



Life Solutions | Wealth Solutions

# Life Insurance

## Risk Assessment Guide



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# A Risk Assessment Team with an open door

Perhaps the most striking first impression that many advisers appreciate is the desire we have to establish a close working relationship based on open, accessible communication and a genuine commitment to remain flexible in seeking positive outcomes.

The 2006 WA Taylor report confirmed what many in the life industry already knew about Asteron's passionate, focussed and transparent underwriting approach. Asteron was ranked number 1 for accessibility to underwriters, 1st for Integrity and 2nd for "being easy to do business with" in our target market.

## Asteron's Risk Assessment team... ...people you can speak to

**Local** – state-based teams mean your applications are assessed and administered in the one place.

**Accessible** – open door philosophy. Call your state office and speak directly with the decision-makers.

**Accountable** – one team member will be responsible for your query and will ensure it is resolved in a timely manner.

**In touch** – we acknowledge the importance of regular communication so you are always informed and up to date.

**Receptive** – we welcome your feedback on our processes and consider it a key component in improving our service to you.

### ...easy to do business with

**Experienced** – each team has extensive risk knowledge and is lead by a dedicated Risk Assessment Manager.

**Passionate** – we will go the extra mile to get you and your clients a positive result.

**Open** – we listen to you when assessing a case. We appreciate that you know your clients better than us.

**Flexible** – we will always consider all available alternatives when assessing your clients' risk.

**Transparent** – we see the value in you understanding the risk assessment process and will always keep you in the loop.

### ...a dedicated Research and Development Team

**Progressive** – mandated to advance Asteron's Risk Assessment standards, philosophies and processes.

**Competitive** – the research of risk related issues and opportunities and the monitoring of industry practices ensures Asteron maintains its competitive advantage within the market.

# Requirements and evidence

## Life Cover, TPD and Recovery requirements

- Financial evidence
- Medical requirements

## Income Protection

- Financial evidence
- Business Expenses
- Financial endorsements - Agreed Value
- Medical requirements
- Height and weight chart





# Life Cover, TPD and Recovery requirements

## Financial evidence

### Financial evidence is based on cover with all companies.

Financial evidence must be provided for all applications where the sum insured proposed exceeds the level shown in the following tables.

**Note:** Where the client has existing cover with another company, and that policy is not being replaced by this one, add the amount of existing cover to the proposed sum insured with Asteron to determine the financial evidence required.

Product	Sum insured	Requirements: Personal & business protection
<b>Recovery</b> <b>TPD</b> <b>Life Cover</b>	Up to \$1,000,000 Up to \$2,000,000 Up to \$2,000,000	Usually no additional requirement (Refer notes 5 and 6)
<b>Life Cover</b>	\$2,000,001 - \$2,750,000	Financial Statement (Refer notes 5 and 6)
<b>Recovery</b> <b>TPD</b> <b>Life Cover</b>	\$1,000,001 - \$2,000,000 \$2,000,001 - \$3,000,000 \$2,750,001 and over	Financial Statement plus tax returns and full accounts for the last 2 years as listed on Equate printout (Refer notes 5 and 6)

For Life Cover in excess of above amounts please refer to your state underwriter for requirements.

### Important notes

1. Recovery products refer to Recovery Package and Recovery Stand Alone.
2. Life cover also includes that under Recovery Package.
3. TPD cover also includes own/any occupation TPD under Recovery Package and Recovery Stand Alone.
4. The Business Security Option has varying financial requirements depending on the purpose of the cover. Please contact your state underwriter for requirements.
5. Where a fact find or Statement of Advice has been made to the client, please include a copy with the application. This will assist the assessment process and may negate the need for additional information.
6. Whilst our underwriters will endeavor to assess the application on the basis of the information in the personal statement plus Financial Statement and additional documents (where indicated), the underwriters may require additional details depending on the intended purpose of the cover.

## Medical requirements

### Step 1:

Calculate the total Life cover the client will have with Asteron only, including existing Asteron business. This includes any Life cover within the Recovery policy. Refer to Table 1 for the relevant requirements.

### Step 2:

Calculate the total TPD amount the client will have with Asteron only, including existing Asteron business. This includes benefits under Life Cover with TPD, Recovery Package (excluded when no TPD is selected), Recovery Stand Alone (excluding when no TPD is selected) and TPD Stand Alone. Refer to Table 1 for the relevant requirements.

### Step 3:

Calculate the total Recovery amount the client will have with Asteron only, including

**Table 1 – Life Cover and TPD cover only**

Age next birthday	HIV/HEP B & C	Fasting MBA	QuickCheck (see note page 10)	
Up to 40	\$1,000,001	\$1,000,001	\$1,500,001	
41 – 50	\$1,000,001	\$1,000,001	\$1,000,001	
51 - 55	\$750,001	\$500,001	\$750,001	
56 – 60	\$750,001	\$500,001	\$500,001	
61 – 65	\$750,001	\$250,001	\$250,001	
66 - 75	\$750,001	\$100,001	\$100,001	

**Table 2 – Recovery Package and Recovery Stand Alone**

Age next birthday	HIV and HEP B & C	Fasting MBA	Own GP medical <sup>1</sup>	
Up to 40	\$650,001	\$500,001	\$650,001	
41 - 50	\$650,001	\$500,001	\$500,001	
51 – 60	\$750,001	\$250,001	\$250,001	

<sup>1</sup> Where the person to be insured does not have their own GP (a general practitioner they have attended for a minimum of 2 years), a GP paramedical will be required.

<sup>2</sup> Contact your state underwriter for specific requirements.

existing Asteron business. This includes benefits under Recovery Package and Recovery Stand Alone. Refer to Table 2 for the relevant requirements.

**Step 4:**

Calculate the total Cancer Cover amount the client will have with Asteron only, including existing Asteron Recovery business. This includes benefits under Recovery Package and Recovery Stand Alone. Refer to Table 3 (on the following page) for the relevant requirements.

**Step 5:**

The client must perform all requirements as stated in tables 1, 2 and 3 (on the following page), except where a QuickCheck and/or a GP medical and/or a Specialist medical have both/all been requested. If a GP medical is required then a QuickCheck need not be performed. If a Specialist medical is required then neither a QuickCheck nor a GP medical need be performed.

	Resting ECG	PMAR	Own GP Medical <sup>1</sup>	Contact Underwriter <sup>2</sup>
	\$2,500,001	\$2,500,001	\$2,500,001	\$5,000,001
	\$1,500,001	\$2,000,001	\$2,000,001	\$5,000,001
	\$1,000,001	\$1,500,001	\$2,000,001	\$5,000,001
	\$750,001	\$500,001	\$1,500,001	\$2,500,001
	\$500,001	\$250,001	\$750,001	\$2,500,001
	\$100,001	\$100,001	\$500,001	\$2,000,001

	Resting ECG, FBC	PMAR, Specialist medical	Exercise ECG	Males only: PSA blood test	Females only: results of mammogram current (within 6 mths)
	\$800,001	\$1,000,001	–	–	\$1,000,001
	\$700,001	\$1,000,001	\$1,500,001	\$1,500,001	\$1,000,001
	\$250,001	\$1,000,001	\$1,000,001	\$750,001	\$750,001

**Table 3 – Cancer Cover plus Recovery Package and Recovery Stand Alone**

Age next birthday	Males only: PSA blood test	Females only: Results of current mammogram (within 6 months)
Up to 40	–	\$1,000,001
41 - 50	\$1,500,001	\$1,000,001
51 – 60	\$750,001	\$750,001

**Important notes**

1. The tables are guides only and further tests and/or examinations may be required based on answers provided in the personal statement.
2. Where a Recovery Package or Recovery Stand Alone application has been submitted and a QuickCheck or medical exam are NOT required based on the above tables, if the client has not been to a GP in the last 2 years a QuickCheck will be requested.
3. Where the Business Security Option is selected the medical requirements will be based on 3 times the sum insured applied for.
4. Where a client's BMI is between 32 – 36 a QuickCheck and fasting MBA will automatically be required. Where a BMI exceeds 36 a GP medical exam and fasting MBA will automatically be required (refer to page 17 of this guide).
5. A PMAR may be required in situations where the client suffers from a specific medical condition and we require details.
6. Where a PMAR is not automatically required, the client should be made aware that PMARs are obtained randomly on a selection of cases. Financial advisers will be informed if a random PMAR has been requested.
7. If an exercise ECG is automatically required a separate resting ECG will not be required. It is standard medical practice to perform a resting ECG prior to performing an exercise ECG. The resting ECG is used to assess changes that can interfere with the interpretation of the exercise test, to document arrhythmias and to compare with the tracings taken during exercise and recovery.

**QuickCheck**

A QuickCheck can be performed by a nurse or the client's usual doctor. The client's blood pressure, height and weight are measured and a urine sample is analysed. The client is required to answer 3 medical questions only.

**Child Cover Option**

To apply for the optional benefit of Child Cover, please complete the application to add the Child Cover Option.

# Income Protection

## Financial evidence

### Financial evidence is based on cover with all companies.

Financial evidence must be provided for all applications where the total monthly benefit proposed is equal to or greater than the level shown in the following tables.

**Note:** Where the client has existing income protection cover with another company, and that policy is not being replaced by this one, add the amount of existing cover to the proposed monthly benefit with Asteron to determine the financial evidence required.

### Employee with no ownership interest in the organisation by whom he/she is employed

Occupation code	Agreed Value	Indemnity
AA	\$12,001	\$15,001
A1	\$8,001	\$15,001
A2	\$8,001	\$15,001
B	\$3,501	\$15,001
C	\$3,501	\$15,001
S	\$3,001	\$15,001

## What we will accept as proof of income

### Employee – Agreed Value – total monthly benefits up to and including \$15,000 per month:

- » Letter from employer confirming employment status and full details of current salary package including a break down of amounts eg, salary, superannuation, motor vehicle, along with full completion of Section H 2(a) of the application; **or**
- » Copy of most recent Group Certificate/PAYG summary for one year, along with full completion of Section H 2(a) of the application; **or**
- » Most recent individual tax return and tax assessment notice, along with full completion of Section H 2(a) of the application; **or**
- » Most recent two pay slips, provided the format of the pay slips are compliant with the applicable state legislation regarding minimum content and the payslips are clearly legible and contain no alterations.

**Employee – Agreed Value – total monthly benefits greater than \$15,000 per month:**

- » Individual tax returns and tax assessment notices for the past two years, along with full completion of Section H 2(a) of the application; **and**
- » If total monthly benefit is greater than \$20,000 please complete Section H 3 of the application.

**Important notes: Employee – Agreed Value**

- » If currently employed under terms of a contract, a copy of the contract will also need to be supplied
- » If providing a Group Certificate/PAYG summary or tax return as proof of income and your salary has since altered, and the proposed monthly benefit is based on the new package, a letter from your employer will also be required confirming full details of the new package
- » If the income to be insured consists of commission, bonuses or overtime:
  - the letter from employer should include a breakdown of these items, and will need to include income for the last two years; or
  - the Group certificates/PAYG summaries to be supplied for two years; or
  - the Individual tax returns/tax assessment notices to be supplied for the past two years;
  - and the monthly benefit will be calculated on the average of the two years' incomes.

**Employee – Indemnity – total monthly benefits up to and including \$15,000 per month:**

- » Full completion of Section H 2(a) of the application.

**Employee – Indemnity – total monthly benefits \$15,001 - \$20,000 per month:**

- » Full completion of Section H 2(a) of the application.

**Employee – Indemnity – total monthly benefits greater than \$20,000 per month:**

- » Please refer to your state underwriter for requirements.

## Self-employed (sole trader, partner or employed by own company or trust)

Occupation code	Agreed Value	Indemnity
AA	\$8,001	\$15,001
A1	\$8,001	\$15,001
A2	\$8,001	\$15,001
B	\$3,001	\$15,001
C	\$3,001	\$15,001
S	\$2,501	\$15,001

## What we will accept as proof of income

### Self-employed – Agreed Value – total monthly benefits up to and including \$15,000 per month:

- » **Sole trader** – Individual tax returns and tax assessment notices for the past 2 years along with full completion of Section H 2(b) of the application.
- » **Partner** – Individual tax returns and tax assessment notices plus Partnership tax returns and full accounts (ie, profit and loss and balance sheet) for the past 2 years along with full completion of Section H 2(b) of the application.
- » **Employed by own company or trust** – Individual tax returns and tax assessment notices plus company tax returns and full accounts (ie, profit and loss and balance sheet) for the past 2 years, along with full completion of Section H 2(b) of the application.

#### Important note

Where the person to be insured has ownership in more than one entity, we will require tax returns and full accounts (ie profit and loss and balance sheet) for each entity.

### Self-employed – Agreed Value – total monthly benefits greater than \$15,000 per month:

- » The requirements listed above; and
- » If total monthly benefit is greater than \$20,000 please complete Section H 3 of the application.

Self-employed – Indemnity – total monthly benefits up to and including \$15,000 per month:

- » Full completion of Section H 2(b) of the application.

Self-employed – Indemnity – total monthly benefits \$15,001 - \$20,000 per month:

- » Full completion of Section H 2(b) of the application.

Self-employed – Indemnity – total monthly benefits greater than \$20,000 per month:

- » Please refer to your state underwriter for requirements.

## Business Expenses

Monthly Amount	Required
Up to \$10,000	Business Expenses Questionnaire in application
Over \$10,000	Business Expenses Questionnaire in application and a Profit & Loss Statement for last 2 years.

### Important note

Financial evidence may also be requested at the discretion of the underwriter, depending on the nature of the occupation, the earning history of the applicant and the completeness of the financial information provided in the application.

## Financial endorsements – Agreed Value

To ensure your client's expectations are met in the event of a claim for severe disablement, we encourage everyone to provide financial evidence supporting their total monthly benefit when an application is submitted. Although not compulsory for everyone, it is for applications where the total monthly benefit exceeds our automatic financial evidence limits (as per pages 11 and 13).

When satisfactory financial evidence supporting the total monthly benefit is supplied, we will endorse your client's policy schedule with either a full or partial financial endorsement.



### Full or partial financial endorsement

The date of the financial evidence supplied will determine whether further proof of income will be required in the event of a claim. For this reason we have two different endorsements available – full and partial.

**Full** – when the evidence supplied at application is no more than 12 months old. This endorsement states no further proof of income will be required in the event of a severe disablement claim.

**Partial** – when the evidence supplied at application is older than 12 months. This endorsement states proof of income will be required for the period between the date of the evidence already submitted and the commencement of the policy – these dates will be defined in the endorsement.

### Financial evidence required

The evidence required to obtain a financial endorsement is the same as that listed on pages 11, 12, 13 and 14.

### No endorsement

If financial evidence has not been supplied then an endorsement will not be applied to the policy, and in the event of a claim, the client will be required to provide proof of income.

### At claim time

The financial endorsement only applies to proving income in the event of a severe disablement claim. It does **not** apply when the claim is for partial disability benefits. For partial disability claims we will still require financial evidence for pre- and post-disability income.

For both endorsements, we will also require evidence of any other payments that the client may receive from other sources, such as sick leave, workers' compensation or other insurance policies. This is also defined within each endorsement.

## Financial evidence commission bonus – Agreed Value only

We will offer a 5% commission bonus on the first 12 months' premium if:

- » The monthly benefit applied for falls under the automatic financial evidence limits (listed on page pages 11 and 13), **and**
- » Financial evidence is supplied, as specified on pages 11, 12, 13 and 14.

## Medical requirements

The following limits are based on the combined Income Protection monthly benefit and one half of the Business Expenses monthly benefit with Asteron only. When determining the medical requirements for Business Expenses divide the monthly benefit proposed by 2.

Age next birthday	HIV, Hep B & C, MBA	QuickCheck	PMAR	Resting ECG, FBC	Exercise ECG	Own GP medical*
Up to 40	\$6,501	\$10,001	\$15,001	\$15,001	\$25,001	\$15,001
41 – 50	\$6,501	\$10,001	\$10,001	\$15,001	\$20,001	\$15,001
51 – 55	\$6,501	\$7,501	\$7,501	\$15,001	\$20,001	\$15,001
56+	\$5,001	\$5,001	\$5,001	\$10,001	\$20,001	\$10,001

\* Where the person to be insured does not have their own GP (a general practitioner they have attended for a minimum of 2 years), a GP paramedical will be required.

