

Zurich Life Risk

Underwriting Guide



Zurich proudly
supports*



Preparation Date: 1 April 2008

*WA Taylor 2007 Intermediaries Study – a Study into the Life Insurance Industry in Australia.

† Zurich proudly supports the Heart Foundation as part of our commitment to being a life insurer that cares.
The Heart Foundation does not endorse this product.

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Section 1

GENERAL INFORMATION

What you need to know to get started

General Information

Our Underwriting Philosophy

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

Zurich's underwriting philosophy is based on the following:

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

Our Underwriters undertake to:

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

Our Underwriting Services and Processes

Regional Underwriting Service

Our regional Underwriters are dedicated to providing pre-assessments and specialising in field underwriting.

To contact our Regional Underwriting team, please phone:

1800 134 804

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

Region	Fax
VIC / TAS	03 9940 6455
WA / SA / NT	08 9481 6568
NSW	02 9995 2275
QLD	07 3239 6669

Head Office based Underwriting Team – Dedicated to each state

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

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

Tele-underwriting

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

If you choose to use the Tele-underwriting service you must use the Wealth Protection PDS that has a modified Application Form specifically for Tele-underwriting.

Tele-triage (through our health provider UHG)

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

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

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

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

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

Underwriting process

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

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

At Zurich we intend to underwrite up front (before acceptance) to minimise any surprises in the event of a claim. We would rather a small delay in accepting your client's business than a much longer delay making a claim payment. The Underwriters use all the information provided on the Application Form and all other sources to develop an overall picture of your client. The more information you supply on a particular condition or situation, the better and faster the underwriting assessment is likely to be.

What can you do to help the Underwriting Process?

Field underwriting

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

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

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

Our Turnaround Times

New business

The benchmark for underwriting turnaround is 24 hours for 'cleanskins' and 48 hours for all other business.

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

Further requirements

The turnaround for outstanding requirements or correspondence (when received in Underwriting) is usually within 48 hours, at most 72 hours. Additional referrals to reinsurers and our Chief Medical Officer mean that it may take longer for large or complicated cases.

Once further requirements are received and the Application reviewed, it will be accepted, offered with alternative terms or conditions, rejected or placed in suspense to await other outstanding requirements.

Confidentiality and Privacy

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

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

How does Zurich use this information?

Zurich uses this information to provide products or services.

Does Zurich usually share information with other companies?

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

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

Phone: 132 687

Email: privacy.officer@zurich.com.au

Write to: The Privacy Officer
Zurich Financial Services
Australia Limited
PO Box 677, North Sydney
NSW 2059

Non-Disclosure Considerations

The Duty of Disclosure applies to the answers of financial, lifestyle and medical questions, which form part of the Application.

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

Ability to Pay Premiums

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

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

Interim Cover

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

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

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

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

The cover is valid until:

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

For full details refer to Part 1 of the PDS.

Takeover Terms

Key features of takeover terms

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

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

Limitations

- benefits applied for are the same as those being taken over (including, where applicable, that waiting periods are the same or longer and benefit periods are the same or shorter)
- the policy being replaced is a 'like for like' contract, including features, benefits and whether the policy is agreed value or indemnity
- the policy being taken over must have been fully underwritten in the last 3 years (or in the last 5 years, where a PMAR is to be obtained) ie. not already issued under takeover terms
- the policy being taken over was previously accepted at standard rates and at the time of application your client is a medically standard risk

- the Life Insured's age next birthday does not exceed 55
- the policy being taken over was not previously issued under takeover terms.

What is required?

- completed Zurich Wealth Protection Application Form
- Application for replacement policy
- quote signed by the applicant
- proof of cover with existing life insurance company (ie. benefit schedule, most recent renewal notice and/or certificate of currency to confirm the in-force status)
- proof that existing policy was accepted at standard rates.

It is important to note that Zurich Underwriting, while receptive to Applications using short form takeover terms, does not guarantee automatic acceptance.

Applications for Select products

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

What are Revised Terms?

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

Zurich attempts to offer cover to as many applicants as possible, but not everybody can be offered standard terms or premium rates. From time to time it is necessary for an Underwriter to offer revised terms in order to provide cover. This can be in the form of exclusions, premium loadings, alterations or a reduced term.

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

Exclusions

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

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

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

Example

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

Premium loadings

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

Carrying extra weight is unhealthy, increasing the risk of heart attack, stroke, diabetes, gout, high cholesterol and generally affects lifestyle. The only real option in this case is to apply a premium loading on top of the standard premium to cover the additional risk.

A loading can come in two forms:

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

Example

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

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

Alterations to benefit or waiting periods

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

This usually depends on the condition(s) of the applicant and clarification should be sought from the Underwriters. Refer to page 108 for requirements.

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

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

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

Should the applicant wish to have a decision reviewed after the policy has been accepted please advise Underwriting in writing. Refer to pages 108 to 110 for requirements.

Section 2

CONTACT DETAILS

Who do I contact?

Contact Details

Contact List	
Claims: The Claims Team will be able to assist you when reporting a claim. Once the claim is reported to this team, the appropriate paperwork will be sent. Once the paperwork is returned a claims specialist will be nominated to look after the processing.	Phone: 1800 500 655 Fax: 02 9995 3732
Adviser Services: The Adviser Services team will be able to support you with all your general enquiries.	Phone: 1800 500 655 Fax: 02 9995 3797 adviser.service@zurich.com.au
Technical Services: The Technical Services team is available to explain changes, demystify technical language and answer questions on topics including: Legislative issues; the new tax system; Financial Planning and Technical Strategies; Industry changes to Super; Tax; Insurance; Estate Planning and Social Security. Office hours are from 8.45am to 5.30pm (Sydney time).	Phone: 1800 022 263 Fax: 02 9995 1223 technical.services@zurich.com.au
Stationery requests: For all stationery orders, including PDSs, forms, and marketing material, go to the Adviser Assist web site. To register, log on to www.zurich.com.au .	www.zurich.com.au
Business support: The Business Support team can assist you with all your commission and agency enquiries.	Phone: 02 9995 2149 Fax: 02 9995 1755 business.support@zurich.com.au
Adviser Assist	www.zurich.com.au

Underwriting Contact List

Pre-assessments

Regional Underwriters

Regional Underwriting Service:

Phone: 1800 134 804

or contact your Regional Underwriter via fax:

Fax: VIC/TAS – 03 9940 6455

Fax: WA/SA/NT – 08 9481 6568

Fax: NSW – 02 9995 2275

Fax: QLD – 07 3239 6669

Our Underwriting Service Team

Phone: 1800 244 306

Fax: 02 9995 3622

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

Mobile: 0412 918 910

Current Applications and existing policies

Refer to Adviser Assist on

www.zurich.com.au

or contact our Underwriting Service Team:

Phone: 1800 244 306

Fax: 02 9995 3822

Where do I send my outstanding requirements?

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

Underwriting/New Business

PO Box 994

NORTH SYDNEY NSW 2059

Fax: 02 9995 3822

risksuspense.management@zurich.com.au

Tele-underwriting

Phone: 1800 501 608

Fax: 02 9995 3655

teleunderwriting.service@zurich.com.au

Branch contacts

NSW

Location: 6/5 Blue Street North Sydney NSW 2060

Phone: 1800 252 650

Fax: 02 9995 2275

VIC / TAS

Location: 10/505 Little Collins Street Melbourne VIC 3000

Phone: 1800 252 650

Fax: 03 9940 6455

QLD

Location: 201 Leichhardt Street Spring Hill QLD 4000

Phone: 1800 252 650

Fax: 07 3839 6669

SA

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

Phone: 1800 252 650

Fax: 08 8300 8488

WA

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

Phone: 1800 252 650

Fax: 08 9481 6568

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Section 3

APPLYING FOR DEATH, TPD AND TRAUMA COVER

Applying for Death, TPD and Trauma cover

Product Limits

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

Covers	Minimum entry age (next birthday)	Maximum entry age (next birthday)	Cover ceases on policy anniversary following this birthday	Maximum benefit at time of application (Zurich and all other insurers)
Zurich Protection Plus				
Death cover	11	70	99	Subject to individual assessment
TPD cover (own & any occ)	20	60	99	\$3,000,000 ² \$750,000 (for domestic duties)
Trauma cover	19	60	75 ¹	\$2,000,000 ³
Accidental Death option	20	60	75	\$1,000,000
Business Future Cover option ⁴	20	60	n/a	Subject to individual assessment
Needlestick option	20	66	75	\$400,000 ³
Child Cover option	20	60	75 ¹	\$200,000
Zurich Select Term Plus				
Death cover	20	60	64	Subject to individual assessment
TPD cover (own & any occ)	20	60	64	\$3,000,000 \$750,000 (for domestic duties)
Accidental Death option	20	60	64	\$1,000,000
Needlestick option	20	60	64	\$400,000 ³

(continued over page)

Covers	Minimum entry age (next birthday)	Maximum entry age (next birthday)	Cover ceases on policy anniversary following this birthday	Maximum benefit at time of application (Zurich and all other insurers)
Zurich Superannuation Term Life Insurance Plus				
Death cover	16	65	75	Subject to individual assessment
TPD cover (own & any occ)	20	60	75	\$3,000,000 \$750,000 (for domestic duties)
Zurich Superannuation Select Term Plus				
Death cover	20	60	64	Subject to individual assessment
TPD cover (own & any occ)	20	60	64	\$3,000,000 \$750,000 (for domestic duties)

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

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

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

- 1 If Extended Trauma cover and Death cover are selected, Trauma cover can continue until the policy anniversary after age 99. From the policy anniversary following the 64th birthday, cover is limited to Loss of Independence and Loss of Limbs or Sight.
- 2 TPD cover maximum reduces to \$1,000,000 on the policy anniversary following the 64th birthday.
- 3 Occupationally Acquired HIV cover with Zurich (available under Extended Trauma and the Needlestick Cover option) and all other insurers cannot exceed \$2,000,000.
- 4 Underwriting requirements for BFCO:
 - Medical – 3 times the sum insured originally proposed subject to the cover maximums.
 - Financial – Standard financial evidence for the level of cover being applied for and the formula or basis used to value the business.

Applying for Death cover, TPD cover and Trauma cover

Product Summaries

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

Death/Trauma cover

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

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

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

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

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

Death cover	\$750,000
TPD 'Any'	\$750,000
Trauma	\$300,000

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

TPD – 'Own' or 'Any' Occupation

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

- Cover is available to people engaged in full-time employment (defined as a minimum of 16 hours worked per week).
- TPD cover is usually available under our Home Duties definition for persons working below minimum hours.
- 'Home Duties' applicants should only apply for 'Any' occupation TPD, under Class 3. Our Home Duties Definition will apply.

- If applicants have more than one occupation, the sum insured is based on the income from his/her principal occupation (ie. where the applicant is working the majority of their hours) and the rating will be according to the occupation which we define as having the greater risk.
- Underwriting reserves the right to restrict certain benefits (eg. 'Own' Occupation TPD) even when the occupation class generally allows it.
- 'Own' Occupation TPD is not available to applicants in TPD class 4.
- SRD TPD is available to most SRD occupations. Please refer to the occupation guidelines, or contact Underwriting to confirm. Please note that our SRD TPD clause will apply to these policies and terms will be forwarded upon completion of our assessment. For details on the specific wording of our clause, please refer to pages 12 and 23 of our current Zurich Wealth Protection PDS.

Select products

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

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

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

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

Business Future Cover Option

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

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

Please note cover is only available if the life insured is eligible for standard rates.

Financial Requirements

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

Death and TPD	Up to \$2,000,000	None
	\$2,000,001 – \$2,500,000 (Death)	Confidential financial questionnaire signed by Life Insured and verified by adviser.
	\$2,500,001+ (Death) \$2,000,001+ (TPD)	Confidential financial questionnaire (as above), plus: Personal cover – last 2 years individual income tax returns. Business cover – last 2 years income tax returns, balance sheets, profit and loss statements for all business entities and individual income tax returns. Depending on the sum insured and reason for cover (eg. loan) other requirements may be requested.
Trauma	Up to \$1,000,000	None
	\$1,000,001 – \$2,000,000	Confidential financial questionnaire signed by Life Insured and verified by adviser, plus: Personal cover – last 2 years individual income tax returns. Business cover – last 2 years income tax returns, balance sheets, profit and loss statements for all business entities and individual income tax returns.

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

Medical Requirements

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

Medical limits – Death & TPD									
Age next birthday	Bloods*	Express Exam	Paramedical/ Medical examination GP	Resting ECG	PMAR	Specialist medical and FBC and micro-urinalysis	Exercise ECG	PSA (males only)	
Up to 40	\$1,000,001	\$1,500,001	\$2,500,001	\$2,500,001	\$2,500,001	\$5,000,001	\$5,000,001	N/R	
41 – 45	\$1,000,001	\$1,000,001	\$2,000,001	\$2,000,001	\$2,000,001	\$5,000,001	\$5,000,001	\$5,000,001	\$5,000,001
46 – 50	\$750,001	\$750,001	\$1,500,001	\$2,000,001	\$2,000,001	\$5,000,001	\$5,000,001	\$5,000,001	\$5,000,001
51 – 55	\$750,001	\$750,001	\$1,000,001	\$1,500,001	\$2,000,001	\$2,500,001	\$5,000,001	\$5,000,001	\$5,000,001
56 – 60	\$500,001	\$500,001	\$750,001	\$1,000,001	\$1,500,001	\$2,500,001	\$5,000,001	\$2,500,001	\$2,500,001
61 – 65	\$500,001	N/A	\$500,001	\$750,001	\$1,000,001	\$2,000,001	\$2,000,001	\$2,000,001	\$2,000,001
66 – 70	\$350,001	N/A	\$250,001	\$500,001	\$750,001	\$2,000,001	\$2,000,001	\$2,000,001	\$2,000,001

Medical Limits – Trauma									
Age next birthday	Bloods*	Paramedical/ Medical examination GP	Resting ECG and FBC	PMAR	Specialist medical and micro-urinalysis	Exercise ECG	PSA (males only)	Breast examination or result of current mammogram – within 6 months (females only)	
Up to 40	\$750,001	\$1,000,001	\$1,000,001	\$1,000,001	\$1,500,001	\$1,500,001	N/R	\$1,500,001	
41 – 50	\$750,001	\$750,001	\$1,000,001	\$1,000,001	\$1,500,001	\$1,500,001	\$1,500,001	\$1,500,001	\$1,500,001
51 – 60	\$500,001	\$500,001	\$750,001	\$750,001	\$1,000,001	\$1,000,001	\$1,000,001	\$1,000,001	\$1,000,001

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

Sums Insured exceeding \$10m

Where the Death cover exceeds \$10m, a chest x-ray, PSA (for males), mammogram (for females) and spirometry and cotinine tests are required in addition to the medical requirements set out on the previous page.

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

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Section 4

INCOME PRODUCTS

Applying for Zurich Income Replacement Insurance Plus,
Zurich Special Risk Income Replacement Insurance Plus &
Zurich Business Expenses Insurance Plus

Income Products

Product Limits

Zurich Income Replacement Insurance Plus, Zurich Special Risk Income Replacement Insurance Plus & Zurich Business Expenses Insurance Plus

Covers	Minimum entry age (next birthday)	Maximum entry age (next birthday)	Cover ceases on policy anniversary following this birthday
Zurich Income Replacement Insurance Plus			
Benefit period: to policy anniversary following 55th birthday	20	49	55
Benefit period: to policy anniversary following 60th birthday	20	54	60
Benefit period: to policy anniversary following 65th birthday	20	60	65
Benefit period: 1, 2 or 5 years	20	60	65
Indemnity option	20	60	65
Future Insurability option	20	52	54
Basic Cover option	same as income benefit		same as income benefit
Increasing Claims option			
Lump Sum Accident option			
Family Care option			
Severe Disability option			
Day 4 Accident option			
Booster option			
Trauma option			
Mental Disorder Discount option			
Superannuation Contribution option			
Needlestick option	same as income benefit		First of: 60 or the benefit expiry date
Spouse Cover option	20	49	same as income benefit

Covers	Minimum entry age (next birthday)	Maximum entry age (next birthday)	Cover ceases on policy anniversary following this birthday
Zurich Special Risk Income Replacement Insurance Plus			
Benefit period: 1, 2 or 5 years	20	54	60
Indemnity option	20	60	60
Increasing Claims option	same as income benefit		same as income benefit
Lump Sum Accident option			
Mental Disorder Discount option			
Family Care option			
Spouse Cover option	20	49	60
Zurich Business Expenses Insurance Plus			
Benefit period: 1 year	20	60	65
Day 4 Accident option	same as income benefit		same as income benefit

Applying for Income Replacement and Business Expenses Insurance

Product Summaries

Product summaries are available for Zurich Income Replacement Insurance Plus and Zurich Business Expenses Insurance Plus and can be obtained through your BDM or via Adviser Assist.

