



Flexible Lifetime® Solutions

# Underwriting Guide

A REFERENCE GUIDE FOR PLACING  
RISK INSURANCE WITH AMP



# About this guide

This guide has been designed to provide you with information that will assist you in placing risk insurance with us

It contains information about our risk products, underwriting guidelines and processes that will ensure smooth and efficient processing of your risk business.

While the information in this guide will provide you with the tools to deal with most aspects of underwriting, it is not possible to cover every scenario that may arise. If you do come across a situation that is not covered in this guide, please contact our Underwriting department (see Section 1 for contact details) or your Business Development Manager.

# Risk Insurance Products

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

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\* Available as superannuation or non-superannuation.

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# Section 1

## Underwriting contact details



# Section 1 – Underwriting contact details

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

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

## Important note

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

<b>Underwriting and New Business enquiries</b>	1300 662 759
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## Underwriting Technical team

Bernadene Gordon Chief Underwriter	02 9257 2690 0421 058 288
Warren Page Technical Underwriting Manager	02 9615 8626 0434 074 643
Helen Bergin Underwriting <i>easywrite</i> Manager	02 9257 3063 0421 097 860
Johanne Taylor Training and Development Manager	02 9761 5518 0421 611 870
My Hang Senior Underwriter	02 9761 9566

## New Business Management team

Lynley Anderson New Business Manager	02 9761 9664 0423 024 268
Shannon Lohse NSW Team Leader	02 9615 8604
Brad Eagleson QLD/WA/SA/NT Team Leader	02 9615 8929
Aliessa Conklin VIC/TAS Team Leader	02 9761 9505



### NSW Underwriting team

Fax	02 8837 7802
Michelle Gill Principal	02 9615 8611 0434 076 440
Maria Monaghan (Mon, Tues, Wed, Fri)	02 9615 7703
Mandy Phillips	02 9615 7715
Pam Hauer	02 9615 7662
Chris Schreurs	02 9615 8596
Silvia Goncalves	02 9761 9528

### VIC/TAS Underwriting team

Fax	02 8837 7805
Michael Reimer Principal	02 9257 2600 0434 078 667
Craig Gay	02 9257 2647
Christie Flood	02 9257 6257
Janelle De Visscher (Mon, Tues, Thurs, Fri)	02 9761 9526
Nicola Ashley	02 9257 6408
Debbie West (Mon, Wed, Thurs, Fri)	02 9615 8714
Scott Lovegreen	02 9761 9749

### QLD/SA/WA/NT Underwriting team

Fax	02 8837 7801
Michelle Gill Principal	02 9615 8611 0434 076 440
Gina Zammit	02 9761 9810
Carol Wooldridge (Mon, Tues, Thurs, Fri)	0421 614 558
Melinda Poulton	02 9761 9521
Liz Owen (Mon, Tues, Fri)	02 9761 9685
Jenni Phelan (Wed – Fri)	02 9768 3909
Kevin Kha	02 9761 9750
Sandra Mortimer (Tues, Wed)	02 9761 9566

### Where to send application forms

AMP Operations Centre  
Reply Paid 62990  
PARRAMATTA NSW 2124

### Call Centre contacts

AMP Customer Service Centre 131 267

# Section 2

## Underwriting general



# Section 2 – Underwriting general

## The underwriting process

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

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

From this information the underwriter will determine whether to:

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

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

## Our commitment to telephone underwriting

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

## Confidentiality of information

It is AMP policy to respect the confidentiality of information and the privacy of individuals.

Any information provided to AMP's underwriters is treated with the utmost confidence. During the underwriting process, apart from the reinsurers, no-one outside of AMP will see your client's information.

In the event your client does not wish to release confidential information to you, they may send the information direct to the Underwriting Department – please refer to Section 1 for contact details.

## Our commitment to privacy

Your client's privacy is important to us.

AMP is bound by the National Privacy Principles contained in the Commonwealth Privacy Act.

AMP's Privacy Policy Statement outlines AMP's policy on how we manage the personal information we hold about our customers, shareholders and others. It applies to all organisations in the AMP group of companies in Australia.

Some personal information we hold is "sensitive". Sensitive information relates to a person's racial or ethnic origin, membership of political bodies, religions or trade unions, sexual preferences or activities, criminal record, state of health and medical history.

We collect sensitive information for the purpose of assessing applications for risk insurance and managing claims on those policies. It is AMP policy that sensitive information will be used and disclosed only for the purposes for which it is provided, unless your client agrees otherwise, or use or disclosure of this information is allowed by law.

AMP's Privacy Policy Statement will be reviewed from time to time, to take account of new laws and technology, changes to our operations and practices, and to make sure it remains appropriate to the changing environment. Any information we hold will be governed by the most current AMP Privacy Policy Statement.

## **The Duty of Disclosure**

When a client applies for insurance, it is imperative that they read and understand the Duty of Disclosure.

The Duty of Disclosure extends to all aspects of the application and personal statement and continues until we issue the plan owner(s) the plan rules and Certificate of Insurance.

Should a client fail to comply with their Duty of Disclosure, AMP has various rights under the Insurance Contracts Act, which include treating the affected plan(s) as if they never existed.

## **Covering your client during the underwriting process**

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

## **Pregnancy at the time of application**

Provided that there are no complications with the current pregnancy, or during a previous pregnancy, Death, Trauma and TPD cover will be considered up to the date of delivery. The TPD occupation class will be rated under Home Duties.

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

Income protection will be considered during the first 6 months of pregnancy subject to no medical complications and the following criteria being met:

- The life insured is working full-time in current occupation, which does not involve working from their place of residence.
- The life insured intends to return to full-time work within one year of the date of confinement.

Where we are able to offer income protection immediately, it will be available subject to an exclusion clause, excluding any complications of pregnancy.

## **The use of genetic information in underwriting**

The announcement in June 2000 of the completion of a "working draft" of the human genome aroused considerable interest in genetics and genetic testing. There have been many concerns voiced about the use and potential uses of genetic information, and it's not surprising some of the concerns have related to the insurance industry and its ability to access and use genetic information.

In response to the level of public interest and debate, in August 2000 the Federal Government announced an Inquiry into The Protection of Human Genetic Information in Australia. In February 2001, the insurance and superannuation sector was included in the Inquiry and it was clearly indicated that the focus for the insurance industry extended to the use of family medical history, as well as genetics and genetic testing.

In a report called *Essentially Yours: The Protection of Human Genetic Information in Australia*, the Inquiry makes numerous recommendations about the insurance industry. This includes "A range of safeguards and improved policies and practices should be applied to the insurance industry's use of genetic information (including family history) for underwriting purposes."

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

The following IFSA Standards relate to the collection, processing and handling of both family medical history and genetic test results. For further information regarding these Standards, please contact the Underwriting Department – see Section 1, Contact Details.

## **Genetic Testing Policy**

The Genetic Testing Policy states that an insurer:

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

## Family Medical History Policy

The Family Medical History Policy states that an insurer:

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

Should you not understand any aspect of the genetic testing policy, or the family medical history policy, please speak with an underwriter who can provide you with a full copy of each of these Standards.

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

## Common questions regarding genetic information and the underwriting process

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

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





# Section 3

## Medical underwriting



# Section 3 – Medical underwriting

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

Existing cover with AMP should also be included if mandatory medical requirements were not previously obtained. Do not include existing cover with other insurers when determining medical requirements.

## **Death and TPD – Stand alone and Linked**

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

For linked benefits, take the largest cover only.

## **Concurrent Death/TPD and Trauma**

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

## **Business Safeguard**

Where Business Safeguard is requested, the “total cover” is regarded as being the initial sum insured multiplied by five.

## **How long is evidence valid for?**

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

## Death and TPD cover

Total cover (\$)	Age next birthday					
	16-40	41-45	46-50	51-55	56-60	61+
1 – 100,000						
100,001 – 250,000						1
250,001 – 500,000					1	3
500,001 – 750,000				3	3	4
750,001 – 1,000,000			3	3	4	4
1,000,001 – 1,250,000		3	3	4	5	5
1,250,001 – 2,000,000	3	3	4	4	5	6
2,000,001 – 2,500,000	4	4	4	4	5	6
2,500,001 – 5,000,000	5	5	5	5	6	6
5,000,001 – up	6	6	6	6	6	6

## Trauma cover

Total cover (\$)	Age next birthday					
	16-40	41-45	46-50	51-55	56-60	61+
1 – 100,000						
100,001 – 250,000						1
250,001 – 500,000					3	3
500,001 – 750,000			4	4	4	4
750,001 – 1,000,000	2	4	4	4	5	5
1,000,001 – 1,500,000	5*	5*	5*	6*	6*	6*
1,500,001 – 2,000,000	5*	5*	5*	6*	6*	6*

\*For Trauma Cover over \$1 million males age over 50 next birthday will require a PSA (Prostate Specific Antigen) blood test. Females will require a Breast examination report (either completed at the time of the medical examination or, if the insured person prefers, completed separately by a doctor of their choice).

### Key:

Blank = Personal Statement

1 = Personal Statement + Express Check

2 = Personal Statement + Blood Tests

3 = Personal Statement + Blood Tests  
+ Express Check

4 = Personal Statement + Blood Tests  
+ Paramedical or Own Doctor exam

5 = Personal Statement + Blood Tests +  
PMAR + Specialist exam + Resting ECG

6 = Personal Statement + Blood Tests  
and Full Blood Count + PMAR +  
Specialist exam + Exercise ECG

### Blood tests required are:

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

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

## Income Protection, Business Overheads and Temporary Salary Continuance

Total cover (\$)	Age next birthday		
	20-50	51-55	56+
1 – 6,000			B
6,001 – 7,500		B	B
7,501 – 10,000	B	C	C
10,001 – up	C	C	C

### Key:

Blank = Personal Statement

B = Personal Statement + Blood Tests + Express Check

C = Personal Statement + Blood Tests + Express Check + PMAR

### Blood tests required are:

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

### Business Overheads Medical Requirements

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

Example:

Income Protection Insurance – \$3,000 per month.

TSC Cover – \$7,000 per month.

Business Overheads Insurance – \$8,000 per month.

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

## Explanation of medical requirements

Medical requirement	Explanation
Personal Statement	The Personal Statement forms part of the application for insurance and needs to be fully completed for us to consider insurance. It asks questions relating to occupation travel, residency, income, health, family history and lifestyle.
Medical examination (Paramedical, GP or Specialist)	A medical examination may be required due to the client's health history, the level of cover applied for or in the event the client has not seen a doctor for a long period of time. If a specialist examination is required, but not available, please refer to your underwriter.
Personal Medical Attendant's Report (PMAR)	A PMAR is requested when specific detail in relation to a client's health history is required, or due to the level of cover applied for.
Lifescree Express Check	A reduced medical examination performed by a registered nurse. May be required due to the client's BMI or in the event the client has not seen a doctor for a long period of time. Blood pressure, height and weight and urinalysis only are obtained.
Multiple Biochemical Analysis (MBA)	The MBA primarily tests for glucose, liver function, lipids such as cholesterol and renal function. Usually required due to the level of cover applied for. To ensure a valid result the client should fast for 8 hours before the test.
AIDS/HIV Antibody test	Usually required due to the level of cover applied for. Can be performed at the same time as the MBA.
Hepatitis B and C Serology	Detects whether the client has been infected with either virus. Usually required due to the level of cover applied for. Can be performed at the same time as the MBA.
Full Blood Count (FBC)	Measures types and numbers of blood cells. Usually required when large levels of cover requested.
Resting ECG	Usually required due to the level of cover applied for. Measures electrical impulses across the heart.
Exercise ECG	Usually required due to the level of cover applied for. Similar to the resting ECG, except performed during exercise.

## Arranging medical requirements

If your client is required to undergo medical tests as part of their application for insurance, they may choose to have this arranged and/or performed by a paramedical provider (unless the underwriter specifically requests a particular doctor perform the test).

If your client chooses this facility, a request form should be completed for the particular provider chosen. It is important to note that not all providers cover all regions.

AMP's paramedical providers include:

### Lifescreeen

Phone	1800 686 000
Fax	1800 804 758
Web	<a href="http://www.Lifescreeen.com.au">www.Lifescreeen.com.au</a> (for online bookings)

### Symbion Health

Phone	1800 770 001
Fax	1800 770 002

### Pathrec

Phone	1800 066 895
Fax	1800 631 582
Web	<a href="http://www.pathrec.com">www.pathrec.com</a> (for online bookings)

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

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

## **Blood tests**

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

If your client is to have blood taken at a local pathology collection centre or their usual doctor then they must take along the "Authority for Pathology Tests" which is a tear out section in the personal statement

## **Examinations**

Medical examinations will be done by either a paramedical service, the client's usual doctor or a specialist. If the examination is to be done by the usual doctor or specialist the client is to be provided with a "Personal statement by the insured person and confidential medical report" form. The personal statement section of the form should be completed prior to the appointment. When making the appointment ensure the doctor is aware an examination for insurance is required so that enough time is allocated.

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

## **Resting ECG**

These ECG's can be done by all the paramedical services and therefore can be booked like any other test. Most GP's will also be able to perform resting ECG's however it is advisable to confirm their ability to carry out this test when making an appointment.

## **Exercise ECG**

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

## Physicians for specialist medical examinations and exercise ECG's

Below is a list is specialist physicians who are able to perform medical examinations and exercise ECG's. This list is not intended to be a complete list of specialists as we will accept medical examinations done by any consultant physicians with the qualification FRCP.

### NSW

#### **Dr Mark Herman**

74-76 Burwood Road  
BURWOOD NSW 2134  
Ph: 02 9747 4133

#### **Dr David Waugh**

62 Johnston Street  
CHATSWOOD NSW 2067  
Ph: 02 9419 5622

#### **Dr Kevin Hellestrand**

Madison Building  
Level 1, 14/25-29  
Hunter Street  
HORNSBY NSW 2077  
Ph: 02 9482 1155

#### **Dr R Dunn**

Bankstown Heart Clinic  
6/50 Kitchener Pde  
BANKSTOWN NSW 2200  
Ph: 02 9790 7433

#### **Dr Peter Slezak**

229 Macquarie Street  
SYDNEY NSW 2000  
Ph: 02 9233 4819

#### **Dr Roger Scamps**

21 Rohini Street  
TURRAMURRA NSW 2074  
Ph: 02 9449 9455

### ACT

#### **Dr David Coles**

Cardiology Centre  
Suite 14, 1 King Street  
DEAKIN ACT 2600  
Ph: 02 6285 4588

### Victoria

#### **Dr Maurice Rosenbaum**

17 George Street  
EAST MELBOURNE  
Ph: 03 9419 9700

### Queensland

#### **Dr Toby Ford**

Ground Floor, Suite 288  
St Andrew's Place  
33 North Street  
SPRING HILL QLD 4000  
Ph: 07 3839 0992

#### **Dr Russell Rigby**

The Greenslopes Specialist  
Centre  
Greenslopes Private Hospital  
Suite 8, Ground Floor  
Newdegate Street  
GREENSLOPES QLD 4120  
Ph: 07 3847 7099

#### **Dr B Farage**

179 Ashmore Road  
BENOWA QLD 4217  
Ph: 07 5539 6716

#### **Dr R Dolton**

Level 2  
Cnr Esplanade & Second Ave  
COTTON TREE QLD 4558  
Ph: 07 5479 6886

#### **Dr P Hawkins**

St Vincent's Hospital  
Scott Street  
TOOWOOMBA QLD 4350  
Ph: 07 4638 5667

#### **Dr Gunawardane**

Level 2, Suite 4  
Mater Medical Centre  
21-29 Fulham Road  
TOWNSVILLE QLD 4812  
Ph: 07 4779 0199

#### **Dr C Lim**

Cairns Cardiology  
Calvary Hospital  
Level 2, 144 Lake Street  
CAIRNS QLD 4870  
Ph: 07 4052 5230

#### **Dr Martin Brigden**

47 Jack Street  
ATHERTON QLD 4883  
Ph: 07 4091 1800

### South Australia

#### **Dr B Ayres & Dr L Zimmet**

SA Heart Centre  
Suite 10, 59 Anzac Highway  
ASHFORD SA 5035  
Ph: 08 8297 6888

#### **Dr J Sangster**

Adelaide Cardiology  
270 Wakefield Street  
ADELAIDE SA 5000  
Ph: 08 8223 4288

### Western Australia

#### **Dr Thomas Woods**

106 Outram Street  
WEST PERTH WA 6005  
Ph: 08 9321 8517





# Section 4

## Guide to common medical conditions



# Section 4 – Guide to common medical conditions

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

## Obesity

Body Mass Index (BMI) is the most commonly used measure of body fat, based on a person's height and weight. It applies to both adult men and women and is considered to be a reasonable reflection of overall body fat for most people. It is calculated as a person's weight in kilograms divided by the square of their height in metres.

The World Health Organisation has defined categories of BMI based on evidence of increased risk of chronic disease and mortality. These categories have been adopted as the national standard in Australia.

	BMI range
Underweight	< 18.5
Normal	18.5 to 24.9
Overweight	25.0 to 29.9
Obesity	30.0 to 39.0
Morbid Obesity	> 40

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

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

### Important facts

- In 2001 an estimated 7.3 million Australian adults were overweight or obese, 58% of men and 42% of women aged 18 years and over.
- Obesity was associated with over 4 million days lost from the workplace in 2001.
- Compared with people in the normal-weight range, obese women are 115% more likely to die before age 70 years and obese men are 81% more likely to die before age 70 years.

### Underwriting approach

Loadings for obesity are determined based on a person's age, the product applied for and their BMI. A person under the age of 35 will attract a loading for their BMI before a person over 35, and products providing "living" benefits, eg Trauma cover will attract a loading for BMI before a policy for death cover.

Where the life insured has a BMI of 32 or greater, a Lifescreen Express Check will automatically be required – refer to "Explanation of Medical Requirements" for details on page 12. In the event a Lifescreen Express Check can't be performed, a full medical examination will be required.

The following height and weight chart indicates a BMI of 32.

Height cm	Weight usually acceptable up to			
	ft' inch"	kg	lb	st, lb
147	4'10"	68	150	10'10
150	4'11"	72	159	11'5
152	5'0"	74	163	11'9
155	5'1"	77	170	12'2
157	5'2"	79	174	12'6
160	5'3"	82	181	12'13
163	5'4"	85	187	13'5
165	5'5"	87	192	13'10
168	5'6"	90	198	14'2
170	5'7"	92	203	14'7
173	5'8"	96	212	15'2
175	5'9"	98	216	15'6
178	5'10"	101	223	15'13
180	5'11"	104	229	16'5
183	6'0"	107	236	16'12
185	6'1"	109	240	17'2
188	6'2"	113	249	17'11
191	6'3"	116	256	18'4
193	6'4"	119	262	18'10
196	6'5"	123	271	19'5
198	6'6"	126	278	19'12

This is not a rating table. It indicates acceptable height/weight ratios. It may be used for alerting insured persons that they might need medical tests or be asked to pay an extra premium. It is a guide only. Depending on the presence or absence of other risk or credit factors, or for screening purposes, underwriters may accept insured persons who weigh more than is shown here at standard rates, or ask insured persons who weigh less to have extra tests.

**References**

World Health Organisation – *Obesity and Overweight*.  
 Australian Government, Department of Health and Ageing – *Obesity: Trimming the Nation*.  
 Heart Foundation – *Cardiovascular disease and excess weight Fact Sheet*.  
*The Relationship between overweight, obesity and cardiovascular disease*, a literature review prepared for The National Heart Foundation of Australia, AIHW 2004.

## Back Disorders

### Background

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



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

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

### Important facts

- In 2001, 21% of the Australian population reported having back pain as a long-term condition.
- The most common long-term condition related to work and caused by an injury received while at work were back problems.
- In 1999-2000, back injuries accounted for 25% of claims for non-fatal compensated injuries which resulted in at least 10 days off work, making the back the most commonly injured part of the body.
- Second only to arthritis, chronic non-specific back pain is Australia's most debilitating illness. It accounts for the greatest number of days lost from work.

## Underwriting approach

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

Often difficult to assess is the applicant that states that they do not have a back condition, however, they continue to receive chiropractic or physiotherapy treatment/maintenance. These situations are assessed on an individual basis with the underwriter considering the cause, reason for and the length of time since the initial condition that precipitated the first consultation.

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

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

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

### References

Betterhealth.vic.gov.au – *backpain*.

ABS National Health Survey 2001, *Injuries*.

ABS Australian Social Trends 2002, *Health Risk Factors, work related injuries*.

ABS Musculoskeletal conditions in Australia, *A snapshot 2001*.

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

## Diabetes

### What is diabetes?

Diabetes occurs when there is too much glucose (sugar) in the blood. The blood glucose level is regulated with the help of insulin which is a hormone made in the pancreas. There are 3 types of diabetes.