### Important notes

1. The above tables are guides only and further tests and/or examinations may be required based on answers provided in the personal statement.
2. If a client's BMI is between 32 – 36 a QuickCheck and fasting MBA will automatically be required. Where a BMI exceeds 36 a GP medical exam and MBA will automatically be required (refer to page 17 of this guide).
3. A PMAR will be required in situations where the client suffers from a specific medical condition and we require details.
4. If a PMAR is not automatically required, the client should be made aware that PMARs are obtained randomly on a selection of cases. Advisers will be informed if a random PMAR has been requested.
5. If an exercise ECG is automatically required a separate resting ECG will not be required. It is standard medical practice to perform a resting ECG prior to performing an exercise ECG. The resting ECG is used to assess changes that can interfere with the interpretation of the test, to document arrhythmia's and to compare with the tracings taken during exercise and recovery.

## Height and weight chart

Reflects a BMI of 32.

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

### Important note

If the Person to be Insured's weight is equal to or greater than the level shown for the corresponding height, a QuickCheck and fasting MBA20 blood test will be required. Where the person to be insured's BMI is greater than 36, a medical examination and fasting MBA20 blood test will be required, and would preferably be performed by their usual doctor.



# Calculating the monthly benefit

## Calculating the monthly benefit

- Income protection
- Business Expenses

# Calculating the monthly benefit

## Income protection – Income Protector & Income Advantage

We are able to consider a total monthly benefit of up to \$30,000pm without restriction to the benefit period, on the following replacement ratios:

- 75% \* of the first \$250,000 insurable income
- 50% \* of the following \$150,000 insurable income
- 25% \* of the following \$100,000 insurable income
- 15% \* of the following \$500,000 insurable income

For those applicants whose insurable income exceeds \$1,000,000 we may upon request consider an additional 2 year benefit allowing for 15% of the insurable income which exceeds the applicants first \$1,000,000 insurable income.

\*If the Super Saver option is selected, coverage up to 80% of insurable income may be available.

### Definition of insurable income

Insurable income is the annualised income earned each month by your own personal exertion (ie, will cease if you are unable to work), after deduction of any expenses incurred in earning that income, but before tax.

Insurable income includes your total remuneration package including salary, wages, fees, packaged fringe benefits, regular commissions, regular bonuses, overtime payments and superannuation.

If you are self-employed, eg, sole trader, a partner in a business or an employee of your own company, insurable income also includes:

- » your share of the net income of the business (after deduction of all business expenses) directly due to your personal exertion, but before tax; plus
- » your share of any depreciation (excluding depreciation related to capital items used with the primary purpose of generating income) claimed as a business expense.

### Note that insurable income does not include:

- » income that you will continue to receive from your business if you are unable to work, including any ongoing profit generated by other employees of the business

- » other unearned income such as dividends, interest, rental income, proceeds from the sale of assets etc
- » ongoing commission or royalties.

## Investment or unearned income

Unearned income is income which is likely to continue in the event of a claim. Unearned income may occur as either investment income or income that could be earned from net assets.

The inclusion of unearned income for the purpose of determining the monthly benefit ensures that whilst on claim a significant financial incentive for the insured to return to work is maintained.

Unearned income is taken into consideration for the purpose of calculating the monthly benefit only when the monthly benefit proposed exceeds \$20,000.

Substantial net assets can generate unearned income, creating the potential for over insurance. Whilst current income from net assets may be relatively low, where the insured person's assets include real estate, bonds or shares etc, in the event of prolonged disability the insured person could rearrange their portfolio to generate significant unearned income.

The insured's net assets will exclude:

- » the family/residential home
- » furniture and fittings in the family/residential home
- » motor vehicles other than luxury and vintage collectors cars
- » superannuation.

Investment income may include (but is not limited to):

- » interest
- » pensions
- » rental properties
- » royalties

- » capital gains
- » dividends
- » annuities
- » military retirement pensions.

This can be illustrated with an example. This example assumes the SuperSaver Option has not been selected.

<b>Total Insurable Income</b>	<b>\$1,200,000</b>
<b>Replacement Ratios</b>	
250,000      75%	\$187,500
150,000      50%	\$75,000
100,000      25%	\$25,000
500,000      15%	\$75,000
Total after Replacement Ratios to age 65	<u>\$362,500</u>
700,000      15%	\$105,000
Total Top-up after Replacement Ratios 2 years	<u>\$105,000</u>
<b>Total Benefit</b>	<b><u>\$467,500</u></b>
<b>Total Monthly Benefit</b>	<b>\$38,958</b>
Maximum Long Term Benefit	\$30,000*
Maximum Short Term Benefit	\$8,750

\* The maximum allowable long term monthly benefit for Income Protection is \$30,000.

## Income fluctuations

### Agreed Value policies

For people who work in occupations with a fluctuating income, we will use an average of their income after expenses for the 3 financial years immediately preceding the application for insurance.



## Indemnity policies

For Indemnity policies we are prepared to insure earned income based on the latest financial year, provided there is a reasonable expectation that this level of income will continue.

### Important note

Where income has been reducing over the past 2 financial years, agreed value income protection insurance will not be available. Cover under an indemnity policy may be available where future income levels can be determined with some certainty.

## SuperSaver Option Calculation

The SuperSaver Option allows insurance of superannuation contributions so that superannuation contributions can continue to be made on the client's behalf while they are disabled.

Between 5% and 20% of the monthly insurable income can be nominated as the SuperSaver monthly benefit. The SuperSaver monthly benefit represents the monthly income multiplied by the SuperSaver percentage.

Selecting the SuperSaver Option will reduce the monthly benefit that can be applied for.

The monthly benefit that can be applied for is based on the yearly income reduced by the SuperSaver percentage, and is:

- » 75% of the first \$250,000 insurable income
- » 50% of the following \$150,000 insurable income
- » 25% of the following \$100,000 insurable income
- » 15% of the following \$500,000 insurable income
- » less the SuperSaver percentage (if applicable) of the above 4 items

The total monthly benefit of \$30,000pm applies, and the SuperSaver monthly benefit can be no more than the monthly benefit.

For example, with an annual salary package of \$300,000 and a SuperSaver percentage of 10%.

<b>Insurable Income</b>	<b>\$300,000</b>
Less Super Saver (eg 10%)	\$30,000
Balance	\$270,000

<b>Insurable Benefit</b>	
75% x (1st \$250,000 x 90% *)	\$168,750
50% x (Next \$50,000 x 90% *)	\$22,500
25% x (\$0 x 90% *)	\$0
15% x (Balance x 90% *)	\$0
	<u>\$191,250</u>

<b>Monthly Benefit</b>	
(\$191,250 ÷ 12 months)	\$15,938
<b>Super Saver Monthly Benefit</b>	
(\$300,000 x 10%) ÷ 12	\$2,500
<b>Total Monthly Benefit</b>	<u>\$18,438</u>

\*Note: (This figure is derived by the following calculation = 100% - SuperSaver %)

## Business Expenses

### Eligible fixed expenses

- » rent or interest/fees on a loan to finance premises
- » insurance of premises (fire, etc)
- » property rates/taxes
- » security costs
- » repairs and maintenance which are contractual
- » telephone, gas, electricity, water, mobile telephone, cleaning and laundry

- » lease or financing costs (excluding payments attributable to the initial cost) on equipment, excluding any motor vehicle which can and will be let out while the insured person is unable to work
- » car lease (excluding taxi)
- » registration and insurance of vehicles and equipment
- » repairs and maintenance of equipment
- » salaries and related costs of employees who do not generate any business income
- » compulsory superannuation in respect of the above salaries
- » payroll tax
- » advertising costs which are contractual
- » accounting and auditing fees
- » bank fees/charges and account transaction taxes
- » interest/fees on loan to finance the business
- » professional association dues and subscriptions
- » business insurance (liability, etc)
- » postage.

### Eligible Locum Expense

In addition to the eligible fixed expenses, we will cover the difference between the estimated cost of a locum and the income they are likely to generate.

#### Important notes

- » Some of these expenses are not eligible for home office. Please refer to Section P of the application form contained in the current Asteron Lifeguard Product Disclosure Statement or Asteron Lifeguard Short Form Product Disclosure Statement.
- » An adjustment should be made to eligible expenses which will reduce as a result of the insured person not working eg, phone, power, water and postage.

### Ineligible expenses

- » salaries of employees who generate business income
- » salaries, fees or drawing account (including related costs) to:
  - the person to be insured, or

- any member of the person to be insured's family unless that person was a bona fide employee and was employed at least 30 days prior to the commencement of severe disablement
- » repayment of mortgage or loan principle
- » costs of equipment, books, fittings, fixtures, furniture, goods, implements, merchandise, stock or any other items of a capital nature
- » leasing or financing costs relating to any motor vehicle which can and will be let out while the insured is unable to work
- » expenses which will cease if the person to be insured is not working.

# Eligibility of optional benefits

## Eligibility of optional benefits

- Lump Sum
- Income Protection
- Needlestick Option

# Eligibility of optional benefits

## Lump Sum

### Life Cover

#### Special Events Increase Benefit

This benefit is not available if a medical loading greater than 75%, or any medical 'per mille' loading, applies to the Life Cover benefit. Medical exclusions are considered equal to 50% loading for this purpose. Occupation or pastimes loadings/exclusions do not impact this benefit.

#### Business Security Option

The benefit is not available if a medical loading greater than 75%, or any medical 'per mille' loading, applies to the benefit. Medical exclusions are considered equal to 50% loading for this purpose. Occupation or pastimes loadings/exclusions do not impact this option.

#### Waiver of Premium Option

The benefit is not available if the occupation would be either uninsurable for TPD or subject to the Modified TPD definition.

This benefit is also not available if a medical loading greater than 100%, or any medical 'per mille' loading, applies to the Life Cover benefit. Medical exclusions are considered equal to 50% loading for this purpose.

It may be possible that an exclusion will apply to this benefit in some circumstances.

## Total and Permanent Disablement

### Permanent Disability Increase Benefit

This benefit is not available if any medical loading or medical exclusion applies to the Total and Permanent Disablement Benefit. Occupation or pastimes loadings/exclusions do not impact this benefit.

## Cancer Cover

### Cancer Cover Increase Benefit

This benefit is not available if a medical loading greater than 75%, or any medical 'per mille' loading, applies to the Cancer Cover Option. Medical exclusions are considered equal to 50% loading for this purpose. Occupation or pastimes loadings/exclusions do not impact this benefit.

## Recovery Package and Recovery Stand Alone

### Recovery Increase Benefit

This benefit is not available if a medical loading greater than 75%, or any medical 'per mille' loading, applies to the Recovery Package or Recovery Stand Alone Benefit. Medical exclusions are considered equal to 50% loading for this purpose. Occupation or pastimes loadings/exclusions do not impact this benefit.

### Child Cover Option

This option is not available if any medical loadings or medical exclusions apply to the child.

## Income Protection

### Income Protector and Income Advantage

#### Income Update Benefit – Indemnity only

This benefit is not available if a medical loading greater than 75% applies to the policy. Medical exclusions are considered equal to 50% loading for this purpose. Pastimes loadings or exclusions do not impact this benefit.

#### Accidental Injury Option

This option is only available when the waiting period of the policy is 14 or 30 days. Some pastimes may impact the availability of this option – if a loading or exclusion applies to the policy due to the pastime (refer to the Pastimes and activities section of this guide) then that pastime will be excluded from the Accidental Injury Option.

#### Accidental Injury Plus Option

This option is only available when the waiting period is 14 or 30 days, and is not available for the S category occupations. Some pastimes may impact the availability of this option – if a loading or exclusion applies to the policy due to the pastime (refer to the Pastimes and activities section of this guide) then that pastime will be excluded from the Accidental Injury Plus Option.

### Continuation of cover after age 65 (Income Advantage only)

If your clients occupation at expiry is classified as AA, they can apply for continuation of cover. Generally continuation of cover will only be available where the original acceptance terms were without loading or an exclusion, and only where the client has had no claims with Asteron within the five years prior to exercising the benefit. The client must be working a minimum of 30 hours per week for at least 48 weeks per year. If acceptable the policy will be renewed on an indemnity basis with a minimum 30 day waiting period, 1 year benefit period, and the client must reapply on each subsequent policy anniversary.

### Needlestick Option

This option is not available if, at the time of application, the person to be insured is HIV positive, Hepatitis C positive, Hepatitis B infected or has sustained a needlestick injury during the 90 days prior to date of application.

Otherwise, this benefit is available with Life Cover (non-superannuation), Total and Permanent Disablement Stand Alone (non-superannuation) and Income Advantage and Income Protector. (Refer to occupation classes for eligible occupations).

There are no additional underwriting requirements for this benefit other than the standard requirements based on the product type, age of person to be insured, sum insured and history declared in the personal statement.



# Occupation guidelines

## Occupation guidelines

- New occupations
- Hours worked
- Part-time employment
- Dual occupations
- Working at home
- Remote locations
- Ineligible persons for Income Protection and Business Expenses
- Income Protection for Commercial Pilots and Flight Engineers
- Availability of TPD
- Availability of Needlestick Option
- Farmers
- Home-maker
- Residency
- Travelling overseas
- Asteron Special Offer for New Doctors and New Barristers

## Occupation classes

# Occupation guidelines

## New occupations

The income protection products are guaranteed renewable and are therefore designed for people with an established record of occupational and financial stability which includes self-employed people with a track record that can be measured.

Income protection contracts with long term benefit periods are usually not available to people who are just entering (or have recently entered) a new occupation field until they have been in this new occupation for at least 12 months.

This is especially so if the occupation they are leaving is an uninsurable one, or is in a less favourable occupation group.

This type of insurance also does not generally cater for people who have just become self-employed in their field of expertise (for example an electrician or physiotherapist) or who are starting a business in a new field (for example a bank clerk going out to sell real estate). In these cases success in the new occupation and ongoing levels of income are not certain. In the self-employed area especially, a person who is a good employee will not necessarily be able to work effectively and profitably as a self-employed person. The start up phase of a small business is the most critical time and in the first year success is less certain.

We are prepared to offer immediate cover to certain categories of the newly self-employed where a level of professional commitment can be displayed which in our view reduces the possibility of business failure and hence the risk of an early claim.

## Who will we consider?

We will consider applicants for immediate cover on special terms:

- » who have purchased an existing business or franchise which has been operating for at least 12 months and a full set of accounts are available, or
- » who have started up a business or a new franchise in a different field where a business plan is available, or

- » who have started up a business in their field of expertise where income is derived from the provision of a personal service eg, physiotherapist, chiropractor, previously employed now in private practice, or
- » who have started up a business in their field of expertise not covered above where either a business plan or long term contracts are available, and
- » whose place of business is not 'at home'.

**Important note**

Applicants that do not meet the above criteria will not be eligible for consideration for income protection until they have been operating the business for at least 12 months and a complete year's set of accounts and income details are available.

**What information do we need?**

- » the nature of the business,
- » how long the business has been operating,
- » how much knowledge of the business/industry the applicant has including any relevant qualifications, plus
- » accounts of the business for the past 2 years or copy of the business plan and/or copies of any relevant contracts.

**How much will we insure?**

The monthly benefit available will be based on either the applicants' net earnings over the previous financial year in his/her previous occupation/employment or projected earnings for the new enterprise as determined from the business plan, business accounts or contracts. There may be instances where we limit the monthly benefit available.

## What are the terms?

- » Minimum waiting period of 30 days.
- » Maximum payment period of 5 years.
- » A newly self-employed clause whereby the monthly benefit payable is based on the average monthly income earned by the applicant from the business since commencement if less than 12 months old at the time of claim, or over the last 12 months if in operation for more than one year at the time of claim.

## When can these terms be reviewed?

We will be prepared to review these special terms after the applicant has been running the business for at least 12 months and a complete year's income from the business is reflected in the personal tax return and where applicable accounts from the business are available.