Points to remember when applying for Income Replacement and/or Business Expenses

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

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

Client who has a 14/30 day waiting period:

- up to 30 days sick leave – no action required
- up to 90 days sick leave – choice of extension to 90 day wait or impose offset sick leave clause
- over 90+ days sick leave – impose offset sick leave clause

Client who has a 90 day waiting period:

- unlimited sick leave – impose offset sick leave clause

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

Business Expenses

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

The difference between Agreed Value and Indemnity

What is an 'agreed value' policy?

Subject to the income declaration on the Application being correct at the time of acceptance (and able to be substantiated through the usual means), if the Life Insured has no Post-Disability Income, Zurich will pay the insured monthly benefit, irrespective of whether the applicant's income has dropped since policy inception.

Agreed Value Financial Endorsement

If an Agreed Value Financial Endorsement is applied to an Income Replacement policy, Zurich will not review or reassess the insured monthly benefit. However if the policy owner receives any post disability income, financial evidence will be required to determine the income benefit entitled.

This endorsement **is not** applied automatically. To add the endorsement to a policy, the policy owner must complete the endorsement form and submit it

with full financial evidence. The evidence required is set out on the form.

The form is called "Agreed Value Income Replacement Insurance Financial Endorsement" and is available on Adviser Assist.

Providing this evidence at underwriting has many advantages:

- where the applicant's sickness or injury makes it difficult to provide the requested information
- where Underwriting was completed many years prior to the claim and financial evidence is difficult to obtain
- can expedite the claim process
- reduces the stress to the applicant at claim time.

What is an 'indemnity' policy?

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

Please note that at the time of claim the applicant must meet the minimum

requirements for the product, ie. the minimum annual insurable income is \$24,000 (or \$1,500 per month). If this minimum is not met, the contract could be avoided.

Special Risk Income Replacement

Product Summary

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

Points to remember when applying for Special Risk Income Replacement

Special Risk Income Replacement is a similar product to Income Replacement, but has additional limitations due to being offered to those in an occupation which we class as our 'Special Risk Division' or SRD.

The main points of difference are:

- cover is generally available to persons aged between 19 and 53
- the maximum benefit period available is 5 years
- no 'Day 1 Partial' applies
- the optional benefits are restricted to:
 - Increasing Claims option
 - Lump Sum Accident option
 - Family Care option
 - Spouse Cover option
 - Mental Disorder Discount option

If you have any questions in relation to an applicant's eligibility for Income Replacement and/or Special Risk Income Replacement, please contact Underwriting.

Employment

Employed persons

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

Self-employed persons

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

Third Party Ownership

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

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

How to Calculate a Monthly Benefit

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

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

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

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

Self-employed applicant requesting the maximum of 75% of earned income	
Business income for the past 12 months	\$ 90,000
Business expenses for the past 12 months	\$ 40,000
Net income	\$ 50,000
Maximum Monthly Income Benefit	$ \begin{array}{r} \$ 50,000 \\ \times 75 \% \\ \hline \$ 37,500 \text{ per year} \\ \$ 3,125 \text{ per month} \end{array} $

Self-employed applicant requesting the maximum of 75% of earned income	
Business income for the past 12 months	\$190,000
Business expenses for the past 12 months	\$ 40,000
Net income of applicant	\$130,000
Non-working spouse received distribution through family trust	\$ 20,000
	} \$150,000
Maximum Monthly Income Benefit	$ \begin{array}{r} \$ 150,000 \\ \times 75 \% \\ \hline \$ 112,500 \text{ per year} \\ \$ 9,375 \text{ per month} \end{array} $

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

Business Income is that generated from personal exertion.

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

Underwriting Guidelines

Minimum Cover	<p>Zurich Income Replacement Insurance Plus \$1,500 per month (ie. salary of \$24,000 pa), subject to minimum premium of \$200 per year (excluding management fee and government charges).</p> <p>Zurich Special Risk Income Replacement Insurance Plus \$1,500 per month (ie. salary of \$24,000 pa), subject to minimum premium of \$200 per year (excluding management fee and government charges).</p> <p>Zurich Business Expenses Insurance Plus Subject to a minimum premium of \$200 per year (excluding management fee and government charges).</p>
Maximum Cover	<p>Zurich Income Replacement Insurance Plus 75% of first \$250,000 pa of salary + 50% of the next \$150,000 + 25% of the balance. Any unearned income may be offset. If the Superannuation Contributions option is selected 100% of your client's superannuation contributions can be insured.</p> <p>Zurich Special Risk Income Replacement Insurance Plus 75% of salary with maximum of \$10,000 per month (ie. salary of \$160,000 pa).</p> <p>Zurich Business Expenses Insurance Plus 100% of eligible business expenses.</p>

Financial Requirements

Financial evidence is required for agreed value policies when the monthly benefit applied for exceeds:

Occupation Class	Insured Monthly Benefit
A1 & A1M	\$12,500
A2	\$10,000
A3	\$8,000
B1	\$5,000
B2 & B3	\$4,000
SRD	\$3,000

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

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

Monthly benefits exceeding \$15,000

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

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

Note: If considered necessary, financial details can be sought at Underwriting and/or claim time for any level of benefit for both agreed value and indemnity policies, unless an Agreed Value Income Replacement Insurance Financial Endorsement applies.

Medical Requirements

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

Medical limits					
Age next birthday	Bloods*	PMAR	Paramedical/ Medical examination GP	Specialist medical examination, resting ECG, FBC and micro-urinalysis	Exercise ECG
Up to 40	\$7,001	\$12,001	\$15,001	\$20,001	\$25,001
41–50	\$7,001	\$10,001	\$15,001	\$20,001	\$20,001
51–55	\$6,001	\$7,501	\$10,001	\$20,001	\$20,001
56–60	\$6,001	\$5,001	\$7,501	\$20,001	\$20,001

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

Section 5

OCCUPATION GUIDELINES

Occupation Guidelines

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

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

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

Death and Trauma covers

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

Total and Permanent Disablement cover

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

TPD occupation classification	'Own Occ' TPD	'Any Occ' TPD
1 Professional white collar	✓	✓
2 Other white collar	✓	✓
3 Skilled tradespeople	✓	✓
4 Unskilled manual workers*	✗	✓
U Uninsurable risks for TPD cover**	✗	✗

* Please note that where the occupation class is SRD and the TPD class is 4, cover will be assessed under our SRD TPD option, and if cover is issued our SRD TPD clause will apply. Please refer to page 18 for further information.

** Some occupations are eligible for an alternate TPD definition in order to provide cover. Contact Underwriting for more information.

Applicants with a Home Duties occupation classification can only apply for 'Any' occupation TPD at class 3 rates.

Income Replacement and Business Expenses

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

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

Applicants with an SRD occupation classification are eligible to apply for Business Expenses Insurance.

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

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

Income Replacement insurance occupation classifications

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

Key for guide headings

D/T	Death/Trauma
TPD	Total and Permanent Disablement
IRI	Income Replacement insurance (includes Business Expenses insurance)

Occupation categories

Examples:

- Managing Director of a computer company holding a degree in computer science, with a salary package of \$150,000 – Category A1
- Accountant with BEc CPA earning \$93,000 pa – Category A1
- Doctor holding a MBBS degree working in a public hospital – Category A1M
- Advertising account manager with a relevant degree earning \$65,000 pa employed by a major advertising agency – Category A2
- Engineer with a degree in civil engineering and membership of a professional association who spends 30% or less of time on site – Category A2
- Licensed electrician with five employees sub contracting to major property developer supervising only 90% of the time – Category B2

Clients with two occupations

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

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

Part-time workers

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

Seasonal workers/unstable incomes

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

Working from home

Clients who work from home (excluding doctors, veterinary surgeons or dentists whose surgeries or offices adjoin their residence) are in a situation where home time and work time can be difficult to separate. It is recommended that your client applies for a waiting period of at least 30 days so favourable consideration can be given to the Application.

Important notes

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

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

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

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

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

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

Occupation	IRI	TPD	D/T
A			
Abalone diver	U	U	\$5
Abattoir worker – inspector	SRD	4	STD
Abattoir worker – supervisor (manual work)	U	U	STD
Abattoir worker – supervisor (no manual work)	SRD	4	STD
Abattoir worker – other	U	U	STD
Accountant – qualified with appropriate degree	A1	1	STD
Accountant – other	A3	2	STD
Accounts clerk	A3	2	STD
Actor/actress	U	U	STD
Actuary – AIAA/undergraduate	A2	2	STD
Actuary – FIAA	A1	1	STD
Acupuncturist – qualified and registered in Australia, minimum 2 years experience	A3	2	STD
Acupuncturist – unqualified	U	U	STD
Advertising executive – minimum 5 years experience, tertiary qualified	A2	2	STD
Advertising agent – other	A3	2	STD
Advertising sales representative	A3	2	STD
Aerial erector – over 10m	U	U	\$2
Aerial erector – up to 10m	SRD	U	STD
Aerobics instructor	U	U	STD
Aged care worker	Refer	Refer	STD
Agent – customs (no goods handling)	A3	2	STD
Agent – employment	A3	2	STD
Agent – insurance (qualified, minimum 4 years experience, net income is at least \$80,000)	A2	2	STD
Agent – insurance (other)	A3	2	STD
Agent – post office	A3	2	STD
Agent – real estate (principal with several fulltime staff)	A3	2	STD
Agent – real estate (sole trader, small partnership, or salesperson)	B1	2	STD
Agent – repossessions	U	U	STD
Agent – stock/station (principal with minimum 5 fulltime staff, no manual work)	A3	2	STD
Agent – stock/station (no manual work)	B1	2	STD

Occupation	IRI	TPD	D/T
Agent – stock/station (other)	SRD	4	STD
Agent – TAB	A3	2	STD
Agent – tax (qualified with appropriate degree)	A2	2	STD
Agent – tax (other)	A3	2	STD
Agent – travel	A3	2	STD
Agriculture scientist	A3	2	STD
Agronomist	A3	2	STD
Air-conditioning – installer (minimum 3 years experience)	B3	4	STD
Air-conditioning – installer (other)	SRD	4	STD
Air-conditioning – office consultant	A3	2	STD
Air-conditioning – repairer	B3	4	STD
Air-conditioning – supervisor	B1	2	STD
Air-conditioning – technician (clerical)	A3	2	STD
Air-conditioning – technician (manual work)	B2	3	STD
Alarm installer	B2	3	STD
Aluminium fixer/framer/installer	SRD	4	STD
Ambulance officer/driver	B2	3	STD
Amusement centre – employee	U	U	STD
Amusement centre – proprietor (minimum 5 years experience)	SRD	U	STD
Amusement centre – proprietor (other)	U	U	STD
Anaesthetist	A1M	1	STD
Analyst – qualified	A2	2	STD
Analyst – unqualified	A3	2	STD
Animal breeder	U	U	STD
Animal chiropractor	U	U	STD
Animal groomer	U	U	STD
Animal shooter	U	U	STD
Animal trainer	U	U	STD
Animal trainer – dogs and small domestic animals	SRD	4	STD
Animal trainer – other	U	U	STD
Annealer and locksmith	B3	4	STD
Announcer – radio/television	U	U	STD
Antenna erector – over 10m	U	U	\$2
Antenna erector – up to 10m	SRD	U	STD

Occupation	IRI	TPD	D/T
Antique dealer – no deliveries	B1	2	STD
Antique dealer – deliveries	SRD	U	STD
Antique restorer	B3	4	STD
Apiarist/Beekeeper	B3	4	STD
Apprentice – non hazardous trade (within 12 months of qualification)	SRD	Refer	STD
Apprentice – other	U	U	STD
Archaeologist – field work (qualified)	B1	2	STD
Archaeologist – office work only	A2	2	STD
Architect – office only, qualified with appropriate degree	A1	1	STD
Architect – other, office only, minimum 2 years experience	A3	2	STD
Architectural draughtsperson – qualified with appropriate degree and not working from home	A2	2	STD
Architectural draughtsperson – other, office only, minimum 2 years experience	A3	2	STD
Armed forces (all ranks) – no hazards	U	U	STD
Armed forces (all ranks) – other	U	U	Refer
Armoured van driver	U	U	STD
Art dealer	A3	2	STD
Art dealer – working from home	U	U	STD
Artist – commercial (office only, no set/production work, not working from home, minimum 2 years experience)	A3	2	STD
Artist – commercial (salaried and not working from home)	A3	2	STD
Artist – commercial (working from home)	Refer	Refer	STD
Asbestos industry	U	U	STD
Asphalt industry	U	U	STD
Asphalt layer	U	U	STD
Assayer – mines (qualified)	U	U	STD
Assayer – no mines (qualified)	B1	2	STD
Assembly line worker	U	U	STD
Assessor – field work	A3	2	STD
Assessor – Insurance	A3	2	STD
Astronomer	A1	1	STD
Atomic energy industry	U	U	STD
Attorney	A1	1	STD

Occupation	IRI	TPD	D/T
Auctioneer – salaried, no livestock	A3	2	STD
Auctioneer – other	B1	2	STD
Audiologist	A1M	1	STD
Audiometrist	A3	2	STD
Auditor – qualified with appropriate degree	A1	1	STD
Auditor – other	A3	2	STD
Author	U	U	STD
Auto electrician – trade qualified	B2	3	STD
Auto electrician – other (minimum 2 years experience)	SRD	4	STD
Auto upholsterer	B3	4	STD
Aviation industry – aeronautical engineer	A2	2	STD
Aviation industry – air traffic controllers	U	U	STD
Aviation industry – aircraft engineer (office only)	A2	2	STD
Aviation industry – aircraft engineer (non flying duties)	B2	3	STD
Aviation industry – aircraft engineer (flying duties)	U	U	STD
Aviation industry – baggage handlers	U	U	STD
Aviation industry – cleaners	U	U	STD
Aviation industry – clerical/admin	A3	2	STD
Aviation industry – flying duties	U	U	Refer
Aviation industry – ground staff (aircraft maintenance, qualified with appropriate degree)	B2	3	STD
Aviation industry – ground staff (aircraft maintenance, unqualified worker)	U	U	STD
Aviation industry – ground staff (refueller)	U	U	STD
Aviation industry – mechanic (non flying duties)	B2	3	STD
Aviation industry – pilot/crew/flying personnel (recognised airline)	U	U	STD
Aviation industry – radio operator (non flying duties)	B1	2	STD
Aviation industry – security (armed, non-flying duties)	U	U	STD
Aviation industry – security (unarmed, non-flying duties)	SRD	U	STD
B			
Backhoe/Bobcat/Bulldozer owner/operator (not mining, minimum 2 years experience)	SRD	4	STD
Bacteriologist – non hazardous	A1M	1	STD
Bailiff	B1	2	STD

Occupation	IRI	TPD	D/T
Baker – trade qualified	B2	3	STD
Bakeries – deliveries	SRD	4	STD
Bakeries – shop counter	B1	2	STD
Bakeries – supervisor (maximum 10% manual work)	B1	2	STD
Bakeries – other	U	U	STD
Bank/Building society/Credit union – clerical/admin/teller	A3	2	STD
Bank/Building society/Credit union – security staff (armed)	U	U	STD
Bank/Building society/Credit union – security staff (unarmed)	SRD	U	STD
Bank/Building society/Credit union – senior manager (qualified with appropriate degree)	A2	2	STD
Bank/Building society/Credit union – senior manager (other)	A3	2	STD
Barber – not working from home	B2	3	STD
Barber – working from home	U	U	STD
Barista – fulltime (minimum 2 years experience)	SRD	4	STD
Barrister	A1	1	STD
Bartender – fulltime only (minimum 2 years experience)	SRD	4	STD
Battery – sales (no fitting)	B3	4	STD
Battery fitting	SRD	4	STD
Battery manufacturer – supervisor	SRD	4	STD
Battery manufacturer – other	U	U	STD
Beach inspector	U	U	STD
Beautician – not working from home (minimum 2 years experience)	B1	2	STD
Beautician – not working from home (other)	SRD	4	STD
Beautician – working from home	U	U	STD
Beekeeper/Apiarist	B3	4	STD
Bell captain/concierge	B1	2	STD
Bicycle repairer	B2	3	STD
Billiards/Pool table – maker	B2	3	STD
Billiards/Pool table – repairer	B2	3	STD
Biochemist – lab work only (minimum 5 years experience)	A1	1	STD
Biochemist – other	A2	2	STD
Biologist – lab work only (minimum 5 years experience)	A1	1	STD
Biologist – other	A2	2	STD

