that carry air in and out of your lungs. If asthma is present, the inside walls of the airways are inflamed. The inflammation makes the airways very sensitive, and when the airways react, they get narrower and less air flows through to the lung tissue. Additional mucus is also created. This causes symptoms such as wheezing, coughing, chest tightness and trouble breathing, especially at night and in early morning.

Important facts

- Asthma remains a significant health problem in Australia, with prevalence rates that are high by international comparison.
- For 2007–08, the prevalence of current asthma in Australia was estimated about one in ten (9.9%), equivalent to about 2 million people.

- People with current asthma are significantly more likely to take days off work, school or study than people without current asthma.
- The mortality rate due to asthma in Australia remains high on an international scale. There were 411 deaths attributed to asthma as the underlying cause in 2009. This represented 1.60 per 100,000 people and 0.29% of all deaths in that year. Deaths due to asthma occur in all age groups, although the risk of dying from asthma increases with age.
- Around 40% of people who attend an emergency department for asthma treatment are admitted to hospital.
- The average length of stay in hospital for asthma is 3.16 days for adults, and 1.52 days for children.
- Only 21% of Australians have a written Asthma Action Plan.
- Up to 90% of people who have asthma inhalers do not use them correctly.
- Occupational asthma is the most common occupational lung disease in the developed world, with at least 9% of cases of adults with asthma either caused or aggravated by occupational factors.

Underwriting approach

The underwriter assesses an applicant looking for signs that their asthma is well-controlled. These signs include (but are not limited to):

- Regular use of preventative medication.
- No recent history of treatment with oral steroids or hospitalisation.
- Applicant is a non-smoker.
- Asthma is not exacerbated by the applicant's occupation.
- Applicant checks his/her peak flow with a favourable result.

A well-controlled asthmatic, with no adverse risk factors will generally be accepted at standard rates. It is imperative that the asthma questionnaire is completed in all situations, and in some cases, it may be necessary for the underwriter to request further medical evidence to support the application.

Did you know ... in the middle ages, Hippocrates, the Greek physician, recommended liquorice for asthma and other respiratory disease.

Reference

Australian Institute of Health and Welfare, **Key Points, Asthma in Australia 2011**.
Asthma Foundation of Victoria, **Asthma – The Figures**.

Gout

What is gout?

Gout is one of the most common forms of arthritis or inflammation of a joint. It most commonly affects the big toe joint (first metatarsophalangeal joint), but gout may be experienced in the feet, ankles and knees and commonly in the elbows, hands and other joints. Gout usually starts as an acute attack that often comes on overnight. Within 12–24 hours there is usually severe pain and swelling in the joint.

Gout is caused by a build-up of a waste product, called uric acid, in the bloodstream.

Some people have naturally high levels of uric acid. Normally it is dissolved in the bloodstream, filtered out by the kidneys and excreted in urine. However, a build-up of uric acid may settle in the joints in the form of crystals, causing inflammation and pain.

Important facts

- Around 70,000 Australians have this form of arthritis.
- There are two main groups of people commonly affected by gout:
 - men between the ages of 40 and 50 years
 - older people taking diuretics (tablets which help the body get rid of water).
- Uric acid can also lodge in surrounding tissue or, in some cases, form stones in the kidney or bladder.
- Chronic gout may progress to a point where tophi develop in the ears, around joints and in bursae. Tophi occur when the sodium urate levels in the blood become so high that sodium urate is deposited in the tissues and produce an inflammatory foreign body.

Underwriting approach

A history of acute gout, without any additional risk factors, is looked upon favourably by the underwriter, and cover is usually accepted without any restriction or loading. More frequent, or ongoing symptoms will require additional medical evidence, and the underwriter will look at the client's risk profile and the cause of the gout, noting the following:

- The applicant's build.
- The alcohol intake.
- History of medications taken, as some of the drugs used to treat high blood pressure can precipitate a gouty attack.

Reference

ePodiatry.com.

Department of Podiatry, Curtin University.

betterhealth.vic.gov.au **Gout**

arthritisvic.org.au.

Hypertension

What is hypertension?

Hypertension, also known as 'high blood pressure', is the pressure of the blood in the arteries as the heart pumps it around the body. Blood pressure does not stay the same all the time—it changes to meet the body's needs. If the blood pressure remains high it can cause serious problems such as a heart attack, stroke, heart failure or kidney disease.

When blood pressure is measured, it provides two readings. The larger reading is the systolic reading which measures the heart when it squeezes out the blood during a beat, and the smaller reading is called a diastolic reading, which measures the heart at rest.

Important facts

- High blood pressure is a major risk factor for stroke, heart disease, heart failure, peripheral vascular disease and renal failure.
- High blood pressure is more likely to develop in those who are overweight, physically inactive, or have a high dietary salt intake.

- High blood pressure is the most frequently managed problem in general practice in Australia.
- The prevalence of high blood pressure in Australia is approximately 28.6 for every 100 people. Of that 15.2 per 100 are untreated.

Underwriting approach

For applicants with a history of hypertension, the underwriter will generally obtain a report from their treating doctor and/or a current examination, to check the current blood pressure readings, and other risk factors such as build and cholesterol.

The ratings will vary, but there will be situations where standard rates may be offered, if the following criteria are met:

- Diagnosis more than 6 months ago.
- The condition has been fully investigated.
- The underlying cause is not of a serious nature (eg renal problems).
- The applicant is compliant with treatment, and all readings since the introduction of treatment have been normal.
- Client is not overweight and does not have a history of raised cholesterol.
- There are no additional cardiac risk factors.

Did you know that the machine used to measure blood pressure is called a sphygmomanometer?

Reference

Heart Foundation of Australia, **Blood pressure facts**.

Kidney stones

What are kidney stones?

A key function of the kidneys is to filter and separate substances (chemicals) from the blood, which are then excreted as waste in the urine. If, however, certain chemical substances build up in the kidney, a stone is formed.

The size of kidney stones can vary from being as tiny as a grain of sand, or as large as a golf ball.

Kidney stones can cause a blockage in the flow of urine, which can damage, and can sometimes cause failure of the kidney. Kidney stones also increase the chance of urinary and kidney infection that can result in septicaemia if spread into the bloodstream.

Important facts

- Kidney stones are the most common problems of the urinary tract.
- About 4–8% of Australians will suffer from kidney stones.
- The lifetime risk of developing kidney stones is 1 in 10 for men, and 1 in 35 for women.
- After one episode, the chance of recurrence is 5–10% each year.
- About 30–50% of people with a first kidney stone will get a second one within 5 years.
- Kidney stones are more common in men aged 20–30.

Underwriting approach

The underwriter will look at the number of episodes that the applicant has suffered, whether or not the kidney stone(s) have been passed or whether they are still present. They will also ascertain whether the applicant's urine is clear, and blood pressure normal. If the applicant presents a favourable profile, standard rates may be offered, depending on the type of cover applied for, and the duration since the last symptoms.

However, if the episodes are frequent, stones are present, or there are residual complications, the underwriter will assess according to the individual circumstances of the applicant.

Did you know ... Egyptian mummies more than 7,000 years old have been found with evidence of kidney stones?

Reference

Kidney Health Australia, **Fact Sheet, Kidney Stones**, revised 2012.

Mental health

An individual's state of mental health can influence their ability to function and lead a productive healthy life.

Mental health problems can cause and are associated with a wide range of symptoms, both physical and psychological. They present themselves with varying degrees of severity and disability. Where many people will make a full and complete recovery, others will experience prolonged periods of incapacity.

A mental illness is a diagnosable disorder that is often diagnosed with the presence of certain symptoms over a specific period of time. There are many different types of mental illness, they include depression, anxiety, bipolar and schizophrenia.

Important facts

- Up to 1 in 4 females and 1 in 6 males will experience depression in their lifetime.
- Depression is the leading cause of suicide.
- Depression is often not recognised or treated.
- Anxiety disorders are the most common of all mental disorders.
- Anxiety often begins early in childhood (or the teenage years), and if untreated leads to depression, alcohol or substance abuse in later life.
- Most people with anxiety do not come forward for treatment.
- Anxiety symptoms can be effectively treated.
- Anxiety is best managed with non-drug treatments.

Underwriting approach

In March 2003, June 2006 and again in October 2008, a Memorandum of Understanding (MoU) was signed by what was then IFSA (Investment and Financial Services Association) and is now the FSC (Financial Services Council) and MHSS (Mental Health Service Stakeholders), committing all parties to ongoing reform to improve the availability of life insurance to Australians who suffer from mental health problems.

A full copy of the MoU is available at fsc.org.au or contact your underwriter who will be able to assist you with a copy.

AMP is committed to adhering to the MoU and is a strong supporter of the work done by all parties. We currently have numerous initiatives in place including:

- Ongoing review of all underwriting guidelines relating to the treatment of mental health conditions.
- Implementing the use of the mental health exclusion clause and consideration of alternative ways to assess the risk ie varying waiting and benefit periods, when appropriate to do so.
- Continue the education of staff on this subject.

The underwriting of mental health conditions presents many challenges to the underwriter particularly when assessing disability benefits such as Income Protection/Temporary incapacity cover and TPD/Permanent incapacity cover. As each case is different, underwriting decisions will always differ from case to case. The underwriter's ability to consider terms will largely be reliant on the amount and quality of information provided within the Personal Statement and therefore it is crucial a fully documented history is always provided.

When assessing applicants who present with a history of a mental health condition, the underwriter considers the following factors when assessing the risk:

- Diagnosis of the condition, including criteria used.
- The cause of the condition, if known.
- Time since condition diagnosed and treatment provided.
- Responsiveness and compliance with treatment and any ongoing signs or symptoms or adverse side effects.
- Severity of the symptoms and their impact on the individual's ability to function.
- Any associated time off work.
- Past and present employment history.
- Any associated physical symptoms.

Reference

beyondblue.com.au.

Mental Health Council of Australia.

Family medical history

Family medical history has been established as a well proven risk factor in a wide range of clinical studies and has been used by underwriters for many years. Underwriters will only request family medical history about first degree relatives.

Family medical history is used to identify potential medical and lifestyle risks, on the basis of the probability that the applicant may be susceptible to certain familial or hereditary risks which may be passed on from one generation to another.

Important facts

- About 1 person in 10 whose ancestry is Northern European or from the UK is thought to be a carrier of the gene for hereditary haemochromatosis.
- About 50% of the Australasian population will, during their lifetime, be adversely affected by a condition with a genetic basis.
- In the first 25 years of life, about 5% of the Australasian population will be affected by an illness, impairment or disability either wholly or partly due to their inherited information.
- There are estimated to be about 30,000 gene pairs in each cell and these genes make up a person's genetic blueprint. The Human Genome Project has mapped the location of all but a few of the genes in the human cells.

Underwriting approach

Family medical history is only one of many factors used to assess an application for insurance. It is used in conjunction with an applicant's current and past medical history and other factors such as their own environment and lifestyle. The following are important factors considered by the underwriter when assessing family medical history:

- The age of the applicant.
- The type of product applied for.
- The number of first degree genetic relatives affected by the medical condition and their age at diagnosis.
- The type of condition and its degree of inheritability, eg a person with a first degree relative with an autosomal dominant disorder, has a 50% chance of inheriting the gene mutation.
- The applicant's past and current medical history and whether there are any associated risk factors, eg an applicant with a family medical history of diabetes and a personal medical history of either hypertension, obesity or hyperlipidaemia.

References

FSC, **Family Medical History**, December 2005.

The Centre for Genetics Education, **Fact Sheet 4, Genetic Conditions**.

The Centre for Genetics Education, **Fact Sheet 1, Genes and Chromosomes**.

The Centre for Genetics Education, **Fact Sheet 36, Haemochromatosis**.

Section 5

Financial underwriting





Section 5 – Financial underwriting

Financial requirements – lump sum

Please note that financial requirements are based on the total cover in force with all life offices.

Refer to page 32 for an overview of the methodology used by the underwriter in determining levels of cover.

Type of cover	Sum insured for personal protection				
	Up to \$1m	1,000,001 to \$2m	\$2,000,001 to \$3m	\$3,000,001 to \$5m	Over \$5m
Life cover	A	A	A	B	C ⁽ⁱ⁾
TPD/Permanent incapacity cover	A	A	A	C ⁽ⁱ⁾	N/A
Trauma	A	B	N/A		

(i) Where the cover is for loan cover a copy of the loan documentation is required.

Type of cover	Sum insured for business protection		
	Up to \$1m	Up to \$2.5m	Over \$2.5m
Death – key person	A	A	C
Death – buy/sell	A	A	C
Death – loan protection	A	A	C ⁽ⁱ⁾
TPD/Permanent incapacity cover	A	A	C ⁽ⁱ⁾ (Maximum available \$5m)
Trauma	A	B (Maximum available \$2m)	

(i) Where the cover is for loan cover a copy of the loan documentation is required.

Key

A = Personal Statement

B = Personal Statement and Financial Report/Statement of Advice¹

C = Personal Statement, Financial Report/Statement of Advice¹, income tax returns (for self-employed persons we may ask for full business accounts to ascertain income).

- 1 Wherever the Financial Report/Statement of Advice (SoA) is acceptable they must include the following:
- financial position (assets, liabilities, income, dependants, etc)
 - needs analysis
 - details of the policy/ies recommended, and
 - how the sum insured was calculated.

Home duties

Type of cover	Sum insured for personal protection			
	Up to \$750,000	Up to \$1,000,000	Up to \$1,500,000	\$2,000,000
Life cover	A	B	B	C
TPD	A	B	B	C
Trauma	A	B	N/A	

Key

A = Personal Statement

B = Personal Statement, 5 times spousal income + residential mortgage + \$150,000 per dependant

C = Personal Statement, 5 times spousal income + residential mortgage + \$150,000 per dependant.

Additional information requested to justify: Client’s future financial plan; Homemakers plan to return to work; previous income and occupation; child with special needs.

Refer to page 33 for further details on additional information required for Non personal exertion income earner protection.

Financial underwriting – lump sum

Please note that the following information is a guide only. We understand that each person’s financial circumstances differ and therefore the following methodology will not always be applicable.

Overview

The primary purpose of financial underwriting is to ensure that the reason for the cover and the amount of cover being proposed are consistent with each other, and make sense based on the client’s needs.

Although financial underwriting generally applies only when large levels of cover are proposed, it is important that the need for cover is clear regardless of the sum insured. All large sums insured should be discussed with the underwriter as early as possible to assist understanding what requirements will be necessary for AMP to assess the risk.

The most effective tool you can provide your underwriter in financially assessing your client’s application, particularly where a large level of cover has been proposed, is a detailed report on how the sum insured has been determined. This should include the need for the cover and why it is required. Your Statement of Advice will generally provide this information.

Wherever the Financial Report/Statement of Advice (SoA) is acceptable they must include the following:

- financial position (assets, liabilities, income, dependants, etc)
- needs analysis
- details of the policy/ies recommended
- how the sum insured was calculated.

The underwriter follows a number of general principles in determining the amount of insurance available and these can be broadly stated as follows:

- the cover proposed must be consistent with the documentation and proposed plan ownership, and
- that a claim will not leave the plan owner or beneficiary in a better financial position than they would have been in if the insured person continued to live or remained in good health.

The need for insurance generally falls into four main categories. The following provides an overview of the methodology used by the underwriter in determining acceptable levels of cover for each of these needs.

Need for cover

- | | |
|--------------------------------|--|
| 1. Personal/Family protection. | 3. Partnership or Share Purchase protection. |
| 2. Loan protection. | 4. Key person protection. |

1. Personal/Family protection

The purpose of personal insurance is to protect dependants from any financial loss arising from the insured's death, disability or the occurrence of a traumatic event.

An objective basis for determining a reasonable level of personal insurance is to use the insured's income. A simple and effective method used by underwriters is based on multiples of the insured's salary/income and their age.

The multiples we use for Death and TPD/Permanent incapacity cover are:

- 20 times income for ages up to 50.
- 15 times income for ages 51 to 60.
- Please refer to underwriter for ages 61+.

The multiples we use for Trauma cover are:

- 10 times income for age up to 50.
- 5 times income for ages 51+.

Concurrent TPD/Permanent incapacity cover and Income Protection Cover

TPD/Permanent incapacity cover may be limited to a lesser multiple of income than shown above if the main purpose for the cover is income replacement and long-term Income Protection is either in place or proposed.

Non-personal exertion income earner protection

This cover is usually proposed to insure joint debt commitments and/or the financial responsibility for dependants. Applicants for this type of insurance include home makers.

Life, trauma and TPD amounts up to \$750,000 will generally be considered on the basis of information in the personal statement.

Requests for higher amounts of cover may be considered with the following information:

- | | |
|---|---|
| – The need for cover and how the cover amount was determined. | – Any existing insurance in force on both the income-generating spouse/partner. |
| – The personal exertion income of the income generating spouse/partner (if applicable). | – Any other helpful information (eg a child with an ongoing illness). |
| – Assets and liabilities of the family unit. | – Statement of Advice covering the points outlined above. |
| – The total number of dependants and their ages. | |

Applications for life cover in excess of \$750,000 must be supported by additional evidence (as set out on page 32).

2. Loan protection

Loan protection cover can be required to protect the lender from a loss in the event of the death or disablement of the life insured, and may be required for either personal purposes or business purposes. The most common need is for business reasons, as any personal loans will usually be included within the calculation for personal cover.

Loan Protection cover is usually a straightforward calculation. However, there are key elements that the underwriter considers when assessing the level of cover:

- In partnership situations, cover will generally be limited to the percentage of the loan that the insured is responsible for. Where the loan falls under a 'joint and several' arrangement then consideration will be given to providing the full amount of the loan amount outstanding under each of the business partner's names. In these situations, a copy of the Loan Agreement confirming the 'joint and several' liability will be required.
- The term of the plan may be limited to the term of the actual loan repayment period.
- Where a business loan is used to purchase an asset, which is not directly related to the business, the insurance cover will generally be restricted to around 30% of the total loan amount.
- The sum insured will be reduced, if the servicing capacity of the loan will not be affected by the death or disablement of the life insured.

3. Partnership or Share Purchase protection

Cover for this purpose is generally based on the value of the business. The proceeds will provide a lump sum to allow the remaining partners the ability to purchase that share of the business.

The following should be considered when proposing cover for this purpose:

- Independent valuations may be required where the total cover on individual partners/shareholders exceeds \$2.5 million.
- Cover on partners or shareholders should be in proportion to their respective share of the business.
- Total cover on all partners or shareholders should not exceed the total value of the business.
- Due to possible capital gains tax implications, these plans would usually be set up on a 'self-owned' basis, with appropriate wording included within the Buy/Sell documentation covering how the plan proceeds are to be utilised on the death or disablement of a partner.
- We would expect to see concurrent applications on all partners or shareholders involved with the business and, if not, an explanation as to why these applications are not being proposed.

4. Key person protection

The calculation as to the worth of a 'key person' to a business can vary substantially. Much will depend on whether the person is an 'arms length' employee or whether they have an actual business ownership interest.

Information such as the remuneration package of the 'key person', the value of the business, the likely effect on business profitability as well as the costs of finding a replacement must be provided to substantiate the value of a key person to a business.

The following may be used by the underwriter when considering a reasonable level of key person cover:

- Multiples of the individual's salary package. This multiple will depend on the taxation position of the plan proceeds. If the plan proceeds are taxable to the company, then a multiple of 8 times salary package may be used. If the plan proceeds are not taxable to the company, then a multiple of 5 times salary package would be appropriate.

- A multiple of the net operating profit of the business over the past two years could be considered if the key person has majority or total ownership of the business. In this situation, the underwriter will then utilise the salary/income multiples mentioned under Personal/Family protection.

Business safeguard/Future business insurability

Financial evidence will be required for the initial sum insured and when each of the options are exercised. The financial evidence required will be based on the sum insured at risk at the time of applying for the cover or exercising an option. During the initial application the client will be fully medically underwritten for the potential final sum insured.

Financial requirements – Income Protection and Temporary Salary Continuance/Temporary incapacity cover

Maximum monthly benefit available

The maximum monthly benefit:

- 75% of the first \$320,000 of income (maximum \$20,000 per month).
- 50% of next \$240,000 of income (additional maximum \$10,000 per month).
- 15% of the balance of income.

If the Superannuation Contribution option/Super Guarantee option is selected, the result emerging from the calculation above is increased by the nominated super contribution option percentage to arrive at the maximum insurable benefit.

Note: The maximum benefit is \$30,000 per month. Any benefit in excess of \$30,000 per month will be limited to a two year benefit period and other eligibility criteria applies. For benefits in excess of \$30,000 per month, please discuss your options with the underwriter.

Financial requirements

Financial evidence is required when the maximum monthly benefit proposed exceeds the levels shown in the table below.

Please note this is in addition to the full completion of all income questions contained within the application for insurance and Personal Statement.

Occupation category	Agreed value (\$)	Indemnity (\$) ⁽ⁱ⁾
4A, 3A	15,000	15,000
2A	10,000	15,000
A	10,000	15,000
4B	7,500	15,000
3B	7,500	15,000
2B	7,500	15,000
1B	7,500	15,000
E	7,500	15,000

(i) Mandatory financial evidence is not required for indemnity plans until the monthly benefit exceeds \$15,000. The underwriter may however, request financial evidence if the income stated appears excessive for the occupation.

Financial evidence will be accepted in the form of:

Employee

1. Individual tax return and assessment notice for the most recent year, or
2. Copy of most recent Group certificate/PAYG summary, or
3. Letter from employer confirming employment status and full details of remuneration including a break up of package item amounts eg salary, superannuation, motor vehicle etc, or
4. Three consecutive pay slips (as long as year to date earnings are displayed) for pay periods within the last six months. Please note this evidence is only acceptable for cover up to \$20,000 monthly benefit.