To consider the removal of the newly self-employed clause we will need to reassess the insured's occupational and financial status.

To consider an increase in the monthly benefit and/or an extension of the benefit period, full medical, financial and occupational assessment will be required.

A current Asteron Life Insurance application form with the occupation and income questions must be completed and submitted together with proof of income.

## Hours worked

Income protection and Business Expenses is only available to individuals that work a minimum of 30 hours per week.

Individuals who regularly work long hours present a risk management challenge from a health and income perspective.

Where the person to be insured works more than 60 hours a week on a regular basis, we may reduce the amount of income that we are prepared to insure on a pro-rata basis or modify the terms available eg, Indemnity endorsement or a reduction in the benefit period.

## Part-time employment

People in permanent part-time employment will be considered for income protection insurance only if they:

- » have been working in this capacity for at least 2 years, and
- » do not work at home, and
- » work a minimum of 30 hours per week.

## Dual occupations

Where a person has more than one occupation we are prepared to consider them for income protection provided they work in their main occupation for at least 30 hours per week.

We are prepared to consider insuring the total income earned by both occupations if:

- » the occupations are of the same nature and in the same occupation class;
- » the total hours worked does not exceed 45 hours per week; and
- » the insured person has been working in the second occupation for at least 2 years.

If the total hours worked is more than 45 hours per week we will reduce the amount of income we are prepared to insure.

If the occupations are of a different nature, we will cover the insurable income from the main occupation only. The occupation class applicable will be the occupation which presents the higher risk. For example a clerk who has a second job in a liquor store would be rated C.

Consideration of a more favourable rating will be given where the insured person spends less than 20% of their total work time in the more hazardous occupations or where the higher risk occupation classification is no lower than A2.

## Working at home

People working at home are less acceptable risks for income protection due to the difficulty in establishing actual disability. When a claimant is unable to leave his or her home and go to their place of work, disability is less easily identified as the residence and place of business are the same.

Another important consideration is whether or not the work situation is well established with a continuous pattern of work and regular income stream for the past 12 months, and is expected to continue into the future. To allow for this the waiting period may be extended, the benefit period limited, or in some cases the cover will not be available.

We will consider an application from a person who works at home but will require the following information:

1. Is the person to be insured an employee of a business in which he/she has no ownership interest or self-employed?
2. Frequency (daily, weekly, sporadically) of the person to be insured's contact with his/her clients or employer.
3. Nature of this contact: phone, personal visit to the client's/employer's office, clients' visits to person to be insured's office.
4. Does the person to be insured have regular and long term contract(s) or accounts? If yes, a copy of the contract(s) should be submitted with the application.
5. Is the work completed on an 'approval basis', or is work performed only after a contract is established?
6. Is the office separate to the main residence (ie, does the office have its own entrance etc)?
7. Is there a separate phone/fax link for the business?
8. Are there any employees (excluding family members) who also work at the residence?

As a guide, our approach to applicants who work at 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	<ul style="list-style-type: none"> <li>- No restriction</li> <li>- Any waiting period available</li> </ul>
Employee with no ownership interest in the business, established work practice for at least 12 months	<ul style="list-style-type: none"> <li>- No restriction</li> <li>- Minimum 30 day waiting period</li> </ul>
<b>Self-employed working under contract, established in home based business for at least 12 months:</b>	
<ul style="list-style-type: none"> <li>- Frequent customer contact eg, daily with the customer coming to or the client going out</li> </ul>	<ul style="list-style-type: none"> <li>- Minimum 30 day waiting period</li> </ul>
<ul style="list-style-type: none"> <li>- Regular customer contact at least weekly, outside of residence.</li> </ul>	<ul style="list-style-type: none"> <li>- Minimum 60 day waiting period</li> </ul>
<ul style="list-style-type: none"> <li>- Irregular customer contact (less frequently than weekly)</li> </ul>	<ul style="list-style-type: none"> <li>- Minimum 90 day waiting period</li> </ul>
<b>Satisfactory proof of income must be provided, ie, tax returns, assessment notices and company accounts for the past 2 years.</b>	
<b>Self-employed non contract (freelance) worker with a steady customer base from whom they have a track record of regular work for at least 2 years:</b>	
<ul style="list-style-type: none"> <li>- Regular at least weekly face to face customer contact</li> </ul>	<ul style="list-style-type: none"> <li>- Minimum 60 day waiting period</li> <li>- An endorsement that in the event of a claim occurring the monthly benefit will be based on the income earned in the immediate 12 months prior to the claim being made</li> <li>- Maximum payment period of 5 years</li> </ul>
<ul style="list-style-type: none"> <li>- Nil or minimal face to face customer contact</li> </ul>	<ul style="list-style-type: none"> <li>- Minimum 90 day waiting period</li> <li>- Maximum payment period of 2 years</li> <li>- An endorsement that in the event of a claim occurring the monthly benefit will be based on the income earned in the immediate 12 months prior to the claim being made</li> </ul>
<b>Satisfactory proof of income must be provided. ie, tax returns, assessment notices and company accounts for the past 2 years.</b>	
Self-employed, nil or minimal customer contact, irregular work stream, for example, home based word processor, dressmaker, bookkeeper etc	<ul style="list-style-type: none"> <li>- Not insurable</li> </ul>
Some home based occupations which may involve some degree of customer contact, for example beautician, masseur, craft manufacturer and seller (eg, potter etc)	<ul style="list-style-type: none"> <li>- Not insurable</li> </ul>

## Remote locations

Workers at remote locations (eg, mine sites, offshore oil rigs, etc) are paid a premium for the hardship of working at these sites.

Generally, where the occupation is insurable for income protection, the insurable monthly benefit will be limited to 60% of insurable income.

## Ineligible persons for Income Protection and Business Expenses

- » part-time workers (less than 30 hours per week)
- » seasonal workers
- » people planning to reside overseas permanently
- » unemployed people
- » people who cannot speak English
- » people whose business income is unlikely to be affected regardless of their absence, eg, shopkeeper
- » Income Advantage is not available to B, C or S category occupations
- » Business Expenses is not available to S category occupations.

## Income Protection for Commercial Pilots and Flight Engineers

Applications for income protection (Income Protector only) will be considered from Commercial Pilots and Flight Engineers provided the client meets the following Eligibility Criteria.

### Commercial Pilot

Commercial Pilot means a pilot who:

- » is an Australian citizen;
- » resides in Australia;
- » holds an Australian Airline Transport License (ATPL);



- » has a current (less than 12 months old) Class 1 medical certificate from the Civil Aviation Safety Association (CASA); and
- » is currently employed by a recognised commercial airline (with a Regular Public Air Operators certificate) in the capacity of Captain, or First Officer, transporting fare paying persons in accordance with fixed schedules to and from fixed terminals with specific routes.

### Flight Engineer

Flight Engineer means a pilot who:

- » is an Australian citizen;
- » resides in Australia;
- » holds an Australian Flight Engineer Licence (not including restricted licences);
- » has a current (less than 12 months old) Class 1 medical certificate from the Civil Aviation Safety Association (CASA); and
- » is currently employed by a recognised commercial airline (with a Regular Public Air Operators certificate) in the capacity of Flight Engineer, transporting fare paying persons in accordance with fixed schedules to and from fixed terminals with specific routes.

The Income Protector policy features and benefits offered to Commercial Pilots and Flight Engineers differ from those offered on Asteron's standard Income Protector policies. The Asteron Lifeguard PDS outlines these differences and is available from your state office or the AdviserConnect web site. Applicants must complete the Commercial Pilots and Flight Engineers Questionnaire and submit this in addition to the completed Application for Life Insurance. The Questionnaire is available from your state office or the AdviserConnect website.

Quotations are available from your Business Development Manager and Business Development Officer.

The standard income protection medical requirements based on age and sum insured will apply with the exception of the QuickCheck. The QuickCheck will not be required because for every Income Protector application from an eligible Commercial Pilot or Flight Engineer, Asteron will request the most recent Civil

Aviation Safety Authority (CASA) medical examination including associated medical investigations, directly from CASA.

## Availability of TPD (including TPD under Recovery and Recovery Stand Alone)

- » **Own occupation** definition is available to people:
  - working in acceptable occupations (refer to occupation classes) and
  - who work full-time, defined as at least 30 hours per week in the same occupation.
- » **Any occupation** definition is available to people:
  - working in acceptable occupations (refer occupation codes) and
  - working at least 10 hours per week in one or multiple occupations, provided all occupations are acceptable (refer occupation codes).
- » In the event of total and permanent disablement the following definitions of disablement will apply to those performing home duties:
  - home duties – home-maker definition.

### Home-maker TPD

The insured person is totally and permanently disabled if they are unable to engage in normal domestic duties because of sickness or injury for a continuous period of at least 6 months and

- » they are unlikely ever to be able to perform normal domestic duties, and
- » they are unlikely ever to be able to engage in any occupation for which they are reasonably suited.

### Modified TPD (under Life Cover)

Total and Permanent Disablement means the insured person:

- » suffers the total and permanent loss of use of both hands or both feet or the sight in both eyes (to the extent of 6/60 or less) or any combination of two eg, a hand and a foot, or

- » is permanently unable to perform 2 or more of the 5 activities of daily living without physical assistance, or
- » suffers significant cognitive impairment, which is a loss of intellectual capacity that requires the insured person to be under continuous care and supervision by someone else. Refer to the policy document for complete details.

## Availability of Needlestick Option

Needlestick option is available to people working in acceptable medical occupations (refer to Occupation classes)

## Farmers

Own occupation TPD will be available to most owner/farmers except those involved in high-risk work such as mustering (more than 10% of work time spent in mustering) and/or repetitive heavy manual work such as shearing. To enable the application to be considered, full details of the applicant's duties must be recorded on the application and most importantly the type of farming eg, cattle, sheep, wheat etc.

## Home-maker

Cover over \$1m will be considered where there are dependants and the income-earning spouse has an equivalent level of cover. A full report supporting the need for the cover is required. The Financial Statement for non-income earning spouse form should be used for this purpose.

## Residency

In most instances, where an individual is a permanent resident of Australia, there will be no restriction on the ability to obtain Life Cover, TPD, Recovery products or Income Protection insurance. Normal medical and financial underwriting guidelines apply.

Where an individual is on a Temporary Residents Visa there will be limitations on cover available, including the sum insured they will be able to obtain. Cover will also only be available to those individuals who are currently employed in Australia.

To assess these applications we will require the following information, in addition to our normal medical and financial requirements:

- 1) Full details of the type and nature of the current Visa.
- 2) Copy of letter from the Immigration Department confirming the client's application for permanent residency and the current status.

Income protection will only be considered for employees (not of own company), on an Indemnity basis, with a Territorial Limitation exclusion and Residency Clause, and will be subject to our normal medical and financial underwriting requirements. For self-employed individuals income protection is available only when permanent residence has been granted and when they have been living and working in Australia for more than 12 months.

## Travelling overseas

Individuals travelling overseas will be considered based on the intention of their travel, length of stay, and exact location. Those intending to live and work overseas for an extended period pose a different risk to those individuals holidaying or attending a work related conference. Where cover can be offered a travel exclusion may apply.

In all circumstances where the Australian Government has issued a 'do not travel' warning, we will not be willing to consider an application until the person to be insured has returned to Australia.

Refer to the specific product below for the relevant underwriting requirements:

### Income protection and Business Expenses

People intending to work long-term overseas are usually not eligible for income protection and Business Expenses.

However, we will consider those on short-term contracts who intend to return to live in Australia and are occupation code AA, A1 or A2, for income protection only. Business Expenses is not available.

Prior to completing the application please contact your state underwriter with the following information:

- » country and exact location of stay
- » length of stay
- » exact duties and percentage of time involved
- » details of contract including remuneration, which should include a break up of salary components and
- » past 2 years Australian earnings.

Depending on the nature of the occupation, the full contract income may not be insurable, ie, the monthly benefit will be based on the equivalent Australian income.

A minimum waiting period of 90 days will usually apply. Benefit payments will be limited if the insured person is disabled whilst overseas.

### Recovery products and Total and Permanent Disablement (TPD)

People intending to work long-term overseas are usually not eligible for Recovery products (including TPD benefit), TPD Stand Alone and TPD rider benefit.

However, where the applicant is taking up a position on contract or is being transferred by his/her current employer for a set period; ie, not a permanent or indefinite move, we would be prepared to consider offering cover in the following circumstances. Where cover can be offered a travel exclusion may apply.

Recovery products (including TPD benefit), TPD Stand Alone and TPD rider benefit are available to an:

- » applicant who has a contract of employment for set period (up to 3 years), **or**
- » employee posted overseas by employer; ie, continuation of current employment and is for a set period (up to 3 years), **and**
- » who will not be living in any country that attracts a warning of 'do not travel' from the Department of Foreign Affairs and Trade, **and**
- » whose occupation is classified AA, A1 or A2 for income protection.

#### Important note

- (i) 'Own' occupation definition is available for TPD provided the overseas occupation is the same occupation as followed in Australia.
- (ii) TPD cover will not be available to applicants which fall outside of the above guidelines on the basis of either employment or location.

## Asteron Special Offer for New Doctors and New Barristers

The following guidelines are to be used in the underwriting of applications for Income Protection and Recovery policies from newly qualified general practitioners and barristers. The target market for this offer is young professionals who have recently joined the medical and legal professions either straight from completing studies or have only worked for a short period in this profession and most likely do not have any financials. The guidelines provide an alternative underwriting approach for applicants who lack the usual forms of proof of income to support the level of income proposed but have income earning potential at higher levels than the level of cover offered.

“New Doctors” - The following should be considered New Doctors for the purpose of this campaign:

- » Graduates of medical schools in Australia that have been accredited by the Australian Medical Council (AMC), and who have completed the approved period of intern training; or
- » Overseas trained doctors who have passed the AMC exams and have been awarded the AMC Certificate (such doctors must satisfy the usual underwriting residency guidelines)

and who have been registered with the appropriate State or Territory Medical Board and have been practising as doctors on a full time basis for not more than 5 years since the date of registration as a medical practitioner. Doctors practising for more than 5 years are ineligible for these special terms.

“New Barristers” - The following should be considered New Barristers for the purpose of this campaign:

Each barrister must hold a current Practising Certificate issued in an Australian state or territory that entitles them to practise as a barrister. They must have commenced practice within the last two years. If practising for more than 2 years they are ineligible for these special terms.

### The Income Protection Offer

- » All Income Protection products are available including any optional benefits.
- » Both Indemnity and Agreed value are offered.

- » All waiting periods and benefit periods are available.
- » A guaranteed maximum benefit of \$6,250 p/m (without the need to provide any financial evidence).
- » For Agreed Value contracts a Full Financial Endorsement is given.
- » For Indemnity contracts financial evidence will be required at time of claim.
- » Financial evidence of pre and post-disability income will be required for partial disability claims.
- » There will be no offsets applied at underwriting unless the client answers yes to the ongoing income question on the application.
- » Mandatory medical and financial evidence waived but subject to underwriting and disclosures on personal statement.
- » As this offer is for new professionals (as defined above) it is assumed that there is no existing cover in force, if there is existing cover the normal underwriting rules apply for sum insured maximums and replacement of business.
- » If a client takes up this offer as 'top up' cover to an existing IP cover with another insurer and the maximum of \$6,250 p/m from both covers is exceeded the underwriter has a right to request financial evidence to justify both covers.

## The Recovery Offer

The maximum sum insured under this offer is \$500,000.

Death and TPD (OWN) are included in the Recovery Benefit. Stand Alone Recovery and Recovery without TPD are also options available.

Mandatory medical and financial evidence is waived but subject to underwriting and disclosures on personal statement.

As this offer is for new professionals (as defined above) it is assumed that there is no existing cover in force, if there is existing cover the normal underwriting rules apply for sum insured maximums and replacement of business.

If a client takes up this offer as 'top up' cover to an existing Recovery cover with another insurer and the maximum of \$500,000 from both covers is exceeded, the underwriter has a right to request financial evidence to justify both covers.

## Application Form

The full Asteron application and personal statement is required to be completed for this offer.