Occupation	IRI	TPD	D/T
Blacksmith/Farrier	SRD	4	STD
Blaster/Explosives handler	U	U	Refer
Blind/Awning/Screen – installer/repairer	SRD	4	STD
Blind/Awning/Screen – manufacturer	SRD	4	STD
Blind/Awning/Screen – owner/manager/admin (no manual work)	A3	2	STD
Blind/Awning/Screen – sales/quoting only	B1	2	STD
Blind/Awning/Screen – supervisor (maximum 10% manual work)	B1	2	STD
Boarding house proprietor	U	U	STD
Boat builder – supervising only	B1	2	STD
Boat builder – trade qualified	B2	3	STD
Bobcat owner/operator (not mining, minimum 2 years experience)	SRD	4	STD
Boiler maker – trade qualified	B3	4	STD
Boiler maker – other (minimum 2 years experience)	SRD	4	STD
Bookbinder	B1	2	STD
Bookkeeper	A3	2	STD
Bookmaker	U	U	STD
Bookmaker/repairer	B3	4	STD
Botanist – field work and qualified with appropriate degree	B2	3	STD
Botanist – no field work and qualified with appropriate degree	A2	2	STD
Bottle shop attendant – fulltime and minimum 2 years experience	SRD	4	STD
Boxing – professional	U	U	Refer
Brass founder – trade qualified	SRD	4	STD
Bread vendor – other	B3	4	STD
Brewery worker – admin/clerical/management	A3	2	STD
Brewery worker – chemist (qualified with appropriate degree)	A2	2	STD
Brewery worker – labourer/other	U	U	STD
Brewery worker – supervisor	B1	2	STD
Brewery worker – trade qualified (see specific trade)	B3	4	STD
Brick cleaners	U	U	STD
Bricklayer (trade qualified or minimum 2 years experience)	SRD	4	STD
Bricklayer's labourer	U	U	STD
Brickworks – office only	A3	2	STD
Brickworks – other	U	U	STD

Occupation	IRI	TPD	D/T
Broker – finance (qualified with appropriate degree and minimum 5 years experience)	A2	2	STD
Broker – finance (other)	A3	2	STD
Broker – insurance (qualified with appropriate degree, minimum 4 years experience and net income is at least \$80,000)	A2	2	STD
Broker – insurance (other)	A3	2	STD
Broker – stock (registered and qualified with appropriate degree and minimum 5 years experience)	A2	2	STD
Broker – stock (registered, other)	A3	2	STD
Building and construction industry – brick cleaner	U	U	STD
Building and construction industry – bricklayer (trade qualified or minimum 2 years experience)	SRD	4	STD
Building and construction industry – bricklayer’s labourer	U	U	STD
Building and construction industry – bridge builder	U	U	STD
Building and construction industry – builder (licensed)	B2	3	STD
Building and construction industry – builder (office only)	A3	2	STD
Building and construction industry – builder (supervisor, no manual work)	B1	2	STD
Building and construction industry – builder (other, minimum 2 years experience)	SRD	4	STD
Building and construction industry – builder’s labourer	U	U	STD
Building and construction industry – carpenter (trade qualified)	B2	3	STD
Building and construction industry – carpenter (other, minimum 2 years experience)	SRD	4	STD
Building and construction industry – ceiling fixer (gyprocker)	SRD	4	STD
Building and construction industry – concrete cutter	U	U	STD
Building and construction industry – concrete worker (minimum 2 years experience, excluding concrete cutter or concrete pump operator)	SRD	U	STD
Building and construction industry – concrete worker (other)	U	U	STD
Building and construction industry – concrete pump operator	U	U	STD
Building and construction industry – consultant (no manual work, supervision only)	A3	2	STD
Building and construction industry – crane operator (minimum 2 years experience)	SRD	U	STD
Building and construction industry – decorator/painter (trade qualified, interior only)	B3	4	STD

Occupation	IRI	TPD	D/T
Building and construction industry – demolition worker	U	U	STD
Building and construction industry – dogman (non hazardous)	U	U	\$2
Building and construction industry – drainer (minimum 2 years experience)	SRD	U	STD
Building and construction industry – draughtsperson (qualified with appropriate degree)	A2	2	STD
Building and construction industry – draughtsperson (other)	A3	2	STD
Building and construction industry – earth movers (owner/operator, not mining, minimum 2 years experience)	SRD	4	STD
Building and construction industry – electrician (trade qualified)	B2	3	STD
Building and construction industry – electrician (other)	U	U	STD
Building and construction industry – electrician (industrial)	SRD	4	STD
Building and construction industry – fork lift driver (minimum 2 years experience)	SRD	4	STD
Building and construction industry – inspector	B1	2	STD
Building and construction industry – joiner (trade qualified)	B2	3	STD
Building and construction industry – joiner (other, minimum 2 years experience)	SRD	4	STD
Building and construction industry – labourer	U	U	STD
Building and construction industry – lift installer mechanic (trade qualified)	B3	4	STD
Building and construction industry – paver (minimum 2 years experience)	SRD	4	STD
Building and construction industry – plasterer (trade qualified)	B3	4	STD
Building and construction industry – plasterer (other, minimum 2 years experience)	SRD	4	STD
Building and construction industry – plumber (domestic up to 10m)	B2	3	STD
Building and construction industry – plumber (other, minimum 2 years experience)	SRD	4	STD
Building and construction industry – riveter	U	U	STD
Building and construction industry – roof worker / tiler (up to 10m)	SRD	U	STD
Building and construction industry – scaffolder/rigger (over 10m)	U	U	Refer
Building and construction industry – scaffolder/rigger (up to 10m)	SRD	U	STD
Building and construction industry – steel erector/fixer (over 10m)	U	U	STD

Occupation	IRI	TPD	D/T
Building and construction industry – steel erector/fixer (up to 10m)	SRD	U	STD
Building and construction industry – supervisor (no manual work)	B1	2	STD
Building and construction industry – surveyor (trade qualified, office only)	A3	2	STD
Building and construction industry – tiler, floor/wall (trade qualified)	B3	4	STD
Building and construction industry – tiler (other, minimum 2 years experience)	SRD	4	STD
Building and construction industry – underground construction	U	U	Refer
Building supply store – hardware (admin, clerical management)	A3	2	STD
Building supply store – hardware (storeperson with light lifting)	SRD	4	STD
Building supply store – hardware (storeperson with heavy lifting)	U	U	STD
Building supply store – hardware (yard worker)	U	U	STD
Building supply store – shop counter	B3	4	STD
Building supply store – yard worker	U	U	STD
Bulldozer owner/operator – (not mining, minimum 2 years experience)	SRD	4	STD
Business consultant/executive – qualified with appropriate degree	A2	2	STD
Business consultant/executive – other	A3	2	STD
Butcher – cashier/sales only (no meat cutting)	B1	2	STD
Butcher – retail	B2	3	STD
Butcher – slaughterman	U	U	STD
Butler	B1	2	STD
Buyer – office and local travelling duties only	A3	2	STD
Buyer – other	B1	2	STD
C			
Cabinet maker – trade qualified	B2	3	STD
Cabinet maker – other (minimum 2 years experience)	SRD	4	STD
Cable maker	SRD	U	STD
Café/Coffee lounge – employee (no food preparation, minimum 2 years experience)	SRD	4	STD
Café/Coffee lounge – proprietor (no food preparation, minimum 2 years experience)	B3	4	STD
Café/Coffee lounge – proprietor (no food preparation) or employee (other)	U	U	STD

Occupation	IRI	TPD	D/T
Cameraperson – studio/location (no overseas/aerial, minimum 2 years established, 30 day waiting period)	B1	2	STD
Cameraperson – freelance	Refer	Refer	STD
Cameraperson – aerial	U	U	STD
Cameraperson – overseas	U	U	Refer
Cane worker	U	U	STD
Canvas goods manufacturer – owner/manager/admin (no manual work)	A3	2	STD
Canvas goods manufacturer – trade qualified	B3	4	STD
Car dealership principal – principal with minimum 10 fulltime staff	A3	2	STD
Car detailer	SRD	4	STD
Car salesperson	B1	2	STD
Car wrecker – minimum 2 years experience	SRD	U	STD
Car wrecker – supervision only (no manual)	SRD	U	STD
Car wrecker – other	U	U	STD
Caravan park – owner or employee	U	U	STD
Caretaker – minimum 2 years experience with minimum 2 years continuous employment	SRD	U	STD
Carpenter – trade qualified	B2	3	STD
Carpenter – apprentice (within 12 months of qualification)	SRD	4	STD
Carpet cleaner – minimum 2 years experience	SRD	U	STD
Carpet layer – minimum 2 years experience	SRD	U	STD
Cartographer – field work	B1	2	STD
Cartographer – office work only	A2	2	STD
Cartoonist – non freelance	B1	2	STD
Casino (government licensed) – bar staff (fulltime)	U	U	STD
Casino (government licensed) – cashiers	B1	2	STD
Casino (government licensed) – clerical (office only)	A3	2	STD
Casino (government licensed) – croupier (minimum 2 years experience)	B1	2	STD
Casino (government licensed) – management/admin	A3	2	STD
Casino (government licensed) – security staff (unarmed)	SRD	U	STD
Casino (government licensed) – senior management	A3	2	STD
Casino (government licensed) – waiter/steward (minimum 2 years experience)	SRD	4	STD

Occupation	IRI	TPD	D/T
Caterer – office/supervising only	B1	2	STD
Caterer – trade qualified (minimum 2 years experience)	B3	4	STD
Caterer – working from home	U	U	STD
Cattle dealer – stock agent	B1	2	STD
Ceiling fixer – gyprocker	SRD	4	STD
Cellarman	U	U	STD
Chandler/Boating – equipment sales only	B1	2	STD
Charter boat operator – deep sea	U	U	STD
Charter boat operator – harbour and inlets	Refer	Refer	STD
Chauffeur – minimum 2 years experience	B2	3	STD
Chauffeur – other	U	U	STD
Chef – catering certificate/supervising only	B1	2	STD
Chef – trade qualified (minimum 5 years experience)	B1	2	STD
Chef – trade qualified (other)	B2	3	STD
Chef – unqualified (minimum 2 years experience)	SRD	U	STD
Chemical engineer – up to 10% lab work	A1	1	STD
Chemical engineer – other	B1	2	STD
Chemist – analytical or lab work (non hazardous)	A1	1	STD
Chemist – industrial (hazardous material/gases)	U	U	STD
Chemist – industrial (non hazardous)	B1	2	STD
Chemist shop – pharmacist	A1	1	STD
Chemist shop – pharmacy assistant	A3	2	STD
Child care worker – trade qualified, registered and not working from home	B1	2	STD
Child care worker – working from home	U	U	STD
Chiropodist/podiatrist – qualified with appropriate degree, registered in Australia, and not working from home	A1M	1	STD
Chiropractor – qualified with appropriate degree, registered in Australia, and not working from home	A1M	1	STD
Choreographer	U	U	STD
Cinema/Theatre – admin staff	A3	2	STD
Cinema/Theatre – electrician/technician	B2	3	STD
Cinema/Theatre – manager (no manual work)	A3	2	STD
Cinema/Theatre – projectionists	B1	2	STD

Occupation	IRI	TPD	D/T
Cinema/Theatre – stage manager	B1	2	STD
Cinema/Theatre – ticket seller/confectionery seller	B1	2	STD
Cinema/Theatre – usher (fulltime)	SRD	4	STD
Circus performer/worker/owner	U	U	STD
Civil engineer – office/admin only	A2	2	STD
Civil engineer – supervisor	A3	2	STD
Civil engineer – with membership association (max site work 30%)	A2	2	STD
Claims/Loss adjuster (not private investigator)	A3	2	STD
Cleaner – brick	U	U	STD
Cleaner – carpet (employee, minimum 2 years experience)	SRD	U	STD
Cleaner – contractor (minimum 2 years experience)	SRD	U	STD
Cleaner – window (up to 10m, self employed, minimum 2 years experience)	SRD	U	STD
Clergyman – sole occupation	A3	2	STD
Clerk/Office/Admin worker	A3	2	STD
Clothing industry – clothing shop assistant	B1	2	STD
Clothing industry – designer (freelance)	Refer	Refer	STD
Clothing industry – dressmaker (not working from home)	SRD	4	STD
Clothing industry – dressmaker (other)	U	U	STD
Clothing industry – fashion designer (trade qualified, not working from home, minimum 5 years experience)	A3	2	STD
Clothing industry – machinist (trade qualified)	SRD	U	STD
Clothing industry – pattern maker	SRD	4	STD
Clothing industry – salesperson (no deliveries)	B1	2	STD
Clothing industry – tailor (not working from home and minimum 5 years experience)	B2	3	STD
Clothing industry – tailor (working from home)	U	U	STD
Club – bar staff (fulltime, minimum 2 years experience)	SRD	4	STD
Club – bottle shop attendant (minimum 2 years experience)	SRD	4	STD
Club – bouncer	U	U	STD
Club – cashier	B1	2	STD
Club – manager (admin only, no bar work, more than 40 employees, minimum 2 years experience)	A3	2	STD
Club – manager (less than 20% bar work, minimum 2 years experience)	B3	4	STD

Occupation	IRI	TPD	D/T
Club – manager (other)	SRD	U	STD
Club – office admin only	A3	2	STD
Club – waiter/steward (minimum 2 years experience)	SRD	4	STD
Coach driver – returning home each night (minimum 2 years experience)	B3	4	STD
Coach driver – other	U	U	STD
Coal miner	U	U	STD
Cold store – storemen	U	U	STD
Commercial artist – office only (no set/production working away from home, minimum 2 years experience)	A3	2	STD
Commercial artist – salaried (not working from home)	A3	2	STD
Commercial artist – working from home	Refer	Refer	STD
Commodity broker	A3	2	STD
Company secretary – appointed (qualified with appropriate degree)	A2	2	STD
Company secretary – other	A3	2	STD
Composer	U	U	STD
Compositor	B1	2	STD
Computer industry – analyst/programmer/consultant contractor (net income is at least \$80,000)	A2	2	STD
Computer industry – analyst/programmer/consultant contractor (net income is below \$80,000)	A3	2	STD
Computer industry – engineer (qualified with appropriate degree, no manual work)	A2	2	STD
Computer industry – engineer (other)	B1	2	STD
Computer industry – maintenance engineer	B1	2	STD
Computer industry – operator	A3	2	STD
Computer industry – sales	A3	2	STD
Computer industry – sales (on road only, metro area – no deliveries)	B1	2	STD
Computer industry – technician	B1	2	STD
Concrete worker (excluding concrete cutter or concrete pump operator, minimum 2 years experience)	SRD	U	STD
Concrete cutter	U	U	STD
Concrete pump operator	U	U	STD
Concrete worker – other	U	U	STD

Occupation	IRI	TPD	D/T
Cook/Chef – trade qualified (minimum 5 years experience or supervising only)	B1	2	STD
Cook/Chef – trade qualified (other)	B2	3	STD
Cook/Chef – unqualified (minimum 2 years experience)	SRD	U	STD
Cook/Chef – unqualified (other)	U	U	STD
Coroner	A1	1	STD
Courier driver – car/van only, owner/contractor (minimum 5 years experience)	B3	4	STD
Courier driver – car/van only (minimum 2 years experience)	SRD	U	STD
Courier driver – motorcycle/bicycle	U	U	STD
Courier driver – other	U	U	STD
Courier driver – truck (local only, no unloading, minimum 2 years experience)	SRD	U	STD
Craft demonstrator – fulltime	SRD	Refer	STD
Crane labourer/hooker on	U	U	STD
Crane operator	SRD	U	STD
Crematorium worker	SRD	U	STD
Croupier – minimum 2 years experience	B1	2	STD
Curator – museum, gallery, other	A3	2	STD
Curtain fitter	SRD	U	STD
Customs agent – clerical	A3	2	STD
Customs agent – other	B1	2	STD
Customs officer – office work only	A3	2	STD
Customs officer – other	B1	2	STD
D			
Dairy farm proprietor – minimum 30 day waiting period, maximum 2 year benefit period, financial evidence required for benefits above \$2,500	B3	4	STD
Dairy process worker	U	U	STD
Dance instructor – fulltime, minimum 2 years, not working from home	SRD	U	STD
Dance instructor – other	U	U	STD
Dancer	U	U	STD
Data entry operator	A3	2	STD
Dean – university	A1	1	STD