Note: If providing point 1 or 2 above as financial evidence and your client's salary has since increased, a letter from their employer confirming full details of the new package will also be required.

If your client is employed under the terms of a contract, a copy of the contract will also be required.

Self-employed

Sole trader

- Individual tax returns and assessment notices for the past two years.

Partnership

- Individual tax returns and assessment notices for the past two years, and
- Partnership tax returns and full accounts (ie profit and loss and balance sheet) for the past two years.

Employed by own company or trust (25% shareholding or greater)

- Individual tax returns and assessment notices for the past two years, and
- Annual accounts (ie profit and loss and balance sheet) for the main trading entity including any associated management company and/or family trust accounts for the past two years.

Employer by own company or trust (less than 25% shareholding)

- Individual tax return and assessment notice for the most recent year, or
- Copy of most recent Group certificate/PAYG summary, or
- Letter from employer confirming employment status and full details of remuneration including a break up of package items eg salary, superannuation, motor vehicle, etc.

PLUS

Annual accounts (ie P&L and Balance sheet) for the main trading entity OR written confirmation from the accountant or company/employer/business that the business entity in question is profitable.

Additional requirements for monthly benefits over \$20,000pm

A statement from the insured person advising:

- amount of investment income received in the last financial year, and
- approximate net value of their assets (calculated at approximate market value less any amounts owed) excluding the family home.

Financial Requirements – Business Overheads Insurance

The financial evidence required for Business Overheads Insurance is as follows:

- For monthly benefits up to and including \$10,000, no financial evidence is required.

- For monthly benefits exceeding \$10,000, the Business Overheads Insurance Questionnaire must be completed. Further evidence may be requested at the underwriter's discretion.

Please note: If business overheads are shared, eg in a partnership, we will only cover the insured's share of eligible overheads.

Financial underwriting – Income Protection and Temporary Salary Continuance/Temporary incapacity cover

Overview

Determining your client's insurable income

Earned income

We will only insure income earned from personal exertion.

Investment income or income that will not cease in the event of disablement should not be included when determining an individual's insurable income. This includes any ongoing profit generated by other employees of the business (if you are self-employed), investment income, dividends, interest, rental income, proceeds received from the sale of assets, ongoing commission or royalties—refer to page 39 for details of how we treat unearned income.

For employed persons, the insured person's total package from employment, including commissions, regular bonuses, fringe benefits, employer superannuation contributions and any other items relating to their own efforts. We include superannuation contributions made by an employer that are part of a salary sacrifice arrangement between the employee and employer. We do not include investment income.

If you choose the Superannuation Contribution option/Super Guarantee option, any superannuation contribution amount insured under that option will not be included in the calculation of income.

Commissions, bonuses and overtime will only be included if they have been part of the insured person's income for the past two years. If these have fluctuated over the past two years we will take an average.

For **self-employed persons** (where the insured person owns all or part of the business or practice), income is determined from income earned from the business as a result of the insured's personal exertion, less their share of the business expenses incurred in earning that income.

- When drawings are to be included in the calculation of income, clarification is required to ensure that such drawings are against the net profits for the current year and not from past years' profits, capital or loans, eg overdraft or business loans.
- In the event a partnership is supported by a company or trust providing management and administration services etc, the insured's share of profits or losses of the partnership will be increased or decreased by the insured's share of net profit or loss of the service company or trust.

Ongoing Business Income

For employed or self-employed persons who are likely to continue to receive income from their employer or business while disabled certain policy modifications may be necessary. In the event the ongoing income is likely to be for a short duration then the most appropriate modification may be a longer waiting period to minimise the likelihood of both benefit payment and income being received at the same time. The intention is to minimise the likelihood of the life insured receiving more than 100% of their pre-disability income while disabled.

- If income is likely to continue for up to 6 months then an offset clause is generally not required. If income is likely to continue for longer than 6 months we will offer a policy with an 'Ongoing business income offset clause'.

- If income is guaranteed to continue ie partnership/employment agreement is in place to guarantee the income, then this can be managed by aligning the waiting period with the agreement. Otherwise an 'Ongoing business income offset clause' may be required.

Example: If client states income is \$100k and estimates ongoing income of \$50k for greater than six months then we can either allow \$6,250pm with the offset clause OR \$3,125pm with no offset.

Sick leave

The waiting period should be adjusted to match any sick-pay period given by the employer. Otherwise if there is more than 100 days accumulated sick leave a 'sick leave offset clause' may be required.

Agreed Value or Indemnity option

Calculation of the benefit amount your client receives in the event of a claim may be different depending on whether Agreed Value or the Indemnity option has been chosen. As a result of these differences the premium rates and the financial requirements we obtain at underwriting also differ.

Indemnity option

When we calculate the amount we pay under the Indemnity option when the insured is unable to work, we base it on the income in the 12 months immediately before the insured became unable to work. As the calculation is based on income prior to a claim rather than income at time of application, the financial assessment is limited to the information provided in the Personal Statement only (unless the application exceeds \$15,000pm).

The underwriter may in some circumstances request discretionary financial evidence. This may occur in situations such as newly self-employed, large fluctuations in income or if the income stated appears to be excessive for the client's occupation.

A lower premium is charged for the Indemnity option.

Agreed Value

An Agreed Value contract guarantees in the event the insured person is unable to work, payment of the monthly benefit as outlined in the Certificate of Insurance, regardless of any changes in income, subsequent to the acceptance of the cover. It is important to note that the monthly benefit is only 'agreed to' once the income disclosed in the application for insurance has been supported by proof of income.

It is for this reason we automatically request financial evidence at different levels of sums insured, depending on the occupation class, during the underwriting process.

Agreed value financial underwriting up-front

As part of our underwriting and claims philosophy, we would prefer to complete our evaluation of agreed value benefits eligibility at the time of underwriting. In the event of a claim, it is preferable that your client not have to provide financial evidence to support the total disability benefit.

When submitting an application for an agreed value contract, your client will have the option of providing full financial evidence up front or accepting that benefits will be subject to future financial confirmatory evidence. The individual circumstances of the client will determine the type of financial evidence. If the evidence is considered satisfactory (see below) we will issue your client with a letter confirming that financial evidence will not be required in the event of a claim for total disability benefits.

Please note that should the claim require a partial disability benefit to be paid, or benefit to be reduced by money received under legislation or another plan, further financial evidence may be requested at that time to provide evidence of pre-disability earnings.

Income splitting and family trust arrangements

Where the insured distributes earned income through a family trust or other legitimate income modification arrangement, it may be possible to include that income in determining the monthly benefit. A statement will be required giving details of the distribution and stating that the income is solely earned by the insured.

Fluctuating income

If your client's income fluctuates from year to year, the underwriter will require an explanation as to the reasons for the fluctuation. If your client's income has increased dramatically over the last two financial years, the underwriter will discuss options with you. For Agreed Value plans, an average of the income may be used, or for Indemnity plans, the income earned in the last financial year may be used, if there is an expectation that the income level will be maintained.

Income from second occupations

We generally only insure income earned from a client's main occupation. However, in the event the following can be demonstrated we may insure income from a second occupation:

- Both occupations are in the same field.
- Total hours worked on a regular basis does not exceed 50 hours per week.
- The insured person has been working in both occupations for a minimum of two years.

Unearned income

Unearned income is income that will still continue if the insured is unable to work. Unearned income includes investment income and income that would be earned from net assets. It is important to consider the level of unearned income at application stage to avoid the potential for over insurance and ensure that there will be sufficient financial incentive for the insured to return to work in the event of a claim.

Substantial net assets can generate unearned income. While current income from net assets may be relatively low, if the insured person's assets include real estate, shares etc, in the event of prolonged inability to work, the insured could rearrange their portfolio to generate significant unearned income.

The amount of unearned income attributable to a person with substantial net assets is determined by applying a notional earning rate of 5%. Where there is a mix of investment income and income from net assets, the greater of the investment income or 5% of the net assets will be used to determine the unearned income.

Please note, when the underwriter is determining the insured's net asset position, the family home is excluded. Composition of the asset, degree of liquidity and the ability to realise book value will be considered when deciding whether to reduce benefits. The approach taken by the underwriter will depend on the individual circumstances.

Income Protection greater than \$30k per month

Only available for FLP up to a maximum of \$40,000 per month. 2 year benefit period only for monthly benefit above \$30k. A separate indemnity policy is issued for amounts over \$30k.

A monthly benefit over \$30k is only available to 4A, 3A and 2A rated occupations.

To be eligible the customer must not have other income protection policies with another insurer.

Sources of unearned income include:

- Interest
- Dividends
- Annuities
- Pensions
- Rental properties
- Royalties
- Capital gains.

Bankruptcy

Death and Trauma cover for clients that are currently bankrupt, under administration or liquidation will not normally be considered. An exception may apply where there is a need for personal insurance for family protection purposes. In this case, cover will be considered on an individual application basis.

Income Protection/Temporary Salary Continuance/Temporary incapacity cover, TPD/Permanent Incapacity cover and Business Overheads insurance are not available to clients who are currently bankrupt, under administration or liquidation.

Special considerations

The circumstances vary significantly from case to case so it is important that we obtain the right information to enable the best assessment of the situation.

- Reason for and full details of the bankruptcy, including amounts of money involved.
- If criminal proceedings are pending it is unlikely that cover will be offered.
- Whether the client still has financial commitments to the other parties involved and if so, how much?
- Will it impact current business or lifestyle?

Graduate cover

Certain new graduates are able to access Agreed Value Income Protection cover on commencement of their employment. The following conditions apply:

- working at least three months
- suitably qualified and registered
- working full-time
- fulfil residency requirements, and
- commenced working in the last 12 months.

Occupation	Maximum benefit without financial evidence (\$)
Medical Doctor – GP	6,250
Medical Specialist	15,000
Dentist	6,250
CPA	4,000
Optometrist	4,000
Pharmacist	4,000
Barrister	6,250
Architect	3,750
Engineer	3,750

Section 6

Occupation



Section 6 – Occupation

Occupation guidelines

Eligibility – Income Protection, Business Overheads and Temporary Salary Continuance/Temporary incapacity cover

The insured person must work in full-time, regular employment. This means for a minimum of 20 hours per week, 40 weeks per year. Individuals engaged only in seasonal employment will not be eligible.

Occupations requiring working patterns such as 2 weeks on/2 weeks off (or similar) will not be eligible to apply for two or four week waiting periods. Generally an eight week waiting period will be the shortest available and the Indemnity option will apply.

We will consider the applicants working 20 hours per week on a permanent, part-time basis. In these cases, the insured must work regular hours (ie not on an 'as required' basis) and away from home—please contact an underwriter if you require further details.

Where the insured person works more than 60 hours per week on a regular basis further details of duties will be required and terms may be modified, eg the benefit period may be reduced.

If the applicant has a second occupation the principal occupation has to meet the minimum working hour requirement for cover to be considered. If the combined hours are excessive, we may limit the benefit period (eg to two years or five years), the benefit amount, or decline cover altogether.

Business Overheads Insurance is not available to E, 1B or 2B occupations.

Eligibility – Total and Permanent Disablement/Permanent incapacity cover

Own occupation TPD (not available for FLP Superannuation, SMSF or small APRA and Permanent incapacity cover)

TPD with Own occupation definition is only available in the Flexible Lifetime – Protection product if the insured person is employed in an A or B category occupation on a full-time regular basis (a minimum of 20 hours per week, 40 weeks per year).

Any occupation TPD/Permanent incapacity cover

TPD/Permanent incapacity cover with Any occupation definition is only available if the applicant's occupation(s) is eligible for TPD/Permanent incapacity cover (see Occupation classification listing from pages 47 to 89), and the applicant is working at least 10 hours per week in the eligible occupation(s).

Eligibility – Income Protection, Business Overheads and Temporary Salary Continuance/Temporary incapacity cover, Total and Permanent Disablement/Permanent incapacity cover

Second occupations

Where the insured is involved in part-time employment in addition to a full-time job, the part-time employment, whether seasonal or year-round, is relevant to the underwriting assessment. The underwriter will take into account the second occupation and if necessary may reduce the occupation classification or decline benefits where appropriate. Full details of any second occupation must be included in all applications. For IP and TSC/Temporary incapacity cover, the underwriter will also require details of the income earned from the second occupation, and depending on the circumstances, will ascertain whether or not it can be considered as insurable income.

If the insured person has a second occupation, the principal occupation has to meet the minimum working hour requirement for the applicable insurance cover.

Where the total working hours are excessive, disability cover may not be available or terms may be modified (eg the benefit period may be reduced).

Unacceptable risks

Some occupations carry unacceptable risks, such as those that expose the applicant to unusual hazards. Examples of these are professional underwater divers, underground miners, explosives handlers, professional athletes, stunt or race drivers, pilots for hire, military personnel, those exposed to moral hazards and individuals who carry guns in the course of their occupation.

Insured persons working from their place of residence

Applicants working from home can pose a problem should a claim arise. When an applicant is unable to leave his or her home and go to their place of work, disability can more easily be established. When the residence and place of business are the same, this distinction is made more difficult. To allow for this, the underwriter may extend the waiting period or in some cases, the plan will not be available.

Where the insured is working from home the following information should be provided with the application to assist the underwriter in assessing the risk:

- Is the insured person an employee of a non-family run business or self-employed?
- Frequency of the insured person's contact with his or her clients or employer.
- Nature of this contact, ie phone, email, visits to client or employer's office, client visits to the insured's office.
- Is there a separate phone/fax link for the business?

Our approach to applicants who work from home is as follows:

- **Professionals** dependent on continuous customer contact with a fully equipped surgery and waiting room such as doctors, dentists and veterinary surgeons etc—no restriction—any waiting period available.
- **Employee** with no ownership interest in the business, with an established work practice for at least 12 months – no restriction, minimum 4-week waiting period.
- **Self-employed** including contractors, with an established in home-based business for at least 12 months, regular face to face customer contact at least weekly, outside of residence—no restriction.

- **Self-employed**, with nil or minimal customer contact working under a contract established for at least 12 months—no restriction, minimum 13-week waiting period. Note: Freelancers may be considered under this group provided they have a customer base from which they can display a record of regular work.
- **Self-employed**, with nil or minimal customer contact, irregular work stream (eg home-based word processor, dressmaker, bookkeeper, etc)—not available.
- Some **home-based** occupations, which may involve some degree of customer contact, are uninsurable. For example, beautician, masseur, craft manufacturer and seller (eg potter, etc).

Newly self-employed

A large percentage of small businesses fail in the first 12 months and cash flow problems are also a common occurrence due to set up expenses. Typically it takes time for a new business to establish itself and see a steady income/profit.

It is important that we carefully consider full occupational and income details before we contemplate any terms for someone newly self employed.

There are situations in which we may be able to offer cover to those that are newly self-employed, or have changed occupations within the last 12 months with a 'New in business endorsement'.

We may consider Income Protection with an Indemnity option with a maximum benefit period of 5 years, maximum \$5,000 monthly benefit and minimum 30 days waiting period.

These terms may be available where the insured:

- is not working from home
- has a stable employment history
- has extensive experience/qualifications in their chosen profession and the skills required in running the business, eg has purchased a business that they have managed as an employee
- has a contract in place which outlines the income that will be generated
- is contracting back to his/her previous employer in the same occupation, however, we will require confirmation of income to be earned and details of duration of contract
- has purchased a franchise that guarantees income/business for an acceptable period of time—6 months plus.

Occupation classifications

General notes

The 'Occupation classification listing', which follows, is designed to give an indication of the likely rating applicable to occupations for Death, TPD/Permanent incapacity cover, Income Protection Insurance, Business Overheads Insurance and Temporary Salary Continuance/Temporary incapacity cover and Instant cover.

Occupation ratings are based on actual duties, not on job title.

In the classification listing:

'S' = the occupation is usually insurable on standard terms.

'N' = the occupation is not insurable.

Other classifications indicate the premium rates usually applicable. For example, an asterisk in the Death cover column indicates that an extra premium normally applies. For further information you should refer to an underwriter.

It is important to recognise that occupation classifications can be, and are, altered dependent on our claims experience. This may result in occupation classifications appearing to be inconsistent with the category description.

AMP believes that this process places it in a unique position as compared to many of our competitors and explains many of the areas of variation between us and other companies in the market.

Total and Permanent Disability/Permanent incapacity cover occupation categories

Category A

Includes professional and white collar workers, including those required to travel. For TPD Optional own occupation cover is available to Category A occupations.

Category B

Includes light blue collar occupations and trade qualified occupations working in non-hazardous industries. For TPD, optional own occupation cover is available to Category B occupations.

Category C

Cover is available to selected blue collar workers that perform light manual work and limited skill or heavy manual work requiring licensing or qualifications.

Category N

Total and Permanent Disablement Cover/Permanent incapacity cover is not available to occupations in this category.

Income Protection, Business Overheads and Temporary Salary Continuance/Temporary incapacity cover occupation categories

Category 4A

Includes selected professional occupations (other than medical practitioners and dentists but including surgeons) for which membership of a professional or Government body is necessary as a requisite for practising in that occupation (eg solicitor, accountant).

This category also includes, within certain limitations, Chief Executive Officers (CEOs) of companies and senior management staff who are only office-based and earning a base income greater than \$150,000 pa.

Category 3A

Includes specific medical profession occupations such as medical practitioner, dentist and orthodontist for which membership of a professional or government body is necessary as a requisite for practising in that occupation.

Category 2A

Includes essentially white collar workers whose duties are primarily sedentary and who work in an office environment. This category also includes indoor occupations requiring a university or CAE degree and involving very light physical work (eg bank clerk, occupational therapist, management consultant).

Category A

Includes most occupations which do not involve manual labour and which are not included in categories 4A, 3A and 2A. This category includes persons who are not usually limited to an office, whose job is not entirely desk-type and who may be required to travel (eg agronomist, sales representative or loss assessor).

Category 4B

Includes those occupations with up to 10% manual work being performed. This category includes occupations such as building foreman, owner of café and sales representative with deliveries.

Category 3B

Includes those occupations, which involve manual work by trades people in non-hazardous industries. Generally, those who qualify under this category will have technical qualifications in the job and may require licensing (eg auto-electrician, cabinetmaker, mechanic, plumber).

Category 2B

Includes owners of businesses that involve manual work, however, trade qualifications are generally not required to perform the occupation. Also includes light manual occupations with limited skills required.

Examples include greengrocer, blind and awning installers.

BOI is not available to occupations in this category.

Category 1B

Includes sales assistants required to perform manual work, and heavy manual occupations that require a licence or trade qualification (eg cleaner, sales assistant in fast food outlets, local truck driver, bricklayer). Benefit payment periods of 5 years (Super Protection-Temporary incapacity only) or to ages 60 or 65 are not available in this category.

BOI is not available to occupations in this category.

Category E

Selected hazardous or unskilled occupations, generally unqualified, must have greater than 3 years' experience (eg Bobcat operator, roof plumber, long distance truck driver).

This category is eligible for IPC 1 and 2 year benefit period only. TPD/Permanent incapacity cover, TSC/Temporary incapacity cover and BOI are not available.

Category N

Income Protection, Business Overheads and Temporary Salary Continuance/Temporary incapacity cover are not available to the occupation in this category.

Business Overheads Insurance

Business Overheads Insurance is available to occupation categories 4A, 3A, 2A, A, 4B and 3B, where the insured person's efforts are largely responsible for the generating the business cash flow and if the insured person were unable to work, that cash flow would significantly decline or cease.

This benefit is particularly appropriate for small businesses or partnerships with 5 or less employees.

Hazardous Duties

Some occupations require hazardous duties to be performed. It is important for the underwriter to be aware of all duties the client performs, and the frequency these duties are performed.

Hazards include, but are not limited to:

- working at heights
- underground work
- demolition work
- diving
- tunnelling
- bridge or dam construction
- using explosives
- aerial work
- working with dangerous materials
- war zones.

AMP Flexible Super – Essential Protection

- WC = White Collar
- LM = Light Manual
- HM = Heavy Manual
- H = Hazardous

Refer to the AMP Flexible Super Product Disclosure Statement for benefit availability.