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

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

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

### Important facts

- Diabetes is the 7th leading cause of death in Australia.
- People with diabetes are 3 times more likely to suffer from high blood pressure, high cholesterol and obesity.
- People with diabetes are twice as likely to develop cardiovascular disease (eg heart disease and stroke.)
- 65-80% of people with diabetes will die of coronary heart disease.
- Diabetes is the leading cause of kidney failure.
- Diabetes is the leading cause of blindness in people over the age of 60.
- 5% of people with diabetes will suffer from foot ulcers.
- Approximately 275 adults in Australia develop diabetes every day. This represents 8 adults in every 1,000.

## Underwriting approach

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

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

For those applicants that have already been diagnosed with diabetes:

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

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

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

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

### Reference

International Diabetes Institute, AusDiab 2005.

Diabetes Australia, Diabetes facts.



## Cancer

### What is cancer?

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

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

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

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

### Important facts

- The lifetime risk of getting cancer for men is 1 in 2, and 1 in 3 for women.
- Over the last 10 years, cancer rates have levelled off for men, but increased by 7% for women.
- The increase in prevalence of cancer rates are attributable to lung cancer in women, breast cancer, melanoma, prostate cancer and mesothelioma.
- Prostate cancer is the most common cancer in Australian men.
- For females, breast cancer is the most common for all ages from 35 and also the leading cause of cancer death.
- One in 11 women in Australia will develop breast cancer by the age of 75.
- Bowel cancer is the second most common cancer in both sexes combined.
- Cervical cancer is the thirteenth most common cancer in women in Australia.
- About 740 women are diagnosed with cervical cancer each year in Australia.
- More than 1,300 Australians die from leukaemia each year including around 30 children.
- Around 8,300 Australians are diagnosed with lung cancer each year.
- Around 850 Australian women die of ovarian cancer each year.
- Around 11,200 Australian men are diagnosed with prostate cancer each year.

### Underwriting approach

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

### Reference

The Cancer Institute of NSW.

## Sleep Apnoea

### What is sleep apnoea?

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

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

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

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

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

### Important facts

- 4 in 100 middle-aged men suffer from OSA.
- 2 in 100 middle-aged women suffer from OSA.
- Up to 48% of obese men and 38% of obese women suffer from OSA.
- OSA is as common as adult asthma.

### Underwriting approach

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

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

### References

Monash University – [www.med.monash.edu.au](http://www.med.monash.edu.au) – Obstructive Sleep Apnoea, Losing weight for a better night's sleep.

Australian Government – [www.healthinsite.gov.au](http://www.healthinsite.gov.au) – Sleep Apnoea.

Mayo Healthcare Australia – About Obstructive Sleep Apnoea.

## Asthma

### What is asthma?

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

### Important facts

- In Australia in 2001, there were approximately 2.2 million people with asthma (11% of males and 13% of females). Asthma affects 10-12% of adults (approx 1 in 10).
- Since 1989 the death rate has decreased markedly, but the rate of asthma deaths in Australia is still high in comparison to other countries.
- Asthma is one of the most common reasons for visiting a doctor, being the 7th most frequently managed problem by GP's in 2002 – 2003.
- In 2001, 18% of people with asthma reported having days of reduced activity compared with only 10% of people without asthma.
- Approximately one-third to one-half of adults with asthma have moderate or severe disease.
- Disturbed sleep is a common problem among both adults and children with asthma
- People with asthma rate their health lower and have worse health-related quality of life than people without asthma.

### Underwriting approach

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

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

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

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

### References

Asthma in Australia: A Snapshot, 2001. Australian Bureau of Statistics.

Key Points, Asthma in Australia 2005. Australian Institute of Health and Welfare.

Asthma – The Figures. Asthma Foundation of Victoria.

## Gout

### What is gout?

Gout is one of the most common forms of arthritis or inflammation of a joint. It most commonly affects the big toe joint (first metatarsophalangeal joint), but can affect any joint. Gout usually starts as an acute attack that often comes on overnight. Within 12-24 hours there is usually severe pain and swelling in the joint.

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

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

### Important facts

- Around 70,000 Australians have this form of arthritis.
- Most people with gout are male and the average age for the first attack is somewhere between 40 and 50 years.
- Uric acid can also lodge in surrounding tissue or, in some cases, form stones in the kidney or bladder.
- Chronic gout may progress to a point where tophi develop in the ears, around joints and in bursae. Tophi occur when the sodium urate levels in the blood become so high that sodium urate is deposited in the tissues and produce an inflammatory foreign body.

### Underwriting approach

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

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

### Reference

ePodiatry.com.

Department of Podiatry, Curtin University.

[www.betterhealth.vic.gov.au](http://www.betterhealth.vic.gov.au), Fact Sheet – Gout.

## Hypertension

### What is hypertension?

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

When blood pressure is measured, it provides 2 readings. The larger reading is the systolic reading which measures the heart when it squeezes out the blood during a beat, and the smaller reading is called a diastolic reading, which measures the heart at rest.

### Important facts

- High blood pressure is a major risk factor for stroke, heart disease, heart failure, peripheral vascular disease and renal failure.
- High blood pressure is more likely to develop in those who are overweight, physically inactive, or have a high dietary salt intake.
- High blood pressure is the most frequently managed problem in general practice in Australia.
- The prevalence of high blood pressure in Australia is approximately 28.6 for every 100 people. Of that 15.2 per 100 are untreated.

### Underwriting approach

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

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

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

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

### Reference

Heart Foundation of Australia – Blood pressure facts.

## Kidney stones

### What are kidney stones?

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

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

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

### Important facts

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

### Underwriting approach

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

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

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

### Reference

Fact Sheet, Kidney Stones, Kidney Health Australia.

## Mental health

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

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

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

### Important facts

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

### Underwriting approach

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

A full copy of the MoU is available at [www.ifsa.com.au](http://www.ifsa.com.au) or contact your underwriter who will be able to assist you with a copy.

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

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

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

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

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

**Reference**

Beyondblue.

Mental Health Council of Australia.



## Family medical history

Family medical history has been established as a well proven risk factor in a wide range of clinical studies and has been used by underwriters for many years. Underwriters will generally only request family medical history about first degree relatives, but may on occasions seek a wider history where this may assist the assessment of the risk.

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

### Important facts

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

### Underwriting approach

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

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

### References

IFSA Family Medical History Policy, Background Paper, 2005.

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

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

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



# Section 5

## Financial underwriting



# Section 5 – Financial underwriting

## Financial requirements – lump sum

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

Refer to page 34 for an overview of the methodology used by the underwriter in determining levels of cover.

Purpose of Cover	Up to \$1,250,000	\$1,250,000 – \$2,000,000	> \$2,000,000
Death Cover – Personal	A	B	C
Death Cover – Keyperson	A	B	C
Death Cover – Buy/Sell	A	B	D
Death Cover – Loan Cover	A	B	E
TPD Cover	A	B	C* To a maximum of \$2.5 Mil total cover across all insurers
Type of Cover	Up to \$500,000	\$500,001 – \$1,000,000	\$1,000,000 – \$2,000,000
Trauma Cover	A	B	C* To a maximum of \$2.0 Mil total cover across all insurers

Where “linked” cover is applied for, the financial requirements will be based on the highest of the sums insured.

A = Personal Statement

B = Personal Statement  
Financial Report/SOA

C = Personal Statement  
Financial Report/SOA signed by the insured person’s accountant  
Income tax returns and assessment notices for the last 2 financial years

**Where the insured person operates his or her own business:**

Full business accounts (including tax returns, assessment notices, profit and loss accounts and balance sheets) for main trading account and all associated entities and trust accounts for the last 2 financial years.

D = C + a copy of the partnership agreement and an independent valuation of the business, signed off by the accountant, including the method of valuation

E = C + a copy of the Loan Agreement

\* Where TPD and/or Trauma cover are required for business purposes, the requirements for D and E will also apply.

## Financial underwriting – lump sum

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

### Overview

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

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

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

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

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

The need for insurance generally falls into 4 main categories. The following provides an overview of the methodology used by the underwriter in determining acceptable levels of cover for each of these needs.

### Need for cover

1. Personal/Family protection.
2. Loan protection.
3. Partnership or Share Purchase protection.
4. Keyperson protection.

## 1. Personal/Family protection

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

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

### **The multiples we use for Death and TPD are:**

20 times income for ages up to 50.

15 times income for ages 51 to 60.

Please refer to underwriter for ages 61+.

### **The multiples we use for Trauma cover are:**

10 times income for age up to 50.

5 times income for ages 51+.

**Important note:** Applications for cover in excess of \$1.25 million must be supported by additional financial information as set out on page 33.

### **Home duties**

In the event the insured does not have an income, establishing an objective method for determining a reasonable level of cover becomes difficult for the underwriter.

The potential financial loss attributable to those performing home duties differs significantly when there are dependant children.

The maximum level of cover we will allow those performing home duties is \$750,000 death and TPD and \$500,000 Trauma. For sums insured exceeding these amounts further justification will be required.

## 2. Loan protection

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

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

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

- The sum insured will be reduced, if the servicing capacity of the loan will not be affected by the death or disablement of the life insured.

### 3. Partnership or Share Purchase protection

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

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

- Independent valuations may be required where the total cover on individual partners/ shareholders exceeds \$2 million.
- Cover on partners or shareholders should be in proportion to their respective share of the business.
- Total cover on all partners or shareholders should not exceed the total value of the business.
- Due to possible capital gains tax implications, these plans would usually be set up on a “self owned” basis, with appropriate wording included within the Buy/Sell documentation covering how the plan proceeds are to be utilised on the death or disablement of a partner.
- We would expect to see concurrent applications on all partners or shareholders involved with the business and, if not, an explanation as to why these applications are not being proposed.

### 4. Key person protection

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

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

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

- Multiples of the individual’s salary package. This multiple will depend on the taxation position of the plan proceeds. If the plan proceeds are taxable to the company, then a multiple of 8 times salary package may be used. If the plan proceeds are not taxable to the company, then a multiple of 5 times salary package would be appropriate.
- A multiple of the net operating profit of the business over the past 2 years could be considered if the key person has majority or total ownership of the business. In this situation, the underwriter will then utilise the salary/income multiples mentioned under Personal/Family protection.

### Business Safeguard

Financial evidence will be required for the initial sum insured and when each of the options are exercised. The financial evidence required will be based on the sum insured at risk at the time of applying for the cover or exercising an option.

## Financial Requirements – Income Protection and Temporary Salary Continuance

### Maximum monthly benefit available

The maximum monthly benefit:

- 75% of first \$250,000 of income.
- 50% of next \$150,000 of income.
- 25% of the balance of income.

If the superannuation contribution option is selected, the result emerging from the calculation above is increased by 12% to arrive at the maximum insurable benefit.

**Note:** The maximum monthly benefit for Income Protection and Temporary Salary Continuance is \$30,000.

### Financial requirements

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

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

Occupation category	Agreed Value	Indemnity <sup>#</sup>
4A, 3A	\$10,000	\$15,000
2A	\$8,000	\$15,000
A	\$6,000	\$15,000
B	\$5,000	\$15,000
C	\$4,000	\$15,000

# Mandatory financial evidence is not required for indemnity plans until the monthly benefit exceeds \$15,000.

The underwriter may however, request financial evidence if the income stated appears excessive for the occupation.

Financial evidence will be accepted in the form of:

### Employee

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



**Note:**

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

**Self-employed****Sole trader**

- Individual tax returns and assessment notices for the past 2 years.

**Partnership**

- Individual tax returns and assessment notices for the past 2 years, and
- Partnership tax returns and full accounts (ie profit and loss and balance sheet) for the past 2 years.

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

- Individual tax returns and assessment notices for the past 2 years, and
- Annual accounts (ie profit and loss and balance sheet) for the main trading entity including any associated management company and/or family trust accounts for the past 2 years.

**Additional requirements for monthly benefits over \$15,000 pm**

A statement from the insured person advising:

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

Refer to page 40 for details on how we treat unearned income.

**Financial Requirements – Business Overheads Insurance**

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

- For monthly benefits up to and including \$10,000, no financial evidence is required.
- For monthly benefits exceeding \$10,000, the Business Overheads Insurance Questionnaire must be completed. Further evidence may be requested at the underwriter's discretion.

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

## Financial underwriting – Income Protection and Temporary Salary Continuance

### Overview

#### Determining your client's insurable income

##### Earned income

We will only insure income earned from personal exertion.

Investment income or income that will not cease in the event of disablement should not be included when determining an individual's insurable income. This includes any ongoing profit generated by other employees of the business (if you are self-employed), investment income, dividends, interest, rental income, proceeds received from the sale of assets, ongoing commission or royalties – refer to page 40 for details of how we treat unearned income.

For **employed persons**, income is determined from the insured's total remuneration package, including regular overtime, fringe benefits and regular bonuses and/or commission payments, less tax deductible expenses related to earning that income.

- We do not include superannuation contributions paid by the employer under the Superannuation Guarantee. Superannuation contributions made by an employer that are part of a salary sacrifice arrangement can be included.
- Commissions, bonuses and overtime will only be included if they have been part of the client's income for the past 2 years. If these have fluctuated over the past 2 years we will take an average.

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

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

##### Agreed Value or Indemnity option

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

##### Indemnity option

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

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

A lower premium is charged for the Indemnity option.

## **Agreed Value**

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

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

## **Income splitting and family trust arrangements**

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

## **Fluctuating income**

If your client's income fluctuates from year to year, the underwriter will require an explanation as to the reasons for the fluctuation. If your client's income has increased dramatically over the last 2 financial years, the underwriter will discuss options with you. For Agreed Value plans, an average of the income may be used, or for Indemnity plans, the income earned in the last financial year may be used, if there is an expectation that the income level will be maintained.

## **Income from second occupations**

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

- Both occupations are in the same field.
- Total hours worked on a regular basis does not exceed 50 hours per week.
- The insured person has been working in both occupations for a minimum of 2 years.

## **Unearned income**

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

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

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

Please note, when the underwriter is determining the insured's net asset position, the family home is excluded.

Composition of the asset, degree of liquidity and the ability to realise book value will be considered when deciding whether to reduce benefits.

Sources of unearned income include:

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

### How we treat unearned income

For the purpose of calculating the monthly benefit, unearned income is taken into consideration only when the monthly benefit proposed exceeds \$15,000 per month and when unearned income exceeds 30% of the insured's insurable income.

If unearned income is taken into account, it is added to the insured's earned income to calculate the monthly benefit (75% of first \$250,000, 50% of next \$150,000 and 25% of the balance), then deducted from the final calculation to determine the monthly benefit. This will ensure that the monthly benefit provided does not exceed 75% of total income if disabled.

### This can be illustrated with an example:

Net income	\$240,000
Investment income	\$80,000 (exceeds 30% of net)
Total income	\$320,000
75% of first \$250,000 equals	\$187,500
50% of next \$70,000 equals	\$35,000
Insurable benefit	\$222,500
Less unearned income	\$80,000
<b>Total insurable income</b>	<b>\$142,500</b>

\$142,500 divided by 12 allows a monthly benefit of \$11,875.



# Section 6 Occupation



# Section 6 – Occupation

## Income Protection Insurance, Business Overheads Insurance TSC and TPD

### Eligibility – Income Protection, Business Overheads and TSC

The insured person must work in full-time, regular employment. This means for a minimum of 30 hours per week, 40 weeks per year. Individuals engaged only in seasonal employment or who work on a 2 week on/2 week off (or similar) basis will not be eligible.

We will consider some occupations working 25 hours per week on a permanent, part-time basis. In these cases, the insured must work regular hours (ie not on an “as required” basis) and away from home – please contact an underwriter if you require further details.

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

Contracts will not be issued where the owner is different to the insured person.

Business Overheads Insurance is not available to C occupations or to shop proprietors/retailers.

### Eligibility – TPD

#### Own occupation TPD

Own occupation definition TPD is only available if:

- the insured is involved in full-time regular employment, therefore a minimum of 25 hours per week, 40 weeks per year, and
- is classified as an A category occupation.

#### Any occupation TPD

Any occupation definition TPD is available if:

- the applicant’s occupation is eligible for TPD (refer to occupation classifications page 47), and
- the applicant is working at least 10 hours per week in one or more occupations (provided all occupations are eligible for TPD).

### Second occupations

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

### Unacceptable risks

Examples of risks not acceptable are those people who are exposed to unusual hazards such as professional underwater divers, underground miners, explosives handlers, professional athletes, stunt or race drivers, pilots for hire, military personnel, those exposed to moral hazards and individuals who carry guns in the course of their occupation.

## Insured persons working from their place of residence

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

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

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

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

- **Professionals** dependent on continuous customer contact with a fully equipped surgery and waiting room such as doctors, dentists and veterinary surgeons etc – no restriction – any waiting period available.
- **Employee** with no ownership interest in the business, established work practice for at least 12 months – no restriction, minimum 4 week waiting period.
- **Self-employed** including contractors, established in home based business for at least 12 months, regular face to face customer contact at least weekly, outside of residence – no restriction, minimum 8 week waiting period. Where the customer contact is more frequent (eg daily with the customer coming to or the client going out), a 4 week waiting period is available.
- **Self-employed**, nil or minimal customer contact working under a contract established for at least 12 months – no restriction, minimum 13 week waiting period. Note: Freelancers may be considered under this group provided they have a customer base from which they can display a record of regular work.
- **Self-employed**, nil or minimal customer contact, irregular work stream (eg home based word processor, dressmaker, bookkeeper, etc) – not available.
- Some **home-based** occupations, which may involve some degree of customer contact, are uninsurable for example, beautician, masseur, craft manufacturer and seller (eg potter, etc).



## Newly self-employed

There are situations in which we will offer cover to those that are newly self-employed, or have changed occupations within the last 12 months. We will consider either:

1. Income Protection Advanced or Standard with a one year benefit period and a conversion option to change to a longer benefit period at the first plan anniversary# (see below).
2. Income Protection Advanced, Standard and basic with an Indemnity option with a maximum benefit period of 5 years.

The benefit is usually based on previous income or expected earnings with a maximum monthly benefit of \$4,000.

These terms are available where the insured:

- has purchased an existing business or franchise which has been operating for at least 12 months, or
- has started a new business or franchise in a different field and business plan is available, or
- has become self-employed in their field of expertise eg accountant, physiotherapist, or.
- has become self-employed in a field for which work experience can be shown and business plan or long term contracts are available.

### Note:

- People in 4A and 3A occupations becoming self-employed after a period of employment are usually eligible for any benefit period and the \$4,000 maximum monthly benefit would not normally apply.
- For people in the 4A and 3A occupations, Income Protection plans Advanced or Basic, for any benefit period, are usually available immediately after completion of tertiary training and commencing work.

### # Exercising the conversion option – Income Protection Advanced or Standard

If the conversion option is not applied for at the end of the first plan year, then the plan continues with a one year benefit period. If a longer benefit period is subsequently applied for, a new personal statement will be required.

Where a sub-standard medical assessment is given, the underwriter may restrict the conversion option.

## Newly self-employed indemnity option

The Indemnity option can be reviewed once the business has been running for at least 12 months and financial evidence for this 12 month period is available. For company and partnership business structures the business accounts including Profit and Loss Statements and Balance Sheets are required in addition to personal income tax returns.

To extend the monthly benefit full underwriting assessment is required.

## Bankruptcy

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

Income Protection and Temporary Salary Continuance cover will not be available to clients who are currently bankrupt, under administration or liquidation.

### Special considerations

Once discharged from bankruptcy for a period of at least 3 years we may consider all benefits subject to a number of factors:

- Details surrounding the bankruptcy.
- Employment situation.
- Type of business they are now in and the financial situation of that business.
- Evidence for the past 2 years, income including personal income tax returns, assessment notices, profit and loss statements, balance sheets for the business and all associated entities.

## Occupation classifications

### General notes

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

#### **Occupation ratings are based on actual duties not on job title.**

In the classification listing, the symbol "S" indicates that the occupation is usually acceptable on standard terms, and "N" that it is not insurable.

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

**It is important to recognise that occupation classifications can be, and are, altered because of our claims experience. Actual claims experience for each occupation is regularly monitored, compared to expected experience and classifications adjusted accordingly if warranted. This may result in occupation classifications appearing to be inconsistent with the category description.**

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

## Death, Total and Permanent Disability and Waiver of Premium benefits

### Occupation categories

#### **Category A**

Includes professional and white collar workers, including those required to travel and those who may be involved in the supervision of trades people. Optional own occupation cover is available to Category A occupations.

#### **Category B**

This category includes light blue collar occupations.

#### **Category C**

Total and Permanent Disablement Cover is currently available for selected lives.