Occupation	IRI	TPD	D/T
Debt collector – not repossessions	SRD	U	STD
Debt collector – repossessions	U	U	STD
Deck hand	U	U	STD
Decorator – consultant/design only	A3	2	STD
Decorator/Painter – interior (trade qualified)	B3	4	STD
Decorator/Painter – interior (other, minimum 2 years experience)	SRD	4	STD
Decorator/Painter – exterior (trade qualified, up to 10m)	B3	4	STD
Decorator/Painter – exterior (other)	U	U	STD
Delicatessen – proprietor/employee (minimum 2 years experience)	B3	4	STD
Delicatessen – other	U	U	STD
Demolition – supervisor (no manual work)	SRD	U	STD
Demolition – other	U	U	STD
Dental hygienist/therapist – trade qualified	B1	2	STD
Dental nurse	B1	2	STD
Dental prosthetist	A3	2	STD
Dental surgeon	A1M	1	STD
Dental technician	A3	2	STD
Department store – cleaner (minimum 2 years experience)	SRD	U	STD
Department store – deliveries	Refer	Refer	STD
Department store – management/admin	A3	2	STD
Department store – sales (light goods handling)	B1	2	STD
Despatch clerk – no manual work	A3	2	STD
Despatch clerk – light manual work	B1	2	STD
Diamond – dealer/merchant	A3	2	STD
Diamond cutter/polisher/setter	B1	2	STD
Diamond maker	B3	4	STD
Diesel mechanic	B3	4	STD
Dietitian – qualified with appropriate degree	A2	2	STD
Dietitian – other	A3	2	STD
Disability care worker	Refer	U	STD
Disc jockey	U	U	STD
Distillery worker	U	U	STD
Diver – professional (non hazardous)	U	U	STD
Dockworker/stevedore	U	U	STD

Occupation	IRI	TPD	D/T
Doctor of medicine	A1M	1	STD
Dog – breeder (not working from home)	SRD	U	STD
Dog – trainer (minimum 2 years experience)	SRD	4	STD
Dog – breeder/trainer/attendant/groomer/washer/other	U	U	STD
Drainage – contractor (trade qualified)	B3	4	STD
Drainage – contractor (other, minimum 2 years experience)	SRD	U	STD
Draughtsperson – qualified with appropriate degree (not working from home)	A2	2	STD
Draughtsperson – other	A3	2	STD
Dredger – harbour/river	U	U	STD
Dressmaker – not working from home (minimum 5 years experience)	SRD	U	STD
Dressmaker – other	U	U	STD
Driller – oil	U	U	STD
Driller – water or mineral (local)	Refer	U	STD
Driller – offshore	U	U	STD
Driller – other	U	U	STD
Driver – ambulance	B2	3	STD
Driver – armoured van	U	U	STD
Driver – bus or coach (interstate/long distance)	U	U	STD
Driver – bus or coach (returns home each night, minimum 2 years experience)	B3	4	STD
Driver – bus or coach (returns home each night, less than 2 years experience)	U	U	STD
Driver – cement mix delivery (minimum 2 years experience)	SRD	Refer	STD
Driver – chauffeur (minimum 2 years experience)	B2	3	STD
Driver – chauffeur (other)	U	U	STD
Driver – courier (car/van only, owner, minimum 5 years experience)	B3	4	STD
Driver – courier (car/van only, other, minimum 2 years experience)	SRD	U	STD
Driver – courier (truck, local only, no unloading, minimum 2 years experience)	SRD	U	STD
Driver – courier (other)	U	U	STD
Driver – dairy deliveries, milkman (minimum 2 years experience)	SRD	4	STD
Driver – dangerous goods	U	U	STD
Driver – derrick	U	U	STD

Occupation	IRI	TPD	D/T
Driver – explosives	U	U	STD
Driver – forklift (minimum 2 years experience)	SRD	4	STD
Driver – garbage collections (driver only)	SRD	4	STD
Driver – garbage collections (other)	U	U	STD
Driver – hire car (minimum 2 years experience)	B2	3	STD
Driver – logging	U	U	STD
Driver – mail van	SRD	4	STD
Driver – petrol, petroleum products (within 200km)	SRD	U	STD
Driver – plant owner/operator (not mining, minimum 2 years experience)	SRD	4	STD
Driver – removalist	U	U	STD
Driver – tanker (not long distance, no overnight stays, minimum 2 years experience)	SRD	Refer	STD
Driver – taxi (owner/driver only, minimum 2 years experience)	SRD	Refer	STD
Driver – taxi (other)	U	U	STD
Driver – tow truck	U	U	STD
Driver – train / tram	U	U	STD
Driver – truck (no unloading, minimum 2 years experience, returns home each night)	SRD	Refer	STD
Driver – truck (other)	U	U	STD
Driving instructor – minimum 2 years experience	B2	3	STD
Driving instructor – other	U	U	STD
Driving test examiner	B2	3	STD
Drycleaner – managerial (up to 10% manual work)	B2	3	STD
Drycleaner – minimum 2 years experience	B3	4	STD
Drycleaner – other	SRD	U	STD
Dyer	SRD	U	STD
E			
Earthmoving – owner/operator (not mining, minimum 2 years experience)	SRD	4	STD
Economist – qualified with appropriate degree	A2	2	STD
Editor – local (5 year employment history, minimum 30 day waiting period, maximum 5 year benefit period)	A3	2	STD
Electrical linesman – over 10m	U	U	\$2
Electrical linesman – up to 10m	SRD	U	STD

Occupation	IRI	TPD	D/T
Electrician – cable joiner	SRD	U	STD
Electrician – climbing poles (over 10m)	U	U	\$2
Electrician – engineer (qualified, manual work)	B2	3	STD
Electrician – fitter	B2	3	STD
Electrician – mines (underground work)	U	U	STD
Electrician – substation operator	B1	2	STD
Electrician – trade qualified	B2	3	STD
Electronics engineer – mines	U	U	STD
Electronics engineer – not mines	B1	2	STD
Electronics technician	B1	2	STD
Electroplater	B3	4	STD
Elevator mechanic/installer/repairer – trade qualified	B3	4	STD
Embalmer	B1	2	STD
Enameller	B3	4	STD
Engineer – consultant/office inspection only (qualified with appropriate university degree)	A1	1	STD
Engineer – manual work, qualified with appropriate university degree	B2	3	STD
Engineer – offshore/underground work, qualified with appropriate university degree	U	U	STD
Engineer – ship/sea going, qualified with appropriate university degree	U	U	STD
Engineer – supervision of manual work, qualified with appropriate university degree	B1	2	STD
Engineer – trade qualified (no manual work)	A2	2	STD
Engraver	B1	2	STD
Entertainer – eg: actor, dancer, singer	U	U	STD
Entomologist	A2	2	STD
Estate agent	B1	2	STD
Excavation contractor – owner/operator, not mining (minimum 2 years experience)	SRD	U	STD
Explosives worker	U	U	Refer
Export/Import principal – office based only	A3	2	STD
Exterminator – pest (minimum 2 years experience)	SRD	U	STD

Occupation	IRI	TPD	D/T
F			
Factory worker (unskilled worker)	U	U	STD
Farm – cane farm owner harvester	B3	4	STD
Farm – drover	U	U	STD
Farm – harvester	U	U	STD
Farm labourer/worker	U	U	STD
Farm management adviser – qualified with appropriate degree	B1	2	STD
Farm manager – financial evidence required for benefits above \$2,500	Refer	Refer	STD
Farmer – banana, cane	B3	4	STD
Farmer – owner, harvesting contractor	U	U	STD
Farmer – owner, other (no seasonal work)	Refer	Refer	STD
Farmer/Grazier – owner, dairy, sheep, cattle, poultry, pig (minimum 30 day waiting period, maximum 2 year benefit period, financial evidence required for benefits above \$2,500)	B3	4	STD
Farrier/Blacksmith	SRD	U	STD
Fast food/takeaway – proprietor (minimum 2 years experience)	SRD	4	STD
Fast food/takeaway – other	U	U	STD
Fencing contractor – domestic only (minimum 2 years experience)	SRD	U	STD
Fencing contractor – other/labourer	U	U	STD
Fertiliser manufacturer – owner/manager	B1	2	STD
Fibre glass moulder	B3	4	STD
Film/TV industry local – actor/actress/singer/dancer	U	U	STD
Film/TV industry local – cameraman (freelance)	Refer	Refer	STD
Film/TV industry local – cameraman (studio/location, no overseas/aerial, minimum 2 years established, 30 day waiting period)	B1	2	STD
Film/TV industry local – cameraman (overseas)	U	U	Refer
Film/TV industry local – distributor (film)	A3	2	STD
Film/TV industry local – journalist/reporter, freelance (no overseas/aerial)	Refer	Refer	STD
Film/TV industry local – journalist/reporter, salaried (non hazardous, no overseas/aerial, minimum 5 years experience, minimum 30 day waiting period)	A3	2	STD

Occupation	IRI	TPD	D/T
Film/TV industry local – make-up (minimum 2 years experience, minimum 30 day waiting period, maximum 5 year benefit period)	B1	2	STD
Film/TV industry local – producer/director/editor (minimum 2 years experience, minimum 30 day waiting period, maximum 5 year benefit period)	A3	2	STD
Film/TV industry local – scriptwriter	U	U	STD
Film/TV industry local – sound/recording engineer (minimum 2 years experience, minimum 30 day waiting period, maximum 5 year benefit period)	A3	2	STD
Film/TV industry local – wardrobe (minimum 2 years experience, minimum 30 day waiting period, maximum 5 year benefit period)	B1	2	STD
Financial consultant/analyst – qualified with appropriate degree and commission	B1	2	STD
Financial consultant/analyst – qualified with appropriate degree and salaried	A2	2	STD
Fireman	U	U	STD
Fisherman – well experienced, not seasonal, returning home each night, skipper only	SRD	U	STD
Fishmonger – minimum 2 years experience	SRD	4	STD
Fishmonger – other	U	U	STD
Fitness centre – owner/manager (minimum 5 staff, minimum 2 years experience, minimum 30 day waiting period, maximum 2 year benefit period, no instructing)	B2	3	STD
Fitness centre instructor	U	U	STD
Fitter and turner – trade qualified	B2	3	STD
Fitter and turner – trade qualified, supervisor (up to 10% manual work)	B1	2	STD
Fitter and turner – other (minimum 2 years experience)	SRD	U	STD
Floor covering layer/fixer (minimum 2 years experience)	SRD	U	STD
Floor sander (minimum 2 years experience)	SRD	U	STD
Floor tiler – trade qualified	B3	4	STD
Floor tiler – other (minimum 2 years experience)	SRD	U	STD
Florist – deliveries	B2	3	STD
Florist – proprietor (sales only)	B1	2	STD
Food technologist – trade qualified	A3	2	STD
Footballer	U	U	STD

Occupation	IRI	TPD	D/T
Forestry commission ranger (no tree felling)	B3	4	STD
Forklift driver – minimum 2 years experience	SRD	4	STD
Foundry worker – smelters/moulders	SRD	U	STD
French polisher – trade qualified	B2	3	STD
Fruit grower	U	U	STD
Fruit picker	U	U	STD
Fruiterer	SRD	4	STD
Fumigator	SRD	U	STD
Funeral parlour – director	A3	2	STD
Funeral parlour – driver/pallbearer	B2	3	STD
Funeral parlour – embalmer	B1	2	STD
Furnace attendant	U	U	STD
Furniture delivery	U	U	STD
Furniture removalist	U	U	STD
Furniture restorer	B3	4	STD
Furniture retailer – sales and lifting (up to 20% light lifting)	B2	3	STD
Furniture retailer – sales only	B1	2	STD
Furniture retailer – deliveries	U	U	STD
Furrier	B1	2	STD
G			
Garage/Service station – cashier/console operator (fulltime, minimum 2 years experience)	B2	3	STD
Garage/Service station – driveway attendant (fulltime, minimum 2 years experience)	SRD	4	STD
Garage/Service station – mechanic (trade qualified)	B2	3	STD
Garage/Service station – mechanic apprentice (within 12 months of qualification)	SRD	4	STD
Garage/Service station – owner (minimum 2 years experience)	B2	3	STD
Garbage contractor – driver (no collections)	SRD	4	STD
Garden shop employee – minimum 2 years experience	SRD	4	STD
Garden shop/nursery proprietor – sales only	B1	2	STD
Garden shop/nursery proprietor – other	SRD	4	STD
Gardener – trade qualified horticulturalist (minimum 2 years experience)	B2	3	STD
Gardener – other	U	U	STD

Occupation	IRI	TPD	D/T
Gas fitter – trade qualified	B2	3	STD
Gas fitter – other (minimum 2 years experience)	SRD	4	STD
Gas industry – fitter, maintenance worker (trade qualified)	B2	3	STD
Gas industry – inspector, meter reader or tester	B1	2	STD
Gas industry – pipe layer (trade qualified)	B3	4	STD
Gas industry – technician (no manual work)	B1	2	STD
Gemcutter/gemsetter/lapidary/gempolisher – fulltime	B1	2	STD
Geologist – fulltime field work (above ground work and no explosives)	B1	2	STD
Geologist – office work only	A2	2	STD
Geologist – up to 20% field work (no underground work)	A3	2	STD
Geologist – underground work, explosives or offshore	U	U	Refer
Geophysicist – fulltime field work (above ground work and no explosives)	B1	2	STD
Geophysicist – office work only	A2	2	STD
Geophysicist – up to 20% field work (no underground work)	A3	2	STD
Geophysicist – underground work, explosives or offshore	U	U	Refer
Glass industry – beveller, cutter, polisher, blower	B3	4	STD
Glass industry – labourer	U	U	STD
Glazier	B3	4	STD
Goldsmith/Silversmith – trade qualified	B1	2	STD
Golf professional – shop only	B1	2	STD
Golf professional – shop/tuition (minimum 30 day waiting period, maximum 2 year benefit period)	B2	3	STD
Golf professional – touring	U	U	STD
Government employees	Refer	Refer	STD
Grader driver – owner/operator, not mining (minimum 2 years experience)	SRD	4	STD
Graphic designer – office only, no set/production work, away from home (minimum 2 years experience)	A3	2	STD
Graphic designer – salaried, not working from home	A3	2	STD
Graphic designer – working from home	Refer	Refer	STD
Grave digger	U	U	STD
Grazier – owner, dairy, sheep, cattle, poultry, pig (minimum 30 day waiting period, maximum 2 year benefit period, financial evidence required for benefits above \$2,500)	B3	4	STD

Occupation	IRI	TPD	D/T
Greengrocer	SRD	4	STD
Greenkeeper – trade qualified, supervisor (minimum 5 staff)	B2	3	STD
Greenkeeper – trade qualified (other)	B3	4	STD
Grocer	SRD	4	STD
Guard – armed	U	U	STD
Guard – unarmed	U	U	STD
Guest house proprietor – established (minimum 30 day waiting period)	B1	2	STD
Gunsmith	B2	3	STD
Gymnasium instructor	U	U	STD
Gymnasium manager – minimum 5 staff, minimum 2 years experience (minimum 30 day waiting period, maximum 2 year benefit period, no instructing)	B2	3	STD
Gynaecologist	A1M	1	STD
H			
Hairdresser/Barber – not working from home	B2	3	STD
Hairdresser/Barber – working from home	U	U	STD
Handyman – minimum 2 years continuous employment	SRD	4	STD
Handyman – other	U	U	STD
Harbour pilot – minimum 30 day waiting period	B2	3	STD
Heating engineer – trade qualified	B2	3	STD
Herbalist – minimum 2 years experience, trade qualified, registered, not working from home	A3	2	STD
Hockey – professional (ice, grass)	U	U	STD
Home duties/homemaker	U	3	STD
Homeopath – minimum 2 years experience, trade qualified, registered, not working from home	A3	2	STD
Horse – trotting drivers	U	U	STD
Horse breaker	U	U	STD
Horse breeder	U	U	STD
Horse dealer	U	U	STD
Horse riding – rodeo, professional	U	U	\$2
Horse riding instructor	U	U	STD
Horse strapper	U	U	STD
Horse trainer	U	U	STD