Key for Occupation classification listing:

- DB = Death cover or Extra Death Benefit
- WP = Waiver of Premium or Waiver Benefit
- TPD = Total and Permanent Disablement Benefit
- TI = Temporary incapacity cover
- IP = Income Protection Benefit
- PI = Permanent incapacity cover
- TSC = Temporary Salary Continuance Benefit
- BOI = Business Overheads Insurance

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Abalone Diver	S ⁽ⁱ⁾	N	N	N	H
Abattoir					
– Inspector (100% admin)	S	S	B	4B	LM
– Inspector (manual work)	S	N	N	E	HM
– Supervisor (no manual work)	S	S	B	4B	LM
– Worker	S	N	N	N	HM
Account Executive	S	S	A	2A	WC
Accountant					
– CA or Affiliate of the ICA	S	S	A	4A	WC
– CPA or FCPA member of CPA Australia	S	S	A	4A	WC
– Non CA, CPA or FCPA	S	S	A	2A	WC
Actor/Actress	S	S	N	N	HM
Actuary					
– Fellow of Institute of Actuaries of Australia	S	S	A	4A	WC
– Not an FIAA	S	S	A	2A	WC
Acupuncturist					
– Applied Science Degree or AAA member	S	S	A	2A	WC
Adjuster/Assessor	S	S	A	A	WC
Advertising Agent					
– Principal, <5 full-time staff	S	S	A	A	WC
– Principal, >= 5 full-time staff	S	S	A	2A	WC
Advertising Executive	S	S	A	2A	WC
Advertising Manager	S	S	A	2A	WC
Aerobics Instructor	S	S	N	E	HM
Agency Staff – Office duties only	S	S	A	2A	WC

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Agent – Stock and station	S	S	B	4B	LM
Agricultural Contractor – Owner of machinery	S	S	C	2B	HM
Agricultural Worker	S	N	N	N	HM
Agronomist	S	S	A	A	WC
Air Conditioning Installer/Repairer – Qualified	S	S	B	3B	LM
– Unqualified (minimum 3 years' experience)	S	S	N	E	HM
Air Traffic Controller	S	S	N	N	HM
Aircraft – Designer	S	S	A	4A	WC
– Inspector	S	S	B	4B	LM
– Maintenance Technician	S	S	B	3B	LM
– Navigator	S	S	N	N	HM
Airline Staff – Air Baggage Handlers, Porters	S	S	N	1B	HM
– Airline Cabin Staff	S	S	N	N	HM
– Clerical	S	S	A	2A	WC
– Truck Driver	S	S	N	1B	HM
– Pilot	S	S	N	N	HM
Airport Manager	S	S	A	2A	WC
Airport Superintendent	S	S	A	2A	WC
Alarm – Installer/Repairer	S	S	B	3B	LM
Ambulance Officer/Driver	S	S	B	3B	HM
Ammunition Worker	S ⁽ⁱ⁾	N	N	N	H
Amusement Parlour – Employee	S	S	N	N	HM
– Proprietor	S	S	B	4B	LM
Anaesthetist – Qualified and State-registered	S	S	A	3A	WC
Animal Trainer – Dogs and small domestic animals only	S	S	B	4B	LM
Animator	S	S	A	2A	WC
Antique Dealer – Employee or <2 full-time staff	S	S	B	4B	LM
– Proprietor >= 2 full-time staff	S	S	A	A	WC
Apiarist – Employee	S	S	N	N	HM
– Proprietor/Manager >10% Manual work	S	S	C	2B	HM
– Proprietor/Manager, supervisory only	S	S	B	4B	LM
Apprentice (Non-Hazardous Trades)	S	S	C	N	HM
Archaeologist – Field work	S	S	A	A	WC
– Museum only	S	S	A	2A	WC

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Architect (Qualified/Registered)					
– ≤10% on-site	S	S	A	4A	WC
– >10% on-site	S	S	A	A	WC
Archivist	S	S	A	2A	WC
Armed Services	S ⁽ⁱ⁾	N	N	N	H
Armed Services – Reserve personnel	rate according to occupation				
Aromatherapist					
– Qualified	S	S	A	A	WC
– Unqualified or working from home	S	S	N	N	HB
Art Dealer					
– Employee or <2 full-time staff	S	S	B	4B	LW
– Proprietor ≥ 2 full-time staff	S	S	A	A	WC
Art Director	S	S	A	2A	WC
Art Gallery					
– Attendant	S	S	A	A	WC
– Guide	S	S	A	A	WC
Artist					
– Commercial (no set, production or work from home)	S	S	A	2A	WC
– Not commercial	S	S	N	N	HM
Asbestos Worker	S ⁽ⁱ⁾	N	N	N	H
Asphalt Layer	S	S	N	E	HM
Assayer					
– <10% underground	S	S	B	3B	LM
– Not entering mines	S	S	A	A	WC
Assembly Line Worker	S	N	N	N	HM
Assessor/Adjuster	S	S	A	A	WC
Associate Professor					
– University or college	S	S	A	4A	WC
Astronomer	S	S	A	2A	WC
Attorney					
– Qualified and State-certified/admitted to bar	S	S	A	4A	WC
Auctioneer					
– Livestock	S	S	B	4B	LM
– Other than livestock	S	S	A	A	WC
Audiologist	S	S	A	4A	WC
Audiometrist	S	S	A	2A	WC
Auditor					
– CA or Affiliate of the ICA	S	S	A	4A	WC
– CPA or FCPA member of CPA Australia	S	S	A	4A	WC
– Non CA, CPA or FCPA	S	S	A	2A	WC
Author/Writer	S	S	N	N	HM
Authorised Representative (financial)	S	S	A	2A	WC
Auto-Electrician	S	S	B	3B	LM

(i) Refer to Underwriting as an additional loading or exclusion may apply.

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Awning/Blind/Screen Installer					
– Employee (minimum 3 years' experience)	S	S	N	E	HM
– Proprietor	S	S	C	2B	HM
Backhoe Operator					
– Employee (minimum 3 years' experience)	S	S	N	E	HM
– Owner	S	S	N	1B	HM
Bacteriologist	S	S	A	2A	WC
Bailiff	S	S	A	A	WC
Baker					
– Qualified	S	S	B	3B	LM
– Unqualified (minimum 3 years' experience)	S	S	N	E	HM
Bakery Manager (Admin/Supervisory)	S	S	B	4B	LM
Bank					
– Cashier	S	S	A	2A	WC
– Clerk	S	S	A	2A	WC
– Guard (armed)	S	S	N	N	HM
– Guard (unarmed)	S	S	C	1B	HM
Bar Manager/Staff	S	S	N	1B	HM
Barber	S	S	B	4B	LM
Barrister	S	S	A	4A	WC
Battery Fitter (Automotive)					
– Owner, unqualified	S	S	C	2B	HM
– Qualified Auto Electrician	S	S	B	3B	LM
– Unqualified employee (minimum 3 years' experience)	S	S	N	E	HM
Battery Repairer (Automotive)					
– Owner, unqualified	S	S	C	2B	HM
– Qualified Auto Electrician	S	S	B	3B	LM
– Unqualified employee (minimum 3 years' experience)	S	S	N	E	HM
Beach Inspector	S	S	N	N	HM
Beautician					
– Away from home	S	S	B	4B	LM
– Working from home	S	N	N	N	LM
Bed & Breakfast Proprietor					
– Supervision only	S	S	B	4B	LM
Beekeeper					
– Employee	S	S	N	E	HM
– Proprietor/Manager, manual work	S	S	C	2B	HM
– Proprietor/Manager, supervisory only	S	S	B	4B	LM
Bicycle Dealer/Repairer – <10% repair	S	S	B	4B	LM
Biochemist					
– Field work	S	S	A	A	WC
– Lab work only	S	S	A	4A	WC
– No relevant qualifications	S	S	A	A	WC

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Biologist	S	S	A	2A	WC
Blacksmith	S	S	B	3B	LM
Blind, Screen, Awning Installer					
– Employee	S	S	N	E	HM
– Proprietor	S	S	C	2B	HM
Boardinghouse Proprietor					
– >2 full-time staff	S	S	B	4B	LM
– ≤2 full-time staff	S	S	C	2B	LM
Boat Builder					
– Manual work	S	S	C	2B	HM
– Supervisory only	S	S	B	4B	LM
Bobcat Operator					
– Employee (minimum 3 years' experience)	S	S	N	E	HM
– Owner	S	S	N	1B	HM
Bodyguard – Unarmed	S	S	C	1B	HM
Boilermaker	S	S	B	3B	HM
Bookkeeper	S	S	A	2A	WC
Bookbinder	S	S	B	3B	LM
Bookmaker	S	S	N	N	HM
Boom Operator (Film Industry)	S	S	A	A	WC
Boot and Shoe Maker/Repairer	S	S	C	2B	LM
Borer					
– Mining	S ⁽ⁱ⁾	N	N	N	H
– Tunnelling	S ⁽ⁱ⁾	N	N	N	H
Botanist	S	S	A	2A	WC
Boxer	S ⁽ⁱ⁾	N	N	N	HM
Bread Carter	S	S	C	2B	HM
Brewer	S	S	N	E	HM
Brick Paver	S	S	C	1B	HM
Bricklayer					
– Qualified	S	S	N	1B	HM
– Unqualified (minimum 3 years' experience)	S	N	N	E	HM
Broker – Principal of firm					
– <5 full-time staff	S	S	A	A	WC
– ≥5 full-time staff	S	S	A	2A	WC
Builder (Licensed)					
– Manual work	S	S	B	3B	HM
– Admin only	S	S	A	A	WC
– Foreman/Supervisor	S	S	B	4B	LM
Builder's Labourer	S	N	N	N	HM
Building Society					
– Clerk	S	S	A	2A	WC
– Guard (armed)	S	S	N	N	HM
– Guard (unarmed)	S	S	C	1B	HM

(i) Refer to Underwriting as an additional loading or exclusion may apply.

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Building Wrecker	S ⁽ⁱ⁾	N	N	N	H
Bulldozer Operator					
– Employee (minimum 3 years' experience)	S	S	N	E	HM
– Owner	S	S	N	1B	HM
Bus Driver	S	S	C	1B	HM
Bush Clearing	S	N	N	N	HM
Business Consultant					
– Office duties only	S	S	A	2A	WC
Business Coordinator	S	S	A	2A	WC
Butcher					
– Retail Shop	S	S	B	3B	LM
– Slaughterman	S	N	N	N	HM
Butler	S	S	B	4B	LM
Buyer (Retail store)					
– Office and travelling duties only	S	S	A	A	WC
Cabinet Maker (Qualified)	S	S	B	3B	LM
Cable Hand	S	S	N	E	HM
Cable Jointer					
– Aerial work	S ⁽ⁱ⁾	N	N	N	H
– No Aerial work	S	S	N	E	HM
Cafe/Coffee Lounge					
– Employee	S	S	C	1B	HM
– Proprietor/Manager	S	S	B	4B	LM
Caisson Worker	S ⁽ⁱ⁾	N	N	N	H
Calibrator – Precision instruments	S	S	B	4B	LM
Call Centre Manager	S	S	A	2A	WC
Camera Repair Technician	S	S	B	4B	LM
Cane Farmer					
– Proprietor/Manager, manual work	S	S	C	2B	HM
– Proprietor/Manager, supervisory only	S	S	B	4B	LM
Canteen					
– Assistant	S	S	N	N	HM
– Manager – Admin/supervisory	S	S	B	4B	LM
Car Detailer	S	S	C	1B	HM
Car Hire Company Proprietor					
– With driving	S	S	B	4B	LM
Car Park Attendant	S	S	N	N	HM
Car Production Line Worker	S	S	N	N	HM
Car Sales					
– Not delivering, installing or repairing	S	S	A	A	WC
Car Valet	S	S	N	N	HM
Caravan Park/Camp – Proprietor	S	S	C	2B	HM

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Cardiologist					
– Qualified and State-registered	S	S	A	3A	WC
Care Assistant	S	S	N	N	HM
Care Worker – Residential	S	S	N	N	HM
Careers					
– Adviser	S	S	A	2A	WC
– Officer	S	S	A	2A	WC
Caretaker					
– Indoor only	S	S	C	1B	HM
– Outdoor or manual work	S	S	N	E	HM
Carpenter (Qualified)	S	S	B	3B	HM
Carpet Layer	S	S	N	1B	HM
Cartographer	S	S	A	2A	WC
Cartoonist	S	S	A	A	WC
Carwash Attendant	S	S	N	N	HM
Cashier					
– Bank, building society	S	S	A	2A	WC
– Office-based	S	S	A	2A	WC
– Shop, cafe, supermarket	S	S	C	1B	HM
Casino					
– Cashier	S	S	A	A	LM
– Inspector	S	S	A	A	LM
Casino Staff (Government-licensed)					
– Croupier	S	S	B	3B	LM
– Manager	S	S	A	2A	WC
Caterer					
– Bar duties	S	S	N	1B	HM
– Office and supervising duties only	S	S	A	A	WC
– Trade qualifications, no bar duties	S	S	B	3B	LM
– Unqualified, no bar duties	S	S	C	1B	HM
Cattle Market Auctioneer – Handling livestock	S	S	B	4B	LM
Ceiling Fixer (Qualified)	S	S	C	2B	HM
Cellarman	S	N	N	E	HM
Cement Finisher	S	S	N	E	HM
Cement Renderer (Licensed)	S	S	N	1B	HM
Cementer	S	S	N	E	HM
CEO					
– Uni qualified, office duties only, <15 staff	S	S	A	2A	WC
– Uni qualified, office duties only, >15 staff	S	S	A	4A	WC
Charter Boat Operator					
– Deep Sea	S	S	C	1B	HM
– Harbour/Inlets	S	S	B	4B	LM
Chauffeur – Private/hire car	S	S	B	4B	LM

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Chef					
– Trade qualification, supervising only	S	S	A	A	WC
– Trade qualifications, cooking	S	S	B	3B	LM
– Unqualified	S	S	C	1B	HM
Chemical Engineer					
– TAFE Qualification – <10% site supervision	S	S	A	2A	WC
– TAFE Qualification – Office duties only	S	S	A	2A	WC
– TAFE Qualification – >10 % site supervision, no manual work	S	S	A	A	WC
– Uni Degree – <10% site supervision	S	S	A	4A	WC
– Uni Degree – Office work only	S	S	A	4A	WC
– Uni Degree – >10% site supervision, no manual	S	S	A	A	WC
Chemical Plumber	S	S	B	3B	LM
Chemical Production Worker	S	N	N	N	HM
Chemist					
– No relevant degree, no lab work	S	S	A	2A	WC
– (No hazards) – No degree, lab work	S	S	B	4B	LM
– (No hazards) – Relevant degree, lab work	S	S	A	4A	WC
– (No hazards) – Retail pharmacist	S	S	A	4A	WC
Child Care Worker					
– Qualified/Registered (working away from home)	S	S	B	4B	LM
– Qualified/Registered (working from home)	S	S	C	N	WC
Chiropodist (Qualified/Registered)	S	S	A	2A	WC
Chiropractor (Qualified/Registered)	S	S	A	2A	WC
Choreographer	S	S	N	N	HM
Circus Performer	S ⁽ⁱ⁾	S	N	N	H
Civil Engineer					
– TAFE Qualification – <10% site supervision	S	S	A	2A	WC
– TAFE Qualification – Office duties only	S	S	A	2A	WC
– TAFE Qualification – >10% site supervision, no manual work	S	S	A	A	WC
– Uni Degree – <10% site supervision	S	S	A	4A	WC
– Uni Degree – Office work only	S	S	A	4A	WC
– Uni Degree – >10% site supervision, no manual	S	S	A	A	WC
Claims Adjuster	S	S	A	2A	WC
Claims/Loss Assessor (Not Private Investigator)	S	S	A	A	WC
Cleaner					
– Not office, nor domestic	S	S	N	N	HM
– Indoor, residential	S	S	N	1B	HM
– Office cleaner	S	S	C	1B	HM
– Carpet Cleaner	S	S	N	1B	HM
Cleaning Contractor					
– Company owner, all aspects	S	S	N	1B	HM
Clergy (Sole occupation)	S	S	A	2A	WC

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Clerk	S	S	A	2A	WC
Clinic Nurse	S	S	B	3B	LM
Clinical Nurse Educator					
– Classroom	S	S	A	2A	WC
– Hospital	S	S	A	A	WC
Cloakroom Attendant	S	S	N	N	HM
Clock/Watch Repairer	S	S	B	4B	LM
Clothing					
– Designer	S	S	A	A	WC
– Manufacturer	S	S	N	N	HM
– Worker	S	S	N	N	HM
Club (Registered)					
– Bar Manager/Staff	S	S	N	1B	HM
– Bouncer/Security Staff	S	N	N	N	HM
– Manager, admin and bar work	S	S	C	2B	LM
– Manager, admin only, no bar work	S	S	A	2A	WC
– Receptionist	S	S	A	2A	WC
– Steward	S	S	N	1B	HM
– Supervisor, bar work	S	S	N	1B	HM
– Supervisor, no bar work	S	S	B	4B	LM
– Waiter/Waitress	S	S	N	1B	HM
Coach (Golf)					
– Full-time, self-employed ≥ 3 years	S	S	B	4B	LM
– Not full-time or self-employed <3 years	S	N	N	N	HM
Coach (Swimming)	S	S	B	4B	LM
– Full-time, self-employed ≥ 3 years	S	N	N	N	HM
– Not full-time or self-employed <3 years					
Coach (Tennis)					
– Full-time, self-employed ≥ 3 years, not playing professionally	S	S	B	4B	LM
– Not full-time or self-employed <3 years	S	N	N	N	HM
Coach – professional sports (other than golf, swimming and tennis)	S	N	N	N	HM
Coach Driver	S	S	C	1B	HM
Coach Repairer	S	S	B	3B	LM
Coal Mine Worker (Open cut mine only)	S	N	N	E	HM
Coastguard					
– Non-administration work	S ⁽ⁱ⁾	S ⁽ⁱ⁾	N	N	HM
– Office-based	S	S	A	A	WC
Coffee Lounge/Cafe					
– Cafe Cashier	S	S	C	1B	HM
– Employee	S	S	C	1B	HM
– Proprietor	S	S	B	4B	LM
Commercial Artist					
– Office only no set production	S	S	A	2A	WC
– With set production	S	S	A	A	WC

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Commercial Diver	S ⁽ⁱ⁾	N	N	N	H
Commercial Manager – Office work only	S	S	A	2A	WC
Commercial Pilot	S ⁽ⁱ⁾	N	N	N	H
Commercial Traveller – No delivery	S	S	A	A	WC
– With deliveries	S	S	B	4B	LM
Commodity – Broker	S	S	A	2A	WC
– Dealer	S	S	A	2A	WC
Community – Nurse	S	S	B	3B	LM
– Worker	S	N	N	N	HM
Company Director – Office work only	S	S	A	2A	WC
Compliance Manager – Office work only	S	S	A	2A	WC
Computer Consultant – No relevant tertiary qualification	S	S	A	2A	WC
– Relevant tertiary qualification	S	S	A	4A	WC
Computer Operator	S	S	A	2A	WC
Computer Processor	S	S	A	2A	WC
Computer Programmer – No relevant tertiary qualification	S	S	A	2A	WC
– Relevant tertiary qualification	S	S	A	4A	WC
Computer Software Manager – Office work only	S	S	A	2A	WC
Computer Systems Analyst – No relevant tertiary qualification	S	S	A	2A	WC
– Relevant tertiary qualification	S	S	A	4A	WC
Concrete – Cutter (minimum 3 years' experience)	S	N	N	E	HM
– Finisher (minimum 3 years' experience)	S	N	N	E	HM
– Layer (minimum 3 years' experience)	S	N	N	E	HM
– Paving Driver	S	N	N	E	HM
Conductor – Music Industry – Entertainment	S	S	N	N	HM
– Train/bus	S	S	N	N	HM
Conference Coordinator	S	S	A	A	WC
Conservator (Qualified)	S	S	A	2A	WC
Construction Worker	S	N	N	N	HM
Consultant – Office duties only	S	S	A	2A	WC
– No hazardous duties	S	S	A	A	WC

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Control Room Operator					
– Admin only	S	S	B	4B	LM
– Gas Supply Industry	S	S	C	1B	HM
– Oil/Gas exploration and prod	S	S	C	1B	HM
Cook					
– Trade qualifications, cooking	S	S	B	3B	LM
– Unqualified	S	S	C	1B	HM
Coppersmith	S	S	B	3B	LM
Copywriter	S	S	A	2A	WC
Coroner	S	S	A	2A	WC
Correspondent					
– Office duties only	S	S	A	2A	WC
– On-site work (No special hazard)	S	S	A	2A	WC
Costume					
– Designer	S	S	B	4B	LM
– Supplier	S	S	B	4B	LM
Councillor	S	S	A	2A	WC
Counsellor	S	S	A	2A	WC
Courier					
– Car or truck, local	S	S	N	1B	HM
– Motor cycle or bicycle	S	S	N	N	HM
Court Bailiff	S	S	A	A	WC
Court Usher	S	S	A	A	WC
Craft Demonstrator	S	S	B	4B	LM
Crane					
– Driver	S	S	N	1B	HM
– Erector	S	S	N	N	HM
– Operator	S	S	N	1B	HM
– Operator (Oil/Gas exploration and production)	S ⁽ⁱ⁾	N	N	N	H
– Slinger	S ⁽ⁱ⁾	S ⁽ⁱ⁾	N	N	H
Credit Controller					
– Admin only	S	S	A	2A	WC
Credit Union					
– Clerk	S	S	A	2A	WC
– Guard (armed)	S	S	N	N	HM
– Guard (unarmed)	S	S	C	1B	HM
Curator					
– Art gallery, library or museum	S	S	A	2A	WC
– Zoo	S	S	A	2A	WC
Customs and Excise Officer	S	S	A	A	WC
Customs Broker (Principal of firm)					
– <5 Full-time employees	S	S	A	A	WC
– >= Full-time employees 5 FTEs	S	S	A	2A	WC
Customs Officer	S	S	A	A	WC

(i) Refer to Underwriting as an additional loading or exclusion may apply.