# Occupation classes

Occupation classifications are based on the actual duties performed, not the 'job title'. A full description of all duties performed in carrying out the occupation must be provided in the application. If the applicant also has a second job which generates earned income the occupation classification applicable may be based on the more 'hazardous' occupation depending on the nature of the job and the extent of involvement. Usually the income earned from the second job is not taken into account in determining the monthly benefit.

The following generic descriptions for each occupation classification should be used to place the applicant in the appropriate occupation class. The occupation guide which follows attempts to be as comprehensive as possible but it is not possible to list every occupation. Further, many occupations (regardless of title) may differ from the duties normally associated with that job and must be assessed according to the specific nature of the duties performed. In such cases the classification for the occupation may differ from that in the guide.

## Key to occupation codes

**AA** University qualified white collar professionals using their qualification for which membership of a professional or government body is necessary as a requisite for practising in the occupation, eg, lawyer, accountant etc. It also includes persons working in a strictly clerical and business environment where the work is of a sedentary nature, who have held the position in a well established business or organisation for at least 2 years and their net earned income exceeds \$100,000 pa.

It does not include persons who perform manual work, supervise manual workers or need to get out and about on a regular basis (these are generally customer facing occupations requiring regular direct customer contact).

**A1** White collar workers where the work is of wholly a sedentary nature, in an office environment and does not involve manual work or supervision of manual workers. It also includes some indoor occupations which require tertiary qualifications and involve light physical work, eg, osteopath, acupuncturist.



- A2** Includes most occupations which do not involve manual work and are not included in categories AA and A1. This includes people who are not limited to an office environment involving purely desk type duties, but whose duties involve the need to get out and about on a regular basis where these activities are integral to the performance of the occupation. These are generally 'customer facing occupations', eg, salespersons, some shopkeepers, field surveyor etc.
- B** Includes occupations involving light manual work performed by skilled crafts people or tradespeople in non-hazardous industries. It also includes those involved mainly in the supervision of manual workers which may involve them in some manual work. People who qualify under this category will normally have technical qualifications and may require licensing, eg, tailor, auto electrician.
- Unskilled or semi-skilled workers involved even in light manual work are not included in this occupation class.
- C** Includes occupations involved in heavy manual work performed by skilled workers or semi-skilled workers. It also includes light manual work performed by semi-skilled workers. Qualification and/or licensing may not be required, eg, carpenters, panel beater.
- Unskilled workers are not included in this occupation class.
- S** Includes unskilled workers, workers involved in hazardous or very heavy manual work and/or present special underwriting difficulties, eg, interstate truck driver, roof tiler.

## Key to rating

<b>0.9 to 1.54</b>	–	Loading factors for AA, A1 and A2 occupations.
<b>1.35 to 2.03</b>	–	Loading factors for B and C* occupations.
<b>\$2.00 \$2.50</b>	–	Extra premium per \$1,000 of sum insured.
<b>OR</b>	–	Ordinary rates.
<b>O</b>	–	Own occupation TPD definition.
<b>A</b>	–	Any occupation TPD definition.
<b>M</b>	–	Modified TPD definition#.
<b>LOA</b>	–	Loading applies.
<b>U</b>	–	Unacceptable.
<b>IC</b>	–	Individual considerations.

\* Own occupation only available to selected C occupation categories.

# Modified TPD definition is not available on TPD Stand Alone.

## Occupation guide

**Please note:** The following list of occupation categories and the corresponding ratings are guidelines only and are subject to underwriters approval.

<b>RI</b>	=	Recovery products
<b>RI/TPD</b>	=	Recovery in-built TPD
<b>IP</b>	=	Income Protection and Business Expenses*
<b>NS</b>	=	Needlestick Option availability ('yes' if available)

\* Business Expenses is not available to 'S' category occupations.

	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
<b>A</b>							
<b>Abalone Diver</b>	U	\$3	U	U	\$3	U	
<b>Abattoirs</b>							
Butcher/Boner	S	OR	U	M	OR	U	
Inspector	C	OR	U	1.45	OR	A	
Process worker	U	OR	U	M	OR	U	
Slaughterer	S	OR	U	M	OR	U	
Supervisor (manual work)	S	OR	U	M	OR	U	
Supervisor (no manual work)	C	OR	U	1.45	OR	A	
<b>Accountant</b>							
Qualified	AA	OR	1.26	0.9	OR	O	
Unqualified	A1	OR	1.26	0.9	OR	O	
<b>Accounts clerk</b>	A1	OR	1.26	0.9	OR	O	
<b>Actor/Actress</b>	U	OR	U	M	OR	U	
<b>Actuary</b>							
Qualified	AA	OR	1.26	0.9	OR	O	
Unqualified	A1	OR	1.26	0.9	OR	O	
<b>Acupuncturist</b> – Qualified member of Acupuncture Assoc. of Australia	A1	OR	1.26	0.9	OR	O	Yes
<b>Adjuster/Assessor</b> (Insurance)	A2	OR	1.54	1.1	OR	O	
<b>Advertising</b>							
Agent/Clerical	A1	OR	1.26	0.9	OR	O	
Executive – meeting							
AA requirements	AA	OR	1.26	0.9	OR	O	
Executive – Other	A1	OR	1.26	0.9	OR	O	
<b>Aerobics instructor</b> – full time, well established, min 3 yrs	S	OR	U	M	OR	U	
<b>Aeronautical engineer</b>	AA	OR	1.26	0.9	OR	O	
<b>Agent</b>							
Customs (clerical)	A1	OR	1.26	0.9	OR	O	
Employment	A1	OR	1.26	0.9	OR	O	
Entertainment – well established, min 3 yrs	A2	OR	1.54	1.1	OR	O	
Insurance/Finance (well established, 2yrs F/T exp)	A1	OR	1.26	0.9	OR	O	
Insurance/Finance other	A2	OR	1.54	1.1	OR	O	
Machinery (heavy)	C	OR	U	1.45	OR	A	
Machinery (light)	B	OR	1.89	1.35	OR	O	
Real estate – principal of agency with at least 5 sales people	A1	OR	1.26	0.9	OR	O	
Real estate – other	A2	OR	1.54	1.1	OR	O	

Waiver of Premium Option is available to all occupations eligible for own/any TPD.

	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
Stock/Station	A2	OR	1.54	1.1	OR	O	
Tab (full time)	A2	OR	1.54	1.1	OR	O	
Travel	A1	OR	1.26	0.9	OR	O	
<b>Agriculture</b>							
Agronomist – office and consultation duties only – <25% field work	AA	OR	1.26	0.9	OR	O	
Agronomist – field work	A2	OR	1.54	1.1	OR	O	
Farmer – refer to farming							
<b>Air conditioning</b>							
Engineer – degree qualified – office and consultation duties only	AA	OR	1.26	0.9	OR	O	
Consultant/designer – not installing, no manual work	A2	OR	1.54	1.1	OR	O	
installer/repairer – qualified – licensed	B	OR	1.89	1.35	OR	O	
<b>Airports</b>							
Baggage handler	S	OR	U	M	OR	U	
Cleaner	S	OR	U	M	OR	U	
Security – armed	U	OR	U	M	OR	U	
Security – unarmed	S	OR	U	M	OR	U	
Alarm – Installer/repairer – Qualified	B	OR	1.89	1.35	OR	O	
<b>Ambulance driver/officer</b>	C	OR	2.03	1.45	OR	O	Yes
Amusement parlour/centre – (time zone etc) – proprietor	C	OR	U	1.45	OR	A	
<b>Amway distributor</b> – well estab, full time min 3 yrs exp	A2	OR	1.54	1.1	OR	O	
<b>Analyst</b> – qualified refer to computer industry							
<b>Animal</b>							
Breeder/Trainer – dogs & small domestic animals (established minimum 2 years)	S	OR	U	M	OR	U	
Chiropractor	S	OR	U	M	OR	U	
Kennel/animal shelter owner – operator – established 2 years	C	OR	U	1.45	OR	A	
Kennel/animal shelter worker	S	OR	U	M	OR	U	
Pet groomer/washer – not working at home – est. min 2 years.	S	OR	U	M	OR	U	
Veterinary – See veterinary							
Washer (not working at home & est. min 2 years)	S	OR	U	M	OR	U	
<b>Antenna erector</b>	S	OR	U	M	OR	U	
<b>Antique dealer</b>							

Waiver of Premium Option is available to all occupations eligible for own/any TPD.

	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
Administration	A1	OR	1.26	0.9	OR	O	
Restoration	B	OR	1.89	1.35	OR	O	
Sales only (no manual)	A2	OR	1.54	1.1	OR	O	
<b>Apiarist/Bee keeper</b>	B	OR	1.89	1.35	OR	O	
<b>Apprentice</b> – cover may be available in final year of apprenticeship at trade occupation classification	U	OR	U	M	OR	U	
<b>Archaeologist</b>							
Field work	A2	OR	1.54	1.1	OR	O	
No field work	AA	OR	1.26	0.9	OR	O	
<b>Architect</b> – degree (qualified)	AA	OR	1.26	0.9	OR	O	
<b>Armed forces</b>							
All ranks - office/admin duties only, no special hazards, no notice of deployment, no diving, aviation or bomb disposal	U	OR	U	1.35	OR	A	
<b>Art dealer</b> – shop or gallery only	A1	OR	1.26	0.9	OR	O	
<b>Artist</b>							
Commercial/Graphic	A1	OR	1.26	0.9	OR	O	
Freelance	IC	OR	IC	IC	OR	IC	
<b>Asbestos worker</b>	U	OR	U	U	OR	U	
<b>Asphalt layer</b>							
Roads	S	OR	U	M	OR	U	
Roofing	S	OR	U	M	OR	U	
<b>Assembly line worker</b>	U	OR	U	M	OR	U	
<b>Astronomer</b>	AA	OR	1.26	0.9	OR	O	
<b>Auctioneer</b>	A2	OR	1.54	1.1	OR	O	
<b>Auditor</b>							
Qualified	AA	OR	1.26	0.9	OR	O	
Unqualified	A1	OR	1.26	0.9	OR	O	
<b>Author</b>	U	OR	U	M	OR	U	
<b>Auto electrician – licensed</b>	B	OR	1.89	1.35	OR	O	
<b>Aviation</b>							
Aerobatics	U	IC	U	U	IC	U	
Aeronautical engineer – office & consultation duties	AA	OR	1.26	0.9	OR	O	
Agricultural/ crop dusting/mustering/shooting	U	IC	U	U	IC	U	
Air traffic controller	S	OR	U	M	OR	U	
Aircraft cabin crew	U	OR	U	M	OR	U	
Charter Pilot – fixed wing/helicopter	U	IC	U	U	IC	U	
Commercial Balloonist	U	\$2.00	U	U	\$2.00	U	

Waiver of Premium Option is available to all occupations eligible for own/any TPD.

	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
Commercial transport pilot (refer to Eligibility criteria)	B	OR	U	M	OR	U	
Consultant/draughtsman/designer – qualified – office and consultation duties	AA	OR	1.26	0.9	OR	O	
Flight engineer (refer to eligibility criteria)	B	OR	U	M	OR	U	
Instructor	U	\$2.00	U	U	\$2.00	U	
Maintenance worker – AQF Certificate III or higher qualification	C	OR	2.03	1.45	OR	O	
Mechanic	B	OR	1.89	1.35	OR	O	
Private Aviation/recreational aviation (see pastimes & activities guide)							
Refueller	S	OR	U	M	OR	U	
Test pilot	U	IC	U	U	IC	U	
<b>Avon distributor</b> – well estab, full time min 3 yrs exp	A2	OR	1.54	1.1	OR	O	
<b>B</b>							
<b>Backhoe, bobcat, bulldozer</b>							
Owner/Operator, est. min 3 yrs	S	OR	U	M	OR	U	
Operator – other	U	OR	U	M	OR	U	
<b>Baggage handler</b> – airport/shipping	S	OR	U	M	OR	U	
<b>Bailiff</b>	B	OR	1.89	1.35	OR	O	
<b>Bakeries</b>							
Baker – qualified	B	OR	1.89	1.35	OR	O	
Delivery	C	OR	U	1.45	OR	A	
<b>Bank/Building society</b>							
Clerical/Teller	A1	OR	1.26	0.9	OR	O	
Manager – meeting requirements	AA	OR	1.26	0.9	OR	O	
Manager – other not meeting AA requirements	A1	OR	1.26	0.9	OR	O	
Security guard – armed	U	OR	U	M	OR	U	
Security guard – unarmed	S	OR	U	M	OR	U	
<b>Barber/Hairdresser</b>	B	OR	1.89	1.35	OR	O	
<b>Barrister</b>	AA	OR	1.26	0.9	OR	O	
<b>Bartender</b> (full time only)	S	OR	U	M	OR	U	
<b>Battery manufacture</b> – Sales (no manual work)	A2	OR	1.54	1.1	OR	O	
<b>Beach inspector/ Professional lifeguard</b>	U	OR	U	M	OR	U	
<b>Beautician</b>							
Not working from home	B	OR	1.89	1.35	OR	O	
Working from home	U	OR	U	1.45	OR	A	

Waiver of Premium Option is available to all occupations eligible for own/any TPD.

	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
<b>Beekeeper/Apiarist</b>	B	OR	1.89	1.35	OR	O	
<b>Beverage manufacture</b>							
Supervisor	C	OR	U	1.45	OR	A	
<b>Bicycle dealer/repairer</b>	B	OR	1.89	1.35	OR	O	
<b>Billiards/Pool table – maker/repairer</b>	C	OR	1.89	1.45	OR	O	
<b>Biochemist/Biologist</b>							
Field work	IC	OR	IC	IC	OR	IC	
Laboratory/consulting	AA	OR	1.26	0.9	OR	O	
<b>Blacksmith/Farrier – qualified</b>	S	OR	U	M	OR	U	
<b>Blaster/Explosives handler</b>	U	\$2.00	U	U	\$2.00	U	
<b>Blind/Awning/Screen – installer/repairer</b>	C	OR	2.03	1.45	OR	O	
<b>Boarding house proprietor/ Bed and breakfast</b>	IC	OR	U	IC	OR	IC	
<b>Boat builder – licensed</b>	C	OR	2.03	1.45	OR	O	
<b>Boilermaker/Welder</b>	C	OR	2.03	1.45	OR	O	
<b>Book keeper</b>	A1	OR	1.26	0.9	OR	O	
<b>Bookbinder</b>	B	OR	1.89	1.35	OR	O	
<b>Bookmaker (gambling)</b>	U	OR	U	U	OR	U	
<b>Botanist</b>							
Field work	A2	OR	1.54	1.1	OR	O	
Office and consulting	AA	OR	1.26	0.9	OR	O	
<b>Bottle shop</b>							
Attendant – hotel industry	C	OR	U	1.45	OR	A	
Manager – hotel industry	B	OR	1.89	1.35	OR	O	
<b>Bouncer</b>	U	OR	U	U	OR	U	
<b>Bricklayer – licensed</b>	C	OR	2.03	1.45	OR	O	
<b>Brick paver – licensed</b>	S	OR	U	M	OR	U	
<b>Broker</b>							
Stock, commodity, land	A1	OR	1.26	0.9	OR	O	
Wool	A2	OR	1.54	1.1	OR	O	
<b>Building &amp; construction</b>							
Architect	AA	OR	1.26	0.9	OR	O	
<b>Bricklayer – licensed</b>	C	OR	2.03	1.45	OR	O	
<b>Brick paver – licensed</b>	S	OR	U	M	OR	U	
Builder – licensed – administration and sales only, office based	A2	OR	1.54	1.1	OR	O	
Builder – licensed – administration and sales, <25% onsite supervision and/or manual duties	B	OR	1.89	1.35	OR	O	