Occupation	IRI	TPD	D/T
Horticulturalist – trade qualified, minimum 2 years experience	B2	3	STD
Hospital – admin	A3	2	STD
Hospital – director of nursing (no manual work)	A3	2	STD
Hospital – lab technologist	B1	2	STD
Hospital – nurses aide or enrolled nurse	SRD	4	STD
Hospital – registered nurse	B2	3	STD
Hospital – registrar/manager	A3	2	STD
Hospital – scientific officer	B1	2	STD
Hospital – wardsman/orderly	U	U	STD
Hotel – bar staff (minimum 2 years experience)	SRD	4	STD
Hotel – bar staff (other)	U	U	STD
Hotel – bottle shop attendant (minimum 2 years experience)	SRD	4	STD
Hotel – bouncer	U	U	STD
Hotel – cellarman (minimum 2 years experience)	U	U	STD
Hotel – concierge (five star hotel)	B1	2	STD
Hotel – driveway attendant (minimum 2 years experience)	SRD	4	STD
Hotel – housekeepers, chambermaids (minimum 2 years experience)	SRD	U	STD
Hotel – kitchen hand	U	U	STD
Hotel – manager/owner (no bar work, minimum 2 years experience, more than 40 employees)	A3	2	STD
Hotel – manager/owner (no bar work, minimum 2 years experience, other)	B1	2	STD
Hotel – manager/owner (admin, less than 20% bar work, minimum 2 years experience)	B2	3	STD
Hotel – manager/owner (other, minimum 2 years experience)	SRD	4	STD
Hotel – receptionist	A3	2	STD
Hotel – waiter/steward (minimum 2 years experience)	SRD	4	STD
Housekeeper – employed fulltime (not living on premises, minimum 2 years experience)	SRD	U	STD
Human resources consultant – qualified with appropriate degree	A2	2	STD
Human resources consultant – other	A3	2	STD
Hypnotherapist – trade qualified and registered in Australia, not working from home)	B1	2	STD

Occupation	IRI	TPD	D/T
I			
Icecream van driver	U	U	STD
Indoor sports manager – minimum 2 years experience (minimum 30 day waiting period, maximum 2 year benefit period)	B2	3	STD
Inspector – beach	U	U	STD
Inspector – building, health, etc	B1	2	STD
Inspector – meat	SRD	4	STD
Instrument maker – musical, precision, surgical, technician	B2	3	STD
Insulation installer	U	U	STD
Insurance – adjustor/assessor	A3	2	STD
Insurance – agent/broker (minimum 4 years experience, qualified and net income is at least \$80,000)	A2	2	STD
Insurance – agent/broker (other)	A3	2	STD
Insurance – clerical	A3	2	STD
Insurance – investigator (no surveillance, minimum 5 years experience)	B2	3	STD
Insurance – investigator (includes surveillance)	Refer	Refer	STD
Interior designer – consultant (no manual work, minimum 5 years experience)	A3	2	STD
Interior decorator – consultant only (minimum 2 years experience)	B1	2	STD
Interior decorator – manual work (minimum 2 years experience)	SRD	4	STD
Investigator	Refer	Refer	STD
Investment consultant – minimum 5 years experience, net income is at least \$80,000	A2	2	STD
Investment consultant – other	A3	2	STD
Investor	U	U	STD
Iridologist – qualified with appropriate degree, registered in Australia and not working from home	B1	2	STD
Ironing contractor	U	U	STD
Irrigation worker	U	U	STD
J			
Jackeroo/Jillaroo	U	U	STD
Janitor – minimum 2 years experience with a minimum 2 years continuous employment	SRD	U	STD
Jeweller – minimum 2 years experience	B1	2	STD
Jockey	U	U	STD

Occupation	IRI	TPD	D/T
Jockey – steeple	U	U	\$2
Joiner – trade qualified	B3	4	STD
Journalist – freelance (no overseas/aerial)	Refer	Refer	STD
Journalist – salaried (non hazardous, no overseas/aerial, minimum 5 years experience, minimum 30 day waiting period)	A3	2	STD
Journalist – salaried (on air, no overseas/aerial)	Refer	Refer	STD
Journalist – overseas	U	U	Refer
Judge	A1	1	STD
Judo/Karate – professional	U	U	STD
Juice vendor – minimum 2 years experience	B3	4	STD
K			
Kennel proprietor/operator	SRD	4	STD
Kitchen hand	U	U	STD
L			
Laboratory technician – no explosives, dangerous acids or glass	B1	2	STD
Labourer – any	U	U	STD
Landlord – primary occupation	U	U	STD
Landscape gardener – trade qualified and/or minimum 2 years experience	SRD	4	STD
Landscape gardener – other	U	U	STD
Laundromat proprietor - no manual work	SRD	4	STD
Laundromat staff	U	U	STD
Law clerk/administrator	A3	2	STD
Lawnmower sales only	B1	2	STD
Lawnmowing contractor – minimum 2 years experience	SRD	U	STD
Lawnmowing contractor – other	U	U	STD
Lawyer	A1	1	STD
Lecturer – university/TAFE professor	A1	1	STD
Lecturer – university/TAFE/other (manual work or field work)	B1	2	STD
Lecturer – university/TAFE/other (no manual work or field work)	A2	2	STD
Librarian	A3	2	STD
Lifeguard – amateur or professional	U	U	STD
Lift mechanic/installer	B3	4	STD
Linesman – telephone/electric (up to 10m)	SRD	U	STD

Occupation	IRI	TPD	D/T
Linesman – other	U	U	\$2
Linotype operator – computer based	B1	2	STD
Lithographer – computer based	B1	2	STD
Livestock auctioneer/buyer/broker	B1	2	STD
Locksmith – minimum 5 years experience	B2	3	STD
Logging – hauling/cartage	U	U	STD
Logging – lumberjack/tree feller/tree lopper	U	U	STD
Logging – manual work	U	U	STD
Logging – tree surgeon (trade qualified or minimum 2 years experience)	SRD	U	STD
Loss adjustor	A3	2	STD
M			
Machine operator – factory	U	U	STD
Machinery – repair/maintenance (trade qualified)	B3	4	STD
Machinist – clothing (trade qualified)	SRD	U	STD
Machinist – metal or wood (trade qualified)	B2	3	STD
Mail contractor/sorter	U	U	STD
Maitre'd – restaurant (no bar work or waiting tables)	B1	2	STD
Management consultant – qualified with appropriate degree	A2	2	STD
Management consultant – other	A3	2	STD
Manager – admin only (non hazardous)	A3	2	STD
Manager – director/supervisor of office staff (office only, non hazardous)	A3	2	STD
Manicurist – not working from home, minimum 2 years experience	B1	2	STD
Manicurist – other	U	U	STD
Manufacturing industry – management and clerical (non hazardous)	A3	2	STD
Manufacturing industry – production line	U	U	STD
Manufacturing industry – supervisor (no manual work)	B1	2	STD
Marina owner – minimum 2 years experience	B2	3	STD
Marina owner – other	U	U	STD
Marine engineer – trade qualified	B3	4	STD
Marine industry – crew	U	U	STD
Marine industry – oceangoing vessel officer/engineer (inside Australian waters)	Refer	Refer	STD

Occupation	IRI	TPD	D/T
Marine industry – oceangoing vessel officer/engineer (outside Australian waters)	U	U	STD
Marine surveyor – trade qualified	SRD	U	STD
Market gardener – minimum 2 years experience	SRD	U	STD
Market gardener – other	U	U	STD
Market stall holder	U	U	STD
Marketing/Sales manager – qualified with appropriate degree	A2	2	STD
Marketing/Sales manager – commission	B1	2	STD
Marketing/Sales manager – salaried	A3	2	STD
Marketing/Sales manager – other	A3	2	STD
Martial arts instructor	U	U	STD
Mason – trade qualified	SRD	4	STD
Masseur/Masseuse – qualified and minimum 2 years experience (gym/sports club only)	B2	3	STD
Masseur/Masseuse – from home	U	U	STD
Masseur/Masseuse – other	U	U	STD
Mathematician	A1	1	STD
Meat boner	U	U	STD
Meat packer	U	U	STD
Mechanic – office equipment	B2	3	STD
Mechanic – trade qualified	B2	3	STD
Mechanic – other (minimum 2 years experience)	SRD	4	STD
Medical practitioner	A1M	1	STD
Medical profession – matron (admin only)	B1	2	STD
Medical profession – technologist	B1	2	STD
Merchant – retail (light goods, eg: clothing)	B1	2	STD
Merchant banker – qualified with appropriate degree and salaried	A2	2	STD
Merchant banker – other	B1	2	STD
Merchant marine	U	U	STD
Merchant navy	U	U	STD
Merchant seaman	U	U	STD
Metal dealer – scrap	U	U	STD
Metal trades – fitter/turner (trade qualified)	B2	3	STD
Metal trades – sheet metal worker (trade qualified)	B3	4	STD

Occupation	IRI	TPD	D/T
Metal trades – sheet metal worker (other)	U	U	STD
Metal trades – soldermaker	U	U	STD
Metallurgist – field work	A3	2	STD
Metallurgist – office work (non hazardous)	A2	2	STD
Metallurgist – mining	U	U	STD
Meteorologist	A2	2	STD
Meter reader (eg: electricity, gas)	B1	2	STD
Microbiologist	A1M	1	STD
Midwife – qualified with appropriate degree	B2	3	STD
Milk vendor – minimum 2 years experience	B3	4	STD
Milkbar – proprietor (minimum 2 years experience)	SRD	U	STD
Mining industry – explosives	U	U	Refer
Mining industry – inspector (no underground work)	B2	3	STD
Mining industry – inspector (occasional underground work – less than 5%)	Refer	U	STD
Mining industry – management/clerical (no underground work)	A3	2	STD
Mining industry – open cut and strip mine engineer supervisor	B2	3	STD
Mining industry – open cut and strip mine worker (trade qualified)	B3	4	STD
Mining industry – open cut and strip mine worker (unskilled worker)	U	U	STD
Mining industry – underground mine fire fighter	U	U	Refer
Mining industry – underground work (no explosives)	U	U	STD
Minister of religion – sole occupation	A3	2	STD
Model	U	U	STD
Motel – cleaner (minimum 2 years experience)	SRD	U	STD
Motel – owner/manager admin only (minimum 2 years experience, minimum 30 day waiting period)	B1	2	STD
Motel – owner/manager only (less than 20% bar work/manual work, minimum 2 years experience, minimum 30 day waiting period)	B2	3	STD
Motel – owner/manager only (other)	SRD	4	STD
Motor trades industry – accessories/spare parts sales (minimum 2 years experience)	B2	3	STD
Motor trades industry – accessories/spare parts sales (other)	SRD	4	STD
Motor trades industry – car sales	B1	2	STD

Occupation	IRI	TPD	D/T
Motor trades industry – detailer	SRD	4	STD
Motor trades industry – manager (admin only, no sales)	A3	2	STD
Motor trades industry – manufacture (assembly)	U	U	STD
Motor trades industry – mechanic (trade qualified)	B2	3	STD
Motor trades industry – mechanic (other, minimum 2 years experience)	SRD	4	STD
Motor trades industry – mechanic, supervisor (up to 10% manual work)	B1	2	STD
Motor trades industry – production worker	U	U	STD
Motor trades industry – trimmer (trade qualified)	SRD	4	STD
Motor trades industry – wheel alignment	SRD	4	STD
Motor trades industry – wrecker (minimum 2 years experience)	SRD	U	STD
Motor trades industry – wrecker (supervision only, no manual)	SRD	U	STD
Motor trades industry – wrecker (other)	U	U	STD
Motorcycle – mechanic (trade qualified)	B2	3	STD
Motorcycle – salesman	B2	3	STD
Moulder	SRD	U	STD
Museum/Art gallery – attendant	SRD	4	STD
Museum/art gallery – proprietor/curator	A3	2	STD
Music teacher – away from home (fulltime, qualified with appropriate degree)	B1	2	STD
Music teacher – other	U	U	STD
Musician – fulltime, orchestral, salaried	SRD	4	STD
Musician – other	U	U	STD
N			
Naturopath – qualified with appropriate degree, registered in Australia (not working from home)	A3	2	STD
Newsagent – deliveries (minimum 30 day waiting period, maximum 2 year benefit period)	B2	3	STD
Newsagent – shop only	B1	2	STD
Newspaper journalist – freelance (no overseas/aerial)	Refer	Refer	STD
Newspaper journalist – salaried (non hazardous, no overseas/aerial, minimum 5 years experience, minimum 30 day waiting period)	A3	2	STD
Newspaper journalist – overseas	U	U	Refer
Newspaper staff – compositor (computer based)	B1	2	STD

Occupation	IRI	TPD	D/T
Newspaper staff – office work	A3	2	STD
Newspaper staff – photographer (aerial)	U	U	STD
Newspaper staff – photographer (employed, local only, outside assignments, non hazardous)	B1	2	STD
Newspaper staff – photographer (employed, local only, studio only)	A3	2	STD
Newspaper staff – photographer (location, non hazardous)	B1	2	STD
Newspaper staff – printer (trade qualified)	B3	4	STD
Nurse – matron/director of nursing (no manual work)	A3	2	STD
Nurse – theatre	B2	3	STD
Nurse/Sister – registered	B2	3	STD
Nurses’ aide – enrolled nurse	SRD	4	STD
Nursery/Garden person – trade qualified (not working from home, minimum 2 years experience)	B2	3	STD
Nursery/Garden person – other (not working from home, minimum 2 years experience)	SRD	4	STD
O			
Obstetrician	A1M	1	STD
Occupational therapist – qualified with appropriate degree	A3	2	STD
Occupational therapist – other	B1	2	STD
Office equipment – salesman	B1	2	STD
Office equipment – serviceperson	B2	2	STD
Office worker – clerical, secretarial	A3	2	STD
Oil/Petroleum/Gas industries – admin/clerical	A3	2	STD
Oil/Petroleum/Gas industries – distributor (no manual work)	B1	2	STD
Oil/Petroleum/Gas industries – driller	U	U	STD
Oil/Petroleum/Gas industries – firefighter	U	U	STD
Oil/Petroleum/Gas industries – lab technician	B1	2	STD
Oil/Petroleum/Gas industries – management (non hazardous)	A3	2	STD
Oil/Petroleum/Gas industries – offshore worker	U	U	STD
Oil/Petroleum/Gas industries – skilled worker, trade qualified (non hazardous)	B3	4	STD
Oil/Petroleum/Gas industries – trench digger	U	U	STD
Ophthalmologist	A1M	1	STD
Optician/Optical dispenser	A3	2	STD

Occupation	IRI	TPD	D/T
Optometrist	A1M	1	STD
Orchardist	SRD	U	STD
Orderly/wardsman	U	U	STD
Orthodontist	A1M	1	STD
Orthopaedic surgeon	A1M	1	STD
Osteopath – qualified with appropriate degree and registered in Australia (not working from home)	A1M	1	STD
Osteopath – other	U	U	STD
Overseer – stock or station	SRD	U	STD
Oyster farmer	U	U	STD
P			
Paediatrician	A1M	1	STD
Painter – exterior (trade qualified, up to 10m)	B3	4	STD
Painter – exterior (other)	U	U	STD
Painter – interior (trade qualified)	B3	4	STD
Painter – interior (other, minimum 2 years experience)	SRD	4	STD
Panelbeater – supervisor (trade qualified, up to 10% manual work)	B2	3	STD
Panelbeater – trade qualified	B3	4	STD
Panelbeater – other	U	U	STD
Paper/Cardboard manufacture – admin/clerical	A3	2	STD
Paper/Cardboard manufacture – skilled worker	B3	4	STD
Paper/Cardboard manufacture – unskilled worker	U	U	STD
Park ranger (no tree felling)	B3	4	STD
Parking warden	SRD	4	STD
Parole officer – social worker (qualified with appropriate degree)	B1	2	STD
Parole officer – unqualified (minimum 2 years experience)	SRD	U	STD
Passenger ship/bulk cargo/container carrier – officers and crew	U	U	STD
Pastry cook – supervising only	B1	2	STD
Pastry cook – trade qualified	B2	3	STD
Pastry cook – other (minimum 2 years experience)	SRD	4	STD
Patent attorney – registered with patent office	A3	2	STD
Pathologist	A1M	1	STD
Pathology analyst	B1	2	STD
Patternmaker – clothing industry	SRD	4	STD