#### **Category N**

Total and Permanent Disablement Cover etc is not available to occupations in this category.

#### **Refer office**

Where this notation appears, cover may be available on some terms. Refer to an underwriter for full details.

## **IPA, IPB, IPC, BOI and TSC Occupation categories**

### **Category 4A**

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

This category also includes, within certain limitations, Chief Executive Officers (CEOs) of companies.

### **Category 3A**

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

### **Category 2A**

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

### **Category A**

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

### **Category B**

Includes those occupations, which involve manual work by skilled craftspeople or trades people in non-hazardous industries. It also includes some occupations involving the supervision of manual workers. Generally, those who qualify under this category will have technical qualifications or considerable experience in the job and may require licensing eg auto-electrician, cabinet maker, mechanic, plumber – all qualified.

Unskilled or semi-skilled workers involved even in light manual work are not included in this category.

Business Overheads Insurance is only available to certain B group occupations.

The applicant must:

- Have a trade certification.
- Be a skilled tradesperson (ie not retailers).
- Have been running their own business for at least 5 years.

### **Category C**

Involves those occupations that are precluded from category B due to lack of qualification or due to the amount of manual work performed. A degree of skill is still required, eg bricklayer, plasterer. Occupations in this category cannot have benefit payment periods to age 60 or 65.

**BOI is not available to occupations in this category.**

### **Category E**

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

(This category is eligible for IPC and 2 year benefit period only. TPD, TSC and BOI are not available).

### **Category N**

IPA, IPB, IPC and BOI and TSC are not available to the occupations in this category.

### **Refer Office**

Where this notation appears, cover may be available on some terms. Refer to an underwriter for full details.

### **Business Overheads**

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

This benefit is particularly appropriate for small business or partnerships with 5 or less employees. When the business is involved in the sale of goods then such as retail shopkeeper then cover is generally not available.

### **Hazardous Duties**

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

Hazards include, but are not limited to:

- Working at heights
- Demolition work
- Tunnelling
- Using explosives
- Working with dangerous materials
- Underground work
- Diving
- Bridge or dam construction
- Aerial work
- War zones.

### **Instant Cover**

WC = White Collar, LB = Light Blue, HB = Heavy Blue, H = Hazardous.

Refer to the Flexible Lifetime – Protection Product Disclosure Statement for benefit availability.

Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
ABALONE DIVER	S*	N	N	N	H
ABATTOIR					
– Inspector (100% admin)	S	S	B	B	LB
– Inspector (manual work)	S	N	N	E	HB
– Supervisor (no manual work)	S	S	B	B	LB
– Worker	S	N	N	N	HB
ACCOUNT EXECUTIVE	S	S	A	2A	WC
ACCOUNTANT					
– CA or Affiliate of the ICA	S	S	A	4A	WC
– CPA or FCPA member of CPA Aust.	S	S	A	4A	WC
– Non CA, CPA or FCPA	S	S	A	2A	WC
ACTOR/ACTRESS	S	S	N	N	HB
ACTUARY					
– Fellow of Institute of Actuaries of Aust.	S	S	A	4A	WC
– Not an FIAA	S	S	A	2A	WC
ACUPUNCTURIST					
– App. Science degree or AAA member	S	S	A	2A	WC
ADJUSTER/ASSESSOR	S	S	A	A	WC
ADVERTISING AGENT					
– Principal, < 5 full-time staff	S	S	A	A	WC
– Principal, >= 5 full-time staff	S	S	A	2A	WC
ADVERTISING EXECUTIVE	S	S	A	2A	WC
ADVERTISING MANAGER	S	S	A	2A	WC
AEROBICS INSTRUCTOR	S	S	N	E	HB
AGENCY STAFF – Office duties only	S	S	A	2A	WC
AGENT – Stock and station	S	S	B	B	LB
AGRICULTURAL WORKER	S	N	N	N	HB
AGRONOMIST	S	S	A	A	WC
AIR CONDITIONING INSTALLER/REPAIRER					
– Qualified	S	S	B	B	LB
– Unqualified (minimum 3 years experience)	S	S	N	E	HB
AIR TRAFFIC CONTROLLER	S	S	N	N	HB
AIRCRAFT					
– Designer	S	S	A	4A	WC
– Inspector	S	S	B	B	LB
– Instrument Mechanic	S	S	B	B	LB
– Maintenance Technician	S	S	B	B	LB
– Navigator	S	S	N	N	HB

\* Refer to Underwriting, as an additional premium loading or exclusion may apply.

Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
AIRLINE STAFF					
– Air Baggage Handlers, Porters	S	S	N	C#	HB
– Clerical	S	S	A	2A	WC
– Truck Driver	S	S	N	C#	HB
– Pilot, Aircrew, Flight Attendant	S	S	N	N	HB
AIRPORT MANAGER	S	S	A	2A	WC
AIRPORT SUPERINTENDENT	S	S	A	2A	WC
ALARM – Installer/Repairer	S	S	B	B	LB
AMBULANCE OFFICER/DRIVER	S	S	B	B	HB
AMMUNITION WORKER	S*	N	N	N	H
AMUSEMENT PARLOUR					
– Employee	S	S	N	N	HB
– Proprietor	S	S	B	B	LB
ANAESTHETIST					
– Qualified and State registered	S	S	A	3A	WC
ANIMAL NURSING AUXILIARY	S	S	B	B	LB
ANIMATOR	S	S	A	2A	WC
ANTIQUA DEALER					
– Employee or <5 full time staff	S	S	B	B	LB
– Proprietor, >=5 full-time staff	S	S	A	A	WC
APIARIST					
– Proprietor/Manager, others	S	S	C	C	HB
– Proprietor/Manager, supervisory only	S	S	B	B	LB
APPRENTICE (Non-Hazardous Trades)	S	S	C	C	HB
ARCHAEOLOGIST					
– Field work	S	S	A	A	WC
– Museum only	S	S	A	2A	WC
ARCHITECT (Qualified/Registered)					
– <=10% on-site	S	S	A	4A	WC
– >10% on-site	S	S	A	A	WC
ARCHIVIST	S	S	A	2A	WC
ARMED SERVICES (Except CMF)	S*	N	N	N	H
AROMATHERAPIST	S	S	A	A	WC
ART DEALER					
– Employee	S	S	B	B	LB
– Proprietor	S	S	A	A	WC
ART DIRECTOR	S	S	A	2A	WC

# Table IPC only is available for Income Protection plans. TSC not available.

\* Refer to Underwriting, as an additional premium loading or exclusion may apply.

Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
ART GALLERY – Attendant – Guide	S S	S S	A A	A A	WC WC
ARTIST – Commercial (no set, production or work from home) – Not commercial	S S	S S	A N	2A N	WC HB
ASBESTOS WORKER	S*	N	N	N	H
ASPHALT LAYER (min 3 years experience)	S	S	N	E	HB
ASSAYER – Entering mines – Not entering mines	S S	S S	B A	B A	LB WC
ASSEMBLY LINE WORKER	S	N	N	N	HB
ASSESSOR/ADJUSTER	S	S	A	A	WC
ASSOCIATE PROFESSOR – University or college	S	S	A	4A	WC
ASTRONOMER	S	S	A	2A	WC
ATTORNEY – Qualified and State certified/admitted to bar	S	S	A	4A	WC
AUCTIONEER – Livestock – Other than livestock	S S	S S	B A	B A	LB WC
AUDIOLOGIST	S	S	A	4A	WC
AUDIOMETRIST	S	S	A	2A	WC
AUDITOR – CA or Affiliate of the ICA – CPA or FCPA member of CPA Aust. – Non CA, CPA or FCPA	S S S	S S S	A A A	4A 4A 2A	WC WC WC
AUTHOR/WRITER	S	S	N	N	HB
AUTHORISED REPRESENTATIVE (financial)	S	S	A	2A	WC
AUTO-ELECTRICIAN	S	S	B	B	LB
AWNING/BLIND/SCREEN INSTALLER – Employee (min 3 years experience) – Proprietor	S S	S S	N C	E C	HB HB

\* Refer to Underwriting, as an additional premium loading or exclusion may apply.



Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
BACKHOE/BOBCAT/BULLDOZER OPERATOR					
– Employee (min 3 years experience)	S	S	N	E	HB
– Owner	S	S	N	C#	HB
BACTERIOLOGIST	S	S	A	2A	WC
BAILIFF	S	S	A	A	WC
BAKER					
– Qualified	S	S	B	B	LB
– Unqualified (min 3 years experience)	S	S	N	E	HB
BAKERY MANAGER (Admin/Supervisory)	S	S	B	B	LB
BANK					
– Cashier	S	S	A	2A	WC
– Clerk	S	S	A	2A	WC
– Guard (armed)	S	S	N	N	HB
– Guard (Unarmed)	S	S	C	C	HB
– Messenger (Not guard)	S	S	B	B	LB
BAR MANAGER/STAFF	S	S	N	C#	HB
BARBER – At home	S	S	B	B	LB
BARBER – Away from home	S	S	B	B	LB
BARRISTER					
– Advocate	S	S	A	4A	WC
– Qualified and State certified/admitted to bar	S	S	A	4A	WC
BATTERY FITTER (Automotive)					
– Owner, unqualified					
– Qualified Auto Electrician	S	S	C	C	HB
– Unqualified employee (min 3 years experience)	S	S	B	B	LB
	S	S	N	E	HB
BATTERY REPAIRER (Automotive)					
– Owner, unqualified					
– Qualified Auto Electrician	S	S	C	C	HB
– Unqualified employee (min 3 years experience)	S	S	B	B	LB
	S	S	N	E	HB
BEACH INSPECTOR	S	S	N	N	HB
BEAUTICIAN	S	S	B	B	LB
BED AND BREAKFAST PROPRIETOR	S	S	B	B	LB
BEEKEEPER					
– Employee	S	S	N	E	HB
– Proprietor/Manager, manual work	S	S	C	C	HB
– Proprietor/Manager, supervisory only	S	S	B	B	LB

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Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
BICYCLE DEALER/REPAIRER	S	S	B	B	LB
BIOCHEMIST					
– Field work	S	S	A	A	WC
– Lab work only	S	S	A	4A	WC
– No relevant qualifications	S*	S*	A	A	WC
BIOLOGIST	S	S	A	2A	WC
BLACKSMITH	S	S	C	C	HB
BLIND, SCREEN, AWNING INSTALLER					
– Employee	S	S	N	E	HB
– Proprietor	S	S	C	C	HB
BOARDINGHOUSE PROPRIETOR	S	S	B	B	LB
BOAT BUILDER					
– Manual work	S	S	C	C	HB
– Supervisory only	S	S	B	B	LB
BOBCAT/BACKHOE/BULLDOZER OPERATOR					
– Employee (min 3 years experience)	S	S	N	E	HB
– Owner	S	S	N	C#	HB
BODYGUARD – Unarmed	S	S	C	C	HB
BOILERMAKER	S	S	C	C	HB
BOOK KEEPER	S	S	A	2A	WC
BOOKBINDER	S	S	B	B	LB
BOOKMAKER	S	S	N	N	HB
BOOM OPERATOR – (Film Industry)	S	S	A	A	WC
BOOT AND SHOE MAKER/REPAIRER	S	S	B	B	LB
BORER					
– Mining	S*	N	N	N	H
– Tunnelling	S*	N	N	N	H
BOTANIST	S	S	A	2A	WC
BOXER	S	N	N	N	HB
BREAD CARTER	S	S	C	C	HB
BREWER	S	S	N	E	HB
BRICK PAVER	S	S	C	C	HB

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Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
BRICKLAYER					
– Qualified	S	S	N	C#	HB
– Unqualified (minimum 3 years experience)	S	N	N	N	HB
BROKER - Principal of firm					
– <5 full-time staff	S	S	A	A	WC
– >= 5 full-time staff	S	S	A	2A	WC
BUILDER (Licensed)					
– Manual work	S	S	C	C	HB
– Admin only	S	S	A	A	WC
– Foreman/supervisor	S	S	B	B	LB
BUILDER'S LABOURER	S	N	N	N	HB
BUILDING SOCIETY					
– Clerk	S	S	A	2A	WC
– Guard (armed)	S	S	N	N	HB
– Guard (unarmed)	S	S	C	C	HB
– Messenger (Not guard)	S	S	B	B	LB
BUILDING WRECKER	S*	N	N	N	H
BULLDOZER/BACKHOE/BOBCAT OPERATOR					
– Employee (minimum 3 years experience)	S	S	N	E	HB
– Owner	S	S	N	C#	HB
BUS DRIVER	S	S	C	C	HB
BUSH CLEARING	S	N	N	N	HB
BUSINESS CONSULTANT					
– Office duties only	S	S	A	2A	WC
BUSINESS COORDINATOR	S	S	A	2A	WC
BUTCHER					
– Retail Shop	S	S	B	B	LB
– Slaughterman	S	N	N	N	HB
BUTLER	S	S	B	B	LB
BUYER (Retail store) Office and travelling duties only	S	S	A	A	WC
CABINET MAKER – Qualified	S	S	B	B	LB
CABLE HAND	S	S	N	E	HB
CABLE JOINTER					
– Aerial work	S*	N	N	N	H
– No Aerial work	S	S	N	E	HB

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Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
CAFE/COFFEE LOUNGE – Employee	S	S	C	C	HB
– Proprietor/Manager	S	S	B	B	LB
CAISSON WORKER	S*	N	N	N	H
CALIBRATOR – Precision instruments	S	S	B	B	LB
CALL CENTRE MANAGER	S	S	A	2A	WC
CAMERA REPAIR TECHNICIAN	S	S	B	B	LB
CANE FARMER – Proprietor/Manager, manual work	S	S	C	C	HB
– Proprietor/Manager, supervisory only	S	S	B	B	LB
CANTEEN – Assistant	S	S	N	N	HB
– Manager – Admin/supervisory	S	S	B	B	LB
CAR DETAILER	S	S	C	C	HB
CAR HIRE COMPANY PROPRIETOR – Admin and driving	S	S	B	B	LB
CAR PARK ATTENDANT	S	S	N	N	HB
CAR PRODUCTION LINE WORKER	S	S	N	N	HB
CAR SALES – Not delivering, installing or repairing	S	S	A	A	WC
CAR VALETER	S	S	N	N	HB
CARAVAN PARK/CAMP – Proprietor	S	S	C	C	HB
CARDIOLOGIST – Qualified and State registered	S	S	A	3A	WC
CARE ASSISTANT	S	S	N	N	HB
CARE WORKER – Residential	S	S	N	N	HB
CAREERS – Adviser	S	S	A	2A	WC
– Officer	S	S	A	2A	WC
CARETAKER – Indoor only	S	S	C	C	HB
– Outdoor or manual work	S	S	N	E	HB
CARPENTER – Joiner (qualified)	S	S	C	C	HB
– Qualified	S	S	C	C	HB

Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
CARPET LAYER	S	S	N	C#	HB
CARTOGRAPHER	S	S	A	2A	WC
CARTOONIST	S	S	A	A	WC
CARWASH ATTENDANT	S	S	N	N	HB
CASHIER					
– Bank, building society	S	S	A	2A	WC
– Office based	S	S	A	2A	WC
– Shop, cafe, supermarket	S	S	C	C	HB
CASINO					
– Cashier	S	S	B	B	LB
– Inspector	S	S	B	B	LB
CASINO STAFF (Govt. licensed)					
– Croupier	S	S	B	B	LB
– Manager	S	S	A	2A	WC
CATERER					
– Bar duties	S	S	N	C#	HB
– Office and supervising duties only	S	S	A	A	WC
– Trade qualifications, no bar duties	S	S	B	B	LB
– Unqualified, no bar duties.	S	S	C	C	HB
CATTLE MARKET AUCTIONEER					
– Handles livestock	S	S	B	B	LB
CEILING FIXER – Qualified	S	S	C	C	HB
CELLARMAN	S	N	N	E	HB
CEMENT FINISHER	S	S	N	E	HB
CEMENT RENDERER (Licensed)	S	S	N	C#	HB
CEMENTER	S	S	N	E	HB
CEO					
– Uni qualified, office duties only, <15 staff	S	S	A	2A	WC
– Uni qualified, office duties only, >15 staff	S	S	A	4A	WC
CHARITY WORKER (employed full-time)	S	S	B	B	LB
CHARTER BOAT OPERATOR					
– Deep Sea	S	S	C	C	HB
– Harbour/Inlets	S	S	B	B	LB
CHAUFFEUR – Private/hire car	S	S	B	B	LB

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Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
CHEF					
– Trade qualification, supervising only	S	S	A	A	WC
– Trade qualifications, cooking	S	S	B	B	LB
– Unqualified	S	S	C	C	HB
CHEMICAL ENGINEER					
– TAFE Qualification, <10% site supervision	S	S	A	2A	WC
– TAFE Qualification, office duties only	S	S	A	2A	WC
– TAFE Qualification – other, no manual work	S	S	A	A	WC
– Uni degree, <10% site supervision	S	S	A	4A	WC
– Uni degree, office work only	S	S	A	4A	WC
– Uni degree – other, no manual	S	S	A	4A	WC
CHEMICAL PLUMBER	S	S	B	B	LB
CHEMICAL PRODUCTION WORKER	S	N	N	N	HB
CHEMIST					
– No relevant degree, no lab work	S	S	A	2A	WC
– (No hazards) – Analytical or lab work	S	S	A	A	WC
– (No hazards) – No degree, lab work	S	S	B	B	LB
– (No hazards) – Relevant degree, no lab work	S	S	A	4A	WC
– (No hazards) – Retail pharmacist	S	S	A	4A	WC
CHILD	S	S	N	N	HB
CHILD-CARE WORKER					
– Other, not at home	S	S	B	B	LB
– Qualified/registered at home	S	S	B	B	LB
– Qualified/registered, not at home	S	S	A	A	WC
CHIROPODIST – Qualified/Registered	S	S	A	2A	WC
CHIROPRACTOR – Qualified/Registered	S	S	A	2A	WC
CHOREOGRAPHER	S	S	N	N	HB
CIRCUS PERFORMER	S*	S	N	N	H
CIVIL AIRCRAFT GROUND CREW MEMBER	S	N	C	C	HB
CIVIL ENGINEER					
– TAFE Qualification – <10% site supervision	S	S	A	2A	WC
– TAFE Qualification – Office duties only	S	S	A	2A	WC
– TAFE Qualification – Other, no manual work	S	S	A	A	WC
– Uni degree <10% site supervision	S	S	A	4A	WC
– Uni degree – Office work only	S	S	A	4A	WC
– Uni degree – other, no manual	S	S	A	4A	WC
CLAIMS ADJUSTER	S	S	A	2A	WC

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Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
CLAIMS/LOSS ASSESSOR (Not Private Investigator)	S	S	A	A	WC
CLEANER					
– Not office, nor domestic	S	S	N	N	HB
– Indoor, office/residential	S	S	N	C#	HB
– Carpet Cleaner	S	S	N	C#	HB
CLEANING CONTRACTOR					
– Company owner, all aspects	S	S	N	C#	HB
CLERGY (Sole occupation)	S	S	A	2A	WC
CLERK	S	S	A	2A	WC
CLINIC NURSE	S	S	B	B	LB
CLINICAL NURSE EDUCATOR					
– Class room	S	S	A	2A	WC
CLOAKROOM ATTENDANT	S	S	N	N	HB
CLOCK/WATCH REPAIRER	S	S	B	B	LB
CLOTHING					
– Designer	S	S	A	A	WC
– Manufacturer	S	S	N	N	HB
– Worker	S	S	N	N	HB
CLUB (Registered)					
– Bar Manager/Staff	S	S	N	C#	HB
– Bouncer/Security Staff	S	N	N	N	HB
– Manager, admin and bar work	S	S	B	B	LB
– Manager, admin only, no bar work	S	S	A	2A	WC
– Receptionist	S	S	A	2A	WC
– Steward	S	S	N	C#	HB
– Supervisor, bar work	S	S	N	C#	HB
– Supervisor, no bar work	S	S	B	B	LB
– Waiter/Waitress	S	S	N	C#	HB
COACH (Golf)					
– Full-time, self-employed >=3 years	S	S	B	B	LB
– Not full-time or self-employed < 3 yrs	S	N	N	N	HB
COACH (Swimming)					
– Full-time, self-employed >=3 years	S	S	B	B	LB
– Not full-time or self-employed <3 yrs	S	N	N	N	HB
COACH (Tennis)					
– Full-time, self-employed >= 3 years, not playing professionally	S	S	B	B	LB
– Not full-time or self-employed < 3 yrs	S	N	N	N	HB