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	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
Building – licensed – >25% general manual building duties	C	OR	2.03	1.45	OR	O	
Carpenter – licensed	C	OR	2.03	1.45	OR	O	
Ceiling fixer – licensed	C	OR	2.03	1.45	OR	O	
Cement renderer – licensed	S	OR	U	M	OR	U	
Civil engineer – qualified	AA	OR	1.26	0.9	OR	O	
Clerk of work, site office administration only	A2	OR	1.54	1.1	OR	O	
Concrete cutter	S	OR	U	M	OR	U	
Concrete – licensed	S	OR	U	M	OR	U	
Crane, derrick & hoist driver licensed	S	OR	U	M	OR	U	
Dogman	U	OR	U	M	OR	U	
Drainer – licensed	C	OR	2.03	1.45	OR	O	
Electrician – licensed	B	OR	1.89	1.35	OR	O	
Joiner – licensed	C	OR	2.03	1.45	OR	O	
Labourer	U	OR	U	M	OR	U	
Painter (above 2 stories) licensed	S	OR	U	M	OR	U	
Painter (up to 2 stories) licensed	C	OR	2.03	1.45	OR	O	
Plasterer – licensed	C	OR	2.03	1.45	OR	O	
Plumber – licensed	C	OR	2.03	1.45	OR	O	
Quantity surveyor, qualified	AA	OR	1.26	0.9	OR	O	
Roof worker/tiler/fixer licensed	S	OR	U	M	OR	U	
Scaffolder/Rigger (above 10 metres)	U	\$2.00	U	U	\$2.00	U	
Scaffolder/Rigger (up to 10 metres)	U	OR	U	M	OR	U	
Site Foreman, no manual work	A2	OR	1.54	1.1	OR	O	
Steel fixer	S	OR	U	M	OR	U	
Tiler (wall & floor) – licensed	C	OR	2.03	1.45	OR	O	
<b>Bus driver</b>							
Interstate – recognised operator eg, Greyhound	S	OR	U	M	OR	U	
Local	B	OR	1.89	1.35	OR	O	
Long Distances (returning home daily)	C	OR	U	1.45	OR	A	
<b>Bush clearer</b>	U	OR	U	M	OR	U	
<b>Business consultant</b> (office based)	A1	OR	1.26	0.9	OR	O	
<b>Butcher</b>							
Non slaughtering	B	OR	1.89	1.35	OR	O	
Slaughtering	S	OR	U	M	OR	U	
Butcher/Boner – abattoirs	S	OR	U	M	OR	U	
<b>Butler</b>	B	OR	1.89	1.35	OR	O	
<b>Buyer</b>							

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	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
Livestock	B	OR	1.89	1.35	OR	O	
Retail store	A2	OR	1.54	1.1	OR	O	
<b>C</b>							
<b>Cabinet maker/Carpenter</b> licensed	C	OR	2.03	1.45	OR	O	
<b>Cablemaker/Wiremaker</b>	S	OR	U	M	OR	U	
<b>Cafe/Coffee lounge</b> Proprietor, manager, 4 or more f/t staff	B	OR	1.89	1.35	OR	O	
Proprietor, manager other	C	OR	U	1.45	OR	A	
Employee	S	OR	U	M	OR	U	
<b>Cane carting contractor</b> – full time, est. min. 3 years	S	OR	U	M	OR	U	
<b>Car detailer</b>	S	OR	U	M	OR	U	
<b>Car salesperson</b>	A2	OR	1.54	1.1	OR	O	
<b>Car wrecker</b>	U	OR	U	M	OR	U	
<b>Caravan park proprietor</b> Four or more f/t staff – no manual work	B	OR	1.89	1.35	OR	O	
No staff	C	OR	U	1.45	OR	A	
<b>Caretaker/Janitor</b>	C	OR	U	1.45	OR	A	
<b>Car park attendant</b>	S	OR	U	M	OR	U	
<b>Carpenter</b> – building & construction – licensed	C	OR	2.03	1.45	OR	O	
<b>Carpet</b>							
Cleaner	S	OR	U	M	OR	U	
Layer	S	OR	U	M	OR	U	
<b>Cartographer</b>	A1	OR	1.26	0.9	OR	O	
<b>Cashier</b>							
Financial institution	A1	OR	1.26	0.9	OR	O	
Service station	A2	OR	1.54	1.1	OR	O	
Supermarket	A2	OR	1.54	1.1	OR	O	
<b>Casino (govt &amp; lcd)</b>							
Bartender	S	OR	U	M	OR	U	
Cashier	A2	OR	1.54	1.1	OR	O	
Cleaner	S	OR	U	M	OR	U	
Croupier (2 yrs experience)	A2	OR	1.54	1.1	OR	O	
Managerial/Clerical	A1	OR	1.26	0.9	OR	O	
Security – armed	U	OR	U	M	OR	U	
Security – unarmed	S	OR	U	M	OR	U	
Waiter	S	OR	U	M	OR	U	
<b>Caterer</b>							

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	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
Caterer – not working from home, est. min 2 years – administration and sales only	A2	OR	1.54	1.1	OR	O	
Caterer – not working from home, est. min 2 years, cooking and serving	B	OR	1.89	1.35	OR	O	
<b>Cellar person</b>	S	OR	U	M	OR	U	
<b>Cement renderer</b> – licensed	S	OR	U	M	OR	U	
<b>Cemetery &amp; crematory worker</b>							
Embalmer	C	OR	2.03	1.45	OR	O	
Funeral director/proprietor (not embalming)	A2	OR	1.54	1.1	OR	O	
Grave digger	S	OR	U	M	OR	U	
<b>Charter boat operator</b>							
Deep sea	C	OR	U	1.45	OR	A	
Harbour and inlets	B	OR	1.89	1.35	OR	O	
<b>Chauffeur</b>	B	OR	1.89	1.35	OR	O	
<b>Chef/Cook</b> – qualified	B	OR	1.89	1.35	OR	O	
<b>Chemical industry</b>							
Chemical engineer (up to 10% laboratory work)	A1	OR	1.26	0.9	OR	O	
Chemist – industrial (not handling acids or explosive)	AA	OR	1.26	0.9	OR	O	
Laboratory technician	A2	OR	1.54	1.1	OR	O	
Research & analytical – qualified	AA	OR	1.26	0.9	OR	O	
Retail chemist/Pharmacist	AA	OR	1.26	0.9	OR	O	
<b>Child care worker</b> Qualified registered (not working at home)	A2	OR	1.54	1.1	OR	O	
Qualified registered (working at home) established in home-based care for a minimum of 2 years	S	OR	U	1.45	OR	A	
Unqualified	U	OR	U	M	OR	U	
<b>Chimney sweep</b>	S	OR	U	M	OR	U	
<b>Chiropractor</b> Member of Aust. Chiro. Association	A1	OR	1.26	0.9	OR	O	
Other	A2	OR	1.54	1.1	OR	O	
<b>Cleaner</b>							
Airports	S	OR	U	M	OR	U	
House	S	OR	U	M	OR	U	
Car (detailing)	S	OR	U	M	OR	U	
Office/Factory/School	S	OR	U	M	OR	U	
<b>Clergyperson</b>	A1	OR	1.26	0.9	OR	O	
<b>Clerk</b> – office work only	A1	OR	1.26	0.9	OR	O	

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	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
<b>Clothing industry</b>							
Dressmaker (not working from home)	B	OR	1.89	1.35	OR	O	
Pattern maker	B	OR	1.89	1.35	OR	O	
Process worker/Machinist	S	OR	U	M	OR	U	
Salesperson (no deliveries)	A2	OR	1.54	1.1	OR	O	
Tailor/Milliner	B	OR	1.89	1.35	OR	O	
Cutter	S	OR	U	M	OR	U	
Fashion designer (not working from home)	A2	OR	1.54	1.1	OR	O	
<b>Club manager/proprietor</b> (registered/ admin only)	A2	OR	1.54	1.1	OR	O	
<b>Club manager/proprietor</b> (registered/bar work)	C	OR	U	1.45	OR	A	
<b>Coach</b> (full time, min 3 yrs exp) Tennis/Golf/ Swimming	B	OR	1.89	1.35	OR	O	
<b>Commercial traveller</b>	A2	OR	1.54	1.1	OR	O	
<b>Company secretary</b> (appointed/qualified)	AA	OR	1.26	0.9	OR	O	
<b>Composer</b> (music)	U	OR	U	M	OR	U	
<b>Compositor</b> (printing)	B	OR	1.89	1.35	OR	O	
<b>Computer industry</b>							
Consultant, programmer, analyst (not degree qualified)	A1	OR	1.26	0.9	OR	O	
Consultant, programmer, engineer, systems analyst (holder of a university degree majoring in computing)	AA	OR	1.26	0.9	OR	O	
Keyboard operator	A1	OR	1.26	0.9	OR	O	
Technician/installer	A2	OR	1.54	1.1	OR	O	
<b>Concrete cutter</b>	S	OR	U	M	OR	U	
<b>Concreter</b> – licensed	S	OR	U	M	OR	U	
<b>Cook</b> – qualified	B	OR	1.89	1.35	OR	O	
<b>Coroner</b>	AA	OR	1.26	0.9	OR	O	
<b>Courier</b>							
Car only	C	OR	U	1.45	OR	A	
Using a motorbike, pushbike	U	OR	U	M	OR	U	
<b>Crane operator</b>	S	OR	U	M	OR	U	
<b>Crew – marine industry</b> (in Australian waters)	U	OR	U	M	OR	U	
<b>Curator</b> (art gallery, library, museum)	A1	OR	1.26	0.9	OR	O	
<b>Curtain fitter</b>	B	OR	1.89	1.35	OR	O	
<b>Customs</b>							
Agent – clerical	A1	OR	1.26	0.9	OR	O	

Waiver of Premium Option is available to all occupations eligible for own/any TPD.

	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
Agent – other	C	OR	1.89	1.45	OR	O	
Officer	A1	OR	1.26	0.9	OR	O	
<b>D</b>							
<b>Dairy farm proprietor</b>							
Less Than 4 f/t employees	C	OR	U	1.45	OR	A	
With 4 or more f/t employees	B	OR	1.89	1.35	OR	O	
<b>Dancing teacher</b> (full time, not working from home)	B	OR	1.89	1.35	OR	O	
<b>Data entry operator</b>	A1	OR	1.26	0.9	OR	O	
<b>Debt collector</b>	U	OR	U	M	OR	U	
<b>Deck hand</b>	U	OR	U	M	OR	U	
<b>Delicatessen worker</b>							
Proprietor, manager	B	OR	1.89	1.35	OR	O	
Other	C	OR	U	1.45	OR	A	
<b>Delivery man</b> – van only/small goods	C	OR	U	1.45	OR	A	
<b>Delivery man</b> – other	S	OR	U	M	OR	U	
<b>Demolition worker</b>	U	\$2.00	U	U	\$2.00	U	
<b>Dental/Orthodontic technician</b>	A1	OR	1.26	0.9	OR	O	
<b>Dental hygienist</b> – medical profession	A1	OR	1.26	0.9	OR	O	Yes
<b>Dental nurse</b>	A2	OR	1.54	1.1	OR	O	Yes
<b>Dental surgeon/Dentist</b>	AA	OR	1.26	0.9	OR	O	Yes
<b>Department store</b>							
Manager/Clerical only	A1	OR	1.26	0.9	OR	O	
Sales only	A2	OR	1.54	1.1	OR	O	
Section manager	A1	OR	1.26	0.9	OR	O	
Storeman	C	OR	U	1.45	OR	A	
<b>Diamond</b>							
Cutter/Polisher/Setter (work shop)	B	OR	1.89	1.35	OR	O	
Dealer/Merchant	A2	OR	1.54	1.1	OR	O	
Jeweller (manufacture)	B	OR	1.89	1.35	OR	O	
<b>Die maker</b> – qualified	B	OR	1.89	1.35	OR	O	
<b>Diesel mechanic</b> – qualified	B	OR	1.89	1.35	OR	O	
<b>Dietician</b> – qualified and registered	AA	OR	1.26	0.9	OR	O	
<b>Disc jockey</b> – full time	U	OR	U	M	OR	U	
<b>Ditcher/Drainer</b> – qualified	C	OR	2.03	1.45	OR	O	
<b>Diver</b>	U	IC	U	U	IC	U	
<b>Docker/Stevedore</b>	U	OR	U	M	OR	U	
<b>Doctor of medicine</b>	AA	OR	1.26	0.9	OR	O	Yes
<b>Dog</b> – see Animal							

Waiver of Premium Option is available to all occupations eligible for own/any TPD.

	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
<b>Drainer/Drainage contractor</b> licensed	C	OR	2.03	1.45	OR	O	
<b>Draper</b>	A2	OR	1.54	1.1	OR	O	
<b>Draughtsperson</b>							
Qualified	AA	OR	1.26	0.9	OR	O	
Others	A1	OR	1.26	0.9	OR	O	
<b>Dredger</b> (harbour/river )	S	OR	U	M	OR	U	
<b>Dressmaker</b> – (full time, not working from home)	B	OR	1.89	1.35	OR	O	
<b>Drillers</b>							
Offshore	U	\$3	U	U	\$3	U	
Onshore – rock/soil & water	S	OR	U	M	OR	U	
<b>Driver</b>							
Ambulance	C	OR	2.03	1.45	OR	O	Yes
Armoured car/truck	S	OR	U	M	OR	U	
Bus & coach interstate recognised operation eg, Greyhound	S	OR	U	M	OR	U	
Bus & coach long distance (returns home daily)	C	OR	U	1.45	OR	A	
Bus & coach metro (local)	B	OR	1.89	1.35	OR	O	
Chauffeur	B	OR	1.89	1.35	OR	O	
Courier (car only)	C	OR	U	1.45	OR	A	
Crane/Derrick/Hoist	S	OR	U	M	OR	U	
Earthmoving – (owner/ operator, est. min 3 yrs)	S	OR	U	M	OR	U	
Earthmoving – operator, other	U	OR	U	M	OR	U	
Explosives/Dangerous goods	U	OR	U	U	OR	U	
Forklift	S	OR	U	M	OR	U	
Garbage collector (driver only)	C	OR	U	1.45	OR	A	
Grader	S	OR	U	M	OR	U	
Hire car owner/driver	B	OR	1.89	1.35	OR	O	
Instructor (full time)	B	OR	1.89	1.35	OR	O	
Removalist	S	OR	U	M	OR	U	
Tanker driver (petrol, petroleum products)	U	OR	U	M	OR	U	
Taxi (full time, owner, driver est. min 2 yrs)	C	OR	U	1.45	OR	A	
Taxi (full time, others)	S	OR	U	M	OR	U	
Tow truck	U	OR	U	M	OR	U	
Train/tram driver	S	OR	U	M	OR	U	
Truck driver – refer to Truck Driver							

Waiver of Premium Option is available to all occupations eligible for own/any TPD.

	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
<b>Drover/Station hand</b>	U	OR	U	M	OR	U	
<b>Drycleaner</b> – manager/proprietor	B	OR	1.89	1.35	OR	O	
Other	C	OR	U	1.45	OR	A	
<b>E</b>							
<b>Earthmover/plant operator/backhoe/ bobcat/bulldozer</b> – owner/operator, established minimum 3 years	S	OR	U	M	OR	U	
<b>Earthmover/plant operator/backhoe/ bobcat/bulldozer</b> – operator	U	OR	U	M	OR	U	
<b>Economist</b> – qualified	AA	OR	1.26	0.9	OR	O	
<b>Editor</b>							
Films/Television –permanent full time position	A1	OR	1.26	0.9	OR	O	
Newspaper/Magazines – permanent full time position, minimum 2 years experience	A1	OR	1.26	0.9	OR	O	
<b>Education</b>							
Dean/Headmaster/Headmistress	AA	OR	1.26	0.9	OR	O	
Department head	A1	OR	1.26	0.9	OR	O	
Deputy Headmaster/Headmistress	A1	OR	1.26	0.9	OR	O	
Lecturer (university – full time)	AA	OR	1.26	0.9	OR	O	
Lecturer – other	A1	OR	1.26	0.9	OR	O	
Librarian (university qualified)	AA	OR	1.26	0.9	OR	O	
Librarian – other	A1	OR	1.26	0.9	OR	O	
Student/Part time student	U	OR	U	1.45	OR	A	
Teacher (manual arts/ agriculture/physical ed)	B	OR	1.89	1.35	OR	O	
Teacher (non manual subjects)	A2	OR	1.54	1.1	OR	O	
<b>Electrician/Electrical</b>							
Auto electrician – licensed	B	OR	1.89	1.35	OR	O	
Building & construction – licensed	B	OR	1.89	1.35	OR	O	
Cable joiner – licensed	C	OR	2.03	1.45	OR	O	
Domestic/Business – licensed	B	OR	1.89	1.35	OR	O	
Electronic technician – licensed	B	OR	1.89	1.35	OR	O	
Industrial – high voltage	C	OR	2.03	1.45	OR	O	
Linesman	S	OR	U	M	OR	U	
Meter reader/inspector	B	OR	1.89	1.35	OR	O	
Mines (not underground) licensed	C	OR	2.03	1.45	OR	O	
Mines (underground) licensed	U	\$2	U	U	\$2	U	
<b>Electroplater</b>	C	OR	1.89	1.35	OR	O	
<b>Elevator repairman</b> – qualified	C	OR	1.89	1.35	OR	O	
Employment agent	A1	OR	1.26	0.9	OR	O	

Waiver of Premium Option is available to all occupations eligible for own/any TPD.