Occupation	IRI	TPD	D/T
Patternmaker – not clothing industry	B2	3	STD
Paver – minimum 2 years experience	SRD	4	STD
Paver – other	U	U	STD
Pawnbroker – minimum 2 years experience	SRD	U	STD
Pawnbroker – other	U	U	STD
Pay TV installer – internal work only	B3	3	STD
Pay TV installer – external work (up to 10m)	SRD	U	STD
Personal Trainer	U	U	STD
Personnel consultant – qualified with appropriate degree	A2	2	STD
Personnel consultant – other	A3	2	STD
Pest exterminator	U	U	STD
Pet shop worker – fulltime, salaried	B3	4	STD
Pharmacist – retail/hospital	A1	1	STD
Photocopy store employee	B1	2	STD
Photocopy technician	B1	2	STD
Photographer – aerial	U	U	Refer
Photographer – location (nonhazardous)	B1	2	STD
Photographer – press/TV news (no war work)	B1	2	STD
Photographer – studio	A3	2	STD
Photographer – studio, weddings and private functions only	A3	2	STD
Photographic store	A3	2	STD
Physician	A1M	1	STD
Physicist	A1	1	STD
Physiotherapist – qualified with appropriate degree and member of APA	A1M	1	STD
Piano tuner – minimum 2 years experience	B1	2	STD
Picture framer	B2	3	STD
Pilot – aviation	U	U	Refer
Pilot – harbour (minimum 30 day waiting period)	B2	3	STD
Pipeline worker – offshore	U	U	STD
Pipeline worker – trade qualified (not offshore)	SRD	U	STD
Plasterer – trade qualified	B3	4	STD
Plasterer – other (minimum 2 years experience)	SRD	4	STD
Plumber – trade qualified, roof (up to 10m)	SRD	U	STD

Occupation	IRI	TPD	D/T
Plumber – supervisor (up to 10% manual work)	B1	2	STD
Plumber – trade qualified, not roof (up to 10m)	B2	3	STD
Plumber – other (not roof with minimum 2 years experience)	SRD	4	STD
Podiatrist/chiropracist – qualified with appropriate degree and registered in Australia (not working from home)	A1M	1	STD
Police – non hazardous	U	U	STD
Police – other	U	U	Refer
Porter	U	U	STD
Potter – not working from home, minimum 5 years experience	SRD	U	STD
Pottery and china industry – skilled worker (trade qualified)	B3	4	STD
Pottery and china industry – supervisor (up to 10 % manual work)	B1	2	STD
Priest	A3	2	STD
Printer – skilled worker (trade qualified)	B3	4	STD
Printer – other (minimum 2 years experience)	SRD	4	STD
Printing – office/clerical	A3	2	STD
Prison – governor/admin staff	U	U	STD
Prison – guard	U	U	STD
Prison – maintenance staff	U	U	STD
Prison – warden	U	U	STD
Prison – other worker	U	U	STD
Private investigator	Refer	Refer	STD
Process server – employee/other	U	U	STD
Process worker – all industries	U	U	STD
Professional sportsperson	U	U	STD
Professor – university	A1	1	STD
Property industry – consultant, salaried	A3	2	STD
Property industry – developer	U	U	STD
Property industry – investor	U	U	STD
Property industry – valuer (registered)	A3	2	STD
Psychiatrist	A1M	1	STD
Psychologist	A1M	1	STD
Public relations consultant – qualified with appropriate degree	A2	2	STD
Public relations consultant – other	A3	2	STD
Public servant/government employee	Refer	Refer	STD

Occupation	IRI	TPD	D/T
Publican – bar work (minimum 2 years experience)	B2	3	STD
Publican – managerial only (no bar work, minimum 2 years experience)	B1	2	STD
Publican – other (minimum 2 years experience)	SRD	4	STD
Publisher	A3	2	STD
Purchasing officer	B1	2	STD
Q			
Quality controller – no manual work	B1	2	STD
Quantity surveyor – qualified with appropriate degree	B1	2	STD
Quarry manager – no manual work	B1	2	STD
Quarry worker – other	U	U	STD
Queen’s counsel	A1	1	STD
R			
Radio and television – actor/actress/singer/dancer	U	U	STD
Radio and television – admin	A3	2	STD
Radio and television – announcer	U	U	STD
Radio and television – cameraperson (aerial)	U	U	STD
Radio and television – cameraperson (freelance)	Refer	Refer	STD
Radio and television – cameraperson (overseas)	U	U	Refer
Radio and television – cameraperson (studio/location, no overseas/aerial, minimum 2 years established, 30 day waiting period)	B1	2	STD
Radio and television – editor, sound effects (non hazardous, minimum 5 years experience, minimum 30 day waiting period, maximum 5 year benefit period)	A3	2	STD
Radio and television – journalist (overseas)	U	U	Refer
Radio and television – journalist, freelance (no overseas/aerial)	Refer	Refer	STD
Radio and television – journalist, salaried (non hazardous, no overseas/aerial, minimum 5 years experience, minimum 30 day waiting period)	A3	2	STD
Radio and television – make-up (minimum 5 years experience, minimum 30 day waiting period, maximum 5 year benefit period)	B1	2	STD
Radio and television – producer/director/editor (minimum 5 years experience, minimum 30 day waiting period, maximum 5 year benefit period)	A3	2	STD
Radio and television – scriptwriter	U	U	STD

Occupation	IRI	TPD	D/T
Radio and television – sound/recording engineer	A3	2	STD
Radio and television – wardrobe (minimum 5 years experience, minimum 30 day waiting period, maximum 5 year benefit period)	B1	2	STD
Radio and television repairman – trade qualified	B1	2	STD
Radiographer	A3	2	STD
Radiologist	A1M	1	STD
Radiotherapist	A3	2	STD
Railway worker – all	U	U	STD
Ranger – forest/national park (no tree felling)	B3	4	STD
Real estate agent – principal with minimum 10 fulltime staff	A3	2	STD
Real estate agent – sole trader, small partnership, or salesperson	B1	2	STD
Receptionist	A3	2	STD
Recording engineer – minimum 5 years experience, minimum 30 day waiting period, maximum 5 year benefit period	A3	2	STD
Refrigeration mechanic – trade qualified	B3	4	STD
Rehabilitation consultant	Refer	Refer	STD
Removalist	U	U	STD
Repairman – office equipment (trade qualified)	B1	2	STD
Repairman – radio and television (trade qualified)	B1	2	STD
Repairman – appliances, other (trade qualified)	B3	4	STD
Reporter – salaried (non hazardous, no overseas/aerial, minimum 5 years experience, minimum 30 day waiting period)	A3	2	STD
Restaurant – chef/cook (trade qualified, minimum 5 years experience)	B1	2	STD
Restaurant – chef/cook (trade qualified, other)	B2	3	STD
Restaurant – chef/cook (unqualified, minimum 2 years experience)	SRD	U	STD
Restaurant – cook (other)	U	U	STD
Restaurant – maitre'd (no bar work/waiting)	B1	2	STD
Restaurant – owner (admin only, no cooking/waiting, minimum 2 years experience)	B1	2	STD
Restaurant – owner (admin, qualified chef/caterer)	B2	3	STD
Restaurant – owner (less than 20% bar duties, minimum 2 years experience)	B2	3	STD
Restaurant – waiter/waitress (minimum 2 years experience)	SRD	4	STD

Occupation	IRI	TPD	D/T
Restaurant – waiter/waitress (other)	U	U	STD
Rigger – over 10m	U	U	Refer
Rigger – up to 10m	SRD	U	STD
Road marker/painter	SRD	U	STD
Road worker	U	U	STD
Rock driller	U	U	STD
Roof Plumber – trade qualified (up to 10m)	SRD	U	STD
Roof tiler/fixer – trade qualified (up to 10m)	SRD	U	STD
Roof tiler/fixer – other	U	U	STD
Rubbish collector – driving truck only	SRD	4	STD
Rubbish collector – other	U	U	STD
S			
Saddlemaker – trade qualified (minimum 2 years experience)	B3	4	STD
Sailmaker – trade qualified	B3	4	STD
Sailmaker – other	U	U	STD
Sales representative – commercial travel (no deliveries/repairs)	B1	2	STD
Sales representative – commercial traveller (light goods)	B3	4	STD
Sales representative – deliveries	SRD	Refer	STD
Sales representative – no deliveries (commission)	B1	2	STD
Sales representative – no deliveries (salaried)	A3	2	STD
Sales representative – on road only, metro area (no deliveries)	B1	2	STD
Sales representative – travelling (all other)	SRD	Refer	STD
Sandblaster	U	U	STD
Saw and knife sharpener	U	U	STD
Sawmill supervisor – no manual work	SRD	Refer	STD
Sawmill worker	U	U	STD
Scaffold worker – up to 10m	SRD	U	STD
Scientist – field work	A3	2	STD
Scientist – office/lab work	A1	1	STD
Scrap metal dealer	U	U	STD
Scrap metal worker	U	U	STD
Screen printer – trade qualified	B2	3	STD
Seaman	U	U	STD
Search and rescue worker	U	U	STD

Occupation	IRI	TPD	D/T
Secondhand dealer – deliveries (minimum 2 years experience)	Refer	U	STD
Secondhand dealer – sales (minimum 2 years experience)	B3	4	STD
Secretary	A3	2	STD
Security guard – armed	U	U	STD
Security guard – unarmed	U	U	STD
Security installer	B2	3	STD
Sewing machine mechanic	B1	2	STD
Sex Worker	U	U	U
Shearer	U	U	STD
Sheep classes	U	U	STD
Sheetmetal worker – trade qualified	B3	4	STD
Sheetmetal worker – other	U	U	STD
Ship's skipper	U	U	STD
Shipwright	B2	3	STD
Shipyards worker – skilled worker (trade qualified and working in trade)	SRD	4	STD
Shipyards worker – other	U	U	STD
Shoe maker/repairer	B2	3	STD
Shop assistant – customer sales (no food preparation, no heavy lifting)	B1	2	STD
Shop assistant – food preparation (no heavy lifting)	SRD	4	STD
Shop assistant – heavy lifting	SRD	U	STD
Shopfitter – trade qualified	B3	4	STD
Shopkeeper – antiques (deliveries)	SRD	U	STD
Shopkeeper – antiques (restoration)	SRD	4	STD
Shopkeeper – antiques (sales only)	B1	2	STD
Shopkeeper – aquarium	B2	3	STD
Shopkeeper – art shop/gallery	B1	2	STD
Shopkeeper – art supplies	B1	2	STD
Shopkeeper – baby shop	B1	2	STD
Shopkeeper – baker, pastry cook	B2	3	STD
Shopkeeper – bedding store (sales only)	B1	2	STD
Shopkeeper – bicycle (sales only)	B1	2	STD
Shopkeeper – bicycles repairs	B2	3	STD

Occupation	IRI	TPD	D/T
Shopkeeper – boating supplies	B1	2	STD
Shopkeeper – books	A3	2	STD
Shopkeeper – bootmaker	B3	4	STD
Shopkeeper – brass/copper goods	B1	2	STD
Shopkeeper – bread (sales only)	B1	2	STD
Shopkeeper – butcher	B2	3	STD
Shopkeeper – café (minimum 2 years experience, no food preparation)	B3	4	STD
Shopkeeper – café (other, no food preparation)	U	U	STD
Shopkeeper – cake shop/patisserie (sales only)	B1	2	STD
Shopkeeper – camping and outdoor goods	B2	3	STD
Shopkeeper – cane shop (sales only)	B1	2	STD
Shopkeeper – cards	B1	2	STD
Shopkeeper – carpets and floor coverings (no laying or lifting)	B1	2	STD
Shopkeeper – chemist shop (assistant)	A3	2	STD
Shopkeeper – chemist shop (pharmacist)	A1	1	STD
Shopkeeper – china	A3	2	STD
Shopkeeper – clothing	B1	2	STD
Shopkeeper – coffee lounge (minimum 2 years experience)	B3	4	STD
Shopkeeper – coffee lounge (other)	U	U	STD
Shopkeeper – computer software/supplies	A3	2	STD
Shopkeeper – confectionery	B1	2	STD
Shopkeeper – curtain (sales only)	B1	2	STD
Shopkeeper – delicatessen (minimum 2 years experience)	B3	4	STD
Shopkeeper – delicatessen (other)	U	U	STD
Shopkeeper – department store (cleaner, minimum 2 years experience)	SRD	4	STD
Shopkeeper – department store (clerical sales only)	B1	2	STD
Shopkeeper – department store (storeman)	U	U	STD
Shopkeeper – department store deliveries	SRD	U	STD
Shopkeeper – department store manager/admin	A3	2	STD
Shopkeeper – department store sales (light goods handling)	B1	2	STD
Shopkeeper – disposal	SRD	4	STD
Shopkeeper – draper	B2	3	STD

Occupation	IRI	TPD	D/T
Shopkeeper – duty free	A3	2	STD
Shopkeeper – electrical goods (sales only)	B1	2	STD
Shopkeeper – electronics	A3	2	STD
Shopkeeper – fast food proprietor (minimum 2 years experience)	SRD	4	STD
Shopkeeper – fast food (other)	U	U	STD
Shopkeeper – fishmonger (minimum 2 years experience)	SRD	4	STD
Shopkeeper – fishmonger (other)	U	U	STD
Shopkeeper – florist (sales only, no deliveries)	B1	2	STD
Shopkeeper – florist deliveries	B2	3	STD
Shopkeeper – footwear	B1	2	STD
Shopkeeper – fruiterer	SRD	4	STD
Shopkeeper – furnishings retailer (cushions, fabrics, not furniture)	B1	2	STD
Shopkeeper – furniture retailer (new furniture, deliveries)	SRD	U	STD
Shopkeeper – furniture retailer (new furniture, manual work)	B3	4	STD
Shopkeeper – furniture retailer (new furniture, sales only)	B1	2	STD
Shopkeeper – furniture retailer (used, sales only)	SRD	4	STD
Shopkeeper – garden shop/nursery (sales only)	B1	2	STD
Shopkeeper – garden shop/nursery (other)	SRD	4	STD
Shopkeeper – general store	B3	4	STD
Shopkeeper – gifts	A3	2	STD
Shopkeeper – glassware	A3	2	STD
Shopkeeper – greengrocer	SRD	Refer	STD
Shopkeeper – grocer	SRD	4	STD
Shopkeeper – gunsmith	B2	3	STD
Shopkeeper – haberdasher	B1	2	STD
Shopkeeper – hardware (general sales only)	B3	4	STD
Shopkeeper – hardware (light goods sales only)	B1	2	STD
Shopkeeper – hardware yard (heavy lifting)	SRD	U	STD
Shopkeeper – health food	B1	2	STD
Shopkeeper – hobby	B1	2	STD
Shopkeeper – icecream	SRD	4	STD
Shopkeeper – jeweller (minimum 2 years experience)	B1	2	STD
Shopkeeper – jeweller (other)	B2	3	STD
Shopkeeper – lawnmower (sales only)	B1	2	STD

Occupation	IRI	TPD	D/T
Shopkeeper – lawnmower service repairs	B3	4	STD
Shopkeeper – light fittings (other, including assembly)	B3	4	STD
Shopkeeper – light fittings (sales only)	B1	2	STD
Shopkeeper – lingerie	B1	2	STD
Shopkeeper – liquor store (minimum 2 years experience)	SRD	4	STD
Shopkeeper – locksmith (minimum 5 years experience)	B2	3	STD
Shopkeeper – locksmith (other)	B3	4	STD
Shopkeeper – milkbar (minimum 2 years experience)	SRD	4	STD
Shopkeeper – milkbar (other)	U	U	STD
Shopkeeper – milliner (minimum 5 years experience)	B2	3	STD
Shopkeeper – motor vehicle accessories and spare parts (minimum 2 years experience)	B2	3	STD
Shopkeeper – musical instruments	B1	2	STD
Shopkeeper – newsagent (deliveries, minimum 30 day waiting period, maximum 2 year benefit period)	B2	3	STD
Shopkeeper – newsagent (sales only)	B1	2	STD
Shopkeeper – office supplies/stationery	B1	2	STD
Shopkeeper – outdoor supplies	B2	3	STD
Shopkeeper – paint/wallpaper	B1	2	STD
Shopkeeper – pawnbroker (minimum 2 years experience)	SRD	U	STD
Shopkeeper – pawnbroker (other)	U	U	STD
Shopkeeper – pet shop	B2	3	STD
Shopkeeper – photocopy (sales only)	B1	2	STD
Shopkeeper – photocopying repairs	B1	2	STD
Shopkeeper – photographic	A3	2	STD
Shopkeeper – pizza bar proprietor (minimum 2 years experience)	SRD	4	STD
Shopkeeper – produce merchant	B2	3	STD
Shopkeeper – record shop	B1	2	STD
Shopkeeper – shoe shop (retail sales, no repairs)	B1	2	STD
Shopkeeper – shoemaker/repairer	B3	4	STD
Shopkeeper – skin, hide, leather (sales only)	B3	4	STD
Shopkeeper – soft furnishings	B1	2	STD
Shopkeeper – sporting goods	B1	2	STD
Shopkeeper – stationery (no deliveries)	B1	2	STD