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Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
COACH DRIVER	S	S	C	C	HB
COACH REPAIRER	S	S	B	B	LB
COAL MINE WORKER (Open cut mine only)	S*	N	N	E	HB
COASTGUARD					
– Non-administration work	S*	S*	A	A	WC
– Office based	S	S	A	A	WC
COFFEE LOUNGE/CAFE					
– Cafe Cashier	S	S	C	C	HB
– Employee	S	S	C	C	HB
– Proprietor	S	S	B	B	LB
COMMERCIAL ARTIST					
– Office only no set/production or working at home	S	S	A	2A	WC
– With set production	S	S	A	A	WC
COMMERCIAL DIVER	S*	N	N	N	H
COMMERCIAL MANAGER – Office work only	S	S	A	2A	WC
COMMERCIAL PILOT	S*	N	N	N	H
COMMERCIAL TRAVELLER					
– No delivery	S	S	A	A	WC
COMMODITY					
– Broker	S	S	A	2A	WC
– Dealer	S	S	A	2A	WC
COMMUNITY					
– Nurse	S	S	B	B	LB
– Worker	S	N	N	N	HB
COMPANY DIRECTOR					
– Office work only	S	S	A	2A	WC
COMPLIANCE MANAGER					
– Office work only	S	S	A	2A	WC
COMPUTER CONSULTANT					
– No relevant tertiary qualification	S	S	A	2A	WC
– Relevant tertiary qualification	S	S	A	4A	WC
COMPUTER OPERATOR	S	S	A	2A	WC
COMPUTER PROCESSOR	S	S	A	2A	WC
COMPUTER PROGRAMMER					
– No relevant tertiary qualification	S	S	A	2A	WC
– Relevant tertiary qualification	S	S	A	4A	WC



Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
COMPUTER SOFTWARE MANAGER – Office work only	S	S	A	2A	WC
COMPUTER SYSTEMS ANALYST – Relevant tertiary qualification	S	S	A	4A	WC
CONCRETE – Cutter (min 3 years experience)	S	N	N	E	HB
– Finisher (min 3 years experience)	S	N	N	E	HB
– Layer (min 3 years experience)	S	N	N	E	HB
– Paving Driver	S	N	N	E	HB
CONDUCTOR – Music Industry – Entertainment	S	S	N	N	HB
– Train/bus	S	S	N	N	HB
CONFERENCE COORDINATOR	S	S	A	A	WC
CONSERVATOR (Qualified)	S	S	A	2A	WC
CONSTRUCTION WORKER	S	N	N	N	HB
CONSULTANT – Office duties only	S	S	A	2A	WC
– No hazardous duties	S	S	A	A	WC
CONTROL ROOM OPERATOR – Admin only	S	S	B	B	LB
– Gas Supply Industry	S	S	C	C	HB
– Oil/Gas exploration and prod	S	S	C	C	HB
COOK – Trade qualifications, cooking	S	S	B	B	LB
– Unqualified	S	S	C	C	HB
COPPERSMITH	S	S	B	B	LB
COPYWRITER	S	S	A	2A	WC
CORONER	S	S	A	2A	WC
CORRESPONDENT – Office duties only	S	S	A	2A	WC
– On site work (No special hazard)	S	S	A	2A	WC
COSTUME – Designer	S	S	B	B	LB
– Supplier	S	S	B	B	LB
COUNCILLOR	S	S	A	2A	WC
COUNSELLOR	S	S	A	2A	WC

Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
COURIER					
– Car or truck, local	S	S	N	C#	HB
– Motor cycle or bicycle	S	S	N	N	HB
COURT BAILIFF	S	S	A	A	WC
COURT USHER	S	S	A	A	WC
CRAFT DEMONSTRATOR	S	S	B	B	LB
CRANE					
– Driver	S	S	N	C#	HB
– Erector	S	S	N	N	HB
– Operator	S	S	N	C#	HB
– Operator (Oil/Gas exploration and production)	S*	N	N	N	H
– Slinger	S*	S*	N	N	H
CREDIT CONTROLLER					
– Admin only	S	S	A	2A	WC
CREDIT UNION					
– Clerk	S	S	A	2A	WC
– Guard (armed)	S	S	N	N	HB
– Guard (unarmed)	S	S	C	C	HB
– Messenger (not guard)	S	S	B	B	LB
CURATOR					
– Art gallery, library or museum	S	S	A	2A	WC
– Zoo	S	S	A	2A	WC
CUSTOMS AND EXCISE OFFICER	S	S	A	A	WC
CUSTOMS BROKER (Principal of firm)					
– < 5 Full-time employees	S	S	A	A	WC
– >= Full-time employees FTEs	S	S	A	2A	WC
CUSTOMS OFFICER	S	S	A	A	WC
CUTTER	S	S	N	N	HB
CUTTING MACHINE OPERATOR	S	S	N	N	HB
CUTTING/LOADING MACHINE ASSISTANT	S	S	N	N	HB
DANCING INSTRUCTOR					
– Away from home and full-time	S	S	A	A	WC
– Work at home or not full-time	S	S	N	N	HB
DATA ENTRY OPERATOR	S	S	A	2A	WC
DEBT COLLECTOR					
– Other or repossession work	S	S	N	N	HB
– Principal, unarmed, <25% fieldwork	S	S	B	B	LB

Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
DECK HAND	S	N	N	N	HB
DECK OFFICER	S	S	N	N	HB
DECORATOR	S	S	N	N	HB
DEMOLITION WORKER	S*	N	N	N	H
DENTAL ASSISTANT	S	S	B	B	LB
DENTAL HYGIENIST	S	S	A	A	WC
DENTAL NURSE – Qualified	S	S	A	A	WC
– Unqualified	S	S	B	B	LB
DENTAL PROSTHETIST/THERAPIST/ TECHNICIAN	S	S	A	A	WC
DENTAL SURGEON – Qualified and registered	S	S	A	3A	WC
DENTIST – Qualified and State registered	S	S	A	3A	WC
DERMATOLOGIST – Qualified and State registered	S	S	A	3A	WC
DETAILER (Motor vehicle)	S	S	C	C	HB
DIAMOND CUTTER/SETTER/POLISHER	S	S	B	B	LB
DIE MAKER	S	S	B	B	LB
DIETICIAN	S	S	A	2A	WC
DIRECTOR – Zoo	S	S	A	2A	WC
DIRECTOR AND MEDICAL CONSULTANT	S	S	A	3A	WC
DIRECTOR OF NURSING	S	S	A	2A	WC
DIRECTOR OF PHOTOGRAPHY	S	S	A	A	WC
DISABILITY SUPPORT PENSION	S	S	N	N	HB
DISC JOCKEY	S	S	N	N	HB
DISTRICT NURSE	S	S	B	B	LB
DIVER	S*	N	N	N	H
DIVER'S LINESMAN – Coastal	S*	N	N	N	H
– Deep Sea	S*	N	N	N	H

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Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
DOCK					
– Foreman	S	S	N	N	HB
– Master	S	S	N	N	HB
– Superintendent	S	N	N	N	HB
DOCKER	S	S	N	N	HB
DOCTOR					
– Qualified and State registered	S	S	A	3A	WC
DOG BREEDER	S	S	B	B	LB
DOG CATCHER	S	N	N	N	HB
DOGMAN	S	N	N	N	HB
DOMESTIC TILER	S	S	C	C	HB
DOOR TO DOOR SALESMAN	S	S	N	N	HB
DOORMAN					
– Club/Nightclub – Entertainment	S	S	N	N	HB
DRAFTSMAN/DRAFTSWOMAN	S	S	A	2A	WC
DRAINER – Qualified	S	S	B	B	LB
DRAMA TEACHER – Private	S	S	A	A	WC
DRAPER	S	S	A	A	WC
DREDGER DRIVER	S	N	N	N	HB
DRESSMAKER					
– Factory or from home	S	S	N	N	HB
– Garments for individual customers, not from home	S	S	B	B	LB
DRILLER					
– Mining (Off Shore)	S*	N	N	N	H
– Mining (On Shore)	S*	N	N	N	H
– Oil and Gas exploration and production	S*	N	N	N	H
– Quarrying	S	S	N	N	HB
– Ship Building, Ship Repair	S	S	N	E	HB
DRILLING SUPERVISOR (On Shore/Off Shore)	S	N	N	N	HB
DRIVER					
– Bus/Coach	S	S	C	C	HB
– Chauffeur (Private/Hire Car)	S	S	B	B	LB
– Delivery (operating within 200km of base)	S	S	N	C#	HB
– Driving Instructor/Examiner	S	S	B	B	LB
– Forklift	S	S	N	C#	HB

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Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
– LGV (operating within 200km of base)	S	S	N	C#	HB
– Long distance	S	S	N	E	HB
– Removalist	S	S	N	N	HB
– Taxi (plate owner only)	S	S	N	E	HB
– Tow truck	S	S	N	N	HB
– Truck (operating within 200km of base)	S	S	N	C#	HB
DRIVING EXAMINER	S	S	B	B	LB
DRIVING INSTRUCTOR	S	S	B	B	LB
DROVER/STATION HAND	S	S	N	N	HB
DRY CLEANER	S	S	B	B	LB
ECOLOGIST	S	S	A	2A	WC
ECONOMIST					
– Economics/finance degree	S	S	A	4A	WC
– No qualifications	S	S	A	2A	WC
EDITOR					
– Film/radio/television	S	S	A	A	WC
– Newspaper/magazine	S	S	A	2A	WC
EDUCATION OFFICER	S	S	A	2A	WC
EDUCATIONAL ADVISER	S	S	A	2A	WC
ELECTRICAL CONTRACTOR	S	S	B	B	LB
ELECTRICAL ENGINEER					
– TAFE qualified, <10% site supervision	S	S	A	2A	WC
– TAFE qualified, office duties only	S	S	A	2A	WC
– TAFE qualified, other, no manual work	S	S	A	A	WC
– Uni degree, <10% site supervision	S	S	A	4A	WC
– Uni degree, office work only	S	S	A	4A	WC
– Uni degree, other, no manual work	S	S	A	4A	WC
ELECTRICAL					
– Fitter	S	S	B	B	LB
– Wholesaler	S	S	A	A	WC
– Wireman	S	S	N	C#	HB
ELECTRICIAN (Not linesman)	S	S	B	B	LB
ELECTRICIAN TECHNICIAN	S	S	B	B	LB
ELECTRICITY					
– Installation Site Surveyor	S	S	B	B	LB
– Linesman	S	S	N	C#	HB
– Power Plant Operator (min 3 years experience)	S	S	N	E	HB

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Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
ELECTRONIC MAINTENANCE FITTER	S	S	B	B	LB
ELECTRONIC MECHANIC – Installer/repair	S	S	B	B	LB
ELECTRONICS – Fitter	S	S	B	B	LB
– Installer	S	S	B	B	LB
– Repairer	S	S	B	B	LB
– Service Mechanic	S	S	B	B	LB
ELECTROPLATER	S	S	B	B	LB
ELEVATOR MECHANIC/INSTALLER/REPAIRER – Qualified	S	S	B	B	LB
– Unqualified (min 3 years experience)	S	S	N	E	HB
EMBALMER	S	S	B	B	LB
EMPLOYMENT AGENCY/CONSULTANT	S	S	A	2A	WC
ENGINEER – Flight Engineer	S	S	N	N	HB
ENGINEER – (Appropriate degree) Office duties only	S	S	A	4A	WC
– (Appropriate degree) Other, no manual work	S	S	A	4A	WC
– (Appropriate degree) <10% site supervision	S	S	A	4A	WC
– (TAFE qualified) Site work, no manual work	S	S	A	A	WC
– (TAFE qualified) < 10% site supervision	S	S	A	2A	WC
– (TAFE qualified) – Office duties only	S	S	A	2A	WC
– (Appropriate degree) Manual work/hazardous	S	S	B	B	LB
– (TAFE qualified) Manual work	S	S	B	B	LB
ENGRAVER/ETCHER	S	S	B	B	LB
ENQUIRY AGENT – Principal, unarmed, < 25% fieldwork	S	S	B	B	LB
ENROLLED NURSE/NURSE AIDE	S	S	C	C	HB
ENTERTAINER (Professional)	S	S	N	N	HB
ENTERTAINMENTS OFFICER	S	S	N	N	HB
ENVIRONMENTAL HEALTH OFFICER	S	S	A	2A	WC
ESTIMATOR – Mainly office duties	S	S	A	A	WC
ETCHER/ENGRAVER	S	S	B	B	LB
EXCAVATOR DRIVER (min 3 years experience)	S	S	N	E	HB

Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
EXHIBITION					
– Coordinator	S	S	A	A	WC
– Foreman	S	S	B	B	LB
– Space Sales Manager	S	S	A	A	WC
– Stand Fitter	S	S	N	C#	HB
EXPLOSIVES					
– Inspector	S*	N	N	N	H
– Worker	S*	N	N	N	H
EXPORT AGENT	S	S	A	A	WC
EXPORTER/IMPORTER					
– Office duties only	S	S	A	2A	WC
– Other than office duties	S	S	A	A	WC
EXTERMINATOR/FUMIGATOR					
– Employee (min 3 years experience)	S	N	N	E	HB
– Proprietor	S	S	C	C	HB
FACTORY INSPECTOR	S	S	N	C#	HB
FACTORY INSPECTOR – Mainly admin	S	S	B	B	LB
FACTORY MANAGER – Mainly admin	S	S	B	B	LB
FACTORY WORKER	S	N	N	N	HB
FARM HAND/LABOURER	S	S	N	N	HB
FARM MACHINERY DRIVER	S	N	N	N	HB
FARM MANAGEMENT ADVISER	S	S	A	A	WC
FARMER					
– Proprietor/Manager, supervising only	S	S	B	B	LB
– Proprietor/Manager with mustering or shearing	S	S	C	C	HB
– Proprietor/Manager, no mustering or shearing	S	S	B	B	LB
FARRIER	S	S	C	C	HB
FENCING CONTRACTOR					
– Residential	S	S	N	C#	HB
– Rural (min 3 years experience)	S	S	N	E	HB
FILM DEVELOPER	S	S	A	A	WC

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Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
FILM INDUSTRY (Australia only)					
– Actor/Actress	S	S	N	N	HB
– Assistant Editor	S	S	A	A	WC
– Camera Operator (no hazards)	S	S	B	B	LB
– Casting Director	S	S	A	A	WC
– Chief Cameraman	S	S	B	B	LB
– Director/Producer	S	S	A	A	WC
– Editor	S	S	A	A	WC
– Make-up Artist	S	S	B	B	LB
– Projectionist	S	S	A	A	WC
– Sound Recordist/Effects	S	S	A	A	WC
– Stunt Person	S*	N	N	N	H
– Technician	S	S	B	B	LB
– Assistant Director	S	S	A	A	WC
– Associate Producer	S	S	A	A	WC
FILM JOINER	S	S	A	A	WC
FILM PROCESSOR	S	S	A	A	WC
FILM RECORDER OPERATOR	S	S	A	A	WC
FILMSETTING MACHINE OPERATOR	S	S	A	A	WC
FINANCE OFFICER	S	S	A	2A	WC
FINANCIAL MANAGER – Office work only	S	S	A	2A	WC
FINANCIAL PLANNER/ADVISER	S	S	A	2A	WC
FIRE PREVENTION OFFICER	S	S	A	A	WC
FIRE PROTECTION RESEARCHER	S	S	A	2A	WC
FIRE SAFETY OFFICER – Admin only	S	S	A	2A	WC
FIREFIGHTER	S*	S	N	N	H
FISHERMAN					
– >20m (65ft), returning daily/captain/ proprietor	S	S	C	C	HB
– Vessel <20m (65ft)	S*	N	N	N	H
– Vessel>20m, not returning daily or crew	S	S	N	N	HB
FITNESS INSTRUCTOR	S	S	N	E	HB
FITTER	S	S	B	B	LB
FLIGHT DISPATCHER	S	S	N	N	HB
FLIGHT ENGINEER	S	S	N	N	HB
FLOOR SANDER	S	S	C	C	HB

\* Refer to Underwriting, as an additional premium loading or exclusion may apply.



Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
FLOOR-COVERING LAYER	S	S	N	C#	HB
FLORIST					
– Employee	S	S	B	B	LB
– Proprietor	S	S	A	A	WC
FLOWER ARRANGER	S	S	B	B	LB
FLYING INSTRUCTOR	S*	N	N	N	H
FOOD TECHNOLOGIST	S	S	A	2A	WC
FOOTBALL MANAGER – Professional players	S	S	N	N	HB
FOREIGN EXCHANGE DEALER/BROKER	S	S	A	2A	WC
FOREMAN – Below ground	S*	N	N	N	H
FOREMAN, SUPERVISOR					
– Explosives Manufacture	S*	N	N	N	H
– Oil Refining	S*	N	N	N	H
– (No special hazards & supervision only)	S	S	B	B	LB
FOREST WORKER	S	S	N	N	HB
FORESTER	S	S	C	C	HB
FORESTRY CONSULTANT					
– Admin/supervisory	S	S	B	B	LB
– Other	S	S	C	C	HB
FORESTRY OFFICER					
– Admin/supervisory	S	S	B	B	LB
– Other	S	S	C	C	HB
FORKLIFT DRIVER	S	S	N	C#	HB
FOUNDRY WORKER (if qualified, select actual trade)	S	N	N	N	HB
FREIGHT MANAGER – Admin only	S	S	A	A	WC
FRENCH POLISHER	S	S	B	B	LB
FRUIT GROWER					
– Employee	S	S	N	N	HB
– Owner/Manager, manual work	S	S	C	C	HB
– Owner/Manager, supervisory only	S	S	B	B	LB
FRUIT PICKER	S	S	N	N	HB

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Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
FUNERAL DIRECTOR					
– Driver/Pallbearer	S	S	C	C	HB
– Embalmer	S	S	B	B	LB
– Manual work	S	S	C	C	HB
– No manual work	S	S	A	A	WC
FURNITURE DESIGNER	S	S	A	A	WC
FURNITURE REMOVER	S	S	N	N	HB
FURNITURE RESTORER (Qualified)	S	S	B	B	LB
FUTURES TRADER	S	S	A	A	WC
GALLERY OWNER					
– Employee or less than 5 staff	S	S	B	B	LB
– Proprietor, >= 5 full-time staff	S	S	A	A	WC
GALLEY HAND					
– Fishing Industry	S	S	N	N	HB
– Merchant Marine	S	S	N	N	HB
GARAGE DOOR INSTALLER (Domestic)					
– Employee (min 3 years experience)	S	S	N	E	HB
– Proprietor	S	S	C	C	HB
GARAGE/SERVICE STATION					
– Cashier/Console Operator	S	S	B	B	LB
– Driveway/Petrol Attendant	S	S	C	C	HB
– Mechanic (qualified)	S	S	B	B	LB
– Proprietor or Manager	S	S	B	B	LB
GARBAGE COLLECTOR					
– Employee	S	N	N	E	HB
– Proprietor	S	S	C	C	HB
GARBAGE CONTRACTOR					
– Employee	S	N	N	E	HB
– Proprietor	S	S	C	C	HB
GARDENER					
– TAFE qualified – Proprietor	S	S	C	C	HB
– Unqualified – minimum 3 years experience and Proprietor	S	S	N	E	HB
GASFITTER (Licensed)	S	S	B	B	LB
GEM CUTTER	S	S	B	B	LB
GEM SETTER	S	S	B	B	LB
GENERAL MANAGER – Office work only	S	S	A	2A	WC

Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
GEOLOGIST					
– <10% Underground	S	S	B	B	LB
– Field work	S	S	A	A	WC
– Office work only	S	S	A	2A	WC
GEOPHYSICIST					
– <10% Underground	S	S	B	B	LB
– Not underground	S	S	A	2A	WC
GLASS BLOWER	S	S	N	C#	HB
GLASS FINISHER	S	S	N	C#	HB
GLAZIER	S	S	C	C	HB
GOLDSMITH	S	S	B	B	LB
GOLF – Caddie	S	S	N	N	HB
GRAPHIC DESIGNER					
– No set or production work, office only	S	S	A	2A	WC
– Set production	S	S	A	A	WC
GREENKEEPER (Qualified)					
– Manual work	S	S	C	C	HB
– Supervisor	S	S	B	B	LB
GREYHOUND BREEDER	S	S	B	B	LB
GROCER, GREENGROCER	S	S	C	C	HB
GROUNDSMAN – Qualified	S	S	C	C	HB
GUARD					
– Armed	S	S	N	N	HB
– Bouncer	S	N	N	N	HB
– Unarmed	S	S	C	C	HB
GUEST HOUSE MANAGER/ OWNER					
– Manual work	S	S	C	C	HB
– Supervision only > =5 full-time staff	S	S	A	A	WC
– Supervision only, <5 full-time staff	S	S	B	B	LB
GUNSMITH	S	S	B	B	LB
GYMNASIUM OWNER					
– < 10% instructing/coaching	S	S	B	B	LB
GYMNASIUM OWNER					
– > 10% instructing/coaching	S	S	N	E	HB
HAEMOTOLOGIST					
– Qualified and State registered	S	S	A	3A	WC
HAIRDRESSER	S	S	B	B	LB