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Cutter	S	S	N	N	HM
Cutting Machine Operator	S	S	N	N	HM
Cutting/Loading Machine Assistant	S	S	N	N	HM
Dancing Instructor					
– Away from home and full-time	S	S	A	A	WC
– Work at home or not full-time	S	S	N	N	HM
Data Entry Operator	S	S	A	2A	WC
Debt Collector					
– Other or repossession work	S	S	N	N	HM
– Unarmed, <25% fieldwork	S	S	B	4B	LM
Deckhand	S	N	N	N	HM
Deck Officer	S	S	N	N	HM
Decorator	S	S	N	N	HM
Demolition Worker	S ⁽ⁱ⁾	N	N	N	H
Dental Assistant	S	S	A	A	LM
Dental Hygienist	S	S	A	A	WC
Dental Nurse (Qualified)	S	S	A	A	WC
Dental Prosthetist/Therapist/Technician	S	S	A	A	WC
Dental Surgeon (Qualified and Registered)	S	S	A	3A	WC
Dentist (Qualified and State-registered)	S	S	A	3A	WC
Dermatologist (Qualified and State-registered)	S	S	A	3A	WC
Detailer (Motor vehicle)	S	S	C	1B	HM
Diamond Cutter/Setter/Polisher	S	S	B	4B	LM
Die Maker	S	S	B	3B	LM
Dietician	S	S	A	2A	WC
Director – Zoo	S	S	A	2A	WC
Director and Medical Consultant	S	S	A	3A	WC
Director of Nursing	S	S	A	2A	WC
Director of Photography	S	S	A	A	WC
Disability Support Pension	S	S	N	N	HM
Disc Jockey	S	S	N	N	HM
District Nurse	S	S	B	3B	LM
Diver	S ⁽ⁱ⁾	N	N	N	H
Diver's Linesman					
– Coastal	S ⁽ⁱ⁾	N	N	N	H
– Deep Sea	S ⁽ⁱ⁾	N	N	N	H
Dock					
– Foreman	S	S	N	N	HM
– Master	S	S	N	N	HM
– Superintendent	S	N	N	N	HM
Docker	S	S	N	N	HM

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Doctor					
– Qualified and State-registered	S	S	A	3A	WC
Dog Breeder	S	S	B	4B	LM
Dog Catcher	S	N	N	N	HM
Dog Groomer (mobile) > 2 years' experience, employed or self employed (business operating successfully ie established clientele, stable income)	S	S	C	1B	HB
Dog Groomer (shop front business) > 2 years' experience, employed or self employed (business operating successfully ie established clientele, stable income)	S	S	B	4B	LM
Dogman	S	N	N	N	HM
Domestic Tiler	S	S	B	3B	HM
Door To Door Salesman	S	S	N	N	HM
Doorman					
– Club/Nightclub – Entertainment	S	S	N	N	HM
Draftsman/Draftswoman	S	S	A	2A	WC
Drainer (Qualified)	S	S	B	3B	LM
Drama Teacher – Private	S	S	A	A	WC
Draper	S	S	A	A	WC
Dredger Driver	S	N	N	N	HM
Dressmaker					
– Factory or from home	S	S	N	N	HM
– Garments for individual customers	S	S	B	4B	LM
Driller					
– Mining (Offshore)	S ⁽ⁱ⁾	N	N	N	H
– Mining (Onshore)	S ⁽ⁱ⁾	N	N	N	H
– Oil and Gas exploration and production	S ⁽ⁱ⁾	N	N	N	H
– Quarrying	S	S	N	N	HM
– Ship Building, Ship Repair	S	S	N	E	HM
Drilling Supervisor (Onshore/Offshore)	S	N	N	N	HM
Driver					
– Bus/Coach	S	S	C	1B	HM
– Chauffeur (Private/Hire Car)	S	S	B	4B	LM
– Delivery (operating within 200km of base)	S	S	N	1B	HM
– Driving Instructor/Examiner	S	S	B	4B	LM
– Forklift	S	S	N	1B	HM
– LGV (operating within 200km of base)	S	S	N	1B	HM
– Long distance	S	S	N	E	HM
– Removalist	S	S	N	N	HM
– Taxi (plate owner only)	S	S	N	E	HM
– Tow truck	S	S	N	N	HM
– Truck (operating within 200km of base)	S	S	N	1B	HM
Driving Examiner	S	S	B	4B	LM

(i) Refer to Underwriting as an additional loading or exclusion may apply.

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Driving Instructor	S	S	B	4B	LM
Drover/Station Hand	S	S	N	N	HM
Dry Cleaner	S	S	C	2B	LM
Ecologist	S	S	A	2A	WC
Economist					
– Economics/Finance Degree	S	S	A	4A	WC
– No qualifications	S	S	A	2A	WC
Editor					
– Film/radio/television	S	S	A	A	WC
– Newspaper/magazine	S	S	A	2A	WC
Education Officer	S	S	A	2A	WC
Educational Adviser	S	S	A	2A	WC
Electrical Contractor	S	S	B	3B	LM
Electrical Engineer					
– TAFE Qualification – <10% site supervision	S	S	A	2A	WC
– TAFE Qualification – Office duties only	S	S	A	2A	WC
– TAFE Qualification – >10% site supervision, no manual work	S	S	A	A	WC
– Uni Degree – <10% site supervision	S	S	A	4A	WC
– Uni Degree – Office work only	S	S	A	4A	WC
– Uni Degree – >10% site supervision, no manual work	S	S	A	A	WC
Electrical					
– Fitter	S	S	B	3B	LM
– Wholesaler	S	S	A	A	WC
– Wireman	S	S	N	1B	HM
Electrician (Not linesman)	S	S	B	3B	LM
Electrician Technician	S	S	B	3B	LM
Electricity					
– Installation-site Surveyor	S	S	B	3B	LM
– Linesman	S	S	N	1B	HM
– Power Plant Operator (minimum 3 years' experience)	S	S	N	E	HM
Electronic Maintenance Fitter	S	S	B	3B	LM
Electronic Mechanic					
– Installer/Repairer	S	S	B	3B	LM
Electronics					
– Fitter	S	S	B	3B	LM
– Installer	S	S	B	3B	LM
– Repairer	S	S	B	3B	LM
– Service Mechanic	S	S	B	3B	LM
Electroplater	S	S	B	3B	LM

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Elevator Mechanic/Installer/Repairer					
– Qualified	S	S	B	3B	LM
– Unqualified (minimum 3 years' experience)	S	S	N	E	HM
Embalmer	S	S	B	4B	LM
Employment Agency/Consultant	S	S	A	2A	WC
Engineer					
– Flight Engineer	S	S	N	N	HM
Engineer					
– (Appropriate Degree) – >10% on-site, no manual work	S	S	A	A	WC
– (Appropriate Degree) – <10% site supervision	S	S	A	4A	WC
– (Appropriate Degree) – Office duties only	S	S	A	4A	WC
– (Appropriate Degree) – Manual work	S	S	B	3B	LM
– (TAFE Qualified) – >10% onsite, no manual work	S	S	A	A	WC
– (TAFE Qualified) – <10% site supervision	S	S	A	2A	WC
– (TAFE Qualified) – Office duties only	S	S	A	2A	WC
– (TAFE Qualified) – Manual work	S	S	B	3B	LM
Engraver/Etcher	S	S	B	4B	LM
Enquiry Agent					
– Principal, unarmed, <25% fieldwork	S	S	B	4B	LM
Enrolled Nurse/Nurse Aide	S	S	C	2B	HM
Entertainer (Professional)	S	S	N	N	HM
Entertainments Officer	S	S	N	N	HM
Environmental Health Officer	S	S	A	2A	WC
Estimator					
– Mainly office duties	S	S	A	A	WC
Etcher/Engraver	S	S	B	4B	LM
Excavator Driver (minimum 3 years' experience)	S	S	N	E	HM
Exhibition					
– Coordinator	S	S	A	A	WC
– Foreman	S	S	B	4B	LM
– Space Sales Manager	S	S	A	A	WC
– Stand Fitter	S	S	N	1B	HM
Explosives					
– Inspector	S ⁽ⁱ⁾	N	N	N	H
– Worker	S ⁽ⁱ⁾	N	N	N	H
Export Agent	S	S	A	A	WC
Exporter/Importer					
– Office duties only	S	S	A	2A	WC
– Other than office duties	S	S	A	A	WC
Exterminator/Fumigator					
– Employee (minimum 3 years' experience)	S	N	N	E	HM
– Proprietor	S	S	C	2B	HM

(i) Refer to Underwriting as an additional loading or exclusion may apply.

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Factory Inspector					
– <10% manual work	S	S	B	4B	LM
– >10% manual work	S	S	C	2B	LM
Factory Manager					
– <10% manual work	S	S	B	4B	LM
– >10% manual work	S	S	C	2B	LM
Factory Worker	S	N	N	N	HM
Farm Hand/Labourer	S	S	N	N	HM
Farm Machinery Driver	S	N	N	N	HM
Farm Management Adviser	S	S	A	A	WC
Farmer					
– Proprietor/Manager, supervising only	S	S	B	4B	LM
– Proprietor/Manager, with mustering or shearing	S	S	C	1B	HM
– Proprietor/Manager, no mustering or shearing	S	S	C	2B	HM
Farrier	S	S	C	2B	HM
Fencing Contractor					
– Residential	S	S	N	1B	HM
– Rural	S	S	N	E	HM
Film Developer	S	S	A	A	WC
Film Industry (Australia only)					
– Actor/Actress	S	S	N	N	HM
– Assistant Editor	S	S	A	A	WC
– Camera Operator (no hazards)	S	S	B	4B	LM
– Casting Director	S	S	A	A	WC
– Chief Cameraman	S	S	B	4B	LM
– Director/Producer	S	S	A	A	WC
– Editor	S	S	A	A	WC
– Make-up Artist	S	S	B	4B	LM
– Projectionist	S	S	A	A	WC
– Sound Recordist/Effects	S	S	A	A	WC
– Stunt Person	S ⁽ⁱ⁾	N	N	N	H
– Technician	S	S	B	4B	LM
– Assistant Director	S	S	A	A	WC
– Associate Producer	S	S	A	A	WC
Film Joiner	S	S	A	A	WC
Film Processor	S	S	A	A	WC
Film Recorder Operator	S	S	A	A	WC
Filmsetting Machine Operator	S	S	A	A	WC
Finance Officer	S	S	A	2A	WC
Financial Manager	S	S	A	2A	WC
Financial Planner/Adviser	S	S	A	2A	WC
Fire Prevention Officer	S	S	A	A	WC
Fire Protection Researcher	S	S	A	2A	WC

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Fire Safety Officer – Admin only	S	S	A	2A	WC
Firefighter	S ⁽ⁱ⁾	S	N	N	H
Fisherman					
– >20m (65ft), returning daily/captain/proprietor	S	S	C	2B	HM
– Vessel <20m (65ft)	S ⁽ⁱ⁾	N	N	N	H
– Vessel >20m, not returning daily or crew	S	S	N	N	HM
Fitness Instructor	S	S	N	E	HM
Fitter	S	S	B	3B	LM
Flight Dispatcher	S	S	N	N	HM
Flight Engineer	S	S	N	N	HM
Floor Sander	S	S	C	1B	HM
Floor-Covering Layer	S	S	N	1B	HM
Florist					
– Employee	S	S	B	4B	LM
– Proprietor	S	S	A	A	WC
Flower Arranger	S	S	B	4B	LM
Flying Instructor	S ⁽ⁱ⁾	N	N	N	H
Food Technologist	S	S	A	2A	WC
Foreign Exchange Dealer/Broker	S	S	A	2A	WC
Foreman – Below ground	S ⁽ⁱ⁾	N	N	N	H
Foreman, Supervisor					
– Explosives Manufacture	S ⁽ⁱ⁾	N	N	N	H
– Oil Refining	S ⁽ⁱ⁾	N	N	N	H
– No hazards, supervision only	S	S	B	4B	LM
Forest Worker	S	S	N	N	HM
Forester	S	S	C	1B	HM
Forestry Consultant					
– Admin/supervisory	S	S	B	4B	LM
– Other	S	S	C	1B	HM
Forestry Officer					
– Admin/supervisory	S	S	B	4B	LM
– Other	S	S	C	1B	HM
Forklift Driver	S	S	N	1B	HM
Foundry Worker (if qualified, select actual trade)	S	N	N	N	HM
Freight Manager – Admin only	S	S	A	A	WC
French Polisher	S	S	B	3B	LM
Fruit Grower					
– Employee	S	S	N	N	HM
– Owner/Manager, manual work	S	S	C	2B	HM
– Owner/Manager, supervisory only	S	S	B	4B	LM
Fruit Picker	S	S	N	N	HM

(i) Refer to Underwriting as an additional loading or exclusion may apply.

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Funeral Director					
– Driver/Pallbearer	S	S	C	1B	HM
– Embalmer	S	S	B	4B	LM
– Manual work	S	S	C	1B	HM
– No manual work	S	S	A	A	WC
Furniture Designer	S	S	A	A	WC
Furniture Remover	S	S	N	N	HM
Furniture Restorer (Qualified)	S	S	B	4B	LM
Futures Trader	S	S	A	A	WC
Gallery Owner					
– Employee or <2 full-time staff	S	S	B	4B	LM
– Proprietor, <2 full-time staff	S	S	A	A	WC
Galley Hand					
– Fishing Industry	S	S	N	N	HM
– Merchant Marine	S	S	N	N	HM
Garage Door Installer (Domestic)					
– Employee	S	S	N	E	HM
– Proprietor	S	S	C	2B	HM
– No hazards, supervision only	S	S	B	4B	LM
Garage/Service Station					
– Cashier/Console Operator	S	S	B	1B	LM
– Driveway/Petrol Attendant	S	S	C	1B	HM
– Mechanic (Qualified)	S	S	B	3B	LM
– Proprietor or Manager	S	S	B	4B	LM
Garbage Collector					
– Employee	S	N	N	E	HM
– Proprietor	S	S	C	1B	HM
Garbage Contractor					
– Employee	S	N	N	E	HM
– Proprietor	S	S	C	1B	HM
Gardener					
– TAFE qualified – Proprietor <10% manual	S	S	B	4B	HM
– Unqualified	S	S	N	E	HM
Gasfitter (Licensed)	S	S	B	3B	LM
Gem Cutter	S	S	B	4B	LM
Gem Setter	S	S	B	4B	LM
General Manager – Office work only	S	S	A	2A	WC
Geologist					
– <10% underground	S	S	B	4B	LM
– Field Work	S	S	A	A	WC
– Office work only	S	S	A	2A	WC
Geophysicist					
– <10% underground	S	S	B	4B	LM
– Not underground	S	S	A	2A	WC

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Glass Blower	S	S	N	1B	HM
Glass Finisher	S	S	N	1B	HM
Glazier	S	S	C	1B	HM
Goldsmith	S	S	B	3B	LM
Golf – Caddie	S	S	N	N	HM
Graphic Designer					
– No set or production work, office only	S	S	A	2A	WC
– Set production	S	S	A	A	WC
Greenkeeper (Qualified)					
– Manual work	S	S	B	3B	HM
– Supervisor	S	S	B	4B	LM
Greyhound Breeder	S	S	B	4B	LM
Grocer/Greengrocer	S	S	C	2B	HM
Groundsman (Qualified)	S	S	B	3B	HM
Guard					
– Armed	S	S	N	N	HM
– Bouncer	S	N	N	N	HM
– Unarmed	S	S	C	1B	HM
Guest House Manager					
– Manual work	S	S	C	2B	HM
– Supervision only >= 2 full-time staff	S	S	A	A	WC
– Supervision only, <2 full-time staff	S	S	B	4B	LM
Guest House Owner					
– <2 Employees	S	S	C	2B	HM
– Supervision only >= 2 full-time staff	S	S	A	A	WC
– Supervision only, <2 full-time staff	S	S	B	4B	LM
Gunsmith	S	S	B	4B	LM
Gymnasium Owner					
– <10% instructing/coaching	S	S	B	4B	LM
– 10% instructing/coaching	S	S	N	E	HM
Haematologist					
– Qualified and State-registered	S	S	A	3A	WC
Hairdresser	S	S	B	4B	LM
Hairdresser Shop Proprietor	S	S	B	4B	LM
Handyman (minimum 3 years' experience)	S	S	N	E	HM
Harbour Master	S	S	A	2A	WC
Harbour Pilot	S	S	B	4B	LM
Hat Maker	S	S	B	3B	LM
Hatchery Worker	S	S	N	N	HM
Haulage Contractor <200km from base	S	S	N	E	HM
Haulier – 100% Admin	S	S	A	A	WC
Head Gardener (Trade Qualified)	S	S	B	3B	HM

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Head Groundsman (Trade Qualified)	S	S	B	3B	HM
Health and Fitness Club Trainer	S	S	N	E	HM
Health and Safety Officer	S	S	A	A	WC
Health Counsellor	S	S	A	A	WC
Helicopter Pilot	S ⁽ⁱ⁾	N	N	N	H
Herbalist (Qualified/Member) – >3 years' experience	S	S	A	A	WC
Home Duties	S	N	A	N	WC
Homeopath (Qualified/Member) – >3 years' experience	S	S	A	A	WC
Horse					
– Breaker	S ⁽ⁱ⁾	N	N	N	H
– Breeder/Dealer/Trainer	S	S	C	1B	HM
– Jockey	S ⁽ⁱ⁾	N	N	N	H
– Riding Instructor	S	S	C	2B	LM
– Trail Riding Operator	S	S	C	2B	LM
Horticulturalist (Qualified)	S	S	B	3B	LM
Hospital Employee					
– Director of Nursing	S	S	A	2A	WC
– Doctor (Qualified/Registered)	S	S	A	3A	WC
– Enrolled Nurse/Nurse Aide	S	S	C	2B	HM
– Medical Technologist	S	S	A	2A	WC
– Nurse Assistant	S	S	C	2B	HM
– Orderly/Wardsman	S	S	N	1B	HM
– Porter – Health	S	S	N	1B	HM
– Registered Nurse	S	S	B	3B	WC
– Scientific Officer	S	S	A	2A	WC
– Ward Orderly	S	S	N	1B	HM
– Clinical Nurse Educator (classroom)	S	S	A	2A	WC
– Clinical Nurse Educator (not classroom)	S	S	A	A	WC
– Laboratory Technician/Assistant	S	S	A	A	WC
Hospital Storeman	S	S	C	1B	HM
Hotel Caretaker					
– Indoor only	S	S	C	1B	HM
– Outdoor or manual work (minimum 3 years' experience)	S	S	N	E	HM

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Hotel Industry					
– Supervisor – no bar work	S	S	B	4B	LM
– Bar Manager/Bar Staff	S	S	N	1B	HM
– Bar Steward	S	S	N	1B	HM
– Barmaid	S	S	N	1B	HM
– Barman	S	S	N	1B	HM
– Bottleshop Salesperson	S	S	C	1B	HM
– Bouncer/Security Staff	S	N	N	N	HM
– Concierge/Bell Captain	S	S	A	A	WC
– Doorman	S	S	N	1B	HM
– Hotel Maid	S	S	N	1B	HM
– Housekeeper/Chambermaid	S	S	N	1B	HM
– Manager, international class hotel	S	S	A	2A	WC
– Owner/Manager – Admin, no bar work	S	S	A	2A	WC
– Porter/Bell Boy	S	S	N	1B	HM
– Receptionist	S	S	A	2A	WC
– Waiter/Waitress	S	S	N	1B	HM
Human Resources Assistant	S	S	A	2A	WC
Hygienist	S	S	A	A	WC
Hypnotherapist (Member of AHA or equivalent)	S	S	A	A	WC
Ice Cream Vendor – Mobile	S	S	N	1B	HM
Illustrator	S	S	N	N	HM
Importer/Exporter					
– Employee, office duties only	S	S	A	A	WC
– Principal, office only	S	S	A	2A	WC
Indoor Cricket					
– <10% instructing/coaching	S	S	B	4B	LM
– >10% instructing/coaching	S	S	N	E	HM
– Owner with >= 5 full-time staff	S	S	A	A	WC
Industrial Chemist (no hazards)					
– Lab Work	S	S	B	4B	LM
– Other degree, no lab work	S	S	A	2A	WC
– Relevant degree, no lab work	S	S	A	4A	WC
– Analytical, no lab work	S	S	A	2A	WC
Industrial Designer – Not clothing	S	S	A	2A	WC
Industrial Relations Officer	S	S	A	2A	WC
Industrial Trainer					
– Classroom Environment	S	S	A	A	WC
– Field training	S	S	B	3B	LM
Industrial/Commercial Storeman	S	S	C	1B	HM
Inspector					
– Industrial or Abattoir	S	S	B	4B	LM
– No manual work	S	S	A	A	WC
Instructor Diver	S ⁽ⁱ⁾	N	N	N	H

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Instrument					
– Maker	S	S	B	4B	LM
– Repairer	S	S	B	4B	LM
Insulation Installer					
– Employee (minimum 3 years' experience)	S	S	N	E	HM
– Proprietor	S	S	C	2B	HM
Insurance Adviser/Planner/Consultant	S	S	A	2A	WC
Insurance Assessor	S	S	A	A	WC
Insurance Broker	S	S	A	2A	WC
Insurance Claims/Loss Assessor					
– Not Private Investigator	S	S	A	A	WC
Insurance Inspector	S	S	A	A	WC
Interior Decorator					
– Consulting only	S	S	A	A	WC
– Manual work	S	S	B	3B	LM
Interpreter (Sole occupation)	S	S	A	2A	WC
Investment Analyst	S	S	A	2A	WC
Investment Consultant	S	S	A	2A	WC
Iridologist					
– Qualified and member of a recognised association and at least 3 continuous years operating own business as an Iridologist	S	S	A	A	WC
Jeweller (Skilled craftsperson)	S	S	B	4B	LM
Jockey	S ⁽ⁱ⁾	N	N	N	H
Joiner (Qualified)	S	S	B	3B	LM
Journalist					
– Office duties only	S	S	A	2A	WC
– On-site work (No special hazard)	S	S	A	A	WC
Judge	S	S	A	4A	WC
Juice Vendor (Shop) -Proprietor only	S	S	C	2B	HM
Kennel Operator (Proprietor only)	S	S	C	2B	HM
Keyboard Operator	S	S	A	2A	WC
Kitchen Hand	S	S	N	N	HM
Kitchen Porter	S	S	N	N	HM
Kitchen Staff	S	S	N	N	HM
Laboratory Assistant					
– No explosives or dangerous substances	S	S	A	A	WC
Laboratory Technician					
– No explosives or dangerous substances	S	S	A	A	WC
Labourer					
– Agricultural Labourer	S	N	N	N	HM
– Farm Worker/Labourer	S	N	N	N	HM
– Mason's Labourer	S	N	N	N	HM