Occupation	IRI	TPD	D/T
Shopkeeper – swimming pool supplies	B3	4	STD
Shopkeeper – takeaway food proprietor (minimum 2 years experience)	SRD	4	STD
Shopkeeper – tobacconist	B1	2	STD
Shopkeeper – toys	B1	2	STD
Shopkeeper – video sales and hire (minimum 2 years experience)	B1	2	STD
Shopkeeper – video sales and hire (other)	U	U	STD
Shower screen installer – trade qualified or minimum 2 years experience	B3	4	STD
Sign erector – up to 10m	SRD	U	STD
Signwriter – over 10m	U	U	Refer
Signwriter – up to 10m	B3	4	STD
Silversmith – trade qualified	B1	2	STD
Singer	U	U	STD
Skylight fitter – trade qualified (up to 10m)	SRD	4	STD
Slaughterer	U	U	STD
Social worker – qualified with appropriate degree	Refer	Refer	STD
Social worker – other	Refer	Refer	STD
Soft drink deliveries – minimum 3 years experience	B3	4	STD
Soil technician – lab only	B1	2	STD
Solicitor	A1	1	STD
Speech therapist/pathologist – qualified with appropriate degree	A1M	1	STD
Sports centre – management/proprietor (minimum 2 years experience, minimum 30 day waiting period, maximum 2 year benefit period)	B2	3	STD
Sports professional	U	U	Refer
Spray painter – trade qualified	B3	4	STD
Spray painter – other	U	U	STD
Squash court manager/proprietor – minimum 2 years experience (no professional playing, minimum 30 day waiting period, maximum 2 year benefit period)	B2	3	STD
Squash court – other	U	U	STD
Stablehand – horses	U	U	STD
Stage hand – music	U	U	STD
Statistician – qualified with appropriate degree	A1	1	STD
Steel erector/fixer – over 10m	U	U	STD

Occupation	IRI	TPD	D/T
Steel erector/fixer – up to 10m	SRD	U	STD
Steeplejack	U	U	\$2
Stevedore	U	U	STD
Steward/stewardess – airline	U	U	STD
Stock and station agent – office work only	B1	2	STD
Stock and station agent – other	SRD	4	STD
Stockbroker – registered	A2	2	STD
Stockman	U	U	STD
Stockyard worker	U	U	STD
Stonemason – trade qualified	SRD	4	STD
Stonemason – other	U	U	STD
Storeman	U	U	STD
Student	U	U	STD
Stuntman	U	U	Refer
Supermarket – admin only	A3	2	STD
Supermarket – cashiers	SRD	4	STD
Supermarket – cold room	U	U	STD
Supermarket – deliveries, fulltime	SRD	U	STD
Supermarket – large store manager	A3	2	STD
Supermarket – manager	B2	3	STD
Supermarket – meat/poultry/fish	B3	4	STD
Supermarket – produce	SRD	4	STD
Supermarket – shelf stockist, fulltime	SRD	U	STD
Supervisor of manual workers – other	B2	3	STD
Surgeon	A1M	1	STD
Surveyor – flying duties	U	U	STD
Surveyor – land	B1	2	STD
Surveyor – marine (trade qualified)	SRD	U	STD
Surveyor – mining (no underground work)	B2	3	STD
Surveyor – mining (underground work)	U	U	STD
Surveyor – quantity	B1	2	STD
Surveyor – trade qualified (office only)	A3	2	STD
Surveyor – underwater	U	U	STD

Occupation	IRI	TPD	D/T
Swimming coach – fulltime (minimum 3 years experience, minimum 30 day waiting period, maximum 2 year benefit period)	B3	4	STD
Swimming pool – attendant	U	U	STD
Swimming pool – cleaner/maintenance	U	U	STD
Swimming pool – proprietor/manager (no manual work, minimum 3 years experience, minimum 30 day waiting period, maximum 2 year benefit period)	B2	3	STD
Swimming pool builder – minimum 2 years experience	SRD	4	STD
Swimming pool builder – other	U	U	STD
Switchboard operator	B1	2	STD
T			
Tab agent	A3	2	STD
Tailor – not working from home (minimum 5 years experience)	B2	3	STD
Tailor – not working from home (less than 5 years experience)	SRD	4	STD
Tailor – other	U	U	STD
Tanner	B3	4	STD
Tattooist	U	U	STD
Taxation consultant – qualified with appropriate degree	A2	2	STD
Taxation consultant – other	A3	2	STD
Taxi driver – owner/driver (minimum 2 years experience)	SRD	Refer	STD
Taxi driver – other	U	U	STD
Taxidermist	B3	4	STD
Teacher – pre-school	B1	2	STD
Teacher – school/university/college (admin)	A3	2	STD
Teacher – school/university/college (agriculture)	B1	2	STD
Teacher – school/university/college (animal husbandry)	B1	2	STD
Teacher – school/university/college (ballet)	B3	4	STD
Teacher – school/university/college (cooking/home science)	B1	2	STD
Teacher – school/university/college (dance)	B3	4	STD
Teacher – school/university/college (department head)	A3	2	STD
Teacher – school/university/college (horticulture)	B1	2	STD
Teacher – school/university/college (infants/primary)	A3	2	STD
Teacher – school/university/college (inspector)	A2	2	STD
Teacher – school/university/college (manual subjects)	B1	2	STD

Occupation	IRI	TPD	D/T
Teacher – school/university/college (maths, science, or the arts)	A3	2	STD
Teacher – school/university/college (metal work, wood work)	B1	2	STD
Teacher – school/university/college (music)	A3	2	STD
Teacher – school/university/college (non manual subjects)	A3	2	STD
Teacher – school/university/college (other, classroom/admin only)	A3	2	STD
Teacher – school/university/college (physical education/swimming)	B1	2	STD
Teacher – school/university/college (principal)	A2	2	STD
Teacher – school/university/college (professor)	A1	1	STD
Teacher – school/university/college (vice principal)	A3	2	STD
Teacher's aide/teacher's helper	SRD	4	STD
Telephone – linesperson (up to 10m)	SRD	U	STD
Telephone installer/repairer	B2	3	STD
Telephone technician	B1	2	STD
Telephonist	A3	2	STD
Tennis coach – not professional player (not touring, minimum 3 years experience, minimum 30 day waiting period, maximum 2 year benefit period)	B3	4	STD
Tiler/Slater – floor and walls (trade qualified)	B3	4	STD
Tiler/Slater – floor and walls (other, minimum 2 years experience)	SRD	4	STD
Tiler/Slater – roof (up to 10m)	SRD	U	STD
Tiler/Slater – other	U	U	STD
Timber industry – sawyer	U	U	STD
Timber merchant – admin (no manual work)	B1	2	STD
Timber merchant – minimum 5 years experience	SRD	4	STD
Timber merchant – other	U	U	STD
Tinsmith – trade qualified	B1	2	STD
Tobacconist	B1	2	STD
Toolmaker – trade qualified	B2	3	STD
Toolmaker – other (minimum 2 years experience)	SRD	4	STD
Tour guide	U	U	STD
Tow truck driver	U	U	STD
Town planner – qualified with appropriate degree	A3	2	STD
Trades assistant	U	U	STD
Train driver – mining	U	U	STD

Occupation	IRI	TPD	D/T
Train/Tram driver/conductor/guard	U	U	STD
Tramway worker	U	U	STD
Travel agent	A3	2	STD
Tree feller/lopper	U	U	STD
Tree stump remover	U	U	STD
Tree surgeon – trade qualified or minimum 2 years experience	SRD	U	STD
Tree surgeon – other	U	U	STD
Truck driver – interstate (long distance)	U	U	STD
Truck driver – local only (no overnight stays, no unloading, minimum 2 years experience)	SRD	Refer	STD
Truck driver – local vendor (light goods only)	B3	4	STD
Truck driver – other	U	U	STD
Tugboat crew	U	U	STD
Tugboat operator – harbour only	U	U	STD
Tunneller	U	U	STD
Turner – trade qualified	B2	3	STD
Tutor – university	A3	2	STD
Typesetter – computer based	B1	2	STD
Typist	A3	2	STD
Tyre – sales (no manual work)	B2	3	STD
Tyre and battery – fitter	SRD	4	STD
U			
Underground construction	U	U	Refer
Undertaker – director (no driving/embalming)	A3	2	STD
Undertaker – driver/pallbearer	B2	3	STD
Undertaker – embalming	B1	2	STD
Unemployed	U	U	Refer
University staff – professor/dean	A1	1	STD
University staff – tutor	A3	2	STD
Upholsterer – trade qualified	B3	4	STD
Urologist	A1M	1	STD
V			
Valet	B1	2	STD
Valuer – livestock (no manual work)	B1	2	STD

Occupation	IRI	TPD	D/T
Valuer, registered – property	A3	2	STD
Valuer, registered – other (no manual work)	A3	2	STD
Vending machine servicer	SRD	4	STD
Veterinary assistant – large animals	U	U	STD
Veterinary assistant – small animals	SRD	4	STD
Veterinary nurse – large animals (qualified with appropriate degree)	SRD	Refer	STD
Veterinary nurse – small animals (qualified with appropriate degree)	B3	4	STD
Veterinary surgeon – large domestic animals	A3	2	STD
Veterinary surgeon – small animals	A2	2	STD
Video duplicator/editor – not working from home (minimum 5 years experience, minimum 30 day waiting period, maximum 2 year benefit period)	B1	2	STD
Vigneron	Refer	Refer	STD
Vineyard – owner	U	U	STD
Vineyard – worker	U	U	STD
W			
Waiter/waitress – fulltime (minimum 2 years experience)	SRD	4	STD
Waiter/waitress – other	U	U	STD
Wallpaper hanger – trade qualified	B3	4	STD
Wallpaper hanger – other (minimum 2 years experience)	SRD	4	STD
Warehouse person	U	U	STD
Washing machine mechanic – trade qualified	B3	4	STD
Watchmaker	B1	2	STD
Weaver – not working from home (minimum 5 years experience)	SRD	U	STD
Weaver – other	U	U	STD
Welder – trade qualified (up to 10m)	B3	4	STD
Welder – other	U	U	STD
Welfare officer – qualified with appropriate degree	A3	2	STD
Welfare officer – other	B1	2	STD
Well borer and sinker – water or mineral (local)	SRD	U	STD
Wharf labourer	U	U	STD
Wharf worker	U	U	STD
Window cleaner – up to 10m (minimum 2 years experience)	SRD	U	STD

Occupation	IRI	TPD	D/T
Window cleaner – other	U	U	STD
Window dresser	B1	2	STD
Window tinter	SRD	4	STD
Windscreen fitter – trade qualified	B3	4	STD
Windscreen repairer	SRD	4	STD
Wine maker	Refer	Refer	STD
Wine merchant – sales (manual work)	B1	2	STD
Wiremaker/cablemaker	SRD	U	STD
Wool buyer – office and travel duties only	A3	2	STD
Wool buyer – other	B1	2	STD
Wool classer	B1	2	STD
Wrecker – minimum 2 years experience	SRD	U	STD
Wrecker – supervision only (no manual work)	SRD	Refer	STD
Wrecker – other	U	U	STD
Writer	U	U	STD
X			
X-ray technician	B1	2	STD
Z			
Zookeeper – trade qualified	B3	4	STD
Zookeeper – wildlife attendant	U	U	STD
Zoologist – no overseas travel or field work	A2	2	STD

Section 6

ACTIVITY GUIDELINES

Activity Guidelines

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

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

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

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

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

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

Key for sports/pastimes

D/T	Death/Trauma
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TPD	Total and Permanent Disablement
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IRI	Income Replacement insurance (includes Business Expenses insurance)
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Classifications of sports/pastimes

STD	Standard
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U	Uninsurable risk
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E	Excluded
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REF	Refer to Underwriter
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In all cases 'Ref' requires individual consideration based on the information provided. The Underwriter can advise the details which are taken into consideration.

Sports/Pastime	D / T	TPD	IRI
Abseiling/rock climbing/Potholing/Base jumping	Ref	E	E
Athletics – amateur	STD	STD	STD
– professional	STD	U	U
– coach	STD	Ref	Ref
Aviation – aerobatics	Ref	U	U
– aeroplane (private, excluding agriculture) – up to 100 hours per annum	STD	STD	STD
– aeroplane (private, excluding agriculture) – over 100 hours per annum	From \$2.00	Ref	Ref
– ballooning – recreation only	STD	STD	STD
– ballooning – competition	\$2	U	U
– tow gliding – up to 80 hours per annum	STD	E	E
– tow gliding – over 80 hours per annum	\$2	E	E
– gliding – records/stunts	Ref	Ref	Ref
– hang gliding – club member, non-powered	\$3	E	E
– hang gliding – non-member, powered	\$5	E	E
– hang gliding – other	Ref	Ref	Ref
– helicopter – private, excluding agriculture (up to 80 hours per annum)	STD	STD	STD
– helicopter – private, excluding agriculture (over 80 hours per annum)	From \$2.50	E	E
– Instructor	Ref	E	E
– microlite/ultralight – non-powered/up to 50 hours per annum	\$3	E	E
– microlite/ultralight – powered/over 50 hours per annum	\$5	E	E
– student pilots	Ref	Ref	Ref
Baseball – amateur	STD	STD	STD
– professional	STD	U	U
– coach	STD	U	U

Sports/Pastime	D / T	TPD	IRI
Basketball – amateur	STD	STD	STD
– professional	STD	U	U
– coach	STD	U	U
Boxing – amateur	STD	E	E
– professional	Ref	U	U
– coach	STD	U	U
Cricket – amateur	STD	STD	STD
– professional	STD	U	U
– coach	STD	Ref	Ref
Cyclist – amateur – racing	STD	STD	STD
– professional – racing	STD	U	U
– coach	STD	Ref	Ref
Football (rugby union/rugby league/Australian rules/soccer)			
– amateur (minimum 30-day waiting period)	STD	STD	E*
– professional	STD	U	U
– coach	STD	Refer	Refer
– touch football	STD	STD	STD
Golf – amateur	STD	STD	STD
– professional	STD	Ref	Ref
– coach	STD	Ref	Ref
Gymnastics – amateur	STD	STD	STD
– professional	STD	U	U
– coach	STD	Ref	Ref
Hockey – field – amateur	STD	STD	STD
– ice – amateur	STD	E	E
Horse riding – recreation only – including dressage, jumping, gymkhana	STD	STD	STD
– competition – including polo, show jumping, racing	STD	E	E
– rodeo	Ref	E	E

* Please note exclusion applies to occupation classes B1 – SRD.

Sports/Pastime	D / T	TPD	IRI
Sailing – amateur – Australian waters only	STD	STD	STD
– offshore/advanced competition	Ref	E	E
– instructor	STD	U	U
Scuba diving – diving to 40m	STD	STD	STD
– diving below 40m	\$2	E	E
– diving below 60m	Ref	E	E
– instructor	Ref	U	U
– caving/potholing/wreck diving/retrievals	Ref	U	U
Skiing (snow/water/grass) – recreation only	STD	STD	STD
– competitive	STD	E	E
– professional	STD	U	U
Squash – amateur	STD	STD	STD
– professional	STD	STD	U
– coach	STD	Ref	Ref
Surfing – pleasure, recreation only	STD	STD	STD
– competitive (non-professional Australia only)	STD	STD	STD
– professional	STD	U	U
Swimming – amateur	STD	STD	STD
– professional	STD	U	U
Tennis – amateur	STD	STD	STD
– professional	STD	U	U
– coach (no touring or professional playing)	STD	Ref	Ref
Weightlifting – amateur	STD	STD	E
– professional	STD	E	E
– coach	STD	Ref	Ref
White water rafting – recreation only	STD	E	E
– guide, instructor	STD	E	E
Wrestling – amateur	STD	STD	E
– professional	STD	E	E
– coach	STD	Ref	Ref

Section 7
UNDERSTANDING OUR
LIFE INSURED'S STATEMENT

Life Insured's Statement

Understanding our Life Insured's Statement

Our Life Insured's Statement

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

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

Financial Information Section

Completing Income History

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

Applicants who are Bankrupt

Undischarged bankruptcy

- Clients who have been declared bankrupt will not be eligible for Income Replacement or Business Expenses policies.
- Please refer to Underwriting before submitting an Application for Death, TPD or Trauma cover.