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Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
HAIRDRESSER SHOP PROPRIETOR	S	S	B	B	LB
HANDYMAN (min 3 years experience)	S	S	N	E	HB
HARBOUR MASTER	S	S	A	2A	WC
HARBOUR PILOT	S	S	B	B	LB
HAT MAKER	S	S	B	B	LB
HATCHERY WORKER	S	S	N	N	HB
HAULAGE CONTRACTOR < 200km from base	S	S	N	E	HB
HAULIER – 100% Admin	S	S	A	A	WC
HEAD GARDENER – Trade Qualified	S	S	C	C	HB
HEAD GROUNDSMAN – Trade Qualified	S	S	C	C	HB
HEALTH AND FITNESS CLUB TRAINER	S	S	N	E	HB
HEALTH AND SAFETY OFFICER	S	S	A	A	WC
HEALTH COUNSELLOR	S	S	A	A	WC
HELICOPTER PILOT	S*	N	N	N	H
HERBALIST – Qualified and member of National Herbalist Association of Australia or Australian Traditional Medicine Society and at least 3 continuous years operating as a Herbalist	S	S	A	A	WC
HOME DUTIES	S	N	A	N	HB
HOMEOPATH – Qualified and member of National Homeopathic Association of Australia or Australian Traditional Medicine Society and at least 3 continuous years operating as a Homeopath	S	S	A	A	WC
HORSE – Breaker	S*	N	N	N	H
– Breeder/Dealer/Trainer	S	S	C	C	HB
– Jockey	S*	N	N	N	H
– Riding Instructor	S	S	B	B	LB
– Trail Riding Operator	S	S	B	B	LB
HORTICULTURIST (Qualified)	S	S	B	B	LB

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Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
HOSPITAL EMPLOYEE					
– Director of Nursing	S	S	A	2A	WC
– Doctor (qualified/registered)	S	S	A	3A	WC
– Enrolled Nurse/Nurse Aide	S	S	C	C	HB
– Medical Technologist	S	S	A	2A	WC
– Nurse Assistant	S	S	C	C	HB
– Orderly/Wardsman	S	S	N	C#	HB
– Porter – Health	S	S	N	C#	HB
– Registered Nurse	S	S	B	B	LB
– Scientific Officer	S	S	A	2A	WC
– Ward Orderly	S	S	N	C#	HB
– Clinical Nurse Educator (class)	S	S	A	2A	WC
– Clinical Nurse Educator (other)	S	S	A	A	WC
– Laboratory Technician/Assistant	S	S	A	A	WC
HOSPITAL STOREMAN	S	S	C	C	HB
HOTEL CARETAKER					
– Indoor only	S	S	C	C	HB
– Outdoor or manual work (min 3 years experience)	S	S	N	E	HB
HOTEL INDUSTRY					
– Supervisor – no bar work	S	S	B	B	LB
– Bar Manager/Bar Staff	S	S	N	C#	HB
– Bar Steward	S	S	N	C#	HB
– Barmaid	S	S	N	C#	HB
– Barman	S	S	N	C#	HB
– Bottleshop Salesperson	S	S	C	C	HB
– Bouncer/Security Staff	S	N	N	N	HB
– Concierge/Bell Captain	S	S	A	A	WC
– Doorman	S	S	N	C#	HB
– Hotel Maid	S	S	N	C#	HB
– Housekeeper/Chambermaid	S	S	N	C#	HB
– Manager, international class hotel	S	S	A	2A	WC
– Owner/Manager – Admin, no bar work	S	S	A	2A	WC
– Owner/Manager – Admin and bar work	S	S	B	B	LB
– Porter/Bell Boy	S	S	N	C#	HB
– Receptionist	S	S	A	2A	WC
– Waiter/Waitress	S	S	N	C#	HB
HUMAN RESOURCES ASSISTANT	S	S	A	2A	WC
HYGIENIST	S	S	A	A	WC
HYPNOTHERAPIST (Member of AHA or equivalent)	S	S	A	A	WC

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Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
ICE CREAM VENDOR – Mobile	S	S	N	C#	HB
ILLUSTRATOR	S	S	N	N	HB
IMPORTER/EXPORTER					
– Employee, office duties only	S	S	A	A	WC
– Principal, office only, >=5 staff full-time staff	S	S	A	2A	WC
INDOOR CRICKET					
– < 10% instructing/coaching	S	S	B	B	LB
– > 10% instructing/coaching	S	S	N	E	HB
– Owner with >= 5 full-time staff	S	S	A	A	WC
INDUSTRIAL CHEMIST (no hazards)					
– Other	S	S	B	B	LB
– Other degree, no lab work	S	S	A	2A	WC
– Relevant degree, no lab work	S	S	A	4A	WC
– Analytical or lab work	S	S	A	2A	WC
INDUSTRIAL DESIGNER – Not clothing	S	S	A	2A	WC
INDUSTRIAL RELATIONS OFFICER	S	S	A	2A	WC
INDUSTRIAL TRAINER					
– Classroom environment	S	S	A	A	WC
– Field training	S	S	B	B	LB
INDUSTRIAL/COMMERCIAL STOREMAN	S	S	C	C	HB
INSPECTOR					
– Industrial or abattoir	S	S	A	A	WC
– No manual work	S	S	B	B	LB
INSTRUCTOR DIVER	S*	N	N	N	H
INSTRUMENT					
– Maker	S	S	B	B	LB
– Repairer	S	S	B	B	LB
INSULATION INSTALLER					
– Employee (min 3 years experience)	S	S	N	E	HB
– Proprietor	S	S	C	C	HB
INSURANCE ADVISER/PLANNER/CONSULTANT	S	S	A	2A	WC
INSURANCE ASSESSOR	S	S	A	A	WC
INSURANCE BROKER	S	S	A	A	WC
INSURANCE CLAIMS/LOSS ASSESSOR					
– Not Private Investigator	S	S	A	A	WC

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Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
INSURANCE INSPECTOR	S	S	A	A	WC
INTERIOR DECORATOR					
– Consulting only	S	S	A	A	WC
– Manual work	S	S	B	B	LB
INTERPRETER (Sole occupation)	S	S	A	2A	WC
INVESTMENT ANALYST	S	S	A	2A	WC
INVESTMENT CONSULTANT	S	S	A	2A	WC
IRIDOLOGIST					
– Qualified and member of a recognised association and at least 3 continuous years operating own business as an Iridologist	S	S	A	A	WC
JEWELLER (Skilled craftsperson)	S	S	B	B	LB
JOCKEY	S*	N	N	N	H
JOINER (Qualified)	S	S	B	B	LB
JOURNALIST					
– Office duties only	S	S	A	2A	WC
– On site work (No special hazard)	S	S	A	A	WC
JUDGE	S	S	A	4A	WC
JUICE VENDOR – (Shop) – Proprietor only	S	S	C	C	HB
KENNEL OPERATOR (Proprietor only)	S	S	C	C	HB
KEYBOARD OPERATOR	S	S	A	2A	WC
KITCHEN HAND	S	S	N	N	HB
KITCHEN PORTER	S	S	N	N	HB
KITCHEN STAFF	S	S	N	N	HB
LABORATORY ASSISTANT					
– No explosives or dangerous substances	S	S	A	A	WC
LABORATORY TECHNICIAN					
– No explosives or dangerous substances	S	S	A	A	WC
LABOURER					
– Agricultural Labourer	S	N	N	N	HB
– Farm Worker/Labourer	S	N	N	N	HB
– Mason's Labourer	S	N	N	N	HB
LAND SURVEYOR (Qualified)	S	S	A	A	WC

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Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
LANDSCAPE ARCHITECT (Degree qualified)					
– <10% manual work	S	S	A	A	WC
– >10% manual work	S	S	B	B	LB
– Office, <10% site	S	S	A	2A	WC
LANDSCAPE DESIGNER					
– Owner, >10% manual work	S	N	N	C#	HB
– Owner, supervisory, <10% manual	S	S	B	B	LB
LANDSCAPE GARDENER					
– Employee (min 3 years experience)	S	S	N	E	HB
– Owner, >10% manual work	S	S	N	C#	HB
– Owner, supervisory, <10% manual	S	S	B	B	LB
LAUNDROMAT					
– Employee	S	S	N	N	HB
– Proprietor only	S	S	C	C	HB
LAWN MOWING CONTRACTOR					
– Proprietor only	S	S	N	C#	HB
– Employee (min 3 years experience)	S	S	N	E	HB
LAWYER (Qualified)	S	S	A	4A	WC
LEADING HAND (if qualified select actual trade)	S	S	C	C	HB
LECTURER – University	S	S	A	2A	WC
LEGAL ADVISER	S	S	A	4A	WC
LEGAL ASSISTANT	S	S	A	2A	WC
LEGAL EXECUTIVE	S	S	A	4A	WC
LENDING OFFICER	S	S	A	2A	WC
LIBRARIAN	S	S	A	2A	WC
LIBRARY ASSISTANT	S	S	A	2A	WC
LIFEGUARD	S	S	N	N	HB
LIFT ATTENDANT	S	S	N	N	HB
LIFT MECHANIC/INSTALLER – Qualified	S	S	B	B	LB
LIGHTING TECHNICIAN	S	S	B	B	LB
LINESMAN – Overhead lineworker	S	S	N	C#	HB
LIQUIDATOR	S	S	A	2A	WC
LITHOGRAPHER	S	S	B	B	LB

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Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
LIVESTOCK AUCTIONEER/BUYER – Full-time occupation	S	S	B	B	LB
LOCAL GOVERNMENT OFFICER	S	S	A	2A	WC
LOCKMASTER	S	S	B	B	LB
LOCKSMITH	S	S	B	B	LB
LOGGER	S	N	N	N	HB
LOSS ADJUSTER	S	S	A	A	WC
LOSS ASSESSOR – PI or armed or >25% field work	S	S	N	N	HB
– PI, principal, unarmed, <25% field work	S	S	B	B	LB
LUMBER MERCHANT – Office and sales only	S	S	A	A	WC
– Supervising and sales only	S	S	B	B	LB
– Yardman	S	N	N	N	HB
MACHINE ATTENDANT	S	N	N	N	HB
MACHINE ERECTOR	S	N	N	N	HB
MACHINE MAINTENANCE WORKER	S	N	N	N	HB
MACHINIST/MACHINE OPERATOR	S	N	N	N	HB
MAIL SORTER	S	S	C	C	HB
MAINTENANCE – Domestic, proprietor only (min 3 years experience)	S	S	N	E	HB
MAINTENANCE ELECTRICIAN	S	S	B	B	LB
MAINTENANCE TECHNICIAN	S	S	B	B	LB
MANAGEMENT CONSULTANT	S	S	A	2A	WC
MANAGER – Office, no man or supervision of manual work	S	S	A	2A	WC
– Other than administrative duties	S	S	B	B	LB
MANAGING DIRECTOR – Office only, owner with income of > \$150,000 & business turn >\$150,000 and <10 staff	S	S	A	4A	WC
– Office only, owner with income of < \$150,000 or business turn <\$150,000 or <10 staff	S	S	A	2A	WC

Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
MANICURIST					
– At home	S	N	N	N	HB
– Away from home	S	S	B	B	LB
MARINE SURVEYOR	S	S	N	N	HB
MARITIME INDUSTRY					
– Pilot (Harbour), min 4 week wait	S	S	B	B	LB
– Salvage vessel officers and crew	S*	N	N	N	H
MARKET GARDENER	S	S	C	C	HB
MARKET RESEARCH ANALYST	S	S	A	2A	WC
MARKET RESEARCHER					
– Office based	S	S	A	2A	WC
– Street research	S	S	N	N	HB
MARKET STALL HOLDER	S	S	N	N	HB
MARKET TRADER	S	S	N	N	HB
MARKETING CONSULTANT					
– International office only	S	S	A	2A	WC
MARKETING MANAGER					
– Office work only	S	S	A	2A	WC
MARTIAL ARTS INSTRUCTOR	S	S	N	E	HB
MASON (MONUMENTAL)	S	S	C	C	HB
MASON BRICKLAYER					
– Qualified	S	S	N	C#	HB
– Unqualified (min 3 years experience)	S	N	N	E	HB
MASSEUR					
– Qualified, working in practice/sports club only	S	S	B	B	LB
– Unqualified or working from home	S	N	N	N	HB
MECHANIC (Motor) – Qualified	S	S	B	B	LB
MECHANICAL ENGINEER					
– TAFE Qualification – <10% site supervision	S	S	A	2A	WC
– TAFE Qualification – Office duties only	S	S	A	2A	WC
– TAFE Qualification – Other, no manual work	S	S	A	A	WC
– Uni degree <10% site supervision	S	S	A	4A	WC
– Uni degree – Office work only	S	S	A	4A	WC
– Uni degree – Other, no manual	S	S	A	4A	WC
MEDIA ASSISTANT – Admin only	S	S	A	2A	WC

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Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
MEDICAL					
– Pharmaceutical Officer	S	S	A	2A	WC
– Pharmaceutical Officer (admin officer)	S	S	A	2A	WC
– Pharmacologist	S	S	A	4A	WC
– Pharmacy Assistant	S	S	A	2A	WC
– Phlebotomist	S	S	A	A	WC
MEDICAL PRACTITIONER					
– Qualified and State register	S	S	A	3A	WC
MEDICAL SPECIALIST					
– Qualified and State registered	S	S	A	3A	WC
MEDICAL TECHNICIAN	S	S	A	2A	WC
MEDICAL TECHNOLOGIST	S	S	A	2A	WC
MERCHANT BANKER	S	S	A	2A	WC
METAL PLATE WORKER	S	S	B	B	LB
METAL POLISHER	S	S	B	B	LB
METAL WORKER (Copper/Gold/Silver/Tin)	S	S	B	B	LB
METALLOGRAPHER	S	S	A	2A	WC
METALLURGIST					
– Field work	S	S	A	A	WC
– Office duties only	S	S	A	2A	WC
METEOROLOGIST	S	S	A	2A	WC
METER READER	S	S	C	C	HB
METER/COIN COLLECTOR	S	S	C	C	HB
MICROBIOLOGIST	S	S	A	2A	WC
MILK VENDOR	S	S	C	C	HB
MILKMAN	S	S	C	C	HB
MILLINER – Leather and Fur Industries	S	S	B	B	LB
MILLINER – Textile and Clothing Industry	S	S	B	B	LB
MINER					
– Open Cut – no explosives	S	N	N	E	HB
– Underground	S*	N	N	N	H
MINEROLOGIST					
– < 10% Underground	S	S	B	B	LB
– Field Work	S	S	A	A	WC
– Office work only	S	S	A	2A	WC

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Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
MINISTER OF RELIGION (Sole occupation)	S	S	A	2A	WC
MISSIONARY	S	N	N	N	HB
MODEL (Professional)	S	S	N	N	HB
MOTEL MANAGER/PROPRIETOR					
– Manual work	S	S	C	C	HB
– Admin/Supervisor, <5 full-time staff	S	S	B	B	LB
– Admin/Supervisor, >5 full-time staff	S	S	A	A	WC
MOTOR BIKE INSTRUCTOR	S	S	B	B	LB
MOTOR DEALER					
– Repairs or service	S	S	B	B	LB
– Salesperson	S	S	A	A	WC
MOTOR MECHANIC (Qualified)	S	S	B	B	LB
MOTOR VEHICLE DETAILER	S	S	C	C	HB
MUFFLER FITTER					
– Employee (min 3 years experience)	S	S	N	E	HB
– Proprietor	S	S	C	C	HB
MUSEUM					
– Attendant	S	S	A	A	WC
– Guide (Not voluntary)	S	S	A	A	WC
MUSIC					
– Musical Director	S	S	A	A	WC
– Musical Instrument Maker	S	S	B	B	LB
– Musical Instrument Repairer	S	S	B	B	LB
MUSIC TEACHER					
– Full-time and away from home	S	S	A	A	WC
– Full-time and working from home	S	S	A	A	WC
– Full-time, primary/high school	S	S	A	2A	WC
MUSICIAN – Symphony orchestra	S	S	B	B	LB
NANNY – Qualified/registered, not at home	S	S	A	A	WC
NATUROPATH					
– Qualified/member of the Australian Naturopathic Practitioners Association	S	S	A	A	WC
NEUROLOGIST – Qualified and State registered	S	S	A	3A	WC
NEWSAGENT	S	S	B	B	LB

Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
NEWSPAPER INDUSTRY					
– Editor	S	S	A	2A	WC
– Journalist/Reporter, other (no hazards)	S	S	A	A	WC
– Photographer	S	S	B	B	LB
– Photographer (no hazards)	S	S	A	A	WC
– Printer, Linotype Operator, Engraver, etc	S	S	B	B	LB
– Proof Reader	S	S	A	2A	WC
– Journalist/Reporter, office only	S	S	A	2A	WC
NEWSREADER (no special hazards)	S	S	A	A	WC
NIGHT WATCHMAN					
– Armed	S	S	N	N	HB
– Unarmed	S	S	C	C	HB
NUCLEAR PLANT ATTENDANT	S	N	N	N	HB
NUCLEAR SCIENTIST	S	S	A	4A	WC
NURSE					
– Dental (Qualified)	S	S	A	A	WC
– Dental (Unqualified) (min 3 years experience)	S	S	B	B	LB
– Director of Nursing	S	S	A	2A	WC
– Enrolled Nurse/Nurse Aide	S	S	C	C	HB
– Nurse Assistant	S	S	C	C	HB
– Registered Nurse	S	S	B	B	LB
– Clinical Nurse Educator – Classroom only	S	S	A	2A	WC
NURSERY WORKER (GARDEN CENTRE) (min 3 years experience)	S	S	N	E	HB
NURSERYMAN/NURSERYWOMAN (Qualified)	S	S	B	B	LB
NURSING HOME PROPRIETOR – Admin only	S	S	A	2A	WC
OBSTETRICIAN – Qualified and State registered	S	S	A	3A	WC
OCCUPATIONAL HEALTH AND SAFETY OFFICER	S	S	A	S	WC
OCCUPATIONAL THERAPIST					
– Applied Science degree	S	S	A	2A	WC
OFFICE CLEANER	S	S	C	C	HB
OFFICE FITTER	S	S	B	B	LB
OFFICE MACHINERY MECHANIC	S	S	B	B	LB
OFFICE MANAGER – Office work only	S	S	A	2A	WC
OFFICE WORKERS	S	S	A	2A	WC

Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
OIL RIG WORKER					
– Offshore	S*	N	N	N	H
– Onshore	S	S	N	N	HB
ONCOLOGIST – Qualified and State registered	S	S	A	3A	WC
OPTICAL DISPENSER/OPTICIAN	S	S	A	2A	WC
OPTICAL INSTRUMENT					
– Fitter	S	S	B	B	LB
– Technician	S	S	B	B	LB
– Maker	S	S	B	B	LB
– Repairer	S	S	B	B	LB
OPTOMETRIST – Qualified and State registered	S	S	A	4A	WC
ORCHARD WORKER	S	S	N	N	HB
ORCHARDIST					
– Employee	S	S	N	N	HB
– Owner/Manager, manual work	S	S	C	C	HB
– Owner/Manager, supervisory only	S	S	B	B	LB
ORTHODONTIC TECHNICIAN	S	S	A	2A	WC
ORTHODONTIST					
– Qualified and State registered	S	S	A	3A	WC
ORTHOPAEDIC SURGEON	S	S	A	3A	WC
ORTHOPTIST	S	S	A	2A	WC
OSTEOPATH – Qualified/State registered	S	S	A	2A	WC
OYSTER FISHERMAN – Owner/Proprietor	S	S	N	C#	HB
PACKER	S	S	N	N	HB
PAEDIATRICIAN – Qualified and State registered	S	S	A	3A	WC
PAINTER					
– Not spraypainter – Trade qualified	S	S	C	C	HB
– Spraypainter – Trade qualified	S	S	B	B	LB
PAINTER AND DECORATOR (Trade qualified)	S	S	C	C	HB
PAINTING PLANT OPERATOR					
– Employee	S	S	N	N	HB
– Proprietor	S	S	N	C#	HB
PALLET MAKER	S	S	N	N	HB
PANEL BEATER					
– Qualified	S	S	B	B	LB
– Unqualified (min 3 years experience)	S	N	N	E	HB