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Land Surveyor (Qualified)	S	S	A	A	WC
Landscape Architect (Degree Qualified)					
– <10% manual work	S	S	B	4B	WC
– >10% manual work	S	S	B	3B	LM
– Office, <10% site	S	S	A	2A	WC
Landscape Designer					
– Owner, >10% manual work	S	N	N	1B	HM
– Owner, supervisory, <10% manual	S	S	B	4B	LM
Landscape Gardener					
– Employee (minimum 3 years' experience)	S	S	N	E	HM
– Owner, >10% manual work	S	S	N	1B	HM
– Owner, supervisory, <10% manual	S	S	B	4B	LM
Laundromat					
– Employee	S	S	N	N	HM
– Proprietor only	S	S	C	1B	HM
Lawn Mowing Contractor					
– Proprietor only	S	S	N	1B	HM
– Employee (minimum 3 years' experience)	S	S	N	E	HM
Lawyer (Qualified)	S	S	A	4A	WC
Leading Hand (if qualified select actual trade)	S	S	C	1B	HM
Lecturer – University	S	S	A	2A	WC
Legal Adviser	S	S	A	4A	WC
Legal Assistant	S	S	A	2A	WC
Legal Executive	S	S	A	4A	WC
Lending Officer	S	S	A	2A	WC
Librarian	S	S	A	2A	WC
Library Assistant	S	S	A	2A	WC
Lifeguard	S	S	N	N	HM
Lift Attendant	S	S	N	N	HM
Lift Mechanic/Installer (Qualified)	S	S	B	3B	LM
Lighting Technician	S	S	B	4B	LM
Linesman – Overhead (lineworker)	S	S	N	1B	HM
Liquidator	S	S	A	2A	WC
Lithographer	S	S	B	3B	LM
Livestock Auctioneer/Buyer					
– Full-time occupation	S	S	B	4B	LM
Local Government Officer	S	S	A	2A	WC
Lockmaster	S	S	B	3B	LM
Locksmith	S	S	B	3B	LM
Logger	S	N	N	N	HM
Loss Adjuster	S	S	A	A	WC

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Loss Assessor					
– PI or armed or >25% field work	S	S	N	N	HM
– PI, principal, unarmed, <25% field work	S	S	B	4B	LM
Lumber Merchant					
– Office and sales only	S	S	A	A	WC
– Supervising and sales only	S	S	B	4B	LM
– Yardman	S	N	N	N	HM
Machine Maintenance Worker	S	N	N	N	HM
Machinist/Machine Operator	S	N	N	N	HM
Mail Sorter	S	S	C	1B	HM
Maintenance					
– Domestic, proprietor only (minimum 3 years' experience)	S	S	N	E	HM
Maintenance Electrician	S	S	B	3B	LM
Maintenance Technician	S	S	B	3B	LM
Makeup Artist (Qualified)	S	S	B	4B	LM
Management Consultant	S	S	A	2A	WC
Manager					
– Office, no manual or supervision of manual work	S	S	A	2A	WC
– Other than administrative duties		rate according to duties			
Managing Director					
– Office only, owner with income of >\$150,000 & business turn >\$150,000 and <10 staff	S	S	A	4A	WC
– Office only, owner with income of <\$150,000 or business turn <\$150,000 or <10 staff	S	S	A	2A	WC
Manicurist					
– At home	S	N	N	N	HM
– Away from home	S	S	B	4B	LM
Marine Surveyor	S	S	N	N	HM
Maritime Industry					
– Pilot (Harbour), minimum 4 week wait	S	S	B	4B	LM
– Salvage vessel officers and crew	S ⁽ⁱ⁾	N	N	N	H
Market Gardener	S	S	C	1B	HM
Market Research Analyst	S	S	A	2A	WC
Market Researcher					
– Office-based	S	S	A	2A	WC
– Street research	S	S	N	N	HM
Market Stall Holder	S	S	N	N	HM
Market Trader	S	S	N	N	HM
Marketing Consultant					
– Office work only	S	S	A	2A	WC
Marketing Manager					
– Office work only	S	S	A	2A	WC

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Martial Arts Instructor	S	S	N	E	HM
Mason (Monumental)	S	S	C	1B	HM
Mason Bricklayer					
– Qualified	S	S	N	1B	HM
– Unqualified (minimum 3 years' experience)	S	N	N	E	HM
Masseur					
– Qualified, working in practice/sports club only	S	S	B	3B	LM
– Unqualified or working from home	S	N	N	N	HM
Mechanic (Motor) (Qualified)	S	S	B	3B	LM
Mechanical Engineer					
– TAFE Qualification – <10% site supervision	S	S	A	2A	WC
– TAFE Qualification – Office duties only	S	S	A	2A	WC
– TAFE Qualification – >10% on-site, no manual work	S	S	A	A	WC
– Uni Degree – <10% site supervision	S	S	A	4A	WC
– Uni Degree – Office work only	S	S	A	4A	WC
– Uni Degree – >10% on-site, no manual	S	S	A	A	WC
Media Assistant – Admin only	S	S	A	2A	WC
Medical Imaging Technician	S	S	A	2A	WC
Medical Practitioner (Qualified and State-registered)	S	S	A	3A	WC
Medical Specialist (Qualified and State-registered)	S	S	A	3A	WC
Medical Technician	S	S	A	2A	WC
Medical Technologist	S	S	A	2A	WC
Merchandiser	S	S	C	1B	HM
Merchant Banker	S	S	A	2A	WC
Metal Plate Worker	S	S	B	3B	LM
Metal Polisher	S	S	C	1B	LM
Metal Worker (Copper/Gold/Silver/Tin)	S	S	B	3B	LM
Metallographer	S	S	A	2A	WC
Metallurgist					
– Field work	S	S	A	A	WC
– Office duties only	S	S	A	2A	WC
Meteorologist	S	S	A	2A	WC
Meter Reader	S	S	C	1B	HM
Meter/Coin Collector	S	S	C	1B	HM
Microbiologist	S	S	A	2A	WC
Milk Vendor	S	S	C	2B	HM
Milkman	S	S	C	2B	HM
Milliner					
– Leather and Fur Industries	S	S	B	3B	LM
– Textile and Clothing Industry	S	S	B	3B	LM

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Miner					
– Open Cut – no explosives	S	N	N	E	HM
– Underground	S ⁽ⁱ⁾	N	N	N	H
Minerologist					
– <10% Underground	S	S	B	4B	LM
– Field Work	S	S	A	A	WC
– Office work only	S	S	A	2A	WC
Minister Of Religion (Sole occupation)	S	S	A	2A	WC
Missionary	S	N	N	N	HM
Model (Professional)	S	S	N	N	HM
Mortgage Consultant	S	S	A	A	WC
Motel Manager/Proprietor					
– Manual work	S	S	C	2B	HM
– Admin/Supervisor, =< 2 full-time staff	S	S	B	4B	LM
– Admin/Supervisor, >2 full-time staff	S	S	A	A	WC
Motor Bike Instructor	S	S	B	4B	LM
Motor Dealer					
– Salesperson	S	S	A	A	WC
Motor Mechanic (Qualified)	S	S	B	3B	LM
Motor Vehicle Detailer	S	S	C	1B	HM
Muffler Fitter					
– Employee (minimum 3 years' experience)	S	S	N	E	HM
– Proprietor	S	S	C	2B	HM
Museum					
– Attendant	S	S	A	A	WC
– Guide (Not voluntary)	S	S	A	A	WC
Music					
– Musical Director	S	S	A	A	WC
– Musical Instrument Maker	S	S	B	4B	LM
– Musical Instrument Repairer	S	S	B	4B	LM
Music Teacher					
– Full-time and away from home	S	S	A	A	WC
– Full-time and working from home	S	S	A	A	WC
– Full-time, primary/high school	S	S	A	2A	WC
Musician					
– Symphony orchestra	S	S	B	4B	LM
– Other	S	S	N	N	HM
Nanny (Qualified/Registered)	S	S	B	4B	LM
Naturopath					
– Qualified	S	S	A	A	WC
– Unqualified or working from home	S	S	N	N	HB
Neurologist (Qualified and State-registered)	S	S	A	3A	WC
Newsagent	S	S	B	4B	LM

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Newspaper Industry					
– Editor	S	S	A	2A	WC
– Journalist/Reporter, other (no hazards)	S	S	A	A	WC
– Photographer	S	S	B	4B	LM
– Photographer (no hazards)	S	S	A	A	WC
– Printer, Linotype Operator, etc	S	S	B	3B	LM
– Proofreader	S	S	A	2A	WC
– Journalist/Reporter, office only	S	S	A	2A	WC
Newsreader (no special hazards)	S	S	A	A	WC
Night Watchman					
– Armed	S	S	N	N	HM
– Unarmed	S	S	C	1B	HM
Nuclear Plant Attendant	S	N	N	N	HM
Nuclear Scientist	S	S	A	4A	WC
Nurse					
– Dental (Qualified)	S	S	A	A	WC
– Director of Nursing	S	S	A	2A	WC
– Enrolled Nurse/Nurse Aide	S	S	C	2B	HM
– Nurse Assistant	S	S	C	2B	HM
– Registered Nurse	S	S	B	3B	LM
– Clinical Nurse Educator – Classroom only	S	S	A	2A	WC
– Clinical Nurse Educator – Hospital	S	S	A	A	WC
Nursery Worker (Garden Centre) (minimum 3 years' experience)	S	S	N	E	HM
Nurseryman/Nurserywoman (Qualified)	S	S	B	3B	LM
Nursing Home Proprietor – Admin only	S	S	A	2A	WC
Obstetrician (Qualified and State-registered)	S	S	A	3A	WC
Occupational Health And Safety Officer	S	S	A	A	WC
Occupational Therapist – Applied Science Degree	S	S	A	2A	WC
Office Cleaner	S	S	C	1B	HM
Office Fitter	S	S	B	3B	LM
Office Machinery Mechanic	S	S	B	3B	LM
Office Manager – Office work only	S	S	A	2A	WC
Office Workers	S	S	A	2A	WC
Oil Rig Worker					
– Offshore	S ⁽ⁱ⁾	N	N	N	H
– Onshore	S	S	N	N	HM
Oncologist (Qualified and State-registered)	S	S	A	3A	WC
Optical Dispenser/Optician	S	S	A	2A	WC
Ophthalmologist	S	S	A	3A	WC

(i) Refer to Underwriting as an additional loading or exclusion may apply.

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Optical Instrument					
– Fitter	S	S	B	3B	LM
– Technician	S	S	B	3B	LM
– Maker	S	S	B	3B	LM
– Repairer	S	S	B	3B	LM
Optometrist (Qualified and State-registered)	S	S	A	4A	WC
Orchard Worker	S	S	N	N	HM
Orchardist					
– Employee	S	S	N	N	HM
– Owner/Manager, manual work	S	S	C	2B	HM
– Owner/Manager, supervisory only	S	S	B	4B	LM
Orthodontic Technician	S	S	A	2A	WC
Orthodontist (Qualified and State-registered)	S	S	A	3A	WC
Orthopaedic Surgeon	S	S	A	4A	WC
Orthoptist	S	S	A	2A	WC
Osteopath (Qualified/State-registered)	S	S	A	2A	WC
Oyster Fisherman – Owner/Proprietor	S	S	N	1B	HM
Packer	S	S	N	N	HM
Paediatrician (Qualified and State-registered)	S	S	A	3A	WC
Painter					
– Spraypainter (Trade Qualified)	S	S	B	3B	LM
Painter and Decorator (Trade Qualified)	S	S	B	3B	HM
Painting Plant Operator					
– Employee	S	S	N	E	HM
– Proprietor	S	S	N	1B	HM
Pallet Maker	S	S	N	N	HM
Panel Beater					
– Qualified	S	S	B	3B	LM
– Unqualified (minimum 3 years' experience)	S	N	N	E	HM
Paper Hanger	S	S	B	3B	HM
Paramedic	S	S	B	3B	LM
Paraplanner	S	S	A	2A	WC
Park Keeper					
– >10% Manual work	S	S	B	3B	LM
– <10% Manual work	S	S	B	4B	LM
Park Ranger					
– >10% Manual work	S	S	B	3B	LM
– <10% Manual work	S	S	B	4B	LM
Parks Superintendent					
– >10% Manual work	S	S	B	3B	LM
– <10% Manual work	S	S	B	4B	LM
Pastry Cook (Qualified)	S	S	B	3B	LM
Patent Attorney (Qualified and State-registered)	S	S	A	4A	WC

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Pathologist	S	S	A	3A	WC
Pattern Maker	S	S	B	3B	LM
Pawnbroker					
– Employee	S	S	B	4B	LM
– Proprietor, <2 full-time staff	S	S	A	A	LM
– Proprietor, >= 2 full-time staff	S	S	A	A	WC
Periodontist	S	S	A	3A	WC
Personal					
– Assistant	S	S	A	2A	WC
– Consultant	S	S	A	2A	WC
– Manager	S	S	A	2A	WC
– Officer	S	S	A	2A	WC
Pest Controller/Exterminator					
– Employee (minimum 3 years' experience)	S	N	N	E	HM
– Proprietor	S	S	C	2B	HM
Pharmaceutical Officer (admin officer)	S	S	A	2A	WC
Pharmacologist	S	S	A	2A	WC
Pharmacist	S	S	A	4A	WC
Pharmacy Assistant	S	S	A	2A	WC
Phlebotomist	S	S	A	A	WC
Photographer (Including Press/TV) – No hazards (eg aerial/war)	S	S	A	A	WC
Photography					
– Aerial Work	S	S	B	3B	LM
– Fashion (no hazards)	S	S	A	A	WC
– Photographic Finisher	S	S	B	4B	LM
– Portrait	S	S	A	A	WC
– Studio based	S	S	A	A	WC
– Wedding Photographer	S	S	A	A	WC
Physician (Qualified and State-registered)	S	S	A	3A	WC
Physicist	S	S	A	2A	WC
Physiotherapist (Qualified/State-registered)	S	S	A	2A	WC
Piano Tuner	S	S	B	4B	LM
Picture Framer	S	S	B	4B	LM
Pilot (Commercial) – Qantas etc	S	S	N	N	HM
Plant Hire Owner/Manager					
– Some manual work	S	S	N	1B	HM
– <10% Manual work	S	S	B	4B	LM
Plant Operator					
– Employee (minimum 3 years' experience)	S	S	N	E	HM
– Proprietor	S	S	N	1B	HM
Plasterer	S	S	N	1B	HM

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Plumber					
– Roof	S	S	N	E	HM
– Qualified not roof	S	S	B	3B	LM
Podiatrist (Qualified and State-registered)	S	S	A	2A	WC
Policeman/Policewoman	S	S	N	N	HM
Politics					
– Member of Parliament	S	S	A	2A	WC
– Politician	S	S	A	2A	WC
Pollution Inspector	S	S	A	A	WC
Pool Builder	S	S	N	E	HM
Post Office – Clerical and Counter staff	S	S	A	2A	WC
Postman/Postwoman	S	S	C	1B	HM
Postmaster – Main Post Office – Admin only	S	S	A	2A	WC
Potter – Commercial pottery, not cottage artisan	S	S	B	3B	LM
Poultry Farm					
– Employee	S	S	N	N	HM
– Proprietor/Manager, manual work included	S	S	C	2B	LM
– Proprietor/Manager, supervising only	S	S	B	4B	LM
Poultryman	S	S	N	N	HM
Press or TV Photographer	S	S	B	4B	LM
Priest – Sole occupation	S	S	A	2A	WC
Printer	S	S	B	3B	LM
Printing Textiles (Qualified)	S	S	B	3B	LM
Prison Officer/Superintendent	S	S	N	N	HM
Private Investigator					
– Repossession work	S	S	N	N	HM
– Principal, unarmed, <25% field	S	S	B	4B	LM
– Principal, unarmed, >25% field	S	S	C	1B	HM
Probation Officer					
– Admin	S	S	A	2A	WC
– Field visits	S	S	C	2B	LM
Process Worker	S	N	N	N	HM
Professional Athlete	S	S	N	N	HM
Professional Sports person	S	S	N	N	HM
Professor – University or College	S	S	A	4A	WC
Project Manager					
– Office work only	S	S	A	2A	WC
– On-site or supervision of manual work	S	S	B	4B	LM
Property Developer	S	S	B	N	HM
Property Manager	S	S	A	2A	WC
Prosthetics/Orthotics Technician	S	S	A	2A	WC
Psychiatrist	S	S	A	3A	WC

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Psychologist					
– Not qualified	S	S	A	2A	WC
– Qualified/State-registered	S	S	A	4A	WC
Psychotherapist					
– Not qualified	S	S	A	2A	WC
– Qualified/State-registered	S	S	A	4A	WC
Public Relations Officer	S	S	A	2A	WC
Publican					
– Proprietor/Manager – <2 Employees	S	S	C	2B	LM
– Proprietor/Manager – >2 Employees	S	S	B	4B	LM
– Proprietor/Manager – admin, no bar work	S	S	A	2A	WC
Publicity Agent					
– Employee	S	S	A	A	WC
– Principal, >= 5 staff	S	S	A	2A	WC
Publisher					
– Office duties only	S	S	A	2A	WC
– Other than office duties	S	S	A	A	WC
Purchasing Officer					
– >10% Manual work	S	S	B	3B	LM
– Office/travelling duties only	S	S	A	A	WC
Quality Control Inspector					
– Admin only	S	S	A	A	WC
– <10% Manual work	S	S	B	4B	LM
Quality Control Supervisor					
– Admin only	S	S	A	A	WC
– <10% Manual work	S	S	B	3B	LM
Quantity Surveyor					
– Unqualified	S	S	A	2A	WC
– Qualified and AIQS Assoc/Fellow	S	S	A	4A	WC
Quarry Manager – Admin/Supervisory	S	S	B	4B	LM
Quarryman	S	N	N	E	HM
Rabbi – Sole occupation	S	S	A	2A	WC
Radio/Television Industry					
– Actor/Actress	S	S	N	N	HM
– Announcer/Presenter	S	S	A	A	WC
– Camera operator (no hazards)	S	S	B	4B	LM
– Commentator	S	S	A	A	WC
– Editor	S	S	A	A	WC
– Make-up Artist	S	S	B	4B	LM
– Stunt Person	S ⁽ⁱ⁾	N	N	N	H
– Technician	S	S	A	A	WC
– Director/Producer (other)	S	S	A	A	WC
– Director/Producer (studio)	S	S	A	2A	WC
– Journalist (office duties only)	S	S	A	2A	WC
Radio/TV Technician	S	S	A	A	WC

(i) Refer to Underwriting as an additional loading or exclusion may apply.

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Radiographer	S	S	A	2A	WC
Radiologist	S	S	A	3A	WC
Railway Worker					
– Ganger	S	N	N	N	HM
– Shunter	S	N	N	N	HM
– Station Assistant	S	S	N	N	HM
– Station Master	S	S	B	4B	LM
– Ticket Collector	S	S	N	N	HM
– Track Construction/Maintenance	S	N	N	N	HM
– Train Driver	S	S	B	3B	LM
– Train Guard	S	S	N	N	HM
Ranger (Forest, National Park)					
– >10% Manual work	S	S	B	3B	LM
Real Estate					
– Estate Agent Valuer	S	S	A	2A	WC
– Principal, <5 salespeople	S	S	A	A	WC
– Principal, >= 5 salespeople	S	S	A	2A	WC
– Salesperson	S	S	A	A	WC
– Valuer	S	S	A	2A	WC
Receptionist	S	S	A	2A	WC
Recording Engineer – Studio only	S	S	A	A	WC
Recruitment Consultant	S	S	A	2A	WC
Rector – Sole occupation	S	S	A	2A	WC
Reflexologist					
– Qualified and >3 years operating as a Reflexologist	S	S	A	A	WC
– Unqualified or working from home	S	S	N	N	HB
Refrigeration Mechanic					
– Qualified	S	S	B	3B	LM
– Unqualified (minimum 3 years' experience)	S	S	N	E	HM
Refuse Collector					
– Employee (minimum 3 years' experience)	S	N	N	E	HM
– Proprietor	S	S	C	1B	HM
Registered Nurse	S	S	B	3B	LM
Reinsman					
– Not trotting	S	S	N	N	HM
– Trotting	S	N	N	N	HM
Reinsurance Broker	S	S	A	2A	WC
Removalist	S	S	N	N	HM
Repairperson					
– Large machinery/commercial goods (minimum 3 years' experience)	S	S	N	E	HM
– Musical or precision instruments	S	S	B	4B	LM
– Radio and TV	S	S	B	4B	LM
– Small office machines/household goods	S	S	B	4B	LM

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Reporter					
– Office duties only	S	S	A	2A	WC
– No special hazards	S	S	A	A	WC
Rescue Diver	S ⁽ⁱ⁾	N	N	N	H
Research Assistant – Admin only	S	S	A	2A	WC
Research Chemist – Managerial	S	S	A	4A	WC
Research Information Officer					
– Office-based	S	S	A	2A	WC
Research Survey Clerk	S	S	A	2A	WC
Researcher					
– Admin only	S	S	A	2A	WC
– Journalism – Office duties only	S	S	A	2A	WC
– Radio and TV – Entertainment	S	S	A	2A	WC
Residential Care Officer (Qualified)	S	S	N	1B	HM
Restaurateur					
– Employee	S	S	C	1B	HM
– Proprietor <2 full-time staff or cooking/bar	S	S	C	2B	LM
– Proprietor >2 full-time staff or cooking/bar	S	S	B	4B	LM
– Proprietor >= 5 full-time staff, no cooking/bar	S	S	A	A	WC
Restorer					
– Paintings (Qualified)	S	S	A	2A	WC
– Stone, Brickwork (Qualified)	S	S	B	3B	LM
Reticulation Installer (Domestic only)					
– Employee (minimum 3 years' experience)	S	S	N	E	HM
– Proprietor <2 Employees	S	S	N	E	HM
– Proprietor >= 2 Employees	S	S	C	2B	LM
Retired	S	S	N	N	HM
Rigger	S ⁽ⁱ⁾	N	N	N	H
Road Crew Member – Roadie	S	S	N	N	HM
Road Manager – Rock band	S	S	N	N	HM
Road					
– Marker	S	S	N	N	HM
– Surfacers	S	S	N	N	HM
Roller Door Installer (Domestic)					
– Employee	S	S	N	E	HM
– Proprietor	S	S	C	2B	HM
RSPCA Inspector					
– Admin/supervisory	S	S	B	4B	LM
– Field or Rescue work	S	S	C	1B	HM
Sailor					
– Navy	S	S	N	N	HM
– Other vessels (crew)	S ⁽ⁱ⁾	N	N	N	H
– Other vessels (officers)	S	S	N	N	HM
– Pilot (Harbour only)	S	S	B	4B	LM
– Salvage vessel (officers and crew)	S ⁽ⁱ⁾	N	N	N	H

(i) Refer to Underwriting as an additional loading or exclusion may apply.