	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
<b>Engineer – qualified</b>							
Aeronautical	AA	OR	1.26	0.9	OR	O	
Office – consult & design only	AA	OR	1.26	0.9	OR	O	
Onsite – off & onshore – consult& design only – no man work	A2	OR	1.54	1.1	OR	O	
<b>Engraver/Etcher</b>	B	OR	1.89	1.35	OR	O	
<b>Entertainment industry</b>							
Actor	U	OR	U	M	OR	U	
Choreographer/Dancer	U	OR	U	M	OR	U	
Cinema/Theatre admin staff	A2	OR	1.54	1.1	OR	O	
Cinema/Theatre electrician/ technician	B	OR	1.89	1.35	OR	O	
Circus performer/trainer/staff	U	IC	U	U	IC	U	
Distributor (film)	A2	OR	1.54	1.1	OR	O	
Engineer (studio only)	A2	OR	1.54	1.1	OR	O	
Film director/producer	IC	OR	IC	1.35	OR	A	
Film stuntmen	U	IC	U	U	IC	U	
Makeup artist	B	OR	1.89	1.35	OR	O	
Musician (symphony orchestra, f/t salaried)	IC	OR	U	1.35	OR	A	
Newsreader/Announcer	IC	OR	U	IC	OR	IC	
Projectionist	B	OR	1.89	1.35	OR	O	
Radio director/producer permanent, full-time position, min 2 years experience	A1	OR	U	1.35	OR	A	
Radio/TV presenter	IC	OR	U	IC	OR	IC	
Radio scriptwriter	IC	OR	U	IC	OR	IC	
Stage manager	IC	OR	U	1.35	OR	A	
Technician/Cameraman (on location, no o/sea)	C	OR	2.03	1.45	OR	O	
Technician/Cameraman (studio only)	B	OR	1.89	1.35	OR	O	
Television director/producer	IC	OR	U	1.35	OR	A	
Television scriptwriter	IC	OR	U	IC	OR	IC	
<b>Entomologist</b>	AA	OR	1.26	0.9	OR	O	
<b>Estimator</b>	A2	OR	1.54	1.1	OR	O	
<b>Explosives worker</b>	U	\$2.00	U	U	\$2.00	U	
<b>Exporter/Importer</b>							
Clerical/Admin only	A1	OR	1.26	0.9	OR	O	
<b>Exterminator/Fumigator</b>	S	OR	U	M	OR	U	
<b>F</b>							
<b>Factory employee</b>							
Skilled – refer to classification as per trade							

Waiver of Premium Option is available to all occupations eligible for own/any TPD.

	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
Unskilled – including process workers	U	OR	U	M	OR	U	
<b>Farming – cane/crop/fresh water fish/ fruit/livestock/vegetable</b>							
Owner/manager – administration, sales only office based	A2	OR	1.54	1.1	OR	O	
Owner/manager – administration, sales & <25% farm supervision and/or manual duties	B	OR	1.89	1.35	OR	O	
Owner/manager – usual farm duties including up to 25% livestock mustering, no shearing or other unusual hazardous duties	C	OR	2.03	1.45	OR	O	
Owner/manager – >25% mustering, shearing or other unusual hazardous duties	S	OR	U	M	OR	U	
Worker/contractor/labourer	U	OR	U	M	OR	U	
<b>Farrier/Blacksmith</b> – qualified	S	OR	U	M	OR	U	
<b>Fashion designer</b> – not working from home	A2	OR	1.54	1.1	OR	O	
<b>Fast-food/Takeaway shop</b>							
Proprietor, manager	C	OR	U	1.45	OR	A	
Other worker	S	OR	U	M	OR	U	
<b>Fencing contractor</b> – licensed	S	OR	U	M	OR	U	
<b>Fibreglass moulder</b> – licensed	C	OR	2.03	1.45	OR	O	
<b>Financial adviser/consultant/planner</b>							
University qualified, meeting AA requirements	AA	OR	1.26	0.9	OR	O	
Not meeting AA requirements	A1	OR	1.26	0.9	OR	O	
<b>Fire chief</b> – senior officers							
Administration only	A2	OR	1.54	1.1	OR	O	
Fireman – others	S	OR	U	M	OR	U	
<b>Fisherman</b>							
Working owner – est. min 3 yrs, not seasonal, returning home daily	S	OR	U	M	OR	U	
Others (including deck hand)	U	OR	U	M	OR	U	
<b>Fishmonger</b>							
Proprietor, manager	C	OR	U	1.45	OR	A	
Other	S	OR	U	M	OR	U	
<b>Fitter &amp; turner</b> – qualified	C	OR	2.03	1.45	OR	O	
<b>Flight engineer</b> – See aviation industry							
<b>Floor sander</b>	S	OR	U	M	OR	U	
<b>Floor tiler</b> – licensed	C	OR	2.03	1.45	OR	O	
<b>Florist</b>	B	OR	1.89	1.35	OR	O	

Waiver of Premium Option is available to all occupations eligible for own/any TPD.



	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
<b>Food technologist</b>	A1	OR	1.26	0.9	OR	O	
<b>Forest ranger/warden</b>	C	OR	2.03	1.45	OR	O	
<b>Forester</b>							
No tree felling	C	OR	U	1.45	OR	A	
Tree felling	U	OR	U	U	OR	U	
<b>Foundry worker</b> (qualified)	S	OR	U	M	OR	U	
<b>French polisher</b>	B	OR	1.89	1.35	OR	O	
<b>Fruit picker</b>	U	OR	U	M	OR	U	
<b>Fumigator</b>	S	OR	U	M	OR	U	
<b>Funeral parlour</b>							
Driver/Pall bearer	B	OR	1.89	1.35	OR	O	
Director/Undertaker	A2	OR	1.54	1.1	OR	O	
Embalming	B	OR	1.89	1.35	OR	O	
<b>Furniture</b>							
Polisher/Restorer	B	OR	1.89	1.35	OR	O	
Removalist	S	OR	U	M	OR	U	
<b>Furrier</b>	B	OR	1.89	1.35	OR	O	
<b>G</b>							
<b>Garage door installer/repairer</b>	S	OR	U	M	OR	U	
<b>Garage staff service station</b> Cashier/ Console operator	A2	OR	1.54	1.1	OR	O	
Proprietor (no manual work)	A2	OR	1.54	1.1	OR	O	
Pump attendant/operator	C	OR	U	1.45	OR	A	
<b>Garbage disposal</b>							
Garbage collector (driving truck only)	C	OR	U	1.45	OR	A	
Garbage collector (others)	S	OR	U	M	OR	U	
<b>Gardener</b>							
Qualified, est. min 2 yrs, not seasonal	C	OR	U	1.45	OR	A	
Landscaping – see landscaper							
<b>Gas industry</b> (domestic)							
Fitter/Maintenance worker/Mechanic – licensed	C	OR	2.03	1.45	OR	O	
Inspector/Meter reader/Tester	A2	OR	1.54	1.1	OR	O	
Pipe layer	S	OR	U	M	OR	U	
<b>Geologist</b> – qualified							
Office and consultation duties inc <25% field work – no underground	AA	OR	1.26	0.9	OR	O	
Onsite – on/offshore	A2	OR	1.54	1.1	OR	O	
Underground	IC	IC	IC	IC	IC	IC	

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	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
<b>Glass industry</b>							
Beveller/Blower/Glazier/Polisher	C	OR	2.03	1.45	OR	O	
Labourer	U	OR	U	M	OR	U	
<b>Goldsmith</b> (Manufacture/Design)	B	OR	1.89	1.35	OR	O	
<b>Golf professional</b>							
Shop & tuition	B	OR	1.89	1.35	OR	O	
Shop only	A2	OR	1.54	1.1	OR	O	
Touring, tournament	U	OR	U	U	OR	U	
<b>Graphic designer</b> – qualified, not working from home	A1	OR	1.26	0.9	OR	O	
<b>Grazier</b> – see farming							
<b>Greenkeeper/Groundsman</b> – qualified	C	OR	2.03	1.45	OR	O	
<b>Grocer/Greengrocer</b>							
Proprietor/Manager	C	OR	U	1.45	OR	A	
Other	S	OR	U	M	OR	U	
<b>Guillotine operator</b> – other	U	OR	U	M	OR	U	
<b>Gunsmith</b>	B	OR	1.89	1.35	OR	O	
<b>Gym instructor</b> full time, well established, minimum 3 yrs	S	OR	U	M	OR	U	
<b>Gynaecologist</b>	AA	OR	1.26	0.9	OR	O	Yes
<b>H</b>							
<b>Haberdasher</b>	A2	OR	1.54	1.1	OR	O	
<b>Hairdresser</b>	B	OR	1.89	1.35	OR	O	
<b>Handyman</b> – est. 2 years Qualified trade	S	OR	U	M	OR	U	
<b>Hardware retailer</b>	B	OR	1.89	1.35	OR	O	
<b>Headmaster/Headmistress</b>	AA	OR	1.26	0.9	OR	O	
<b>Herbalist</b> – qualified (not working from home)	A1	OR	1.26	0.9	OR	O	
<b>Home duties</b>	U	OR	U	1.2	OR	A	
<b>Horse racing &amp; trotting</b>							
Breeder/Trainer – no riding	B	OR	1.89	1.35	OR	O	
Breeder/Trainer – riding	U	OR	U	M	OR	U	
Horse riding instructor	S	OR	U	M	OR	U	
Jockey – steeplechase	U	\$2.00	U	U	\$2.00	U	
Jockey – flat racing	U	OR	U	U	\$2.00	U	
Strapper	U	OR	U	M	OR	U	
Trainer – no riding	B	OR	1.89	1.35	OR	O	
Trainer – riding	U	OR	U	M	OR	U	
<b>Horticulturist</b> – Qualified							

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	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
No landscaping	B	OR	1.89	1.35	OR	O	
Other	C	OR	U	1.45	OR	A	
<b>Hospital porter</b>	S	OR	U	M	OR	U	
<b>Hotel/Motel industry</b>							
Bartender (full time)	S	OR	U	M	OR	U	
Bottle shop attendant	C	OR	U	1.45	OR	A	
Bottle shop manager	B	OR	1.89	1.35	OR	O	
Bouncer	U	OR	U	U	OR	U	
Concierge (5 star hotel)	A1	OR	1.26	0.9	OR	O	
Cook – qualified	B	OR	1.89	1.35	OR	O	
Headwaiter/Maitre d' (hotel)	A2	OR	1.54	1.1	OR	O	
Housekeeper/Chambermaid	S	OR	U	M	OR	U	
Kitchen–hand	U	OR	U	M	OR	U	
Maintenance staff – licensed	C	OR	2.03	1.45	OR	O	
Manager (5 star hotel)	A1	OR	1.26	0.9	OR	O	
Manager/Proprietor (admin only)	A2	OR	1.54	1.1	OR	O	
Manager/Proprietor, bar work included	C	OR	U	1.45	OR	A	
Porter	S	OR	U	M	OR	U	
Receptionist/Clerical/Admin only	A1	OR	1.26	0.9	OR	O	
Waiter	S	OR	U	M	OR	U	
<b>House removalist</b>	S	OR	U	M	OR	U	
<b>Hypnotherapist</b> – qualified – member of Aust Hypnotherapist Association	A1	OR	1.26	0.9	OR	O	
<b>I</b>							
<b>Importer/Exporter</b>							
Clerical/Admin only	A1	OR	1.26	0.9	OR	O	
<b>Inspector</b>							
Boiler/Building/Hull (not diving)	B	OR	1.89	1.35	OR	O	
Insurance/Health/Education	A2	OR	1.54	1.1	OR	O	
Meat	B	OR	1.89	1.35	OR	O	
<b>Instrument manufacture</b>							
Musical	B	OR	1.89	1.35	OR	O	
Precision	B	OR	1.89	1.35	OR	O	
Surgical	B	OR	1.89	1.35	OR	O	
Technician	B	OR	1.89	1.35	OR	O	
<b>Insulation installer</b>	S	OR	U	M	OR	U	
<b>Insurance industry</b>							
Adjuster/Assessor	A2	OR	1.54	1.1	OR	O	
Agent/Broker (others)	A2	OR	1.54	1.1	OR	O	

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	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
Agent/Broker (well est., min 2 yrs f/t exp)	A1	OR	1.26	0.9	OR	O	
Clerical	A1	OR	1.26	0.9	OR	O	
Investigator	A2	OR	1.54	1.1	OR	O	
Management – meeting AA requirements	AA	OR	1.26	0.9	OR	O	
Management – not meeting AA requirements	A1	OR	1.26	0.9	OR	O	
<b>Interior decorator</b>							
Consulting only	A2	OR	1.54	1.1	OR	O	
Light manual	B	OR	1.89	1.35	OR	O	
<b>Interpreter</b>	A1	OR	1.26	0.9	OR	O	
<b>Investment adviser</b> – salaried	A1	OR	1.26	0.9	OR	O	
<b>Irrigation worker</b>	U	OR	U	M	OR	U	
<b>J</b>							
<b>Jackaroo/Jillaroo</b>	U	OR	U	M	OR	U	
<b>Janitor/Caretaker</b>	C	OR	U	1.45	OR	A	
<b>Jewellery industry</b>							
Manufacture	B	OR	1.89	1.35	OR	O	
Polisher/Cutter/Setter/ Engraver	B	OR	1.89	1.35	OR	O	
Retail	A2	OR	1.54	1.1	OR	O	
<b>Joiner</b> – licensed	C	OR	2.03	1.45	OR	O	
<b>Journalist</b>							
Freelance – no overseas assignments – no unusual risks	IC	OR	1.54	1.1	OR	O	
Freelance/salaried overseas assignments	U	IC	U	M	IC	U	
Salaried (no overseas assignments) – office only – no unusual risks	A1	OR	1.26	0.9	OR	O	
Salaried (no overseas assignments) – other – no unusual risks	A2	OR	1.54	1.1	OR	O	
<b>Judge</b>	AA	OR	1.26	0.9	OR	O	
<b>Juice vendor</b>	C	OR	U	1.45	OR	A	
<b>K</b>							
<b>Kennel owner/operator</b> – est. 2 years	C	OR	U	1.45	OR	A	
<b>Keyboard operator</b>	A1	OR	1.26	0.9	OR	O	
<b>Kitchen hand</b>	U	OR	U	M	OR	U	
<b>L</b>							
<b>Laboratory technician</b>							
Offshore	C	OR	2.03	1.45	OR	O	
Onshore	A2	OR	1.54	1.1	OR	O	
<b>Labourer (manual, unskilled worker)</b>	U	OR	U	M	OR	U	

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	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
<b>Landlord</b>	U	OR	U	1.45	OR	A	
<b>Landscape Architect</b>							
(degree qualified) site supervision only	A1	OR	1.54	1.1	OR	O	
<b>Landscaper</b>							
Qualified, est. min 2 yrs	C	OR	U	1.45	OR	A	
Others	S	OR	U	M	OR	U	
<b>Lathe operator</b> – qualified	C	OR	1.89	1.45	OR	O	
<b>Lawn mowing contractor</b> – est. min 2 years	S	OR	U	M	OR	U	
<b>Lawyer</b>	AA	OR	1.26	0.9	OR	O	
<b>Lecturer</b>							
University – full time	AA	OR	1.26	0.9	OR	O	
Other	A1	OR	1.26	0.9	OR	O	
<b>Librarian</b>							
University qualified	AA	OR	1.26	0.9	OR	O	
Other	A1	OR	1.26	0.9	OR	O	
<b>Lifeguard</b> – professional/beach inspector	U	OR	U	M	OR	U	
<b>Linesman</b>							
Telephone or electric	S	OR	U	M	OR	U	
<b>Liquor store</b>							
Proprietor, manager	B	OR	1.89	1.35	OR	O	
Staff – other	C	OR	U	1.45	OR	A	
<b>Livestock</b> – broker/buyer/dealer (at stockyard)	B	OR	1.89	1.35	OR	O	
<b>Locksmith</b>	B	OR	1.89	1.35	OR	O	
<b>Logging industry</b>							
Driver	S	OR	U	M	OR	U	
Manual worker	U	OR	U	M	OR	U	
<b>M</b>							
<b>Machinery – equipment hire/service/repair/maintenance</b>	C	OR	1.89	1.45	OR	O	
<b>Machinist</b>							
Clothing – not working at home	S	OR	U	M	OR	U	
Metal/Wood – qualified	C	OR	1.89	1.45	OR	O	
Sail maker	C	OR	1.89	1.45	OR	O	
<b>Management consultant</b>							
Meeting AA requirements	AA	OR	1.26	0.9	OR	O	
Not meeting AA requirements	A1	OR	1.26	0.9	OR	O	
<b>Manager</b> (administration only)	A1	OR	1.26	0.9	OR	O	

Waiver of Premium Option is available to all occupations eligible for own/any TPD.