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Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
PAPER HANGER	S	S	C	C	HB
PARAMEDIC	S	S	B	B	LB
PARAPLANNER	S	S	A	2A	WC
PARK KEEPER	S	S	B	B	LB
PARK RANGER	S	S	B	B	LB
PARKS SUPERINTENDENT	S	S	B	B	LB
PASTRY COOK – Qualified	S	S	B	B	LB
PATENT ATTORNEY – Qualified and State registered	S	S	A	4A	WC
PATHOLOGIST	S	S	A	3A	WC
PATTERN MAKER	S	S	B	B	LB
PAWNBROKER – Employee	S	S	B	B	LB
– Proprietor, < 5 full-time staff	S	S	B	B	LB
– Proprietor, >= 5 full-time staff	S	S	A	A	WC
PERIODONTIST	S	S	A	3A	WC
PERSONAL – Assistant	S	S	A	2A	WC
– Consultant	S	S	A	2A	WC
– Manager	S	S	A	2A	WC
– Officer	S	S	A	2A	WC
PEST CONTROLLER/EXTERMINATOR – Employee (min 3 years experience)	S	N	N	E	HB
– Proprietor	S	S	C	C	HB
PHARMACIST	S	S	A	4A	WC
PHOTOGRAPHER Including Press/TV – No hazards (eg aerial/war)	S	S	A	A	WC
PHOTOGRAPHY – Aerial Work	S	S	B	B	LB
– Fashion (no hazards)	S	S	A	A	WC
– Photographic Finisher	S	S	B	B	LB
– Portrait	S	S	A	A	WC
– Studio Based	S	S	A	A	WC
– Wedding Photographer	S	S	A	A	WC
PHYSICIAN – Qualified and State registered	S	S	A	3A	WC
PHYSICIST	S	S	A	2A	WC

Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
PHYSIOTHERAPIST – Qualified/State reg.	S	S	A	2A	WC
PIANO TUNER	S	S	B	B	LB
PICTURE FRAMER	S	S	B	B	LB
PILOT (Commercial) – Qantas etc.	S	S	N	N	HB
PLANT HIRE OWNER/MANAGER – Some manual work	S	S	N	C#	HB
– Admin only	S	S	A	A	WC
PLANT OPERATOR – Employee (min 3 years experience)	S	S	N	E	HB
– Proprietor	S	S	N	C#	HB
PLASTERER	S	S	N	C#	HB
PLUMBER – Roof	S	S	N	E	HB
– Qualified (not roof)	S	S	B	B	LB
PODIATRIST – Qualified and State registered	S	S	A	2A	WC
POLICEMAN/POLICEWOMAN	S	S	N	N	HB
POLITICS – Member of Parliament, Politician	S	S	A	2A	WC
– Politician	S	S	A	2A	WC
POLLUTION INSPECTOR	S	S	A	A	WC
POST OFFICE – Clerical and Counter staff	S	S	A	2A	WC
POSTMAN/POSTWOMAN	S	S	C	C	HB
POSTMASTER – MAIN POST OFFICE – Admin only	S	S	A	2A	WC
POTTER – Commercial pottery, not cottage artisan	S	S	B	B	LB
POULTRY FARM – Employee	S	S	N	N	HB
– Proprietor/Manager, manual work included	S	S	B	B	LB
– Proprietor/Manager, supervising only	S	S	B	B	LB
POULTRYMAN	S	S	N	N	HB
PRACTICE MANAGER – Office work only	S	S	A	2A	WC
PRESS or TV PHOTOGRAPHER	S	S	B	B	LB
PRIEST – Sole occupation	S	S	A	2A	WC

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Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
PRINTER	S	S	B	B	LB
PRINTING TEXTILES (Qualified)	S	S	B	B	LB
PRISON OFFICER/SUPERINTENDENT	S	S	N	N	HB
PRIVATE INVESTIGATOR					
– Repossession work	S	S	N	N	HB
– Principal, unarmed, <25% field	S	S	B	B	LB
PROBATION OFFICER					
– Admin	S	S	A	2A	WC
– Field visits	S	S	B	B	LB
PROCESS WORKER	S	N	N	N	HB
PROFESSIONAL ATHLETE	S	S	N	N	HB
PROFESSIONAL SPORTSPERSON	S	S	N	N	HB
PROFESSOR – University or college	S	S	A	4A	WC
PROJECT MANAGER – Office work only	S	S	A	2A	WC
PROPERTY DEVELOPER	S	S	B	N	HB
PROSTHETICS/ORTHOTICS TECHNICIAN	S	S	A	2A	WC
PSYCHIATRIST	S	S	A	3A	WC
PSYCHOLOGIST					
– Not qualified	S	S	A	2A	WC
– Qualified/State registered	S	S	A	4A	WC
PSYCHOTHERAPIST					
– Not qualified	S	S	A	2A	WC
– Qualified/State registered	S	S	A	4A	WC
PUBLIC RELATIONS OFFICER	S	S	A	2A	WC
PUBLICAN					
– Proprietor/Manager – admin and bar work	S	S	B	B	LB
– Proprietor/Manager – admin, no bar work	S	S	A	2A	WC
PUBLICITY AGENT					
– Employee	S	S	A	A	WC
– Principal, >= 5 staff	S	S	A	2A	WC
PUBLISHER					
– Office duties only	S	S	A	2A	WC
– Other than office duties	S	S	A	A	WC
PURCHASING OFFICER					
– Manual work	S	S	B	B	LB
– Office/travelling duties only	S	S	A	A	WC

Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
QUALITY CONTROL INSPECTOR – Admin only – Not 100% admin	S S	S S	A B	A B	WC LB
QUALITY CONTROL SUPERVISOR – Admin only – Not 100% admin	S S	S S	A B	A B	WC LB
QUANTITY SURVEYOR – Unqualified – Qualified and AIQS Assoc/Fellow	S S	S S	A A	2A 4A	WC WC
QUARRY MANAGER – Admin/supervisory	S	S	B	B	LB
QUARRYMAN	S	N	N	E	HB
RABBI – Sole occupation	S	S	A	2A	WC
RADIO/TELEVISION INDUSTRY – Actor/Actress – Announcer/Presenter – Camera Operator (no hazards) – Commentator – Editor – Make-up Artist – Stunt Person – Technician – Director/Producer (other) – Director/Producer (studio) – Journalist (office duties only) – Journalist (other)	S S S S S S S* S S S S S S	S S S S S S N S S S S S	N A B A A B N A A A A A A	N A B A A B N A A 2A 2A A	HB WC LB WC WC LB H WC WC WC WC WC WC
RADIO/TV TECHNICIAN	S	S	A	A	WC
RADIOGRAPHER	S	S	A	2A	WC
RADIOLOGIST	S	S	A	3A	WC
RAILWAY WORKER – Ganger – Inspector – Shunter – Station Assistant – Station Master – Ticket Collector – Track Construction/Maintenance – Train Driver – Train Guard	S S S S S S S S S	N S N S S S N S S	N B N N B N N B N	N B N N B N N B N	HB LB HB HB LB HB HB LB HB
RANGER (Forest, National Park)	S	S	B	B	LB

Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
REAL ESTATE					
– Estate Agent Valuer	S	S	A	2A	WC
– Principal, < 5 salespeople	S	S	A	A	WC
– Principal, >= 5 salespeople	S	S	A	2A	WC
– Salesperson	S	S	A	A	WC
– Valuer (registered, full-time and not a salesperson).	S	S	A	2A	WC
RECEPTIONIST	S	S	A	2A	WC
RECORDING ENGINEER – Studio only	S	S	A	A	WC
RECRUITMENT CONSULTANT	S	S	A	2A	WC
RECTOR – Sole occupation	S	S	A	2A	WC
REFLEXOLOGIST	S	S	A	A	WC
– Qualified and member of recognised association and at least 3 continus years operating as a Reflexologist	S	S	A	A	WC
REFRIGERATION MECHANIC					
– Qualified	S	S	B	B	LB
– Unqualified (min 3 years experience)	S	S	N	E	HB
REFUSE COLLECTOR					
– Employee (min 3 years experience)	S	N	N	E	HB
– Proprietor	S	S	C	C	HB
REGISTERED NURSE	S	S	B	B	LB
REINSMAN					
– Not trotting	S	S	N	N	HB
– Trotting	S	N	N	N	HB
REINSURANCE BROKER	S	S	A	2A	WC
REMOVALIST	S	S	N	N	HB
REPAIR PERSON					
– Large machinery/commercial goods (min 3 years experience)	S	S	N	E	HB
– Musical or precision instruments	S	S	B	B	LB
– Radio and TV	S	S	B	B	LB
– Small office machines/household goods	S	S	B	B	LB
REPORTER					
– Office duties only	S	S	A	2A	WC
– No special hazards	S	S	A	A	WC
RESCUE DIVER	S*	N	N	N	H

\* Refer to Underwriting, as an additional premium loading or exclusion may apply.

Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
RESEARCH ASSISTANT – Admin only	S	S	A	2A	WC
RESEARCH CHEMIST – Managerial	S	S	A	4A	WC
RESEARCH INFORMATION OFFICER – Office based	S	S	A	2A	WC
RESEARCH SURVEY CLERK	S	S	A	2A	WC
RESEARCHER – Admin only	S	S	A	2A	WC
– Journalism – Office duties only	S	S	A	2A	WC
– Radio and TV – Entertainment	S	S	A	2A	WC
RESIDENTIAL CARE OFFICER	S	S	N	C#	HB
RESTAURATEUR – Employee	S	S	C	C	HB
– Proprietor <5 full-time staff or cooking/bar	S	S	B	B	LB
– Proprietor >=5 full-time staff, no cooking/bar	S	S	A	A	WC
RESTORER – Paintings (Qualified)	S	S	A	2A	WC
– Stone, Brickwork (Qualified)	S	S	B	B	LB
RETICULATION INSTALLER (Domestic only) – Employee (min 3 years experience)	S	N	N	E	HB
– Proprietor	S	S	C	C	HB
RETIRED	S	S	N	N	HB
RIGGER	S*	N	N	N	H
ROAD CREW MEMBER – Roadie	S	S	N	N	HB
ROAD MANAGER – Rock band	S	S	N	N	HB
ROAD – Marker	S	S	N	N	HB
– Surfacer	S	S	N	N	HB
ROLLER DOOR INSTALLER (Domestic) – Employee	S	S	N	E	HB
– Proprietor	S	S	C	C	HB
RSPCA INSPECTOR – Admin/supervisory	S	S	B	B	LB
– Field or Rescue work	S	S	C	C	HB

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Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
SAILOR					
– Navy	S	S	N	N	HB
– Other vessels (crew)	S*	N	N	N	H
– Other vessels (officers)	S	S	N	N	HB
– Pilot (Harbour only), minimum 4 wk wait	S	S	B	B	LB
– Salvage vessel (officers and crew)	S*	N	N	N	H
SALES AND MARKETING MANAGER	S	S	A	2A	WC
SALES ASSISTANT (Retail)					
– Fast food/takeaway	S	S	C	C	HB
– Greengrocer/groceries	S	S	C	C	HB
– Large store eg Myer/David Jones	S	S	A	A	WC
– Specialty store	S	S	B	B	LB
– Mixed business/supermarket	S	S	C	C	HB
SALES EXECUTIVE	S	S	A	2A	WC
SALES MANAGER – Office sales only	S	S	A	2A	WC
SALES REP					
– Computer Software Salesman	S	S	A	A	WC
– Not insurance/real estate, no delivery/ install/repair	S	S	A	A	WC
– Sales Consultant (no deliveries)	S	S	A	A	WC
– With deliveries	S	S	B	B	LB
SALVAGE DIVER	S*	N	N	N	H
SANDBLASTER	S	S	N	N	HB
SATELLITE AERIAL FIXER					
– Domestic only	S	S	N	N	HB
– Domestic only – Proprietor	S	S	C	C	HB
SAWMILLER	S	S	N	N	HB
SCAFFOLDER	S*	N	N	N	H
SCIENTIST					
– Field work	S	S	A	A	WC
– Lab work only	S	S	A	4A	WC
– No relevant qualifications	S	S	A	A	WC
SCRAP METAL					
– Dealer	S	S	N	N	HB
– Worker	S	S	N	N	HB
SCREEN GLAZIER (QUALIFIED)	S	S	B	B	LB
SCREEN PRINTER (QUALIFIED)	S	S	B	B	LB

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Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
SCREEN/BLIND/AWNING INSTALLER – Employee (min 3 years experience) – Proprietor	S S	S S	N C	E C	HB HB
SEAMSTRESS – Factory or from home – Garments for individual customers, not from home	S S	N S	N B	N B	HB LB
SECRETARY	S	S	A	2A	WC
SECURITY CONSULTANT – IT industry – Other than IT industry	S S	S S	A A	2A A	WC WC
SECURITY GUARD – Armed – Bodyguard – Armed – Bouncer – Unarmed	S S S S	S S N S	N N N C	N N N C	HB HB HB HB
SEISMOLOGIST – Land based – Other than land based	S S*	S N	A N	2A N	WC H
SENIOR LECTURER/TUTOR – University or college	S	S	A	2A	WC
SERVICE PERSONNEL (Except CMF)	S*	N	N	N	H
SERVICE STATION/GARAGE – Cashier/Console Operator – Driveway/Petrol Attendant – Proprietor/Manager – Qualified Mechanic	S S S S	S S S S	B C B B	B C B B	LB HB LB LB
SEWING MACHINIST	S	N	N	N	HB
SHEARER	S	N	N	N	HB
SHEEP SHEARER	S	S	N	N	HB
SHEET METAL WORKER	S	S	B	B	LB
SHELF FILLER	S	S	N	N	HB
SHIP'S CAPTAIN – Harbour Pilot – Navy – Not Navy, Hbr Pilot or Salvage – Salvage vessel	S S S S*	S N S N	B N N N	B N N N	LB HB HB H

\* Refer to Underwriting, as an additional premium loading or exclusion may apply.

Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
SHIPWRIGHT					
– Manual work	S	S	C	C	HB
– Supervising only, no manual work	S	S	B	B	LB
SHOE MAKER/REPAIRER	S	S	B	B	LB
SHOP ASSISTANT (Retail)					
– Fast food/takeaway	S	S	C	C	HB
– Greengrocer/groceries	S	S	C	C	HB
– Large store eg Myer/David Jones	S	S	A	A	WC
– Mixed business/supermarket	S	S	C	C	HB
– Speciality Store	S	S	B	B	LB
SHOP FITTER (qualified)	S	S	B	B	LB
SHOPKEEPER (Owner/Mgr)					
– Adult books/goods	S	S	N	N	HB
– Antiques <5 full-time staff	S	S	B	B	LB
– Antiques >=5 full-time staff	S	S	A	A	WC
– Aquarium shop < 5 full-time staff	S	S	B	B	LB
– Aquarium shop >=5 full-time staff	S	S	A	A	WC
– Artist supplies	S	S	A	A	WC
– Baker (qualified)	S	S	B	B	LB
– Bakery, non-baking duties	S	S	A	A	WC
– Bedding	S	S	A	A	WC
– Bicycle (sales/repairs)	S	S	B	B	LB
– Boating (sales only) <5 full-time staff	S	S	B	B	LB
– Boating (sales only) >=5 full-time staff	S	S	A	A	WC
– Books	S	S	A	A	WC
– Brassware	S	S	A	A	WC
– Bread/cake (not baker)	S	S	A	A	WC
– Butcher (qualified)	S	S	B	B	LB
– Cafe	S	S	B	B	LB
– Camping equip, < 5 full-time staff	S	S	B	B	LB
– Camping equip, >= 5 full-time staff	S	S	A	A	WC
– Cane < 5 full-time staff	S	S	B	B	LB
– Cane >= 5 full-time staff	S	S	A	A	WC
– Card (only)	S	S	A	A	WC
– Carpet/Floor coverings sales	S	S	A	A	WC
– Chemist (Other)	S	S	A	A	WC
– Chemist (Pharmacist)	S	S	A	4A	WC
– China/glassware	S	S	A	A	WC
– Clothing store	S	S	A	A	WC
– Coffee lounge	S	S	B	B	LB
– Computer	S	S	A	A	WC

Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
- Confectionery	S	S	A	A	WC
- Delicatessen < 5 full-time staff	S	S	B	B	LB
- Delicatessen >= 5 full-time staff	S	S	A	A	WC
- Department store, other	S	S	A	A	WC
- Department store, clerical only	S	S	A	2A	WC
- Disposal store <5 full-time staff	S	S	B	B	LB
- Disposal store >=5 full-time staff	S	S	A	A	WC
- Draper	S	S	A	A	WC
- Duty free	S	S	A	A	WC
- Electrical goods – sales only	S	S	A	A	WC
- Fast food – 1 franchise	S	S	B	B	LB
- Fast food > 1 franchise	S	S	A	A	WC
- Fast food, other	S	S	C	C	HB
- Fish and Chip shop	S	S	C	C	HB
- Florist	S	S	A	A	WC
- Furnishings (cushions, fabrics etc.)	S	S	A	A	WC
- Furniture <5 full-time staff	S	S	B	B	LB
- Furniture >=5 full-time staff	S	S	A	A	WC
- Gift shop	S	S	A	A	WC
- Greengrocer	S	S	C	C	HB
- Grocer	S	S	C	C	HB
- Guns and Firearms	S	S	B	B	LB
- Haberdasher	S	S	A	A	WC
- Hardware < 5 full-time staff	S	S	B	B	LB
- Hardware >= 5 full-time staff	S	S	A	A	WC
- Health food <5 full-time staff	S	S	B	B	LB
- Health food >=5 full-time staff	S	S	A	A	WC
- Ice cream parlour <5 full-time staff	S	S	B	B	LB
- Ice cream parlour >= 5 full-time staff	S	S	A	A	WC
- Jeweller (skilled craftsperson)	S	S	B	B	LB
- Jewellery sales only	S	S	A	A	WC
- Lawnmower (Sales and Service)	S	S	B	B	LB
- Light fittings	S	S	A	A	WC
- Liquor store	S	S	B	B	LB
- Manchester	S	S	A	A	WC
- Milk bar	S	S	C	C	HB
- Milliner	S	S	A	A	WC
- Mixed Business/Corner store	S	S	C	C	HB
- Motor vehicle accessories/parts	S	S	B	B	LB
- Musical instruments (sales only)	S	S	A	A	WC
- Newsagent < 5 full-time staff	S	S	B	B	LB
- Newsagent >=5 full-time staff	S	S	A	A	WC
- Nursery, qualified	S	S	B	B	LB



Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
– Nursery, sales only	S	S	B	B	LB
– Office equipment	S	S	A	A	WC
– Paint/wallpaper < 5 full-time staff	S	S	B	B	LB
– Paint/wallpaper >= 5 full-time staff	S	S	A	A	WC
– Pawnbroker <5 full-time staff	S	S	B	B	LB
– Pawnbroker >=5 full-time staff	S	S	A	A	WC
– Pet shop >5 full-time staff	S	S	A	A	WC
– Pet shop < 5 full-time staff	S	S	B	B	LB
– Photographic	S	S	A	A	WC
– Print/photocopy (sales only)	S	S	A	A	WC
– Produce merchant	S	S	B	B	LB
– Record shop	S	S	A	A	WC
– Secondhand goods (sales only)	S	S	B	B	LB
– Shoe shop	S	S	A	A	WC
– Sporting goods	S	S	A	A	WC
– Stationery supplies	S	S	A	A	WC
– Supermarket (other)	S	S	C	C	HB
– Supermarket (no bulk stock)	S	S	B	B	LB
– Swimming pool supplies	S	S	B	B	LB
– Takeaway/fast food	S	S	C	C	HB
– Tobacconist	S	S	B	B	LB
– Toy shop	S	S	A	A	WC
– Video shop	S	S	A	A	WC
SIGN ERECTOR (Proprietor only)	S	S	C	C	HB
SIGNWRITER	S	S	B	B	LB
SILVERSMITH	S	S	B	B	LB
SINGER – Professional/Amateur	S	S	N	N	HB
SITE FOREMAN – (No special hazards and supervision only)	S	S	B	B	LB
SLAUGHTERMAN	S	N	N	N	HB
SOCIAL AND BEHAVIOURAL SCIENTIST	S	S	A	4A	WC
SOCIAL WORKER (Qualified) – Office duties only	S	S	A	2A	WC
– Site or field work	S	S	A	A	WC
SOCIOLOGIST	S	S	A	4A	WC
SOFT DRINK VENDOR	S	S	N	C#	HB
SOLICITOR – Qualified and State certified/admitted to bar	S	S	A	4A	WC
SPECIAL NEEDS ASSISTANT	S	S	N	C#	HB

# Table IPC only is available for Income Protection plans. TSC not available.

\* Refer to Underwriting, as an additional premium loading or exclusion may apply.

Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
SPEECH THERAPIST/ PATHOLOGIST	S	S	A	2A	WC
SPORTSPERSON – Income from participation	S	S	N	N	HB
SPORTSPERSON – Income from shop/coaching	S	S	N	N	HB
SPOT-WELDER	S	S	B	B	LB
SPRAY PAINTER					
– Qualified	S	S	B	B	LB
– Unqualified (min 3 years experience)	S	N	N	E	HB
SQUASH COURT MANAGER					
– >10% coaching	S	S	N	N	HB
– Mainly admin duties <10% coaching	S	S	B	B	LB
STABLEHAND	S	S	N	N	HB
STATISTICIAN – Degree Qualified	S	S	A	4A	WC
STEEL ERECTOR	S	N	N	E	HB
STEEL FIXER (Building and Construction)	S	N	N	E	HB
STEEL MILL WORKER (If trade qualified, select actual trade)	S	N	N	E	HB
STEEPLE JACK	S*	N	N	N	H
STENOGRAPHER	S	S	A	2A	WC
STEVEDORE – Labouring	S	N	N	N	HB
STOCK AND STATION AGENT	S	S	B	B	LB
STOCKBROKER	S	S	A	2A	WC
STONEMASON					
– Qualified	S	S	C	C	HB
– Unqualified (min 3 years experience)	S	N	N	E	HB
STORE DETECTIVE – Unarmed	S	S	C	C	HB
STOREMAN	S	S	C	C	HB
STUDENT	S	N	N	N	HB
SUPERVISOR					
– Workshop – No hazardous duties	S	S	B	B	LB
– Workshop (No hazards) – Office duties only	S	S	A	2A	WC
SURGEON	S	S	A	3A	WC

\* Refer to Underwriting, as an additional premium loading or exclusion may apply.

Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
SURGERY NURSE	S	S	A	A	WC
SURGERY RECEPTIONIST	S	S	A	2A	WC
SURGICAL APPLIANCE MAKER	S	S	B	B	LB
SURVEYOR (Qualified)					
– Fieldwork	S	S	A	A	WC
– Marine	S	S	N	N	HB
– Mine – <10% underground	S	N	N	E	HB
– Office work only	S	S	A	2A	WC
– Supervisory or Field work	S	S	A	2A	WC
– Qualified and AIQS Assoc/Fellow	S	S	A	4A	WC
SWIMMING COACH/ INSTRUCTOR					
– Full-time >= 3 years	S	S	B	B	LB
– Not full-time or <3 yrs	S	N	N	N	HB
SWIMMING POOL ATTENDANT	S	S	N	N	HB
SYSTEMS ANALYST					
– No relevant University Degree	S	S	A	2A	WC
– Relevant University Degree	S	S	A	4A	WC
TAB AGENT	S	S	A	A	WC
TAB STAFF	S	S	B	B	LB
TAILOR	S	S	B	B	LB
TANNER	S	S	C	C	HB
TARMAC LAYER					
– Construction Industry	S	S	N	E	HB
– Road Maintenance and Construction	S	S	N	E	HB
TATTOOIST	S	N	N	N	HB
TAXATION CONSULTANT	S	S	A	2A	WC
TAXI DRIVER – Plate owner only	S	S	N	E	HB
TAXIDERMIST	S	S	A	A	WC

Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
TEACHER					
– Agriculture	S	S	A	A	WC
– Animal Husbandry	S	S	A	A	WC
– Dance, away from home and full-time	S	S	A	A	WC
– Dance, work from home or not full-time	S	S	B	B	LB
– Horticulture	S	S	A	A	WC
– Manual Arts	S	S	A	A	WC
– Music, full-time and away from home	S	S	A	A	WC
– Music, full-time and working from home	S	S	A	A	WC
– Physical Education	S	S	A	A	WC
– Pre-School/Kindergarten – Not from home	S	S	A	A	WC
– Reform School	S	S	A	A	WC
– Special Education	S	S	A	A	WC
– Music, full-time, primary/high school, uni	S	S	A	A	WC
– Other, classroom and admin duties only	S	S	A	A	WC
TEACHER’S ASSISTANT – Full-time	S	S	A	A	WC
TELEPHONE					
– Fitter – No underground or heights	S	S	B	B	LB
– Installer – No underground or heights	S	S	B	B	LB
– Operator	S	S	A	2A	WC
– Repairer – No underground or heights	S	S	B	B	LB
– Sales	S	S	A	2A	WC
– Technician (No underground or heights)	S	S	B	B	LB
TELEPHONIST	S	S	A	2A	WC
TELEVISION ANTENNAE INSTALLER					
– Employee	S	S	N	N	HB
– Proprietor	S	S	C	N	HB
TENNIS COACH					
– Full-time, self-employed $\geq$ 3yrs, no playing	S	S	B	B	LB
– Not full-time or self-employed $<$ 3 yrs	S	S	N	N	HB
TEXTILE TECHNOLOGIST	S	S	B	B	LB
TEXTILE WORKER	S	S	N	N	HB

Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
<b>THEATRE/CINEMA INDUSTRY</b>					
– Actor/Actress	S	S	N	N	HB
– Box Office Cashier	S	S	A	2A	WC
– Box Office Clerk	S	S	A	2A	WC
– Box Office Manager	S	S	A	2A	WC
– Cinema Manager	S	S	A	2A	WC
– Clerical Staff	S	S	A	2A	WC
– Make-up Artist	S	S	B	B	LB
– Manager	S	S	A	2A	WC
– Playwright	S	S	N	N	HB
– Projectionist	S	S	A	A	WC
– Stunt Person	S*	N	N	N	H
– Technician	S	S	B	B	LB
– Usher (full-time)	S	S	C	C	HB
– Stage Manager/Director/Producer	S	S	A	A	WC
<b>TILER</b>					
– Floors and walls	S	S	C	C	HB
– Roof	S	S	N	E	HB
<b>TIMBER MERCHANT</b>					
– Office and sales only	S	S	A	A	WC
– Other, yardman etc	S	N	N	N	HB
– Supervising and Sales only	S	S	B	B	LB
<b>TINSMITH</b>					
	S	S	B	B	LB
<b>TOOL FITTER</b>					
	S	S	B	B	LB
<b>TOOLMAKER/DRESSER</b>					
	S	S	B	B	LB
<b>TOUR GUIDE – Full-time in Australia only</b>					
	S	S	A	A	WC
<b>TOUR MANAGER – Full-time in Australia only</b>					
	S	S	A	A	WC
<b>TOW TRUCK DRIVER</b>					
	S	S	N	N	HB
<b>TOWN PLANNER</b>					
	S	S	A	2A	WC
<b>TOXICOLOGIST</b>					
	S	S	A	4A	WC
<b>TRADES ASSISTANT</b>					
	S	S	N	N	HB

\* Refer to Underwriting, as an additional premium loading or exclusion may apply.

Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
TRAIN WORKER					
– Ganger	S	N	N	N	HB
– Inspector	S	S	B	B	LB
– Shunter	S	N	N	N	HB
– Station Assistant	S	S	N	N	HB
– Station Master	S	S	B	B	LB
– Ticket Collector	S	S	N	N	HB
– Track Construction/Maintenance	S	N	N	N	HB
– Train Driver	S	S	B	B	LB
– Train Guard	S	S	N	N	HB
TRAM					
– Conductor	S	S	C	C	HB
– Driver	S	S	B	B	LB
TRANSLATOR	S	S	A	2A	WC
TRANSPORT MANAGER – Office work only	S	S	A	2A	WC
TRANSPORT OPERATIONS MANAGER					
– Office work only	S	S	A	2A	WC
TRAVEL AGENT					
– Not 100% office or admin duties	S	S	A	A	WC
– Office and admin duties only	S	S	A	2A	WC
TREE FELLER	S	N	N	N	HB
TREE LOGGER	S	N	N	N	HB
TREE SURGEON	S	N	N	N	HB
TROTTING DRIVER	S	N	N	N	HB
TRUCK DRIVER					
– Operating more than 200km of base	S	S	N	E	HB
– Operating within 200km of base	S	S	N	C#	HB
TUNNELLER	S*	N	N	N	H
TUTOR (Qualified)					
– Full-time and away from home	S	S	A	2A	WC
– Full-time and working from home	S	S	A	2A	WC
TYPESETTER	S	S	B	B	LB
TYPIST	S	S	A	2A	WC

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Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
TYRE FITTER/REPAIRER					
– Balancer – Employee (min 3 years experience)	S	S	N	E	HB
– Employee (min 3 years experience)	S	S	N	E	HB
– Proprietor	S	S	C	C	HB
UNDERTAKER					
– Driver/Pall Bearer	S	S	C	C	HB
– Embalmer	S	S	B	B	LB
– Manual work	S	S	C	C	HB
– No manual work	S	S	A	A	WC
UNDERWRITER	S	S	A	2A	WC
UNEMPLOYED	S	N	N	N	HB
UNIVERSITY STAFF					
– Admin and Office personnel	S	S	A	2A	WC
– Professor or Assoc. Professor	S	S	A	4A	WC
– Senior Lecturer/Lecturer/Senior Tutor/Tutor	S	S	A	2A	WC
UPHOLSTERER					
– Qualified	S	S	B	B	LB
– Unqualified (min 3 years experience)	S	S	N	E	HB
UROLOGIST – Qualified and State registered	S	S	A	3A	WC
USHER (Full-time)	S	S	C	C	HB
VALET	S	S	B	B	LB
VALUER (Registered, full-time and not a salesperson)	S	S	A	2A	WC
VDU OPERATOR	S	S	A	2A	WC
VENDING MACHINE OPERATOR	S	S	N	N	HB
VET (Qualified/Registered)					
– Large animals	S	S	A	A	WC
– >= 95% small animals work	S	S	A	4A	WC
VETERINARY ASSISTANT	S	S	B	B	LB
VICAR – Sole occupation	S	S	A	2A	WC
VIGNERON					
– Holder of relevant University degree	S	S	A	A	WC
– No relevant tertiary qualifications	S	S	N	B	LB
WAITER/WAITRESS	S	S	N	C#	HB
WARDSMAN/WARDSWOMAN	S	S	N	C#	HB

# Table IPC only is available for Income Protection plans. TSC not available.

Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
WAREHOUSE MANAGER – Admin/Supervisory	S	S	B	B	LB
WAREHOUSE WORKER	S	S	N	N	H
WATCH and CLOCK REPAIRER	S	S	B	B	LB
WATCHMAKER	S	S	B	B	LB
WEATHER FORECASTER/OBSERVER	S	S	A	2A	WC
WEAVER					
– Commercial, not cottage artisan	S	S	C	C	HB
– Other than commercial	S	N	N	N	HB
WELDER					
– Arc Welder	S	S	B	B	LB
– No special hazards	S	S	B	B	LB
WELFARE WORKER (Qualified)					
– Office duties only	S	S	A	2A	WC
– Other	S	S	A	A	WC
WHARF WORKER	S	N	N	N	HB
WIGMAKER	S	S	B	B	LB
WILDLIFE ATTENDANT					
– No relevant tertiary quals	S	S	C	C	HB
– Relevant tertiary qualification	S	S	B	B	LB
WINDOW CLEANER					
– Ground floor or indoors only	S	S	C	C	HB
– Outdoors above ground floor	S*	N	N	N	H
WINDOW DRESSER	S	S	A	A	WC
WINDOW FITTER/MANUFACTURER	S	N	C	C	HB
WINDOW TINTER	S	S	C	C	HB
WINDSCREEN FITTER	S	S	C	C	HB
WINEMAKER					
– Holder of relevant University degree	S	S	A	A	WC
– No relevant tertiary qualifications	S	S	N	B	LB
WOOL BROKER					
– Employee handling merchandise	S	S	B	B	LB
– Employee not handling merchandise	S	S	A	A	WC
– Firm Principal > 4 full-time staff	S	S	A	2A	WC

\* Refer to Underwriting, as an additional premium loading or exclusion may apply.



Occupation Name and Description	DB and Trauma	WP	TPD	IP/TSC/BOI	Instant Cover
WOOL BUYER – Handling merchandise – Office and travelling duties only	S S	S S	B A	B A	LB WC
WOOL CLASSER	S	S	B	B	LB
WRECKER – Building – Car	S S	S S	N N	N N	HB HB
WRESTLER	S*	N	N	N	H
WRITER/AUTHOR	S	S	N	N	HB
X-RAY TECHNICIAN	S	S	A	A	WC
YOUTH WORKER (Qualified) – Office duties only – Site or field work	S S	S S	A A	2A A	WC WC
ZOO KEEPER – No relevant tertiary qualifications – With relevant tertiary qualification	S S	S S	C B	C B	HB LB
ZOO WORKER – No relevant tertiary qualifications – With relevant tertiary qualification	S S	S S	C B	C B	HB LB
ZOOLOGIST – No relevant tertiary qualifications – with relevant university degree	S S	S S	A A	A 2A	WC WC

\* Refer to Underwriting, as an additional premium loading or exclusion may apply.

# Section 7

## Pastimes and pursuits guide



# Section 7 – Pastimes and pursuits guide

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

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

The table should be interpreted as follows:

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

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

**+25%** – Full cover available with a 25% premium loading .

IC Individual consideration – Full details of the activity and the insured person's involvement in it should be provided to the underwriter.

N/A – Benefit is not available.

### Note for Trauma Cover stand alone

Extra premium amounts for stand alone Trauma Cover may vary from those shown.

Please refer to your underwriter.

ACTIVITY	Death	Trauma	TPD	IP/TSC
<b>ABSEILING</b> – Up to 100 descents pa and <50m – More than 100 descents pa or >50m	Std IC	Std IC	Std IC	Std Excl
<b>AVIATION</b> Aviation – Private Private/recreational – fixed wing – Up to 75 hours pa – 76 to 250 hours pa – 251 hours pa+ **Add \$2.00 for Aerobatics or racing	Std \$2.00 \$3.00	Std Std +50% or Excl	Std Excl Excl	Std Excl Excl
Private/recreational – Helicopter – Up to 75 hours pa – 76 to 250 hours pa – 251 hours pa+	\$2.00 \$3.00 \$5.00	Std +50% or Excl +50% or Excl	Excl Excl Excl	Excl Excl Excl

ACTIVITY	Death	Trauma	TPD	IP/TSC
Aviation – Commercial Commercial – Fixed wing or Helicopter – Up to 250 hours pa – 251 to 500 hours pa – 501 hours pa	Std \$3.00 \$5.00	Std +50% or Excl +50% or Excl	Std Excl Excl	Excl Excl Excl
Agriculture – Fixed wing or Helicopter – Up to 250 hours pa – 251 hours pa+	\$5.00 \$10.00	Excl Excl	Excl Excl	Excl Excl
Ballooning – Up to 50 hours pa – 51 hours pa+ – Record attempt	Std Std IC	Std +50 or Excl Excl	Excl Excl Excl	Excl Excl Excl
Gliding – Up to 25 hours pa – 26 to 75 hours pa – 76 to 125 hours pa – 126 hours pa+	Std Std \$2.00 \$3.00	Std Std Std Std	Std Excl Excl Excl	Std Excl Excl Excl
Hang gliding – member of HFFA – Up to 100 flights pa – 101 to 200 flights pa – 201 flights pa+ ## If not a member of HGFA	Std \$2.00 \$3.00 Excl	+50% or Excl Excl Excl Excl	Excl Excl Excl Excl	Excl Excl Excl Excl
Ultralights/Gyroplanes – Up to 50 hours pa – 51 to 75 hours pa – 76 to 100 hours pa – 101 hours pa+	Std \$2.00 \$3.00 \$5.00	+50% or Excl Excl Excl Excl	Excl Excl Excl Excl	Excl Excl Excl Excl
Parachuting – Static line – Up to 50 jumps pa – 51+ jumps pa*	Std Std	Std Std	Std +100 or Excl	Excl Excl
Parachuting – Free fall excluding BASE – Up to 25 jumps pa – 26 to 75 jumps pa – 76 to 125 jumps pa* – 126 to 250 jumps pa* – 250 jumps pa+* * Add loading based on aviation hours	Std Std \$2.00 \$3.00 \$4.00	Std Std Excl Excl Excl	Std +100% or Excl Excl Excl Excl	Excl Excl Excl Excl Excl
Paragliding	Std	Std	Std	Std
BASEBALL	Std	Std	Std	Std
BASE JUMPING	Decline	Decline	Decline	Decline

ACTIVITY	Death	Trauma	TPD	IP/TSC
BASKETBALL – Amateur – Professional	Std Std	Std Std	Std N/A	Std N/A
BICYCLE – Recreation – Racing – Amateur – Racing – Professional	Std Std Std	Std Std Std	Std Std N/A	Std Std N/A
DIVING Scuba (Qualified) – To 40 Metres – More than 40 Metres  – Wrecks/Cave/Pothole Scuba (no qualifications) Snorkelling	Std \$2.00 or Excl \$2.00 Excl Std	Std Excl Excl Excl Std	Std Excl Excl Excl Std	Std Excl Excl Excl Std
FOOTBALL – Touch – Amateur – Occ class B or C  – Amateur – Occ class 4A, 3A, 2A & A – Professional	Std Std  Std Std	Std Std  Std Std	Std Std  Std N/A	Std Ex 13 weeks Std N/A
HOCKEY – Amateur – Professional	Std Std	Std Std	Std N/A	Std N/A
HORSE RIDING – Recreational only – Amateur competition  – Professional	Std Std  Std	Std Std  Std	Std Std  N/A	Std Ex 13 weeks N/A
MARTIAL ARTS – Non-competitive – Competitive  – Professional	Std Std  Std	Std Std  Std	Std Std  N/A	Std Ex 13 weeks N/A

ACTIVITY	Death	Trauma	TPD	IP/TSC
MOTOR RACING (CYCLE/BIKES)				
– Circuit	\$5.00 – \$40	Excl	Excl	Excl
– Drag	\$3.00 – \$5.00	Excl	Excl	Excl
– Speedway	\$3.00	Excl	Excl	Excl
– Hillclimbs	Std	Std	Excl	Excl
– Motorcross	Std	Std	Excl	Excl
– Trail Bike (recreational)	Std	Std	Std	Std
MOTOR RACING (CARS)				
DRAG				
– Top fuel or jet cars	\$4.00	Excl	Excl	Excl
– Funny cars	\$4.00	Excl	Excl	Excl
– Pro stock, street altered	\$2.50	Excl	Excl	Excl
– Modified production	\$2.50	Excl	Excl	Excl
KARTING				
– Indoor or 100cc or less	Std	Std	Std	Std
– Supercart or > 100cc	\$4.00	Excl	Excl	Excl
SPEEDWAY	\$5.00	Excl	Excl	Excl
CIRCUIT RACING				
– Formula 1, Indy car	\$40.00	Excl	N/A	N/A
– Formula 3	\$10.00	Excl	Excl	Excl
– Formula Ford	\$10.00	Excl	Excl	Excl
– Formula Vee	\$4.00	Excl	Excl	Excl
– Sports Cars (ie Carrera, GT)	\$10.00	Excl	Excl	Excl
– V8 Supercar	\$4.00	Excl	Excl	Excl
– Touring Car	\$4.00	Excl	Excl	Excl
– Production Car	Std	Std	Excl	Excl
RALLYING				
– WRC	\$10.00	Excl	Excl	Excl
– ARC	\$4.00	Excl	Excl	Excl
– Rally (social)	Std	Std	Excl	Excl
– Hillclimb, gymkhana	Std	Std	Excl	Excl
MOUNTAINEERING/ROCK CLIMBING				
– Up to 4,000 metres	Std to \$2.00	Std to Excl	Excl	Excl
– Above 4,000 metres	\$3.00 to IC	Excl	Excl	Excl
– ACW/Indoor	Std	Std	Std	Std

ACTIVITY	Death	Trauma	TPD	IP/TSC
SAILING/YACHTING PLEASURE – Inland/offshore	Std	Std	Std	Std
RACING – Inland – Offshore (categories 3 & 4) – Offshore (Category 2) 1 – 2 Crew – Offshore (Category 2) > 3 Crew	Std Std \$2.00 Std	Std Std Excl Std	Std Std Excl Excl	Std Std Excl Excl
OFFSHORE (CATEGORY 1), TRANS-OCEAN – 1 crew – 2 crew – 3 to 9 crew – > 10 crew	\$10.00 \$5.00 \$2.00 Std	Excl Excl Excl Std	Excl Excl Excl Excl	Excl Excl Excl Excl
SKIING (SNOW/WATER) – Recreational – Competition	Std Std	Std Std	Std Excl	Std Excl
SOCCER	Refer to football			
SQUASH	Std	Std	Std	Std
SURFING	Std	Std	Std	Std
TENNIS	Std	Std	Std	Std
TRIATHLONS	Std	Std	Std	Std
VOLLEYBALL	Std	Std	Std	Std
WEIGHTLIFTING – Recreational – Competitive	Std Std	Std Std	Std Std	Std Excl
WHITE WATER RAFTING – Recreational – Professional	Std Std	Std Std	Std Std	Std Ex 26 weeks
WRESTLING – Amateur  – Professional	Std  Std	Std  Std	Std  N/A	Ex 13 weeks N/A

# Section 8

## General information





# Section 8 – General information

## Residency and travel

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

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

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

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

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

### Underwriters DFAT

DFAT advice level	DFAT travel advice	Underwriting approach
1	Be alert to your own security	No underwriting restriction
2	Exercise caution and monitor developments that might affect your safety	No underwriting restriction
3	Exercise a high degree of caution	Generally no underwriting restriction*
4	Reconsider your need to travel	Decline
5	Advised not to travel	Decline

\*For further clarification, please contact Underwriting.