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Sales and Marketing Manager	S	S	A	2A	WC
Sales Assistant (Retail)					
– Fast food/takeaway	S	S	C	1B	HM
– Green grocer/groceries	S	S	C	1B	HM
– Large store eg Myer/David Jones	S	S	A	A	WC
– Specialty Store	S	S	B	4B	LM
– Mixed business/supermarket	S	S	C	1B	HM
Sales Executive	S	S	A	2A	WC
Sales Manager – Office sales only	S	S	A	2A	WC
Sales Rep					
– Computer Software Salesman	S	S	A	A	WC
– Not insurance/real estate, no delivery/ install/repair	S	S	A	A	WC
– Sales Consultant (no deliveries)	S	S	A	A	WC
– With deliveries	S	S	B	4B	LM
Salvage Diver	S ⁽ⁱ⁾	N	N	N	H
Sandblaster	S	S	N	N	HM
Satellite Aerial Fixer					
– Domestic only	S	S	N	N	HM
– Domestic only – Proprietor	S	S	C	1B	HM
Sawmiller	S	S	N	N	HM
Scaffolder	S ⁽ⁱ⁾	N	N	N	H
School Principal	S	S	A	2A	WC
Scientist					
– Field work	S	S	A	A	WC
– Lab work only	S	S	A	4A	WC
– No relevant qualifications	S	S	A	A	WC
Scrap Metal					
– Dealer	S	S	N	N	HM
– Worker	S	S	N	N	HM
Screen Glazier (Qualified)	S	S	B	3B	LM
Screen Printer (Qualified)	S	S	B	3B	LM
Screen/Blind/Awning Installer					
– Employee (minimum 3 years' experience)	S	S	N	E	HM
– Proprietor <2 Employees	S	S	N	E	HM
– Proprietor >= 2 Employees	S	S	C	2B	HM
Seamstress					
– Factory or from home	S	N	N	N	HM
– Garments for individual customers, not from home	S	S	B	4B	LM
Secretary	S	S	A	2A	WC
Security Consultant					
– IT industry	S	S	A	2A	WC
– Other than IT industry	S	S	A	A	WC

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Security Guard					
– Armed	S	S	N	N	HM
– Bodyguard – Armed	S	S	N	N	HM
– Bouncer	S	N	N	N	HM
– Unarmed	S	S	C	1B	HM
Seismologist					
– Land-based	S	S	A	2A	WC
– Other than land-based	S ⁽ⁱ⁾	N	N	N	H
Senior Lecturer/Tutor – University or College	S	S	A	2A	WC
Service Personnel	S ⁽ⁱ⁾	N	N	N	H
Service Station/Garage					
– Cashier/Console Operator	S	S	B	1B	LM
– Driveway/Petrol Attendant	S	S	C	1B	HM
– Proprietor/Manager	S	S	B	4B	LM
– Qualified mechanic	S	S	B	3B	LM
Sewing Machinist	S	N	N	N	HM
Shearer	S	N	N	N	HM
Sheep Shearer	S	S	N	N	HM
Sheet Metal Worker	S	S	B	3B	LM
Shelf Filler	S	S	N	N	HM
Ship's Captain					
– Harbour Pilot	S	S	B	4B	LM
– Navy	S	N	N	N	HM
– Not Navy, Harbour Pilot or Salvage	S	S	N	N	HM
– Salvage vessel	S ⁽ⁱ⁾	N	N	N	H
Shipwright					
– Manual work	S	S	C	1B	HM
– Supervising only, no manual work	S	S	B	4B	LM
Shoe Maker/Repairer	S	S	C	2B	LM
Shop Assistant (Retail)					
– Fast food/takeaway	S	S	C	1B	HM
– Green grocer/groceries	S	S	C	1B	HM
– Large store eg Myer/David Jones	S	S	A	A	WC
– Mixed business/supermarket	S	S	C	1B	HM
– Speciality Store	S	S	B	4B	LM
Shop Fitter (Qualified)	S	S	B	3B	LM
Shopkeeper (Owner/Manager)					
– Adult books/goods	S	S	N	N	HM
– Antiques =< 2 full-time staff	S	S	B	4B	LM
– Antiques >2 full-time staff	S	S	A	A	WC
– Aquarium shop =< 2 full-time staff	S	S	B	4B	LM
– Aquarium shop >2 full-time staff	S	S	A	A	WC
– Artist supplies	S	S	A	A	WC
– Baker (qualified)	S	S	B	3B	LM
– Bakery, non-baking duties	S	S	A	A	WC

(i) Refer to Underwriting as an additional loading or exclusion may apply.

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Shopkeeper (Owner/Manager) (cont)					
– Bedding	S	S	A	A	WC
– Bicycle (sales/repairs)	S	S	B	4B	LM
– Boating (sales only) =< 2 full-time staff	S	S	B	4B	LM
– Boating (sales only) >2 full-time staff	S	S	A	A	WC
– Books	S	S	A	A	WC
– Brassware	S	S	A	A	WC
– Bread/cake (not baker)	S	S	A	A	WC
– Butcher (qualified)	S	S	B	3B	LM
– Cafe	S	S	B	4B	LM
– Camping equipment =2 full-time staff	S	S	B	4B	LM
– Camping equipment >2 full-time staff	S	S	A	A	WC
– Cane =< 2 full-time staff	S	S	B	4B	LM
– Cane >2 full-time staff	S	S	A	A	WC
– Card (only)	S	S	A	A	WC
– Carpet/Floor coverings sales	S	S	A	A	WC
– Chemist (Other)	S	S	A	A	WC
– Chemist (Pharmacist)	S	S	A	4A	WC
– China/glassware	S	S	A	A	WC
– Clothing store	S	S	A	A	WC
– Coffee lounge	S	S	B	4B	LM
– Computer	S	S	A	A	WC
– Confectionery	S	S	A	A	WC
– Delicatessen = 2 full-time staff	S	S	B	4B	LM
– Delicatessen >2 full-time staff	S	S	A	A	WC
– Department store, other	S	S	A	A	WC
– Department store, clerical only	S	S	A	2A	WC
– Disposal store =< 2 full-time staff	S	S	B	4B	LM
– Disposal store >2 full-time staff	S	S	A	A	WC
– Draper	S	S	A	A	WC
– Duty free	S	S	A	A	WC
– Electrical goods – sales only	S	S	A	A	WC
– Fast food – 1 franchise	S	S	B	4B	LM
– Fast food >1 franchise	S	S	A	A	WC
– Fast food, other	S	S	C	2B	HM
– Fish and Chip shop	S	S	C	2B	HM
– Florist	S	S	A	A	WC
– Furnishings (cushions, fabrics etc)	S	S	A	A	WC
– Furniture =< 2 full-time staff	S	S	B	4B	LM
– Furniture >2 full-time staff	S	S	A	A	WC
– Gift shop	S	S	A	A	WC
– Greengrocer	S	S	C	2B	HM
– Grocer	S	S	C	2B	HM
– Guns and Firearms	S	S	B	4B	LM
– Haberdasher	S	S	A	A	WC
– Hardware =< 2 full-time staff	S	S	C	2B	HM
– Hardware >2 full-time staff	S	S	B	4B	LM

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Shopkeeper (Owner/Manager) (cont)					
– Health food =< 2 full-time staff	S	S	B	4B	LM
– Health food >2 full-time staff	S	S	A	A	WC
– Ice cream parlour =< 2 full-time staff	S	S	B	4B	LM
– Ice cream parlour >2 full-time staff	S	S	A	A	WC
– Jeweller (skilled craftsperson)	S	S	B	4B	LM
– Jewellery sales only	S	S	A	A	WC
– Lawnmower <10% Manual work	S	S	B	4B	LM
– Lawnmower >10% Manual work	S	S	C	2B	HM
– Light fittings	S	S	A	A	WC
– Liquor store	S	S	B	4B	LM
– Manchester	S	S	A	A	WC
– Milk bar	S	S	C	2B	HM
– Milliner	S	S	A	A	WC
– Mixed Business/Corner store	S	S	C	2B	HM
– Motor vehicle accessories/parts	S	S	B	4B	LM
– Musical instruments (sales only)	S	S	A	A	WC
– Newsagent =< 2 full-time staff	S	S	B	4B	LM
– Newsagent >2 full-time staff	S	S	A	A	WC
– Nursery, qualified	S	S	B	3B	LM
– Nursery, sales <10% Manual work	S	S	B	4B	LM
– Nursery, sales >10% Manual work	S	S	C	2B	HM
– Office equipment	S	S	A	A	WC
– Paint/wallpaper =< 2 full-time staff	S	S	B	4B	LM
– Paint/wallpaper >2 full-time staff	S	S	A	A	WC
– Pawnbroker =< 2 full-time staff	S	S	B	4B	LM
– Pawnbroker >2 full-time staff	S	S	A	A	WC
– Pet shop >2 full-time staff	S	S	A	A	WC
– Pet shop =< 2 full-time staff	S	S	B	4B	LM
– Photographic	S	S	A	A	WC
– Print/photocopy (sales only)	S	S	A	A	WC
– Produce merchant <10% Manual work	S	S	B	4B	LM
– Produce merchant >10% Manual work	S	S	C	2B	HM
– Record shop	S	S	A	A	WC
– Second hand goods (sales only)	S	S	B	4B	LM
– Shoe shop	S	S	A	A	WC
– Sporting goods	S	S	A	A	WC
– Stationery supplies	S	S	A	A	WC
– Supermarket =< 2 Employees	S	S	C	2B	HM
– Supermarket >2 Employees	S	S	B	4B	HM
– Supermarket (no bulk stock)	S	S	B	4B	LM
– Swimming pool supplies	S	S	B	4B	LM
– Takeaway/fast food	S	S	C	2B	HM
– Tobacconist	S	S	B	4B	LM
– Toy shop	S	S	A	A	WC
– Video shop	S	S	A	A	WC
Sign Erector (Proprietor Only)	S	S	C	1B	HM
Signwriter	S	S	B	3B	LM

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Silversmith	S	S	B	3B	LM
Singer – Professional/Amateur	S	S	N	N	HM
Site Foreman – Supervision only	S	S	B	4B	LM
Slaughterman	S	N	N	N	HM
Social and Behavioural Scientist	S	S	A	4A	WC
Social Worker (Qualified)					
– Office duties only	S	S	A	2A	WC
– Site or field work	S	S	A	A	WC
Sociologist	S	S	A	4A	WC
Soft Drink Vendor	S	S	N	1B	HM
Software Developer					
– No relevant tertiary qualifications	S	S	A	2A	WC
– Relevant tertiary qualifications	S	S	A	4A	WC
Solicitor	S	S	A	4A	WC
Special Needs Assistant	S	S	N	1B	HM
Speech Therapist/Pathologist	S	S	A	2A	WC
Sports manager – professional players	S	S	N	N	HM
Sportsperson					
– Income from participation	S	S	N	N	HM
– Income from shop	S	S	N	N	HM
Spot-Welder	S	S	B	3B	LM
Spray Painter					
– Qualified	S	S	B	3B	LM
– Unqualified (minimum 3 years' experience)	S	N	N	E	HM
Squash Court Manager					
– >10% coaching	S	S	N	N	HM
– Mainly admin duties <10% coaching	S	S	B	4B	LM
Stablehand	S	S	N	N	HM
Statistician (Degree Qualified)	S	S	A	4A	WC
Steel Erector	S	N	N	E	HM
Steel Fixer (Building and Construction)	S	N	N	E	HM
Steel Mill Worker					
(If Trade qualified, select actual trade)	S	N	N	E	HM
Steeple Jack	S ⁽ⁱ⁾	N	N	N	H
Stenographer	S	S	A	2A	WC
Stevedore – Labouring	S	N	N	N	HM
Stock and Station Agent	S	S	B	4B	LM
Stockbroker	S	S	A	2A	WC
Stonemason					
– Qualified	S	S	C	1B	HM
– Unqualified (minimum 3 years' experience)	S	N	N	E	HM
Store Detective – Unarmed	S	S	C	1B	HM
Storeman	S	S	C	1B	HM
Student	S	N	N	N	HM
Supervisor					
– <10% Manual work	S	S	B	4B	LM
– Office duties only	S	S	A	2A	WC

(i) Refer to Underwriting as an additional loading or exclusion may apply.

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Surgeon	S	S	A	4A	WC
Surgery Nurse	S	S	B	3B	LM
Surgery Receptionist	S	S	A	2A	WC
Surgical Appliance Maker	S	S	B	3B	LM
Surveyor (Qualified)					
– Fieldwork	S	S	A	A	WC
– Marine	S	S	N	N	HM
– Mine – <10% underground	S	S	N	E	HM
– Office work only	S	S	A	2A	WC
– Qualified and AIQS Assoc/Fellow	S	S	A	4A	WC
Swimming Coach/ Instructor					
– Full-time >= 3 years	S	S	B	4B	LM
– Not full-time or <3 years	S	N	N	N	HM
Swimming Pool Attendant	S	S	N	N	HM
Systems Analyst					
– No relevant University Degree	S	S	A	2A	WC
– Relevant University Degree	S	S	A	4A	WC
Tab Agent	S	S	A	A	WC
Tab Staff – No bar work	S	S	A	A	WC
Tailor	S	S	B	4B	LM
Tanner	S	S	C	1B	HM
Tarmac Layer					
– Construction Industry	S	S	N	E	HM
– Road Maintenance and Construction	S	S	N	E	HM
Tattooist	S	N	N	N	HM
Taxation Consultant	S	S	A	2A	WC
Taxi Driver – Plate owner only	S	S	N	E	HM
Taxidermist	S	S	A	A	WC
Teacher					
– Agriculture	S	S	A	A	WC
– Animal Husbandry	S	S	A	A	WC
– Dance, away from home and full-time	S	S	A	A	WC
– Dance, work from home or not full-time	S	S	B	4B	LM
– Horticulture	S	S	A	A	WC
– Manual Arts	S	S	A	A	WC
– Music, full-time	S	S	A	A	WC
– Physical Education	S	S	A	A	WC
– Pre-School/Kindergarten	S	S	A	A	WC
– Reform School	S	S	A	A	WC
– Special Education	S	S	A	A	WC
– Music, full-time, Primary/High school, Uni	S	S	A	2A	WC
– Other, classroom and admin duties only	S	S	A	2A	WC
Teacher's Assistant (Full-time)	S	S	A	A	WC

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Telephone					
– Fitter – No underground or heights	S	S	B	3B	LM
– Installer – No underground or heights	S	S	B	3B	LM
– Operator	S	S	A	2A	WC
– Repairer – No underground or heights	S	S	B	3B	LM
– Sales	S	S	A	2A	WC
– Technician – No underground or heights	S	S	B	3B	LM
Telephonist	S	S	A	2A	WC
Television Antennae Installer					
– Employee	S	S	N	N	HM
– Proprietor	S	S	C	1B	HM
Tennis Coach					
– Full-time, self-employed >= 3 years, no playing	S	S	B	4B	LM
– Not full-time or self-employed <3 years	S	S	N	N	HM
Textile Technologist	S	S	B	3B	LM
Textile Worker	S	S	N	N	HM
Theatre/Cinema Industry					
– Actor/Actress	S	S	N	N	HM
– Box Office Cashier	S	S	A	2A	WC
– Box Office Clerk	S	S	A	2A	WC
– Box Office Manager	S	S	A	2A	WC
– Cinema Manager	S	S	A	2A	WC
– Clerical staff	S	S	A	2A	WC
– Make-up Artist	S	S	B	4B	LM
– Manager	S	S	A	2A	WC
– Playwright	S	S	N	N	HM
– Projectionist	S	S	A	A	WC
– Stunt Person	S ⁽ⁱ⁾	N	N	N	H
– Technician	S	S	B	4B	LM
– Usher (full-time)	S	S	C	1B	HM
– Stage Manager/Director/Producer	S	S	A	A	WC
Tiler					
– Floors and walls	S	S	B	3B	HM
– Roof	S	S	N	E	HM
Timber Merchant					
– Office and sales only	S	S	A	A	WC
– Other, yardman, etc	S	N	N	N	HM
– Supervising and Sales only	S	S	B	4B	LM
Tinsmith	S	S	B	3B	LM
Tool Fitter	S	S	B	3B	LM
Tool Maker/Dresser	S	S	B	3B	LM
Tour Guide – Full-time in Australia only	S	S	A	A	WC
Tour Manager – Full-time in Australia only	S	S	A	A	WC
Tow Truck Driver	S	S	N	N	HM

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Town Planner	S	S	A	2A	WC
Toxicologist	S	S	A	4A	WC
Trades Assistant	S	S	N	N	HM
Train Worker					
– Ganger	S	N	N	N	HM
– Shunter	S	N	N	N	HM
– Station Assistant	S	S	N	N	HM
– Station Master	S	S	B	4B	LM
– Ticket Collector	S	S	N	N	HM
– Track Construction/Maintenance	S	N	N	N	HM
– Train Driver	S	S	B	3B	LM
– Train Guard	S	S	N	N	HM
Tram					
– Conductor	S	S	C	1B	HM
– Driver	S	S	B	3B	LM
Translator	S	S	A	2A	WC
Transport Manager – Office work only	S	S	A	2A	WC
Transport Operations Manager – Office work only	S	S	A	2A	WC
Travel Agent					
– Not 100% office or admin duties	S	S	A	A	WC
– Office and admin duties only	S	S	A	2A	WC
Tree Feller	S ⁽ⁱ⁾	N	N	N	HM
Tree Logger	S	N	N	N	HM
Tree Surgeon	S	N	N	N	HM
Trotting Driver	S	N	N	N	HM
Truck Driver					
– Operating more than 200km of base	S	S	N	E	HM
– Operating within 200km of base	S	S	N	1B	HM
Tunneller	S ⁽ⁱ⁾	N	N	N	H
Tutor (Qualified)	S	S	A	2A	WC
Typesetter	S	S	B	3B	LM
Typist	S	S	A	2A	WC
Tyre Fitter/Repairer					
– Balancer – Employee (minimum 3 years' experience)	S	S	N	E	HM
– Employee (minimum 3 years' experience)	S	S	N	E	HM
– Proprietor	S	S	C	2B	HM
Undertaker					
– Driver/Pall bearer	S	S	C	1B	HM
– Embalmer	S	S	B	4B	LM
– Manual work	S	S	C	1B	HM
– No manual work	S	S	A	A	WC
Underwriter	S	S	A	2A	WC
Unemployed	S	N	N	N	HM

(i) Refer to Underwriting as an additional loading or exclusion may apply.

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
University Staff					
– Admin and Office personnel	S	S	A	2A	WC
– Professor or Associate Professor	S	S	A	4A	WC
– Senior Lecturer/Lecturer/Senior Tutor/Tutor	S	S	A	2A	WC
Upholsterer					
– Qualified	S	S	B	3B	LM
– Unqualified (minimum 3 years' experience)	S	S	N	E	HM
Urologist (Qualified and State-registered)	S	S	A	3A	WC
Usher (Full-time)	S	S	C	1B	HM
Valet	S	S	C	2B	HM
Valuer (Registered, full-time and not a salesperson)	S	S	A	2A	WC
VDU Operator	S	S	A	2A	WC
Vending Machine Operator	S	S	N	N	HM
Vet (Qualified/Registered)					
– Large animals	S	S	A	A	WC
– >= 95% small animals work	S	S	A	4A	WC
Veterinary Assistant	S	S	B	4B	LM
Vicar – Sole occupation	S	S	A	2A	WC
Vigneron					
– >10% Manual work	S	S	C	2B	HM
– Relevant tertiary qualifications, <10% Manual work	S	S	A	A	WC
Waiter/Waitress	S	S	N	1B	HM
Wardsman/Wardswoman	S	S	N	1B	HM
Warehouse Manager					
– <10% Manual work	S	S	B	4B	LM
– >10% Manual work	S	S	C	2B	HM
Warehouse Worker	S	S	N	N	H
Watch and Clock Repairer	S	S	B	4B	LM
Watchmaker	S	S	B	4B	LM
Weather Forecaster/Observer	S	S	A	2A	WC
Weaver					
– Commercial, not cottage artisan	S	S	C	1B	HM
– Other than commercial	S	N	N	N	HM
Welder	S	S	B	3B	LM
Welfare Worker (Qualified)					
– Office duties only	S	S	A	2A	WC
– Other	S	S	A	A	WC
Wharf Worker	S	N	N	N	HM
Wigmaker	S	S	B	4B	LM

Occupation name and description	DB & Trauma	WP	TPD/ PI	IP/ TSC/ TI/ BOI	Essential Protection
Wildlife Attendant					
– No relevant tertiary qualifications	S	S	C	1B	HM
– Relevant tertiary qualification	S	S	B	4B	LM
Window Cleaner					
– Ground floor or indoors only	S	S	C	1B	HM
– Outdoors above ground floor	S ⁽ⁱ⁾	N	N	N	H
Window Dresser	S	S	A	A	WC
Window Fitter/Manufacturer	S	N	C	1B	HM
Window Tinter	S	S	C	1B	HM
Windscreen Fitter	S	S	C	1B	HM
Winemaker					
– >10% Manual work	S	S	C	2B	HM
– Relevant tertiary qualifications and <10% Manual work	S	S	A	A	WC
Wool Broker					
– Employee handling merchandise	S	S	B	3B	LM
– Employee not handling merchandise	S	S	A	A	WC
– Firm Principal >4 full-time staff	S	S	A	2A	WC
Wool Buyer					
– Handling merchandise	S	S	B	3B	LM
– Office and travelling duties only	S	S	A	A	WC
Wool Classer	S	S	B	3B	LM
Wrecker					
– Building	S	S	N	N	HM
– Car	S	S	N	N	HM
Wrestler	S ⁽ⁱ⁾	N	N	N	H
Writer/Author	S	S	N	N	HM
X-ray Technician	S	S	A	A	WC
Youth Worker (Qualified)					
– Office duties only	S	S	A	2A	WC
– Site or field work	S	S	A	A	WC
Zoo Keeper					
– No relevant tertiary qualifications	S	S	C	1B	HM
– With relevant tertiary qualification	S	S	B	4B	LM
Zoo Worker					
– No relevant tertiary qualifications	S	S	C	1B	HM
– With relevant tertiary qualification	S	S	B	4B	LM
Zoologist					
– With relevant University Degree	S	S	A	2A	WC

(i) Refer to Underwriting as an additional loading or exclusion may apply.