Discharged bankruptcy

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

Unearned Income (non-personal exertion or continuing income)

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

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

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

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

$$\begin{array}{r} \text{(Personal Exertion Income} \\ \text{+ Unearned Income)} \end{array} \times .75 - \begin{array}{r} \text{Unearned} \\ \text{Income} \end{array} = \begin{array}{r} \text{Annual} \\ \text{Benefit /12} \end{array} = \begin{array}{r} \text{Monthly} \\ \text{Benefit} \end{array}$$

Business Insurance

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

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

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

Residency Section

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

Overseas Travel Section

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

While it is preferable that each individual should have insurance cover issued in their country of residence, Australian citizens/permanent residents living/working overseas may be considered for cover.

Cover can not be offered to clients who have no intention of returning to Australia. However, cover may be available to applicants who intend to return and live in Australia within the following 2 years, subject to Underwriting. Please speak with Underwriting for full details.

Height and Weight Details Section

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

How do I calculate my client's BMI?

BMI is calculated using the following simple equation:

$$\text{BMI} = \frac{\text{Weight (kgs)}}{\text{Height (m)}^2}$$

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

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

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

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

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

Medical Background Section

The importance of Medical Information

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

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

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

Insurance History Section

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

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

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

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

Needlestick Cover

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

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Section 8

UNDERSTANDING UNDERWRITING REQUIREMENTS

What is Zurich requesting?

Underwriting requirements

Standard Medical Requirements

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

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

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

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

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

Please note that Zurich is responsible for the cost of all medical requirements unless otherwise advised. If the applicant chooses to consult with their usual GP, the pathology request form and medical examination form includes billing details for the consulting doctor. If your client is overseas please contact the Zurich Underwriting Team prior to submission or arrangements of any tests.

Process for using a Paramedical Provider

What does a paramedical provider do?

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

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

What does this mean for the Adviser?

Faster completions of medicals, blood tests and ECGs mean:

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

Who to contact

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

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

PMAR tracking

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

Who is UHG?

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

What is UHG responsible for?

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

Who to contact

Phone: 1800 101 984

Fax: 1800 707 697

Address: PO Box 562,
Prahran VIC 3181

Email: adviser.relations@uhg.com.au

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

Standard Financial Requirements

Confidential Financial Questionnaire

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

Financial Statements

For higher sums insured and occupation categories the automatic requirements request detailed Profit & Loss and Balance sheets for the last 2 years. We require the complete financial statements for each business entity.

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

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

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

Notices of Assessment

Confirms that the applicant has lodged the company/business tax returns with the Taxation Department and confirms the return is correct. It **does not** show a breakdown of the sources of income and it **does not** replace, personal, company/business or trust returns. It is not acceptable as a replacement for Income Tax returns.

Financial requirements for Sole Traders

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

Financial requirements for Employees

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

Financial requirements for Working Director/Employees of Own Companies/Partnerships

For clients who are directors or employees of their own companies (Pty/Ltd) and Partnerships, in addition to the Personal Income Tax Returns, we will require the Company/Business tax return and full financial statements (Profit and Loss Accounts and Balance Sheet).

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

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

Underwriting Forms and Questionnaires Summary

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

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

* Please note this forms part of the Medical Questionnaire

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

- Alcohol Questionnaire
- Declaration of Good Health
- Drug Questionnaire
- Gastrointestinal Questionnaire
- General Medical Questionnaire
- Gout/Arthritis Questionnaire
- Medical Questionnaire – contains specific questions for asthma, back pain, chest pains, diabetes or epilepsy
- Mining Questionnaire
- Non-residents Questionnaire
- Overseas travel/residence Questionnaire
- Petroleum, oil and natural gas rig Questionnaire

Forms

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

Form	Purpose
Agreed Value Income Replacement Insurance Financial Endorsement	This form is to be completed when the policy owner wishes to apply for the Agreed Value Income Replacement Insurance Financial Endorsement. Appropriate financials (as set out on the form) must also be submitted.
Application for Replacement policy	This form is to be completed in place of the Life Insured’s Statement if the applicant is applying for insurance under takeover terms. A completed Application is also required.
Express Exam form	This form is to be used when the Life Insured is required to take an express examination, whether they are using a GP of his/her choice or a paramedical provider.
Medical Examination form	This form is to be completed when the Life Insured is required to take a medical examination and is using a GP of his/her choice.
Pathology Request form	This form is to be completed when the applicant is required to take a blood test.
Short Form Personal Statement	This form is to be completed in place of the Life Insured’s Statement if the applicant is applying for new or additional insurance and has completed a Life Insured’s Statement within the last 6 months.
Short Form Application	This form can be used for Death, TPD or Trauma applications up to \$750,000.

Where do I access these forms?

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

Where do I send my outstanding requirements?

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

Fax: 02 9995 3822

Email: risksuspense.management@zurich.com.au

What information must be signed and dated by the applicant?

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

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

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Section 9

ADMINISTRATION

Alterations/Lapses/Reinstatements
Reviews of Loadings
NPWs

Administration

Lapses and Reinstatements

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

Zurich may reinstate the cover without the need for additional information if all unpaid premiums are paid within 56 days of the premium due date and the applicant completes the Reinstatement Application which appears on the lapse notice.

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

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

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

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

Reviews of exclusions/loadings or other Underwriting Decisions

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

Cancellations and NPWs

Cancellations

Please have the applicant submit in writing any request to cancel all or part of an Application.

Applications Not Proceeded With (NPW)

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

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

Please contact our Underwriting Service Team for further information.

How to request specific Alterations

Alterations Table

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

Alteration	Requirements
Smoker to non-smoker	Non-smoker Application
Waiting Period <ul style="list-style-type: none"> Increase Decrease 	<p>A letter from the policy owner detailing the requested change.</p> <p>A new Application and Life Insured's Statement must be completed. Any medical evidence already received for previous applications is usually valid for up to 6 months. If a Life Insured's Statement has been submitted in the previous 6 months a Short Form Personal Statement can be used in its place.</p>
Decrease Waiting Period due to GSC arrangements	A Waiting Period Reduction Feature Application is required
Sum Insured <ul style="list-style-type: none"> Increase Decrease 	<p>A new Application and Life Insured's Statement must be completed. Any medical evidence already received for previous applications is usually valid for up to 6 months. If a Life Insured's Statement has been submitted in the previous 6 months a Short Form Personal Statement can be used in its place.</p> <p>A letter from the policy owner detailing the requested change.</p>
Benefit Period <ul style="list-style-type: none"> Increase Decrease 	<p>A new Application and Life Insured's Statement must be completed. Any medical evidence already received for previous applications is usually valid for up to 6 months. If a Life Insured's Statement has been submitted in the previous 6 months a Short Form Personal Statement can be used in its place.</p> <p>A letter from the policy owner requesting the change is required.</p>
Review occupation category for TPD or IP (eg. From manual to clerical, or change from Any to Own)	A letter from the policy owner outlining the change, including the full duties, and a completed Life Insured's Statement.

Alteration	Requirements
Review medical loading/ exclusion	A letter from the policy owner requesting the review and a fully completed Life Insured Statement.
Review of occupational or activity based loading/exclusion	A letter from the policy owner requesting the review. Contact Underwriting for any further requirements.
Ordinary Business to Superannuation	A new Application is required.
Zurich Protection Plus to Zurich Select Term Plus	A new Application is required.
Exercise Future Insurability Option	A new Application is required.
Premium Basis <ul style="list-style-type: none"> • Stepped to Level • Level to Stepped 	<p>A letter from the policy owner and a signed new quote are required.</p> <p>A new Application including Life Insured's Statement is required (for all covers other than Death).</p>
Agreed Value to Indemnity contract	A new Application is required (a new policy will be set up).
Indemnity to Agreed Value contract	A new Application including Life Insured's Statement and financial evidence may be required.
Add Basic Cover option to policy	A new Application is required.
Add optional extra to policy (includes Trauma Reinstatement & Top-Up options)	A new Application including Life Insured's Statement is required.
Add Child Cover option to policy	A new Application is required.
Child Cover to full Trauma cover	A new Application including a Short Form Personal Statement is required.
Reinstatement of lapsed policy	A Reinstatement Application is required.
Cancel an inforce policy	A letter from the policy owner is required. If there is more than one policy owner, all owners must sign the letter.
Policy upgrades	A new Application including Life Insured's Statement is required.

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Alteration	Requirements
Continue Income Replacement to age 70	An Income Replacement extension Application is required.
Rider to stand-alone cover	A new Application including Life Insured's Statement is required.
Altering a level premium policy	Where there is a decrease in risk, the age at commencement will be used to determine the new premium. Where there is an increase in risk, the current age will be used.
Nomination of beneficiaries	A Nomination of Beneficiaries form is to be completed if the Life Insured wants to change the beneficiary nominated on an ordinary insurance policy.
Making Binding nominations (risk only super)	Complete the Zurich Super Estate Management Application
Application to exercise the Future Insurability benefit	This form is to be completed when the policy owner wishes to exercise the Future Insurability benefit for personal events.

Management Fees

The current management fees are as follows:

Monthly	\$7.50
Quarterly	\$22.50
Half-yearly	\$37.48
Yearly	\$74.96

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

Billing Dates for Monthly Payments

The initial billing date will be the date the policy goes into force (unless that date is the 29th, 30th, or 31st of the month, in which case the policy will go into force on the 1st of the next month). The next payment will occur on the selected payment date in the next calendar month. We do not pro-rata days; 12 monthly payments will be taken over the period of a year.

ZRI Quotes

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

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

Changing Policy Ownership

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

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

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

Separating TPD or Trauma cover from Death cover (into stand-alone policies)

To restructure policies, or separate TPD or Trauma cover from Death cover, a new Application and fully completed Life Insured's Statement is required. The Application is subject to Underwriting.

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Section 10

LOYALTY DISCOUNTS

Loyalty Discounts

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

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

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

Discountable products

Discounts are applied only to Wealth Protection products, ie:

- Zurich Protection Plus
- Zurich Select Term Plus
- Zurich Income Replacement Insurance Plus
- Zurich Special Risk Income Replacement Insurance Plus
- Zurich Business Expenses Insurance Plus
- Zurich Superannuation Term Life Insurance Plus
- Zurich Superannuation Select Term Plus

A risk rider (Death cover or Death & TPD cover) on Zurich Superannuation Plan (ZSP) can contribute towards eligibility for a discount but cannot be discounted.

The Management Fee and Stamp Duty are not discounted.

Multi Policy Discount

Eligibility

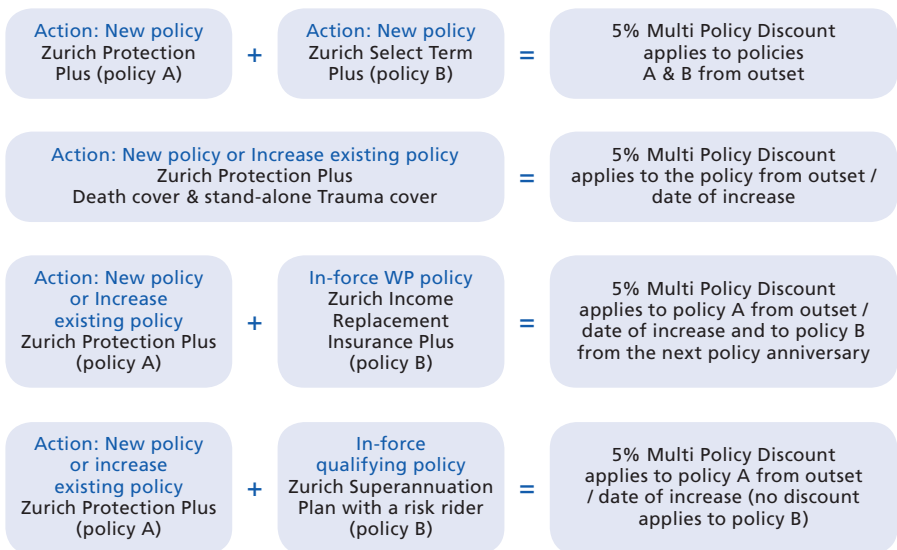
A Multi Policy Discount may apply to the premium for any Wealth Protection policy when the same life insured takes:

- more than one policy or
- two or more stand-alone covers on a Zurich Protection Plus policy.

Discount amount

The Multi Policy Discount is 5%

Examples



Lapsed cover

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

Management Fee waiver

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

Family Discount

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

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

Discount table

The discounts available for family groups are:

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

Eligibility

'Family members' are defined as spouse/de facto spouse, parents and children.

Examples

Action: New policy
Husband (policy A)

+

Action: New policy
Wife (policy B)

=

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

Action: New policy or increase existing policy
Husband and Wife

=

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

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

+

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

=

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

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

+

In-force qualifying policy
Zurich Superannuation Plan with a risk rider
Wife (policy B)

=

2% Family Discount applies to policy A from outset / date of increase (no discount applies to policy B)

Lapsed cover

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

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

Changes to the family group

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

Business Discount

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

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

Discount table

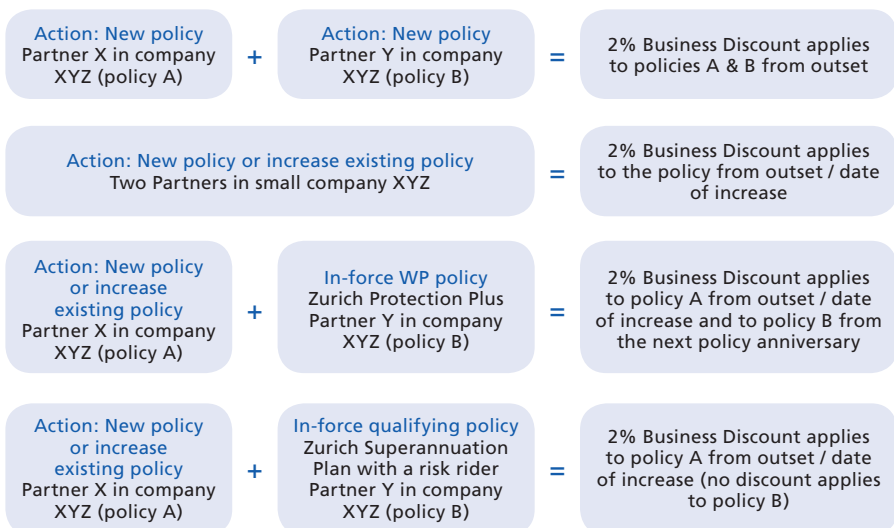
The discounts available for business groups are:

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

Eligibility

'Business members' are defined as business partners, employer and employees, associated businesses with common directors/shareholders.

Examples



Lapsed cover

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

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

Changes to the business group

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

More information about Loyalty Discounts

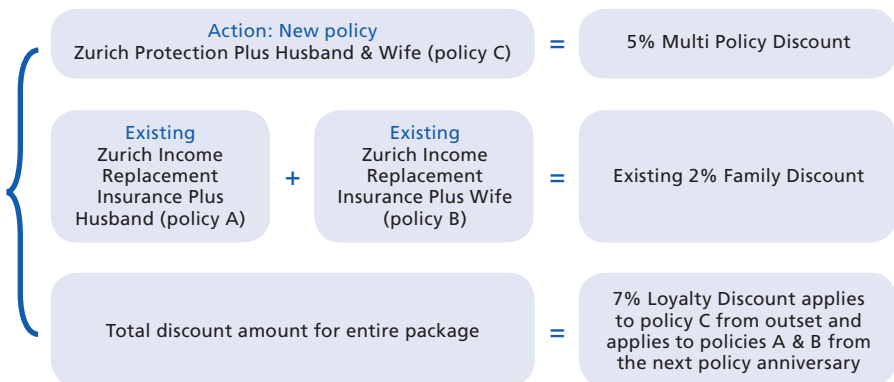
More than one discount

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

- Multi Policy Discount + Family Discount; or
- Multi Policy Discount + Business Discount.

For example

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



Commission impact

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

Loadings impact

Discounts will apply to the total premium (excluding the management fee and stamp duty) including any loadings imposed at Underwriting.

In-force policies

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

Trigger events

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

How to apply for Loyalty Discounts

Zurich Risk Illustrator will allow you to calculate Loyalty Discounts by asking you to select the type of discount for the illustration being prepared.

The quote must be accompanied by an Application Form. The Application Form enclosed in the Wealth Protection PDS contains a Loyalty Discount section which will allow any in-force policies or family/business relationships to be nominated. Discounts cannot be set up on the basis of any request not submitted on the correct form.

Policy owner communications

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

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