	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
<b>Manicurist</b>							
Not working at home	B	OR	1.89	1.35	OR	O	
Working from home	U	OR	U	1.45	OR	A	
<b>Manufacturing industry – Production line</b>							
	U	OR	U	M	OR	U	
<b>Marine biologist</b>							
Field work	IC	OR	IC	IC	OR	IC	
Laboratory only	AA	OR	1.26	0.9	OR	O	
<b>Marine industry</b>							
Crew (in Australian waters)	U	OR	U	M	OR	U	
Crew (outside Australian waters)	U	OR	U	U	OR	U	
Ferry captain/officer	B	OR	1.89	1.35	OR	O	
Ferry crew	U	OR	U	M	OR	U	
Marina manager – full time	C	OR	2.03	1.45	OR	O	
Ocean going vessel – officer/engineer (in Australian waters)	S	OR	U	M	OR	U	
Ocean going vessel – officer/engineer (outside Australian waters)	U	OR	U	U	OR	U	
<b>Market gardener</b>							
	C	OR	U	1.45	OR	A	
<b>Market stall holder</b>							
	U	OR	U	M	OR	U	
<b>Martial arts instructor – full time, est. min 3 years</b>							
	S	OR	U	M	OR	U	
<b>Masseur/Masseuse</b>							
Qualified – from home	U	OR	U	1.45	OR	A	
Qualified – well est. min 2yrs in practice/ sports club	B	OR	1.89	1.35	OR	O	
<b>Mathematician</b>							
	AA	OR	1.26	0.9	OR	O	
<b>Meat industry</b>							
Butcher – non slaughtering	B	OR	1.4	1.35	OR	O	
Butcher – slaughtering	S	OR	U	M	OR	U	
Meat packer – abattoirs	U	OR	U	M	OR	U	
<b>Mechanic – see under 'Motor industry'</b>							
<b>Medical profession</b>							
Acupuncturist (qualified)/member of Acupuncture Assoc. of Australia	A1	OR	1.26	0.9	OR	O	Yes
Anaesthetist	AA	OR	1.26	0.9	OR	O	Yes
Audiologist	AA	OR	1.26	0.9	OR	O	
Chiropodist – qualified & state registered	A1	OR	1.26	0.9	OR	O	Yes
Chiropractor – qualified & state registered	A1	OR	1.26	0.9	OR	O	
Dental/Orthodontic technician	A1	OR	1.26	0.9	OR	O	

Waiver of Premium Option is available to all occupations eligible for own/any TPD.

	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
Dental hygienist	A1	OR	1.26	0.9	OR	O	Yes
Dental surgeon	AA	OR	1.26	0.9	OR	O	Yes
Dietician – qualified	AA	OR	1.26	0.9	OR	O	
Doctor/Physicist/Specialist	AA	OR	1.26	0.9	OR	O	Yes
Enrolled nurse	C	OR	2.03	1.45	OR	O	Yes
Gynaecologist	AA	OR	1.26	0.9	OR	O	Yes
Herbalist – qualified, not working from home	A1	OR	1.26	0.9	OR	O	
Homoeopath – qualified, not working from home	A1	OR	1.26	0.9	OR	O	
Hospital administration	A1	OR	1.26	0.9	OR	O	
Hospital domestic/cleaner	S	OR	U	M	OR	U	
Hospital maintenance – licensed	C	OR	2.03	1.45	OR	O	
Hospital maintenance – other	S	OR	U	M	OR	U	
Hospital wardsman	C	OR	U	1.45	OR	A	
Hypnotherapist – qualified – member of Aust Hypnotherapist Association	A1	OR	1.26	0.9	OR	O	
Matron – admin only	A1	OR	1.26	0.9	OR	O	
Midwife	B	OR	1.89	1.34	OR	O	Yes
Naturopath – qualified (not working from home)	A1	OR	1.26	0.9	OR	O	
Nurse – general/psychiatric	B	OR	1.89	1.34	OR	O	Yes
Nurse – theatre	B	OR	1.89	1.35	OR	O	Yes
Nurses aide	C	OR	2.03	1.45	OR	O	Yes
Obstetrician	AA	OR	1.26	0.9	OR	O	Yes
Occupational therapist – qualified	AA	OR	1.26	0.9	OR	O	
Ophthalmologist	AA	OR	1.26	0.9	OR	O	Yes
Optical technician	A1	OR	1.26	0.9	OR	O	
Optician	AA	OR	1.26	0.9	OR	O	
Optometrist	AA	OR	1.26	0.9	OR	O	
Orthodontist	AA	OR	1.26	0.9	OR	O	Yes
Osteopath – qualified & state registered	A1	OR	1.26	0.9	OR	O	
Paediatrician	AA	OR	1.26	0.9	OR	O	Yes
Pathologist	AA	OR	1.26	0.9	OR	O	Yes
Pharmacist	AA	OR	1.26	0.9	OR	O	
Physiotherapist – APA qualified	A1	OR	1.26	0.9	OR	O	
Podiatrist – qualified & state registered	A1	OR	1.26	0.9	OR	O	Yes
Psychiatrist	AA	OR	1.26	0.9	OR	O	Yes
Psychologist	AA	OR	1.26	0.9	OR	O	
Radiographer	A1	OR	1.26	0.9	OR	O	

Waiver of Premium Option is available to all occupations eligible for own/any TPD.

	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
Radiologist	AA	OR	1.26	0.9	OR	O	Yes
Social worker – office only	A1	OR	1.26	0.9	OR	O	
Social worker – field visits	A2	OR	1.54	1.1	OR	O	
Speech therapist – qualified	A1	OR	1.26	0.9	OR	O	
Surgeon	AA	OR	1.26	0.9	OR	O	Yes
Technologist	A1	OR	1.26	0.9	OR	O	Yes
Urologist	AA	OR	1.26	0.9	OR	O	Yes
<b>Metal industry</b>							
Dealers	S	OR	U	M	OR	U	
Electroplater/Enameller	C	OR	2.03	1.45	OR	O	
Fitter & turner – qualified	C	OR	2.03	1.45	OR	O	
Foundry worker –qualified	S	OR	U	M	OR	U	
Metallurgist –office duties only	AA	OR	1.26	0.9	OR	O	
Metallurgist –other	A1	OR	1.26	0.9	OR	O	
Sheet metal worker – qualified	C	OR	2.03	1.45	OR	O	
Welder/Boilermaker	C	OR	2.03	1.45	OR	O	
<b>Meteorologist</b>	AA	OR	1.26	0.9	OR	O	
<b>Meter reader</b> – gas/electricity	B	OR	1.89	1.35	OR	O	
<b>Midwife</b> – medical profession	B	OR	1.89	1.35	OR	O	Yes
<b>Military personnel</b>							
All ranks – office admin only, no special hazards, no notice of deployment, no diving, aviation or bomb disposal	U	OR	U	1.35	OR	A	
<b>Milk vendor</b>	C	OR	U	1.35	OR	A	
<b>Mining &amp; quarrying</b>							
Geologist/Metallurgist/Engineer office & consult. inc <25% on site – no underground	AA	OR	1.26	0.9	OR	O	
Geologist/Metallurgist/Engineer office & consult. inc >25% on site – no underground	A2	OR	1.54	1.1	OR	O	
Open cut & strip mine – Supervisor – Geologist/Metallurgist/Engineer	B	OR	1.89	1.35	OR	O	
Open cut & strip mine – supervisor – other qualification	C	OR	2.03	1.45	OR	O	
Open cut & strip mine worker licensed tradesperson	C	OR	2.03	1.45	OR	O	
Open cut & strip mine worker semi skilled plant operator	S	OR	U	M	OR	U	
Open cut & strip mine worker unskilled labourer	U	OR	U	M	OR	U	
Open cut & strip mine working with explosives	U	\$2.00	U	U	\$2.00	U	

Waiver of Premium Option is available to all occupations eligible for own/any TPD.



	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
Sandblaster (quarry)	U	OR	U	U	OR	U	
Underground mine fire fighter	U	\$2.00	U	U	\$2.00	U	
Underground mine worker	U	\$2.00	U	U	\$2.00	U	
<b>Minister (clergy person)</b>	A1	OR	1.26	0.9	OR	O	
<b>Model (photographic)</b>	U	OR	U	1.45	OR	A	
<b>Monumental mason</b>	C	OR	2.03	1.45	OR	O	
<b>Motor industry</b>							
Accessories/Spares sales	B	OR	1.89	1.35	OR	O	
Auto electrician – qualified	B	OR	1.89	1.35	OR	O	
Battery fitter	S	OR	U	M	OR	U	
Brake repairer	C	OR	2.03	1.45	OR	O	
Car detailer	S	OR	U	M	OR	U	
Manager	A2	OR	1.54	1.1	OR	O	
Manufacture – assembly	S	OR	U	M	OR	U	
Manufacture – foundry worker– qualified	S	OR	U	M	OR	U	
Mechanic – qualified	B	OR	1.89	1.35	OR	O	
Motor dealer	A2	OR	1.54	1.1	OR	O	
Motor salesman	A2	OR	1.54	1.1	OR	O	
Motor wrecker	U	OR	U	M	OR	U	
Panel beater	C	OR	2.03	1.45	OR	O	
Spray painter	C	OR	2.03	1.45	OR	O	
Tyre fitter	S	OR	U	M	OR	U	
Vehicle tester	B	OR	1.89	1.35	OR	O	
Wheel alignment (no tyre fitting)	C	OR	2.03	1.45	OR	O	
<b>Music teacher</b> – full time – not teaching from home	A1	OR	1.26	0.9	OR	O	
<b>Musician</b> – Salaried	IC	OR	U	1.35	OR	A	
<b>N</b>							
<b>Naturopath</b> – qualified, not working at home	A1	OR	1.26	0.9	OR	O	
<b>Newspaper industry</b>							
Composer/Lithographer computerised	A2	OR	1.54	1.1	OR	O	
Editor	A1	OR	1.26	0.9	OR	O	
Journalist – salaried (no overseas assignments) – office only – no unusual risks	A1	OR	1.26	0.9	OR	O	
Journalist – (no overseas assignments) – other – no unusual risks	A2	OR	1.54	1.1	OR	O	
Journalist freelance (no overseas assignments) – no unusual risks	IC	OR	1.54	1.1	OR	O	

Waiver of Premium Option is available to all occupations eligible for own/any TPD.

	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
Journalist – freelance/salaried (overseas assignments)	U	IC	U	IC	IC	IC	
Newsagent – deliveries	B	OR	1.89	1.35	OR	O	
Newsagent – sales only	A2	OR	1.54	1.1	OR	O	
Photographer – salaried (not aerial or overseas)	B	OR	1.89	1.35	OR	O	
Photographer freelance (not aerial or overseas)	U	OR	U	1.45	OR	A	
Photographer – aerial or overseas	U	IC	U	IC	IC	IC	
Printer/Linotype	B	OR	1.89	1.35	OR	O	
<b>Night watchman</b>	U	OR	U	M	OR	U	
<b>Nurse</b>							
Aide/Assistant	C	OR	2.03	1.45	OR	O	Yes
Dental	A2	OR	1.54	1.1	OR	O	Yes
Director of nursing	A1	OR	1.26	0.9	OR	O	
Educator – class room only	A1	OR	1.26	0.9	OR	O	Yes
Educator – other	A2	OR	1.54	1.1	OR	O	Yes
Enrolled	C	OR	2.03	1.45	OR	O	Yes
Matron – administration only	A1	OR	1.26	0.9	OR	O	
Other – registered	B	OR	1.89	1.35	OR	O	Yes
<b>Nursery (plant)</b>							
Proprietor – est. min. 2 years	B	OR	1.89	1.35	OR	O	
Other	C	OR	U	1.45	OR	A	
<b>O</b>							
<b>Obstetrician – Medical profession</b>	AA	OR	1.26	0.9	OR	O	Yes
<b>Oil, petroleum &amp; gas industry (offshore worker)</b>							
Crane driver	U	\$3	U	U	\$3	U	
Derrickmen	U	\$3	U	U	\$3	U	
Driller	U	\$3	U	U	\$3	U	
Engineer – consulting & design only – no manual work	A2	OR	1.54	1.1	OR	O	
Geologist/Geophysicist	A2	OR	1.54	1.1	OR	O	
Lab technician	C	OR	2.03	1.45	OR	O	
Labourer	U	IC	U	U	IC	U	
Skilled tradesman	U	\$2	U	U	\$2	U	
<b>Oil, Petroleum &amp; Gas industry (onshore worker)</b>							
Crane driver (onshore worker)	S	OR	U	M	OR	U	
Derrickmen	S	OR	U	M	OR	U	

Waiver of Premium Option is available to all occupations eligible for own/any TPD.

	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
Driller	S	OR	U	M	OR	U	
Engineer – office – consult & design only	AA	OR	1.26	0.9	OR	O	
Engineer – onsite – consult & design only – no man work	A2	OR	1.54	1.1	OR	O	
Geologist/Geophysicist office & consulting only	AA	OR	1.26	0.9	OR	O	
Onsite – no underground	A2	OR	1.54	1.1	OR	O	
Lab technician	A2	OR	1.54	1.1	OR	O	
Labourer	U	OR	U	M	OR	U	
Machine operator	S	OR	U	M	OR	U	
Tanker driver	U	OR	U	M	OR	U	
Tool pusher	S	OR	U	M	OR	U	
Trench digger	S	OR	U	M	OR	U	
Welder	C	OR	2.03	1.45	OR	O	
Refinery – fire-fighter	U	OR	U	M	OR	U	
Refinery – other	IC	OR	IC	IC	OR	IC	
Repairman – qualified	C	OR	2.03	1.45	OR	O	
<b>Optical technician</b> – Medical profession	A1	OR	1.26	0.9	OR	O	
<b>Optician</b> – Medical profession	AA	OR	1.26	0.9	OR	O	
<b>Optometrist</b> – Medical profession	AA	OR	1.26	0.9	OR	O	
<b>Oyster farmer</b>	C	OR	U	1.45	OR	A	
<b>P</b>							
<b>Painter</b>							
Above 10 metres – licensed	S	OR	U	M	OR	U	
Up to 10 metres – licensed	C	OR	2.03	1.45	OR	O	
<b>Panel beater</b>	C	OR	2.03	1.45	OR	O	
<b>Parking station attendant</b>	S	OR	U	M	OR	U	
<b>Parole officer</b>							
Office only	A2	OR	1.54	1.1	OR	O	
Including field visits	B	OR	1.89	1.35	OR	O	
<b>Pastry cook</b>	B	OR	1.89	1.35	OR	O	
<b>Pathologist</b> – Medical profession	AA	OR	1.26	0.9	OR	O	Yes
<b>Pattern maker</b>	C	OR	U	1.45	OR	A	
<b>Paver</b> – licensed	S	OR	U	M	OR	U	
<b>Pawnbroker</b>	B	OR	1.89	1.35	OR	O	
<b>Personal trainer</b> – established, min 3 years full time – gym only	S	OR	U	M	OR	U	
<b>Personnel consultant</b>							
Meeting AA requirements	AA	OR	1.26	0.9	OR	O	

Waiver of Premium Option is available to all occupations eligible for own/any TPD.