Section 7

Pastimes and pursuits guide





Section 7 – Pastimes and pursuits guide

Life insurance is generally available without restriction for most pastimes and pursuits. However, some activities present an extra risk, which requires the imposition of an exclusion clause for these activities. In many cases full cover for the activity can be obtained by payment of an extra premium. Any need to impose an exclusion and the amount of any additional premium required will depend on the particular activity and the extent and nature of the insured person’s participation.

The following table lists a number of activities which may attract an exclusion and provides an indication of the amount of the extra premium required to provide full cover. This listing and these amounts are indicative only and a final assessment can only be made by an underwriter after consideration of all relevant factors. If you are unsure as to where your client may ‘fit’ in the table or you require a firm assessment, please contact an underwriter and provide them with full details.

If there is a history of accidents and/or injuries due to the pastimes or pursuits, the underwriter may exclude the activity or not offer any cover.

Activities pursued on a professional or semi professional level will be underwritten on an individual consideration level and cover may not be available.

The table should be interpreted as follows:

Excl—An exclusion clause will apply. There is no option to obtain cover by payment of an extra premium.

\$2.00 etc—An exclusion clause will apply. However, full cover will be provided on payment of an extra premium of \$2.00 etc per thousand dollars of sum insured.

IC (Individual consideration)—Full details of the activity and the insured person’s involvement in it should be provided to the underwriter.

N/A—Benefit is not available.

Note for Trauma cover stand-alone

Extra premium amounts for Stand-alone Trauma cover may vary from those shown.

Please refer to your underwriter.

Activity	Death	Trauma	TPD/WP/PI	IP/TSC /TI/BOI
Abseiling				
– Up to 100 descents pa and <50m	Std	Std	Std	Std
– More than 100 descents pa or >50m	IC	IC	IC	Excl
Aviation				
Private/recreational – Fixed wing				
– Up to 75 hours pa	Std	Std	Std	Std
– 76 to 250 hours pa	Std	Excl	Excl	Excl
– 251 hours pa+	\$3.00	Excl	Excl	Excl
Private/recreational – Helicopter				
– Up to 75 hours pa	Std	Std	Excl	Excl
– 76 to 200 hours pa	\$2.00	Excl	Excl	Excl
– 201 hours pa+	\$3.00 up	Excl	Excl	Excl
Aviation – Commercial				
Commercial – Fixed wing or Helicopter				
– Up to 250 hours pa	Std	Std	Excl	Excl
– 251 to 500 hours pa	\$3.00	Excl	Excl	Excl
– 501 hours pa	\$5.00	Excl	Excl	Excl
Agriculture – Fixed wing or Helicopter				
– Up to 250 hours pa	\$5.00	Excl	Excl	Excl
– 251 hours pa+	\$10.00	Excl	Excl	Excl
Ballooning				
– Up to 50 hours pa	Std	Excl	Excl	Excl
– 51 hours pa+	\$1.00	Excl	Excl	Excl
– Record attempt	IC	Excl	Excl	Excl
Gliding				
– Up to 25 hours pa	Std	Excl	Std	Excl 13 wks
– 26 to 75 hours pa	\$1.00	Excl	Excl	Excl
– 76 to 125 hours pa	\$2.00	Excl	Excl	Excl
– 126 hours pa+	\$3.00	Excl	Excl	Excl
Hang-gliding, powered hang-gliding and paragliding – Member of reputable association, non-competition				
– 0 to 50 hours	Std	Excl	Excl	Excl
– 51 to 100 hours	\$1.00	Excl	Excl	Excl
– 101 to 200 hours	\$2.00	Excl	Excl	Excl
– 201+ hours	\$3.00	Excl	Excl	Excl
Ultralights/Gyroplanes/Microlighting				
– Up to 50 hours pa	Std	Excl	Std	Std
– 51 to 75 hours pa	\$2.00	Excl	Excl	Excl
– 76 to 100 hours pa	\$3.00	Excl	Excl	Excl
– 101 to 200 hours pa	\$4.00	Excl	Excl	Excl
– Greater than 200 hours pa	\$5.00	Excl	Excl	Excl

Activity	Death	Trauma	TPD/WP/PI	IP/TSC /TI/BOI
Parachuting and all forms of skydiving (excluding BASE jumping) – Member of national association				
– Up to 50 jumps pa	Std	Std	Std	Excl
– 51 to 100 jumps pa	\$1.00	Std	Excl	Excl
– 101 to 200 jumps pa	\$2.00	Excl	Excl	Excl
– 201 jumps pa+	\$3.00	Excl	Excl	Excl
Baseball	Std	Std	Std	Std
Base Jumping	Decline	Decline	Decline	Decline
Basketball				
– Amateur	Std	Std	Std	Std
– Professional	Std	Std	IC	IC
Bicycle				
– Recreation	Std	Std	Std	Std
– Racing – Amateur	Std	Std	Std	Std
– Racing – Professional	Std	Std	IC	IC
Diving				
Snorkelling	Std	Std	Std	Std
Scuba diving (Qualified)				
– 0 – 20 dives per year				
– to 40 metres	Std	Std	Std	Std
– >41 metres	\$2.00	Excl	Excl	Excl
– >21 dives per year	\$2.00	Excl	Excl	Excl
Night dives/diving alone	IC	IC	IC	IC
Wrecks/caves/potholes	\$2.00	Excl	Excl	Excl
Football				
– Touch	Std	Std	Std	Std
– All other codes – Amateur – occupations 4A, 3A, 2A, A	Std	Std	Std	Excl 4 wks
– All other codes – Amateur – occupations 4B, 3B, B, 2B, 1B	Std	Std	Std	Excl 13 wks
Hockey				
– Amateur	Std	Std	Std	Std
– Professional	Std	Std	IC	IC
Horse Riding				
– Recreational only	Std	Std	Std	Std
– Amateur competition	Std	Std	Std	Excl 13 wks
– Professional	Std	Std	Excl	Excl
Martial Arts				
– Non-competitive	Std	Std	Std	Std
– Competitive	Std	Std	Std	Excl 13 wks
– Professional	Std	Std	IC	IC

Activity	Death	Trauma	TPD/WP/PI	IP/TSC /TI/BOI
Motorcycle Riding (Cycles/Bikes)				
– Quad Bike (recreational)	Std	Std	Std	Excl 13 wks
– Trail Bike (recreational)	Std	Std	Std	Excl 13 wks
Motor Racing (Cycle/Bikes)				
– Circuit	\$5.00 – \$40.00	Excl	Excl	Excl
– Drag	\$3.00 – \$5.00	Excl	Excl	Excl
– Speedway	\$3.00	Excl	Excl	Excl
– Hillclimbs	Std	Std	Excl	Excl
– Motorcross	Std	Std	Excl	Excl
Motor Racing Cars (Amateur)				
– Top fuel or jet cars	\$2.00	Excl	Excl	Excl
– Funny cars	\$4.00	Excl	Excl	Excl
– Pro stock, street altered	\$2.50	Excl	Excl	Excl
– Modified production	\$2.50	Excl	Excl	Excl
Karting				
– Indoor or 100cc or less	Std	Std	Std	Excl
– Supercart or >100cc	\$2.00	Excl	Excl	Excl
Speedway (Cars)	\$5.00	Excl	Excl	Excl
Circuit Racing				
– Formula 1, Indy car	\$40.00	Excl	IC	IC
– Formula 3	\$10.00	Excl	Excl	Excl
– Formula Ford	\$10.00	Excl	Excl	Excl
– Formula Vee	\$10.00	Excl	Excl	Excl
– Sports Cars	\$10.00	Excl	Excl	Excl
– V8 Supercar	\$4.00	Excl	Excl	Excl
– Touring Car	\$4.00	Excl	Excl	Excl
– Production Car	Std	Std	Excl	Excl
Rallying				
– WRC	\$10.00	Excl	Excl	Excl
– ARC	\$4.00	Excl	Excl	Excl
– Rally (social)	Std	Std	Excl	Excl
– Hillclimb, gymkhana	Std	Std	Excl	Excl
Mountaineering/Rock Climbing				
– Up to 4,000 metres	Std to \$2.00	Std to Excl	Excl	Excl
– Above 4,000 metres	\$3.00 to IC	Excl	Excl	Excl
– ACW/Indoor	Std	Std	Std	Std

Activity	Death	Trauma	TPD/WP/PI	IP/TSC /TI/BOI
Sailing/Yachting				
Pleasure				
– Inland/offshore	Std	Std	Std	Std
Racing				
– Inland	Std	Std	Std	Std
– Offshore (Categories 3 and 4)	Std	Std	Std	Std
– Offshore (Category 2) 1 to 2 Crew	\$2.00	Std	Excl	Excl
– Offshore (Category 2) >3 Crew	Std	Std	Excl	Excl
Sailing/Yachting (continued)				
Offshore (Category 1)				
– 1 crew	\$10.00	Excl	Excl	Excl
– 2 crew	\$5.00	Excl	Excl	Excl
– 3 to 9 crew	\$2.00	Excl	Excl	Excl
– >10 crew	Std	Std	Excl	Excl
Trans-ocean				
– 1 crew	\$5.00	Excl	Excl	Excl
– 2 crew	\$3.00	Excl	Excl	Excl
– 3 to 9 crew	\$1.00	Excl	Excl	Excl
– >10 crew	Std	Std	Excl	Excl
Skiing (Snow/water)				
– Recreational	Std	Std	Std	Std
– Competition	Std	Std	Excl	Excl
– Professional	Std	Std	IC	IC
Soccer	Refer to Football			
Squash	Std	Std	Std	Std
Surfing	Std	Std	Std	Std
Tennis	Std	Std	Std	Std
Triathlons	Std	Std	Std	Std
Volleyball	Std	Std	Std	Std
Weightlifting				
– Recreational	Std	Std	Std	Std
– Competitive	Std	Std	Std	Excl
White Water Rafting				
– Canoeing and kayaking – Pleasure only	Std	Std	Std	Std
– White water rafting/racing	Std	Std	Std	Excl 13 wks
Wrestling				
– Amateur	Std	Std	Std	Excl 13 wks
– Professional	Std	Std	IC	IC

Section 8

General information



Section 8 – General information

Residency and travel

Residence outside Australia, New Zealand, United Kingdom and North America will require full details of intended travel and residence. For temporary travel overseas, the underwriters will refer to the Department of Foreign Affairs and Trade (DFAT) and our reinsurers. Each application will be assessed on an individual basis.

AMP does not actively seek business on people resident in, or likely to reside in, places other than Australia, New Zealand, United Kingdom and North America. Except in special circumstances, applications on people other than Australian and New Zealand nationals (or applicants holding permanent resident status) already resident outside these areas will not be considered.

Australian citizens and residents who intend to travel or temporarily reside overseas may apply for cover, however, a territorial exclusion or premium loading may apply. Full details are required to individually assess each case and these include destination, duration of stay, the purpose and frequency of travel, medical and health facilities, war or civil unrest, and political instability.

Given the rapid change in global events it is not possible to publish a guideline for individual locations and therefore underwriters refer to the travel warnings issued by the Department of Foreign Affairs and Trade (DFAT)—dfat.gov.au.

The table below provides a guideline of how we are likely to treat travellers who plan on visit a country for either business or holiday for up to 3 months within 3 months of application.

Underwriters DFAT

DFAT Advice level	DFAT Travel advice	Underwriting approach
1	Exercise normal safety precautions	No underwriting restriction
2	Exercise a high degree of caution	Generally no underwriting restriction
3	Reconsider your need to travel	Please contact underwriting to discuss your travel plans
4	Do not travel	Decline

For further clarification, please contact underwriting.

Reinstatements

The following tables outline where a reinstatement is permitted (shown as ✓), the relevant reinstatement rules and requirements. Where a reinstatement is not permitted (shown as ✗), the plan owner/member may be eligible to apply for a new plan/account under the current PDS, subject to standard underwriting requirements.

Flexible Lifetime – Protection				
	Commencement date of plan		Reinstatement window	Reinstatement requirements (where reinstatement is permitted)
	Pre 19 May 2014	Post 19 May 2014		
Life Protection Plan (acquired through superannuation, a SMSF or small APRA super fund)	✗	✓	Within 11 months from the date of lapse	Application for Reinstatement ⁽ⁱ⁾ form
Life Protection Plan (acquired outside of super)	✓	✓	Within 11 months from the date of lapse	Application for Reinstatement ⁽ⁱ⁾ form
Income Protection Plans (Advanced, Standard and Basic owned by a SMSF)	✓ ⁽ⁱⁱ⁾	N/A	Within 3 months from the date of lapse	Application for Reinstatement ⁽ⁱ⁾ form Full payment of outstanding premiums
Income Protection Plans (Advanced, Standard and Basic owned by an individual)	✓	✓	Within 3 months from the date of lapse	Application for Reinstatement ⁽ⁱ⁾ form Full payment of outstanding premiums
Income Protection Plan (SMSF)	N/A	✓	Within 3 months from the date of lapse	Application for Reinstatement ⁽ⁱ⁾ form Full payment of outstanding premiums
Business Overheads Insurance Plan	✓	✓	Within 3 months from the date of lapse	Application for Reinstatement ⁽ⁱ⁾ form Full payment of outstanding premiums

(i) Further medical evidence may be required depending on the information provided in the application for reinstatement.

(ii) Reinstatement cannot be offered where the underwriting assessment results in a change to the original offer (eg a loading or exclusion being applied). The plan owner may be eligible to apply for a new plan under the current PDS, subject to standard underwriting requirements

AMP Flexible Super				
	Commencement date of account		Reinstatement window	Reinstatement requirements (where reinstatement is permitted)
	Pre 1 July 2014	Post 1 July 2014		
Essential Protection	✗ ⁽ⁱⁱ⁾	✗ ⁽ⁱⁱ⁾	N/A	N/A
Death and TPD cover				
Flexible Protection	✗ ⁽ⁱⁱⁱ⁾	✗ ⁽ⁱⁱⁱ⁾	N/A	N/A
EDB, TPD Benefit, TSC Benefit				
Super Protection	✓	✓	Within 11 months from the date of lapse	Superannuation contribution
Death and Permanent incapacity cover				Application for Reinstatement ⁽ⁱ⁾ form
Super Protection	✓	✓	Within 3 months from the date of lapse	Superannuation contribution sufficient to cover full payment of outstanding premiums
Temporary incapacity cover				Application for Reinstatement ⁽ⁱ⁾ form

(i) Further medical evidence may be required depending on the information provided in the application for reinstatement

(ii) The member may be eligible to re-apply for Essential Protection, subject to standard eligibility criteria

(iii) The member may be eligible to re-apply for Super Protection, subject to standard underwriting requirements

Flexible Lifetime – Super				
	Commencement date of account		Reinstatement window	Reinstatement requirements (where reinstatement is permitted)
	Pre 1 July 2014	Post 1 July 2014		
Extra Death Benefit (EDB)	✗ (ii)	✓	Within 11 months from the date of lapse	Superannuation contribution Application for Reinstatement ⁽ⁱ⁾ form
Total and Permanent Disablement (TPD) Benefit	✗ (iii)	✓	Within 11 months from the date of lapse	Superannuation contribution Application for Reinstatement ⁽ⁱ⁾ form
Temporary Salary Continuance (TSC) Benefit	✓	✓	Within 3 months from the date of lapse	Superannuation contribution sufficient to cover full payment of outstanding premiums Application for Reinstatement ⁽ⁱ⁾ form

(i) Further medical evidence may be required depending on the information provided in the Application for reinstatement.

(ii) You may be eligible to apply for new insurance, subject to our standard requirements.

Alterations to existing plans

Below is a list of common plan alterations and the requirements needed to effect them.

All plan alterations are to be forwarded to AMP Customer Service.

Common lump sum benefits alterations

Requested alteration	Forms required	Underwriting required?
Smoker to non-smoker	Non-Smoker statement	Yes
TPD/Permanent incapacity cover occupation class change (eg from B to A class)	Change of occupation rating form	Yes
From 'Any' to 'Own' occupation	Personal statement	Yes
Loading review – medical	Personal statement	Yes
Exclusion review – medical	Personal statement	Yes
Loading/Exclusion review – non-medical	Applicable questionnaire	Yes
Decrease in sum insured	Phone call/letter from client	No
FLP – Stepped to level rates	Change of ownership to a self-managed super fund and change of premium type form	No
FLP – Level to stepped rates	Change of ownership to a self-managed super fund and change of premium type form	No
Guaranteed Future insurability option – Death, TPD and Trauma/Future Personal Insurability – Death and Permanent Incapacity cover	Guaranteed Future Insurability Form and appropriate proof of the event	No
Upgrade to Trauma Optimum	Short Form Application for Trauma Optimum	Yes

Common Income Protection/TSC/Temporary incapacity cover alterations

Requested alteration	Forms required	Underwriting required?
Occupation Category	Change of occupation rating form	Yes
Waiting period reduction	Personal statement	Yes
Waiting period increase	Letter from client	No
Benefit period increase	Personal statement	Yes
Benefit period decrease	Letter from client	No
Agreed value to Indemnity	Letter from client	No
Indemnity to Agreed value	Application to change from Indemnity to Agreed value	Yes
Guaranteed Future insurability option – Income Protection/Future income Insurability	Guaranteed Future Insurability Form and appropriate proof of the increase in income	No
Addition of Superannuation Contribution option/Super Guarantee option	Full personal statement	Yes

The new business process

The process of lodging a new insurance application with AMP is called the new business process.

When a new application for insurance is received by AMP, the documents are first forwarded to the Operations Centre where they are scanned and indexed for the New Business team. New Business, underwriting and the financial planner can then view these scanned documents via CRM.

The New Business team prepares the application for assessment by the underwriter. The underwriter will advise if the application is acceptable or if further information is required.

When reports are required from the client's doctor, the New Business team arranges these requests with our partner, Unified Health Group (UHG). Outstanding reports are followed up regularly until received.

The New Business team follows-up outstanding requirements with you and likewise should you have any questions as to the status of an application the New Business team is able to provide this information.

Once all requirements have been received and the underwriter has accepted the application it is the New Business team who issues the plan.

Reduced signature process

When you lodge an application using *easylodge*, AMP's online application software, you can reduce the number of client signatures that are required in the application form and declaration sections by having your client sign the **Electronic Lodgement Application Form (ELAF)** which is available in the FLP, FLS and FS PDSS.

What products will this process be available for?

All electronically lodged risk applications:

Products	New Business – electronically lodged	Increase & Additions – electronically lodged
FLP	✓	✓
AMP Flexible Super	✓	✓

The form does not need to be submitted to AMP (unless requested by AMP). You will also need to ‘tick’ a checkbox when lodging the application (in *easy lodge*) to indicate compliance with the process (ie the PDS has been provided to the customer and the ELAF has been completed).

This process only applies to these forms via electronic lodgement, all paper forms still require the client’s signature.

easywrite

What is *easywrite*?

easywrite is an automated underwriting service that utilises tailored questions that are specific to product, gender and your client’s disclosures.

What are the benefits of using *easywrite*?

- A paperless end-to-end service.
- Consistent underwriting assessments—*easywrite* is also an underwriter.
- All Personal Statements are completed in full—no missing questions.

How can *easywrite* be accessed?

- *easywrite* tele—this is a telephone Personal Statement service, where a specially trained professional tele-interviewer collects the information from the client on your behalf.
- *easywrite* office—this is an automated online underwriting system. This allows you to perform the interview with your client in your office or over the phone.

What are the benefits of using *easywrite* tele?

- Confidentiality.
- Voice recording as signature.
- More time to sell.
- Removes compliance pressures as we are responsible for the completion of the Personal Statement.

What are the benefits of using *easywrite* office?

- Control relationship with client.
- Immediate decision on completion of Personal Statement.
- e-signature paperless option.

When can *easywrite* be used?

easywrite can be used for all New business, Increase and Additions to FLP and AMP Flexible Super.

How can you best prepare your client for an *easywrite* interview?

Preparing your client for the interview is important. Even if you are performing an *easywrite* office Personal Statement it is best to have your client read and complete the brochure 'Applying for insurance? Your guide to AMP's Tele-interviewing service'.

The Duty of Disclosure and Privacy Statement are contained in this brochure which your client will need to have read and understand prior to the interview.

This brochure also contains a checklist that provides your client with a guide to the interview which allows them to have all relevant information available.

Where can you get forms and supporting documents?

- AMP Portal.

Who can you contact for questions and support regarding the use of *easywrite*?