## Risk questionnaires and forms summary

### Personal statement

The personal statement must be completed in the first instance. This form may be used for:

- all new applications
- increases to sum insured to existing plans
- addition of new insurance benefits
- addition of new insured persons
- where there is a change to an existing policy where it requires the change in risk to be assessed by AMP, and
- reassessments.

### General medical questionnaire

The medical questionnaire needs to be completed if the insured person ticks any of the disorders or conditions highlighted in the medical statement section of the personal statement, and where a specific questionnaire is not provided.

### Non-smoker statement

If the insured person is currently paying smoker rates and has not smoked for 12 months or more, he/she will need to complete the "Non-smoker statement" if they wish to apply for non-smoker rates.

### Authority for private medical attendant's report

Before assessing the insured person's application, AMP may need information on the medical history and health status. For AMP to obtain this information, the Authority for Private Medical Attendant's Report must be signed by the insured.

### Authority for pathology/paramedical tests

An Own Doctor's Examination can be replaced with a paramedical examination plus a Private Medical Attendant's Report. In this instance an Authority for Private Medical Attendant's Report must be completed.

### Confidential medical report

If a medical examination is required, the insured person takes this form to the doctor. The insured person completes the "Personal Statement" section and signs it in the presence of the doctor. The doctor then examines the insured person and completes the "Confidential Medical Report" section.

## **Sports activities questionnaire**

If the insured person participates in the following activities: football (any code), martial arts, boxing, wrestling, underwater diving, aviation; parachuting, hang gliding, ballooning, manned kiting; motor sport on land or on water, abseiling, caving, mountaineering, outdoor rock climbing and or any activity that they participate in that is not listed above, eg horseback riding, and wants to be insured whilst taking part in this activity, then he/she must complete the sports activities questionnaire.

## **Declaration of Continued Insurability**

This form is to be used when the original personal statement and application form have been signed by the client(s) over 1 month ago. It is also used if an application for further insurance is made while the original one is pending. This form indicates that the details disclosed in the original application are still current and that the client's medical situation has not changed since the submission.

## **Where can I get these forms?**

The above-mentioned forms are available from:

- The Product & Process Centre which can be accessed from your AMP planner website:
  - Adviser Online – [www.adviseronline.amp.com.au](http://www.adviseronline.amp.com.au).
  - Hillross – [www.planner.hillross.com.au](http://www.planner.hillross.com.au) (for Hillross planners).
  - Planner Portal – [www.ampfp.com.au](http://www.ampfp.com.au) (for AMP Financial Planning planners).
- If you don't have access to your planner website please contact Adviser Technology on 1300 133 423.
- Your AMP Business Development team. Contact them on 1300 785 066 (option 5).

## Alterations to existing plans

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

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

Requested alteration	Forms required	Underwriting required?
Smoker to non-smoker	Non-Smoker statement	Yes
TPD Occupation class change	Occupation and Income section from the personal statement	Yes
Loading review – medical	Personal statement	Yes
Exclusion review – medical	Personal statement	Yes
Loading/Exclusion review – non-medical	Applicable questionnaire	Yes
Decrease in sum insured	Phone call/letter from client	No
Stepped to level rates	Phone call/letter from client	No
Level to stepped rates	Phone call/letter from client	No
Guaranteed Future insurability option – Death, TPD & Trauma	Letter, Proof of event and Application for Increase or Alteration form	No

## Common Income Protection/TSC alterations

Requested alteration	Forms required	Underwriting required?
Occupation Category	Occupation and Income section from the personal statement	Yes
Waiting period reduction	Personal statement	Yes
Waiting period increase	Letter from client	No
Benefit period increase	Personal statement	Yes
Benefit period decrease	Letter from client	No
Agreed value to Indemnity	Letter from client	No
Indemnity to Agreed value	Occupation and Income section from the personal statement	Yes
Guaranteed Future insurability option – Income Protection	Letter, Application for increase or alteration and income statement from the personal statement	No

## Reinstatements

Reinstatement of Death, TPD and Trauma benefits is allowed within:

- 11 months of the date of the lapse, and
- 13 months from the last renewal date (date premium was due).

Reinstatement of Income Protection, TSC or Business Overheads insurance is allowed within 3 months of the renewal date (date premium was due).

To reinstate a Death, TPD, Trauma plan the completion of an Application for Reinstatement\* form is required along with full payment of premium due. To reinstate an Income Protection, TSC or Business Overheads plan the completion of an Application for Reinstatement\* form is required along with full payment of outstanding premiums and premium due.

\*Further medical evidence may be required depending on the information provided in the application for reinstatement.

## The new business process

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

When a new application for insurance is received by AMP the documents are first forwarded to the Operations Centre where they are scanned and indexed for the New Business team.

New Business, underwriting and the financial planner can then view these scanned documents via CRM.

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

When reports are required from the client's doctor the business acceptance team write to the doctor and follow up the request with a telephone call to confirm receipt and arrange pre-payment if required. Outstanding reports are followed up regularly until received.

The Business Acceptance team follow up outstanding requirements with you and likewise should you have any questions as to the status of an application the Business Acceptance team are able to provide this information.

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

## Nominating a beneficiary

### **Nominating a beneficiary for Flexible Lifetime – Protection (ordinary) plan**

Listed are the rules for a valid nomination:

- The insured person has to be the sole plan owner.
- The nominated beneficiary becomes invalid when there is a change of ownership.
- The beneficiary does not need to be a dependant or a “natural” person. A body corporate (example, a bank, a trust or company) can be accepted as a beneficiary.
- The plan owner can vary the nomination at any time, however, the change in nomination must be received by AMP for it to be valid.
- The payment is subject to terms and conditions of the plan and limitations imposed by legislation and the law at the time of payment.

### **Nominating a beneficiary for superannuation plans**

A member can nominate one or more dependants as a beneficiary to whom they would like the Death cover to be paid on their death. A dependant must be dependant on the member at the date of death to be a beneficiary and can include:

- A spouse (including de-facto spouse).
- Children (which includes an adopted child).
- Anyone who is financially dependent on the member, or
- Any person with whom the member has an interdependency relationship.

If the member dies and has nominated a beneficiary, the Trustee will generally pay the nominated beneficiary but may decide not to. If the member dies and there is no nomination, or the nomination is invalid, the Trustee will pay the benefit to the estate unless the Trustee is notified that the financial circumstances of the estate make this inappropriate.

Flexible Lifetime – Protection (Superannuation) allows a choice of a Non-binding (or preferred) nomination or No nomination.



## Section 9

# Product information

# Section 9 – Product information

## Flexible Lifetime – Protection

### Death, Total and Permanent Disablement and Trauma

#### Death, Total and Permanent Disablement (Superannuation)

Flexible Lifetime – Protection offers Death, Trauma, and Total and Permanent Disablement (TPD) covers in a completely flexible way:

- Death (which automatically includes Terminal Illness Cover and Guaranteed Future Insurability) and/or
- Trauma is available at either a Standard, or Premier, or Premier with Buy Back option level of cover (non-superannuation business only), and/or
- Trauma Partial Plus option is available on Trauma Premier only and includes cover for some additional trauma conditions which as partial benefits only.
- TPD – optional Own Occupation cover is available to category A occupations only working a minimum of 25 hours per week. There is an additional cost for this option.

#### Plan features summary

Plan benefits	Death	Trauma	TPD
Automatic CPI increase	✓	✓	✓
24 hour worldwide cover	✓	✓	✓
Large sums insured discounts	✓	✓	✓
Waiver of premium benefit	Opt	Opt	Opt
Business Safeguard*	Opt	✗	Opt
Interim accident cover	✓	✓	✓
Terminal illness benefit	✓	✗	✗
Multiple lives cover*#	✓	✓	✓
Linked or stand alone cover	✓	✓	✓
Guaranteed Future Insurability	✓	✓	✓
Funeral benefit*	✓	✗	✗
Financial planning benefit*	✓	✓	✓
Non-smoker discount	✓	✓	✓

**Key:** ✓ included; LC – linked cover only; Opt – optional; ✗ – not applicable.

\* Not available under Flexible Lifetime – Protection (Superannuation) plans.

# For ordinary business only, up to 20 benefits can be included on the one plan. For example:

- 20 insured persons with one benefit each.
- 6 insured persons with 3 benefits each, and a 7th insured person with 2 benefits (ie  $(6 \times 3) + (1 \times 2) = 20$ ).

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



## Guaranteed Future Insurability

We offer this as an in-built feature for Death, TPD and Trauma cover.

The insured person can apply to increase insurance cover without providing evidence of health, in the following circumstances:

- marriage, or
- birth of child/legal adoption of a child, or
- first home loan granted by a financial institution, or
- completion of first undergraduate degree at a recognised Australian university, or
- the insured becomes a carer for the first time, or
- the insured divorces, or
- the insured's child starts school.

An insured person should apply within 12 months of the event occurring.

Please refer to the PDS for more details.

## Business Safeguard option

We offer this as an optional feature for Death and/or TPD cover, at an extra cost.

This feature allows an insured person to increase their Death and/or TPD cover without providing further evidence of health as the value of their business grows.

This option can be used for business purposes such as:

- business succession planning (buy/sell agreement)
- loan guarantor insurance, and
- key person insurance.

Please refer to the PDS for more details.

## Children's Trauma cover availability

Children's Trauma cover is only available on medically standard lives.

The trauma sum insured available at plan issue is fixed at \$50,000. (The \$50,000 amount is for new business. This can be exceeded because of CPI increases after plan issue.) In-built Death cover of \$10,000 is fixed and CPI is not applied. No formal increases or decreases are available.

## Trauma Partial Plus option – available on Trauma Premier only

An optional extra, a partials package consisting of the following conditions:

- Melanoma
- Prostate cancer
- Partial blindness
- Severe inflammatory bowel disease
- Severe osteoporosis.

## Flexible Lifetime – Protection: product guidelines

Type of cover	Entry age ranges of the insured person	Expiry age of cover	Maximum sum insured	Assessment available up to and including	CPI expiry ages
Death (non-superannuation)	10 to 69	99	No limit (subject to conditions)	+450% <sup>3</sup>	74
Death (superannuation)	10 to 64	74	No limit (subject to conditions)	+450% <sup>3</sup>	74
TPD (non-superannuation)	15 to 59	99	\$3 million	+150% <sup>3</sup> Occ category A, B, C	74
TPD (superannuation)	15 to 59	74	\$3 million	+150% <sup>3</sup> Occ category A, B, C	74
TPD own occupation option	Same as TPD cover	Same as TPD cover	\$3 million	A only	74
Business Safeguard option	15 to 59 (Death) 15 to 54 (TPD)	65	n/a	Standard	n/a
Trauma	15 to 59	74 (Standard) or 99 (Premier)	\$2 million	+150%	74
Children's Trauma cover with built-in Death cover	1 to 12	16	\$50,000	Standard	16
Waiver of Premium (non-superannuation)	10 to 54	60	n/a	+150% <sup>3</sup>	n/a
Waiver of Premium (superannuation)	15 to 54	60	n/a	+150% <sup>3</sup>	n/a

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

\* Limited benefits apply from the plan anniversary following the insured person's 64th birthday.

° Limited benefits apply from the plan anniversary following the insured person's 69th birthday.

### Notes:

1. The expiry of cover or benefits actually occurs on the plan anniversary on or immediately before the birthday when this age is attained.
2. The minimum and maximum premiums and sums insured apply to each insured person per plan.
3. These are the maximum sums insured eligible for indexation on any insured person. These are the limits that AMP will index from, after we issue a plan. The limits do not restrict future CPI increases, eg Trauma can rise above \$1.5 million over time with each year's CPI adjustment, but CPI will only be based on the maximum of \$1.5 million. Indexation continues after a Trauma, TPD or Terminal Illness claim if the plan was eligible for CPI indexation at the date the claim was lodged.

## Flexible Lifetime – Super: Lump Sum

### Plan features summary

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

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

### Product features

Plan features	Extra Death Benefit	TPD	Waiver benefit	Business Safeguard
Entry age	16-66nb	16-61nb	16-61nb	16-61nb (EDB) 16-56nb (TPD)
Expiry of benefit	85	85	65	65
Assessment up to and including	+450%	+150% Occ category A, B, C	+150%	Standard
Minimum sum insured	\$75,000	\$75,000	–	\$500,000 (EDB and/or TPD)
Maximum sum insured	No limit	\$3 million	–	\$15 million (EDB) \$2.5 million (TPD)
CPI indexation expiry	85	85	–	–
Minimum increase	\$30,000	\$30,000	–	–

## InstantCover

This feature allows sponsored members of an employer plan in FLS to nominate eligible employees for insurance cover without having to provide evidence of health, provided certain conditions are met. This feature replaces the existing Evidence of Health concession feature as it offers TSC and higher sums insured.

The following combination of insurance benefits is available under InstantCover:

- Extra Death Benefit (EDB) alone
- EDB and Total and Permanent Disablement (TPD)
- EDB, TPD and Temporary Salary Continuance (TSC).

The TSC offer is based on a 4 week waiting period and 2 year benefit period only.

Employers can apply for InstantCover on their employer plan, and must satisfy employer eligibility rules. Employer eligibility rules include:

- Eligible employee group size will determine the amount and type of insurance the employer can have. The minimum sum insured rule of \$75,000 applies. Maximum is \$200,000 for eligible group sizes of 5-19 or \$300,000 for eligible groups over 20. The minimum allowable TSC monthly benefit amount is \$1,250 per month. Maximum is \$3,500 per month for eligible group sizes 5-19 or \$5,000 per month for eligible groups over 20.
- 75% of the eligible employees in your group must be approved for the EDB for an employer to have InstantCover. And, if TPD/TSC is added there must be a group size of at least 5.
- If TPD is selected it must be the same amount as the EDB.
- TSC is only available when the maximum EDB/TPD for the group size is selected.

Employers nominate employees for insurance cover and each employee must satisfy employee eligibility rules. Employee eligibility rules include:

- Members must be within the minimum and maximum entry age for each insurance benefit they are nominated for.
- Only white collar employees are eligible for EDB, TPD and TSC and light blue collar employees are eligible for EDB and TPD. Heavy blue collar workers can only get EDB. Employees engaged in "hazardous duties" cannot get any cover.
- Employees must be "at work" on the day they are nominated for cover otherwise a "new events exclusion" applies. This means that a claim is only payable on the basis of an illness or injury totally unrelated to that which caused them to be off work on the date of application (ie the illness or injury must be "new"). The exclusion can be removed if the employee can provide evidence that they have returned to work in a full capacity (performing the normal duties of their occupation) for 6 consecutive months.
- For TSC: employees must be working 30 or more hours per week on either a permanent full-time or permanent part-time basis and earning at least \$20,000 per annum.
- Employees must not have previously been paid a Terminal Illness or TPD claim in FLS, or be claiming for TSC or Waiver Benefit in FLS.

For further explanation of the eligibility rules and further details please refer to the PDS.

## **Corporate Super to Flexible Lifetime – Super: delinking process**

Delinking is what happens when a corporate super member (CustomSuper or SignatureSuper member whose insurance is provided by AMP Life) leaves their employer and is automatically transferred to a retail plan.

Members are delinked to Flexible Lifetime – Super (FLS) if we know their postal address and if their account balance is \$1,500 or more. Some SignatureSuper plans delink to SignatureSuper Personal instead of FLS. Members are delinked to the AMP Retirement Savings Account if their postal address is not known or if their account balance is under \$1,500.

The members insurance will automatically continue in a FLS plan if the insurance is provided by AMP Life in the employer sponsored plan, and:

- The member has Death cover, and delinks before the age of 70.
- The member has TPD and/or TSC cover and delinks before the age of 60.

Delinked insurance premiums are at hybrid smoker premium rates. These hybrid rates will only apply where the smoking status is not recorded. These rates will apply from the date the member ceases employment.

- An application can be made for non-smoker rates by completing a non-smoker declaration.
- Trail commission on delinked insurance benefits is 10% pa (plus GST).

These guidelines are subject to review and/or change by AMP.

## Income Protection, Temporary Salary Continuance and Business Overheads Insurance

### Plan features summary

Plan features	IPA Advanced	IPB Standard	IPC Basic	BOI	TSC
Automatic CPI increase in benefit while not on claim	✓	✓	✓	✓	Opt
Automatic CPI increase in benefit while on claim	✓	Opt	Opt	✓	✗
Choice of waiting period	✓	✓	✓	✓	✓
Partial disability payment	✓	✓	✓	✗	✓
Choice of benefit period	✓	✓	✓	✗	✓
Superannuation contribution option	Opt	Opt	Opt	✗	Opt
Rehabilitation costs feature	✓	✓	✓	✗	✗
Rehabilitation bonus	✓	✓	✓	✗	✗
Cover guaranteed to continue after a claim has been paid	✓	✓	✗	✓	✓
24 hour cover worldwide	✓	✓	✓	✓	✓
Up to 3 months payment while overseas	✓	✓	✓	✓	✓
Trauma feature	✓	✗	✗	✗	✗
Bedcare feature	✓	✗	✗	✗	✗
Major fracture or loss feature	✓	✗	✗	✗	✗
Domestic transport benefit	✓	✗	✗	✗	✗
Accommodation benefit	✓	✗	✗	✗	✗
Family support benefit	✓	✗	✗	✗	✗
Death feature	✓	✓	✗	✗	✗
Chronic condition option	Opt	✗	✗	✗	✗
Waiver of premium while paying a claim:	✓	✓	✓	✓	✓
Non-smoker discount	✓	✓	✓	✓	✓
Tax deductible premiums	✓	✓	✓	✓	✓
Choice of level or stepped premiums	✓	✓	✗	✗	✗
AIDS exclusion	Opt	Opt	Opt	Opt	✗
Day 1 accident option	Opt	Opt	✗	✗	✗

**Key:** ✓ built in feature; ✗ – not available; Opt – optional.

## Maximum entry age – Claim Escalation Option (Table IPB, IPC only)

Claim Escalation Benefit will be available as follows:

- IPB65 plans – where the insured person is aged 55 nb or under.
- IPB other and IPC plans – where the insured person is aged under 50.

## Chronic Condition Option

- Chronic Condition is only available on IPA, assessment standard and with age 60 and 65 benefit periods.
- Chronic Condition is not available to B or C occupations or Indemnity contracts.

## Day 1 accident option

- Available on IPA & IPB only.

## Basic plan structure

The following table sets out the choices available for these plans.

Occupation Category	Benefit payment period	Waiting period (weeks)	Maximum entry age		Plan expiry age
			Level	Stepped	
<b>Table IPA + IPB</b>					
All	1 year	4	N/A	50nb	60
All	2 years	2, 4	55nb	50nb	60
All	5 years	2, 4, 8	55nb	50nb	60
4A, 3A, 2A, A, B	To age 60	2, 4, 8, 13, 26, 52, 104	55nb	50nb	60
4A, 3A, 2A, A, B	To age 65	2, 4, 8, 13, 26, 52, 104	60nb	55nb	65
<b>Table IPC</b>					
All	1 & 2 years	2, 4	N/A	50nb	60
All	5 years	2, 4, 8	N/A	50nb	60
<b>Table BOI</b>					
4A, 3A, 2A, A, some B	1 year	2, 4	N/A	60nb	65
<b>TSC</b>					
4A, 3A, 2A, A, B, C	2 years	4, 8, 13, 26	N/A	55nb	65
4A, 3A, 2A, A, B	65	4, 8, 13, 26	N/A	55nb	65

## Commission

You can choose from different commission structures (upfront, level or hybrid) depending on how you would like to receive remuneration. Also, you can choose to dial down the amount of commission you receive. If you choose to dial down commission the premium payable by the plan owner will be reduced.

### Commission payable on benefit transfers for Risk Insurance

Commission payable on all transfers of cover from Flexible Lifetime – Super (FLS) to Flexible Lifetime – Protection (FLP) is 50%. The same rule applies for transfers from FLP to FLS and transfers between FLP and FLP (Superannuation).

For transfers involving an increase, full initial commission is payable on the increase portion of the premium.



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## Contact your AMP Business Development Manager

phone 1300 785 066