If you have any enquires regarding *easywrite* please contact the Product Services team:

- | | |
|--|---|
| – Head of Product Services
Helen Bergin
02 9768 3908 | – Tele-interview specialist
Karolyn Shaw
02 9768 3422 |
| – Underwriting technology specialist and
Tele-interview Manager
Peta Lewis
02 9768 4870 | – Tele-interview specialist
Stephanie Badua
02 9768 3765. |

Replacement policy from another insurer

AMP may waive mandatory medical and financial requirements for risk insurance cover that has previously been **fully underwritten** by another Australian insurer. AMP may still request limited medical or financial information on a discretionary basis.

To be considered for replacement policy underwriting all the following criteria must be met:

1. The insured person must be:
 - under age 60 for Death cover, Total & Permanent Disablement (TPD)/Permanent incapacity cover and Trauma cover
 - under age 55 for Income Protection, Business Overheads or Temporary Salary Continuance cover/Temporary incapacity cover.
2. The existing cover is a retail product and has been **fully underwritten** within the last five years.
3. The existing cover has been accepted without modification and at standard premium rates.
4. The sum insured to be replaced is:
 - Death cover up to \$3 million
 - TPD/Permanent incapacity cover up to \$2.5 million
 - Trauma cover up to \$1 million
 - Income Protection, Business Overheads, Temporary Salary Continuance or Temporary incapacity cover up to \$10,000 monthly benefit.

To apply for replacement policy, you must complete:

- AMP Flexible Lifetime – Protection/AMP Flexible Super Replacement Policy Application form, and
- Application form from the most current Flexible Lifetime – Protection/Flexible – Super PDS, and
- Personal Statement.

Section 9

Product information





Section 9 – Product information

Flexible Lifetime – Protection

Life Protection Plan and Life Protection Plan through AMP Superannuation Savings Trust (Death and TPD only)

The Life Protection Plan includes Death cover, Trauma cover, and Total and Permanent Disablement (TPD) cover. Please note:

- Death cover automatically includes the Terminal Illness benefit.
- Within TPD cover, Own occupation TPD⁽ⁱ⁾ is available for an additional cost. This is available to occupation categories A and B where the insured person is working a minimum of 20 hours per week.
- Trauma cover is available at either Standard or Optimum level and is not available if the plan is through the AMP Superannuation Savings Trust or an SMSF.
- Within Trauma cover, the Partial Package option is available for an additional cost. This option includes cover for additional trauma conditions as partial benefits only.

Plan features summary

Plan benefits	Death	TPD	Trauma
Automatic CPI increase	✓	✓	✓
24-hour worldwide cover	✓	✓	✓
Large insured amount discounts	✓	✓	✓
Waiver of Premium benefit	Opt	Opt	Opt
Business Safeguard option ⁽ⁱⁱ⁾	Opt	Opt	✗
Interim cover	✓	✓	✓
Multiple lives cover ⁽ⁱⁱ⁾⁽ⁱⁱⁱ⁾	✓	✓	✓
Linked or Stand-alone cover	✓	✓	✓
Guaranteed Future Insurability	✓	✓	✓
Funeral benefit ⁽ⁱⁱ⁾	✓	✗	✗
Financial Planning benefit ⁽ⁱⁱⁱ⁾	✓	✓	✓
Non-smoker discount	✓	✓	✓
Level and Stepped Premium	✓	✓	✓
Death benefit feature	✓	✓	✓
Accommodation benefit ⁽ⁱⁱ⁾	✓	✓	✓

Key: ✓ – included, **Opt** – optional, **✗** – not applicable.

- (i) Own Occupation TPD is not available for Super or SMSF policies.
- (ii) Not available under Life Protection plan through the AMP Superannuation Savings Trust or an SMSF.
- (iii) For ordinary business only, up to 20 benefits can be included on the one plan. For example:
 - 20 insured persons with one benefit each.
 - Six insured persons with three benefits each, and a 7th insured person with two benefits (ie $(6 \times 3) + (1 \times 2) = 20$).

A Waiver of Premium option counts as one benefit for each insured person that is covered under this option. But when the WP is arranged on a multiple life plan under a single nominated life arrangement, ie it covers only one life, that counts as one benefit. Children's Trauma Cover counts as one benefit per child. Business Safeguard counts as one benefit per insured person.

Product guidelines

Core benefits

Type of cover	Entry age ranges of the insured person		Expires on plan anniversary after the insured person turns	Maximum sum insured ⁽ⁱ⁾ (\$)	CPI expiry ages	Maximum underwriting premium loading (%)
	Stepped premiums	Level premiums				
Death cover including SMSF	10 to 74	10 to 59	99	No limit (subject to conditions)	74	Class 5X – 350
Death cover through the AMP Superannuation Savings Trust	10 to 64	10 to 59	74	No limit (subject to conditions)	74	Class 5X – 350
TPD cover including SMSF	15 to 59	15 to 59	99	5 million	74	Class 3 – 150
TPD cover through the AMP Superannuation Savings Trust	15 to 59	15 to 59	74	5 million	74	Class 3 – 150
Trauma cover Optimum	13 to 59	13 to 59	99	2 million	74	Class 3 – 150
Trauma cover Standard	13 to 59	13 to 59	74	2 million	74	Class 3 – 150

(i) The maximum sum insured applies to each insured person per plan.

This table applies to new business, and to increases and additions to existing plans.

Benefit options

Type of cover	Entry age ranges of the insured person for level and stepped premiums	Expires on plan anniversary after the insured person turns	Maximum sum insured ⁽ⁱ⁾ (\$)	CPI expiry ages	Maximum underwriting premium loading (%)
Children's Trauma cover option	1 to 12	16	100,000 only	16	Standard
Business Safeguard option ⁽ⁱⁱ⁾ (with Death cover)	15 to 59	65	15 million	N/A	Standard
Business Safeguard option ⁽ⁱⁱ⁾ (with TPD cover)	15 to 54	65	2.5 million	N/A	Standard
Waiver of Premium option including SMSF	10 to 54	59	N/A	N/A	Class 3 – 150
Waiver of Premium option through the AMP Superannuation Savings Trust	15 to 54	59	N/A	N/A	Class 3 – 150
TPD Plus option	15 to 59	64	N/A	upon expiry	Class 3 – 150
Partials Package option (with Trauma cover Optimum)	13 to 59	69	N/A	upon expiry	Class 3 – 150
Partials Package option (with Trauma cover Standard)	13 to 59	64	N/A	upon expiry	Class 3 – 150
Optimum Buyback option	13 to 59	64	N/A	N/A	Class 3 – 150
Optimum Trauma Reinstatement option	13 to 59	64	N/A	N/A	Class 3 – 150

(i) The maximum sum insured applies to each insured person per plan.

(ii) The Business Safeguard option is only available if the insured person's Death cover and/or TPD cover insured amount is \$500,000 or more. This option is not available for an insured person with a premium loading or exclusion for health reason.

This table applies to new business, and to increases and additions to existing plans.

Income Protection Plan

Plan Features Summary

Features	IPA Advanced	IPB Standard	IPC Basic	SMSF Plan table
Agreed Value or Indemnity	✓	✓	✓	✗ (Indemnity only)
Automatic CPI increase in benefit while not on claim	✓	✓	✓	✓
Interim cover	✓	✓	✓	✓
Automatic CPI increase in benefit while on claim	✓	Opt	Opt	Opt
Choice of waiting period	✓	✓	✓	✓
Partial disability payment	✓	✓	✓	✓
Choice of benefit period	✓	✓	✓	✓
Guaranteed Future Insurability feature	✓	✓	✓	✓
Superannuation Contribution option	Opt	Opt	Opt	Opt
Rehabilitation costs feature	✓	✓	✓	✗
Rehabilitation bonus	✓	✓	✓	✗
Cover guaranteed to continue after a claim has been paid ⁽ⁱ⁾	✓	✓	✗	✓
28-day cooling-off period	✓	✓	✓	✓
24-hour cover worldwide	✓	✓	✓	✓
Up to 3 months payment while overseas	✓	✓	✓	✓
Trauma feature	✓	✗	✗	✗
Bedcare benefit	✓	✗	✗	✗
Major fracture or loss fracture	✓	✗	✗	✗
Overseas Transport benefit	✓	✓	✓	✗
Domestic Transport benefit	✓	✗	✗	✗
Accommodation benefit	✓	✗	✗	✗
Family Support benefit	✓	✗	✗	✗
Death feature	✓	✓	✗	✓
Day 1 Accident option	Opt	Opt	✗	Opt
Waiver of Premium while paying a claim	✓	✓	✓	✓
Level and Stepped Premium	✓	✓	✗	✓
Non-smoker and AIDS exclusion discount	✓	✓	✓	✓

(i) For Basic plans, if you pay the premium on time and we haven't paid any claims under the plan, we will keep the plan going on the same terms each year and won't cancel it or any part of it. However, we can cancel or change the terms of the plan after we have finished paying a claim.

Key: ✓ – included, **Opt** – optional, **✗** – not applicable.

Product guidelines

Core benefits

Available plan type	Occupation category	Benefit period	Waiting period	Entry age			Maximum underwriting premium loading (%)
				Advanced plan and Standard plan		Basic plan	
				Stepped Premium	Level Premium	Stepped Premium only	
IPA, IPB, and SMSF Plan	All (except E & 1B)	To age 65	2, 4, 8, 13, 26, 52, 104	19 to 59	19 to 59	N/A	Class 3 – 150
IPA, IPB and SMSF Plan	All (except E & 1B)	To age 60	2, 4, 8, 13, 26, 52, 104	19 to 54	19 to 54	N/A	Class 3 – 150
IPA, IPB, IPC and SMSF Plan	All (except E)	5 years	2, 4, 8	19 to 49	19 to 54	19 to 49	Class 3 – 150
IPA, IPB, IPC and SMSF Plan	All – IPC All (except E) – IPA + IPB	2 years	2, 4	19 to 49	19 to 54	19 to 49	Class 3 – 150
IPA, IPB, IPC and SMSF Plan	All – IPC All (except E) – IPA + IPB	1 year	2 (IPC only), 4 (all)	19 to 49	N/A	19 to 49	Class 3 – 150

This table applies to new business, and to increases and additions to existing plans.

	Plans with benefit period of 1 year, 2 years, 5 years or 'to age 60'	Plans with benefit period 'to age 65'
Expiry age	60	65
Minimum insured amount	\$1,250 per month	
Maximum insured amount	Up to \$30,000 per month	

Note: The maximum benefit is \$30,000 per month. Any benefit in excess of \$30,000 per month will be limited to a two year benefit period. For benefits in excess of \$30,000 per month, please discuss your options with the underwriter.

Benefit options

Option	Cover availability				Rules
	IPA	IPB	IPC	SMSF Plan	
CPI Escalation option	✗	✓	✓	✓	IPB and SMSF Plan age 65 – can add up to age 54 IPB, SMSF Plan (other benefits) and IPC – can add up to age 49

Key: ✓ – included, Opt – optional, ✗ – not applicable.

Business Overheads Insurance Plan

Plan Features Summary

Features	BOI
Automatic CPI increase in benefit while not on claim	✓
Overseas Transport benefit	✓
Cover guaranteed to continue after a claim has been paid	✓
Locum Bonus	✓
Cash Flow bonus	✓
28-day cooling-off period	✓
24-hour cover worldwide	✓
Up to 3 months payment while overseas	✓
Waiver of Premium while paying a claim	✓
Non-smoker and AIDS exclusion discount	✓
Tax deductible premiums	✓

Product guidelines

Ownership	Occupation category	Benefit period	Waiting period (weeks)	Entry age	Expiry age	Minimum insured amount (\$)
Individual/ Business Entity	4A, 3A, 2A, A, 4B and 3B	1 year	2, 4	19 to 59	65	1,250 per month

This table applies to new business, and to increases and additions to existing plans.

AMP Flexible Super – Essential Protection

Plan Features Summary

Death cover and Total and Permanent Disablement (TPD) cover

Plan benefits	Death cover	TPD cover
24-hour cover worldwide	✓	✓
Terminal Illness benefit	✓	X
Non-smoker discount	✓	✓

AMP Flexible Super – Flexible Protection¹

Plan Features Summary

Extra Death Benefit and Total and Permanent Disablement (TPD) benefit

Plan benefits	Extra Death Benefit	TPD
Automatic CPI increase	Opt	Opt
24 hour cover worldwide	✓	✓
Large sums insured discount	✓	✓
Waiver benefit	Opt	Opt
Interim cover	✓	✓
Terminal Illness benefit	✓	✗
Guaranteed Future Insurability	✓	✓
Business Safeguard benefit	Opt	Opt
Non-smoker discount	✓	✓

Key: ✓ included, **Opt** – optional, **✗** – not applicable.

Temporary Salary Continuance (TSC) Benefit

Features	TSC
Automatic CPI increase in benefit while not on claim	Opt
Automatic CPI increase in benefit while on claim	Opt for TSC65 only
Death benefit feature	✓
Interim cover	✓
Choice of waiting period	✓
Partial disability payment	✓
Choice of benefit period	✓
Guaranteed Future Insurability	✓
Superannuation Contribution option	Opt
Cover guaranteed to continue after a claim has been paid	✓
14 day cooling-off period	✓
24 hour cover worldwide	✓
Up to 3 months payment while overseas	✓
Waiver of Premium while paying a claim	✓

¹ Increases/reductions are allowed for existing insurance benefits within Flexible Protection. If a member applies to add a new insurance benefit the new benefit is subject to Super Protection pricing, definitions and commissions.

Product guidelines

Core benefits

Insurance type	Entry age of the insured person (At the next 1 July)	Expiry age	Minimum sum insured	Maximum sum insured	CPI expiry ages	Maximum underwriting premium loading (%)
Extra Death Benefit	16 to 74	99	– \$75,000 ⁽ⁱ⁾ (initial insured amount for new business) – \$30,000 (minimum increase)	No limit (subject to conditions)	85	350
TPD Benefit	16 to 60	99	– \$75,000 ⁽ⁱ⁾ (initial insured amount for new business) – \$30,000 (minimum increase)	\$3 million	85	150

(i) If you select EDB and TPD together, at least one of the benefits must be \$75,000 or more.

This table applies to increases and additions to existing plans.

Insurance type	Occupation category	Benefit period	Waiting period (weeks)	Entry age of the insured person (At the next 1 July)	Expiry age	Minimum insured amount (\$) ⁽ⁱⁱ⁾	Maximum insured amount (\$)	Maximum under-writing premium loading (%)
Temporary Salary Continuance	All (except E)	2 Years	4, 8, 13, 26	16 to 59	65	1,250 per month	Up to 30,000 per month ⁽ⁱ⁾	150
	All (except 1B and E)	To age 65	4, 8, 13, 26, 104	16 to 59	65	1,250 per month	Up to 30,000 per month	150

(i) For benefits above \$30,000 per month, please discuss your options with your underwriter.

(ii) Subject to \$250 minimum premium.

This table applies to increases and additions to existing plans.

Benefit options

Option	Entry age of the insured person (At the next 1 July)	Expiry age	Minimum sum insured	Maximum sum insured	Maximum underwriting premium loading (%)
Business Safeguard option (with Extra Death Benefit)	16 to 60	65	\$500,000	\$15 million	Standard rates
Business Safeguard option (with TPD cover)	16 to 55	65	\$500,000	\$2.5 million	Standard rates
Waiver benefit	16 to 60	65	N/A	N/A	150

This table applies to increases to existing plans only.

AMP Flexible Super – Super Protection

Plan Features Summary

Death cover and Permanent incapacity cover

Plan benefits	Death cover	Permanent incapacity cover
Automatic CPI feature	Opt	Opt
24-hour cover worldwide	✓	✓
Large sums insured discount	✓	✓
Waiver of Premium option	Opt	Opt
Interim cover	✓	✓
Terminal medical condition cover	✓	X
Future personal insurability	✓	✓
Future business insurability	Opt	Opt
Non-smoker discount	✓	✓

Key: ✓ – included, Opt – optional, X – not applicable.

Temporary incapacity cover

Features	Temporary incapacity cover
Automatic CPI increase in benefit while not on claim	Opt
Automatic CPI increase in benefit while on claim	Opt for age 65 BP only
Death benefit feature	✓
Interim cover	✓
Choice of waiting period	✓
Partial disability payment	✓
Change of employer feature	✓
Choice of benefit period	✓
Future income insurability	✓
Super guarantee option	Opt
Cover guaranteed to continue after a claim has been paid	✓
14-day cooling-off period	✓
24-hour cover worldwide	✓
Up to 3 months payment while overseas	✓
Waiver of Premium while paying a claim	✓

Product guidelines

Core benefits

Insurance type	Entry age of the insured person (At the last 1 July)	Expiry age	Minimum sum insured	Maximum sum insured	CPI expiry ages	Maximum underwriting premium loading (%)
Death cover	13 to 74	99	– \$10,000 ⁽ⁱ⁾ (initial insured amount for new business) – \$30,000 (minimum increase)	No limit (subject to conditions)	84	350
Permanent incapacity cover	16 to 60	99	– \$10,000 ⁽ⁱ⁾ (initial insured amount for new business) – \$30,000 (minimum increase)	\$5 million	84	150

(i) If you select Death cover and Permanent incapacity cover together, at least one of the benefits must be \$10,000 or more.

This table applies to new business, and to increases and additions to existing plans.

Insurance type	Occupation category	Benefit period	Waiting period (days)	Entry age of the insured person (At the next 1 July)	Expiry age	Minimum insured amount (\$) ⁽ⁱⁱ⁾	Maximum insured amount (\$)	Maximum underwriting premium loading (%)
Temporary incapacity cover	All (except E)	2 Years	30, 60, 90 and 180 days	16 to 60	65	1,250 per month	Up to 30,000 per month ⁽ⁱ⁾	150
	All (except E and 1B)	5 Years	30, 60, 90 and 180 days	16 to 60	65	1,250 per month	Up to 30,000 per month	150
	All (except 1B and E)	To age 65	30, 60, 90, 180 and 720 days	16 to 60	65	1,250 per month	Up to 30,000 per month	150

(i) For benefits above \$30,000 per month, please discuss your options with your underwriter.

(ii) Subject to \$250 minimum premium.

This table applies to new business, and to increases and additions to existing plans.

Benefit options

Option	Entry age of the insured person (At the next 1 July)	Expiry age	Minimum sum insured (\$)	Maximum sum insured (\$)	Maximum underwriting premium loading (%)
Future business insurability (with Death cover)	16 to 55	65	500,000	15 million	Standard rates
Future business insurability (with Permanent incapacity cover)	16 to 55	65	500,000	2.5 million	Standard rates
Waiver of Premium option	16 to 60	65	N/A	N/A	150

This table applies to new business, and to increases and additions to existing plans.

Flexible Lifetime Super – Personal Insurance

Plan Features Summary

Extra Death Benefit and Total and Permanent Disablement (TPD) benefit

Plan benefits	Extra Death Benefit	TPD
Automatic CPI increase	Opt	Opt
24 hour cover worldwide	✓	✓
Large sums insured discount	✓	✓
Waiver benefit	Opt	Opt
Interim cover	✓	✓
Terminal Illness benefit	✓	✗
Guaranteed Future Insurability	✓	✓
Business Safeguard benefit	Opt	Opt
Non-smoker discount	✓	✓

Key: ✓ included, Opt – optional, ✗ – not applicable.

Temporary Salary Continuance (TSC) Benefit

Features	TSC
Automatic CPI increase in benefit while not on claim	Opt
Automatic CPI increase in benefit while on claim	Opt for TSC65 only
Death benefit feature	✓
Interim cover	✓
Choice of waiting period	✓
Partial disability payment	✓
Choice of benefit period	✓
Guaranteed Future Insurability	✓
Superannuation Contribution option	Opt
Cover guaranteed to continue after a claim has been paid	✓
14 day cooling-off period	✓
24 hour cover worldwide	✓
Up to 3 months payment while overseas	✓
Waiver of Premium while paying a claim	✓

Product guidelines

Core benefits

Insurance type	Entry age of the insured person (At the next 1 July)	Expiry age	Minimum sum insured	Maximum sum insured	CPI expiry ages	Maximum underwriting premium loading (%)
Extra Death Benefit	16 to 74	99	– \$75,000 ⁽ⁱ⁾ (initial insured amount for new business) – \$30,000 (minimum increase)	No limit (subject to conditions)	85	350
TPD Benefit	16 to 60	99	– \$75,000 ⁽ⁱ⁾ (initial insured amount for new business) – \$30,000 (minimum increase)	\$3 million	85	150

(i) If you select EDB and TPD together, at least one of the benefits must be \$75,000 or more.

This table applies to increases and additions to existing plans.

Insurance type	Occupation category	Benefit period	Waiting period (weeks)	Entry age of the insured person (At the next 1 July)	Expiry age	Minimum insured amount (\$) ⁽ⁱⁱ⁾	Maximum insured amount (\$)	Maximum underwriting premium loading (%)
Temporary Salary Continuance	All (except E)	2 Years	4, 8, 13, 26	16 to 59	65	1,250 per month	Up to 30,000 per month ⁽ⁱ⁾	150
	All (except 1B and E)	To age 65	4, 8, 13, 26, 104	16 to 59	65	1,250 per month	Up to 30,000 per month	150

(i) For benefits above \$30,000 per month, please discuss your options with your underwriter.

(ii) Subject to \$250 minimum premium.

This table applies to increases and additions to existing plans.

Benefit options

Option	Entry age of the insured person (At the next 1 July)	Expiry age	Minimum sum insured	Maximum sum insured	Maximum underwriting premium loading (%)
Business Safeguard option (with Extra Death Benefit)	16 to 60	65	\$500,000	\$15 million	Standard rates
Business Safeguard option (with TPD cover)	16 to 55	65	\$500,000	\$2.5 million	Standard rates
Waiver benefit	16 to 60	65	N/A	N/A	150

This table applies to increases to existing plans only.

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What you need to know

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