	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
Not meeting AA requirements	A1	OR	1.26	0.9	OR	O	
<b>Pest exterminator</b>	S	OR	U	M	OR	U	
<b>Pharmacist</b> – Medical profession	AA	OR	1.26	0.9	OR	O	
<b>Photographer</b>							
Aerial or overseas	U	IC	U	IC	IC	IC	
On location (not aerial or overseas)	B	OR	U	1.35	OR	A	
Studio, weddings & private functions only	A1	OR	1.26	0.9	OR	O	
<b>Physicist</b>	AA	OR	1.26	0.9	OR	O	
<b>Physiotherapist</b> – APA qualified – medical profession	A1	OR	1.26	0.9	OR	O	
<b>Piano tuner</b>	B	OR	1.89	1.35	OR	O	
<b>Picture framer</b> – manufacture/repairer	B	OR	1.89	1.35	OR	O	
<b>Pilot</b>							
Aircraft – see aviation industry							
Harbour	B	OR	1.89	1.35	OR	O	
<b>Pipeline worker</b>							
Mainland	S	OR	U	M	OR	U	
Offshore	U	\$2.00	U	U	\$2.00	U	
<b>Plant operator</b>	S	OR	U	M	OR	U	
<b>Plasterer</b> – licensed	C	OR	2.03	1.45	OR	O	
<b>Plumber</b>							
Licensed	C	OR	2.03	1.45	OR	O	
Roof – full time – licensed	S	OR	U	M	OR	U	
<b>Police</b>							
Bomb disposal	U	\$2.00	U	U	\$2.00	U	
Other – no special hazards	U	OR	U	M	OR	U	
<b>Pool table/Billiards</b> maker/repairer	C	OR	2.03	1.45	OR	O	
<b>Port authority</b>							
Clerical	A2	OR	1.54	1.1	OR	O	
Harbour pilot	B	OR	1.89	1.35	OR	O	
Porter	S	OR	U	M	OR	U	
<b>Postal</b>							
Mail contractor – Not using a motorbike or pushbike	C	OR	U	1.45	OR	A	
Mail contractor – Using a motorbike or pushbike	U	OR	U	M	OR	U	
Non rural – delivery (van)	C	OR	U	1.45	OR	A	
Non rural – manager/clerical	A2	OR	1.54	1.1	OR	O	
Non rural – postman/sorter	B	OR	1.89	1.35	OR	O	

Waiver of Premium Option is available to all occupations eligible for own/any TPD.

	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
<b>Pottery &amp; ceramics industry</b>							
Skilled worker (not home cottage artisan)	C	OR	U	1.45	OR	A	
Other	U	OR	U	M	OR	U	
<b>Priest</b>	A1	OR	1.26	0.9	OR	O	
<b>Printer</b> – qualified	B	OR	1.89	1.35	OR	O	
Other	S	OR	U	M	OR	U	
<b>Prisons</b>							
Governor/Administration staff	A1	OR	1.26	0.9	OR	O	
Maintenance staff – licensed	IC	OR	U	1.45	OR	A	
Prisoners	U	U	U	U	U	U	
Warden/Guard	U	OR	U	M	OR	U	
<b>Private detectives/investigators</b> Well established, min 3 yrs& unarmed	C	OR	U	1.45	OR	A	
Other	U	OR	U	M	OR	U	
<b>Process worker</b>	U	OR	U	M	OR	U	
<b>Projectionist</b>	B	OR	1.89	1.35	OR	O	
<b>Property industry</b>							
Consultant (salaried)	A1	OR	1.26	0.9	OR	O	
Developer	IC	OR	U	1.1	OR	A	
Investor	U	OR	U	M	OR	U	
Land broker	A1	OR	1.26	0.9	OR	O	
<b>Psychiatrist</b> – Medical profession	AA	OR	1.26	0.9	OR	O	Yes
<b>Psychologist</b> – Medical profession	AA	OR	1.26	0.9	OR	O	
<b>Publican</b>							
Supervision only – no bar work – at least 4 f/t staff	B	OR	1.89	1.35	OR	O	
Other	C	OR	U	1.45	OR	A	
<b>Publisher</b>	A1	OR	1.26	0.9	OR	O	
<b>Purchasing officer</b>	A1	OR	1.26	0.9	OR	O	
<b>Q</b>							
<b>Quantity surveyor</b> – qualified	AA	OR	1.26	0.9	OR	O	
<b>Quarry</b>							
Manager (no manual work)	B	OR	1.89	1.35	OR	O	
Worker – licensed tradesman (no explosives)	C	OR	1.89	1.35	OR	O	
Worker – semi skilled/plant operator etc.	S	OR	U	M	OR	U	
Worker – unskilled/labourer	U	OR	U	M	OR	U	
<b>R</b>							
<b>Radio/Television</b> – repairman	B	OR	1.89	1.35	OR	O	

Waiver of Premium Option is available to all occupations eligible for own/any TPD.

	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
Radio Operator – does not include air traffic controller	A2	OR	1.54	1.1	OR	O	
<b>Railways</b>							
Fireman	U	OR	U	M	OR	U	
Foreman, inspector (nil track work)	C	OR	U	1.45	OR	A	
Guard (nil track work)	C	OR	U	1.45	OR	A	
Office worker	A1	OR	1.26	0.9	OR	O	
Porter	S	OR	U	M	OR	U	
Shunter	U	OR	U	U	OR	U	
Signalman (nil track work)	C	OR	U	1.45	OR	A	
Station master/assistant	B	OR	1.89	1.35	OR	O	
Track worker	U	OR	U	U	OR	U	
Train driver	S	OR	U	M	OR	U	
Security/Special constable armed	U	OR	U	M	OR	U	
Security/Special constable unarmed	S	OR	U	M	OR	U	
<b>Ranger</b>	C	OR	2.03	1.45	OR	O	
<b>Real estate</b>							
Agent – principal of agency at least 5 salespeople	A1	OR	1.26	0.9	OR	O	
Agent – others	A2	OR	1.54	1.1	OR	O	
Sales – property industry	A2	OR	1.54	1.1	OR	O	
Receptionist	A1	OR	1.26	0.9	OR	O	
<b>Refrigeration mechanic</b>							
Commercial	C	OR	2.03	1.45	OR	O	
Private/Domestic premises	B	OR	1.89	1.35	OR	O	
<b>Removalist – furniture</b>	S	OR	U	M	OR	U	
<b>Rigger</b>							
Up to 10 metres	U	OR	U	M	OR	U	
Above 10 metres	U	\$2.00	U	U	\$2.00	U	
<b>Road maker/painter/surfacing</b>	S	OR	U	M	OR	U	
<b>Roof plumber – licensed</b>	S	OR	U	M	OR	U	
<b>Roof tiler – licensed</b>	S	OR	U	M	OR	U	
<b>S</b>							
<b>Sail maker</b>	C	OR	2.03	1.45	OR	O	
<b>Sales</b>							
Car/Caravan	A2	OR	1.54	1.1	OR	O	
Commercial traveller	A2	OR	1.54	1.1	OR	O	
Sales representative (no deliveries)	A2	OR	1.54	1.1	OR	O	

Waiver of Premium Option is available to all occupations eligible for own/any TPD.

	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
<b>Sandblaster</b>	U	OR	U	U	OR	U	
<b>Saw &amp; knife sharpener</b>	S	OR	U	M	OR	U	
<b>Scaffolder</b>							
Up To 10 metres	U	OR	U	M	OR	U	
Above 10 metres	U	\$2.00	U	U	\$2.00	U	
<b>Scientist</b>	IC	OR	IC	IC	OR	IC	
<b>Scrap metal worker</b>	U	OR	U	M	OR	U	
<b>Screen printer</b>	B	OR	1.89	1.35	OR	O	
<b>Secretary, stenographer</b>	A1	OR	1.26	0.9	OR	O	
<b>Security guard</b>							
Armed	U	OR	U	M	OR	U	
Unarmed	S	OR	U	M	OR	U	
<b>Serviceman/Repairman</b>							
Appliance/Vending machines	B	OR	1.89	1.35	OR	O	
Office equipment	B	OR	1.89	1.35	OR	O	
<b>Shearer</b>	U	OR	U	M	OR	U	
<b>Sheet metal worker – qualified</b>	C	OR	2.03	1.45	OR	O	
Shipyards worker							
Skilled & semi skilled	C	OR	2.03	1.45	OR	O	
Unskilled	U	OR	U	M	OR	U	
<b>Shoemaker/Repairer</b>	B	OR	1.89	1.35	OR	O	
<b>Shopfitter</b>	C	OR	2.03	1.45	OR	O	
<b>Shopkeeper</b>							
Adult books/goods	C	OR	U	1.45	OR	A	
Antiques (restoration, delivery)	B	OR	1.89	1.35	OR	O	
Antiques (sales only, no manual)	A2	OR	1.54	1.1	OR	O	
Aquarium	B	OR	1.89	1.35	OR	O	
Art dealer – shop or gallery only	A1	OR	1.26	0.9	OR	O	
Artist supplies	A2	OR	1.54	1.1	OR	O	
Bakery	B	OR	1.89	1.35	OR	O	
Bedding – sales only	A2	OR	1.54	1.1	OR	O	
Bicycle sales/repairs	B	OR	1.89	1.35	OR	O	
Boating equipment – sales only	B	OR	1.89	1.35	OR	O	
Books, stationery	A2	OR	1.54	1.1	OR	O	
Brassware – sales only	B	OR	1.89	1.35	OR	O	
Butchery	B	OR	1.89	1.35	OR	O	
Café – proprietor, manager, 4 or more f/t staff	B	OR	1.89	1.35	OR	O	
Café – proprietor, manager, other	C	OR	U	1.45	OR	A	

Waiver of Premium Option is available to all occupations eligible for own/any TPD.

	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
Café – other	S	OR	U	M	OR	U	
Camping equipment	B	OR	1.89	1.35	OR	O	
Cane – sales only	B	OR	1.89	1.35	OR	O	
Cards	A2	OR	1.54	1.1	OR	O	
Carpet/Floor covering – sales only	A2	OR	1.54	1.1	OR	O	
Chemist assistant	A2	OR	1.54	1.1	OR	O	
Children wear	A2	OR	1.54	1.1	OR	O	
China glassware	A2	OR	1.54	1.1	OR	O	
Clothing	A2	OR	1.54	1.1	OR	O	
Coffee lounge – proprietor, manager, 4 or more f/t staff	B	OR	1.89	1.35	OR	O	
Coffee lounge – proprietor, manager, other	C	OR	U	1.45	OR	A	
Coffee lounge – other	S	OR	U	M	OR	U	
Computer	A2	OR	1.54	1.1	OR	O	
Confectionery	A2	OR	1.54	1.1	OR	O	
Curtain	A2	OR	1.54	1.1	OR	O	
Delicatessen – proprietor, manager	B	OR	1.89	1.35	OR	O	
Delicatessen – other	C	OR	U	1.45	OR	A	
Disposals	B	OR	1.89	1.35	OR	O	
Draper	A2	OR	1.54	1.1	OR	O	
Drycleaner – proprietor, manager	B	OR	1.89	1.35	OR	O	
Drycleaner – other	C	OR	U	1.45	OR	A	
Duty free	A2	OR	1.54	1.1	OR	O	
Electrical goods – sales and rentals no manual work, deliveries or installations	A2	OR	1.54	1.1	OR	O	
Electrical goods – sales and rentals –other	C	OR	2.03	1.45	OR	O	
Fast food/Takeaway – proprietor, manager	C	OR	U	1.45	OR	A	
Fast food/Takeaway – other	S	OR	U	M	OR	U	
Fast food/Takeaway – manager, franchise operator eg, McDonalds etc	B	OR	1.89	1.35	OR	O	
Fishmonger – proprietor, manager	C	OR	U	1.45	OR	A	
Fishmonger – other	S	OR	U	M	OR	U	
Florist (no deliveries)	A2	OR	1.54	1.1	OR	O	
Florist (with deliveries)	B	OR	1.89	1.35	OR	O	
Footwear	A2	OR	1.54	1.1	OR	O	
Fruiter/Greengrocer– proprietor, manager	C	OR	U	1.45	OR	A	
Fruiter/Greengrocer – other	S	OR	U	M	OR	U	
Furniture – sales only	B	OR	1.89	1.35	OR	O	
General store	B	OR	1.89	1.35	OR	O	

Waiver of Premium Option is available to all occupations eligible for own/any TPD.



	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
Gift	A2	OR	1.54	1.1	OR	O	
Grocer – proprietor, manager	C	OR	U	1.45	OR	A	
Grocer – other	S	OR	U	M	OR	U	
Gun & firearm	B	OR	1.89	1.35	OR	O	
Haberdashery/Draper	A2	OR	1.54	1.1	OR	O	
Hardware – sales only	B	OR	1.89	1.35	OR	O	
Health food (proprietor)	A2	OR	1.54	1.1	OR	O	
Ice cream parlour	B	OR	1.89	1.35	OR	O	
Jewellery	A2	OR	1.54	1.1	OR	O	
Lawn mower – sales only	B	OR	1.89	1.35	OR	O	
Light fittings	A2	OR	1.54	1.1	OR	O	
Lingerie	A2	OR	1.54	1.1	OR	O	
Liquor store – proprietor, manager	B	OR	1.89	1.35	OR	O	
Liquor store – other	C	OR	U	1.45	OR	A	
Locksmith	B	OR	1.89	1.35	OR	O	
Manchester	A2	OR	1.54	1.1	OR	O	
Milk bar – proprietor, manager	C	OR	U	1.45	OR	A	
Milk bar – other	S	OR	U	M	OR	U	
Motor vehicle accessories/spare parts	B	OR	1.89	1.35	OR	O	
Music/Musical instruments	A2	OR	1.54	1.1	OR	O	
Newsagent – deliveries	B	OR	1.89	1.35	OR	O	
Newsagent – sales only	A2	OR	1.54	1.1	OR	O	
Nursery – sales only	B	OR	1.89	1.35	OR	O	
Nursery – other	C	OR	U	1.45	OR	A	
Office supplies	A2	OR	1.54	1.1	OR	O	
Paint & wallpaper	B	OR	1.89	1.35	OR	O	
Pawnbroker	B	OR	1.89	1.35	OR	O	
Pet shop	B	OR	1.89	1.35	OR	O	
Pharmacy/Pharmacist – qualified	AA	OR	1.26	0.9	OR	O	
Photographic	A2	OR	1.54	1.1	OR	O	
Pool supplies	B	OR	1.89	1.35	OR	O	
Shoe shop	A2	OR	1.54	1.1	OR	O	
Sporting goods	A2	OR	1.54	1.1	OR	O	
Stationary supplies	A2	OR	1.54	1.1	OR	O	
Supermarket – administration	A2	OR	1.54	1.1	OR	O	
Supermarket – cashier	B	OR	1.89	1.35	OR	O	
Supermarket – cold room	C	OR	U	1.45	OR	A	
Supermarket – maintenance– licensed	C	OR	U	1.45	OR	A	

Waiver of Premium Option is available to all occupations eligible for own/any TPD.

	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
Supermarket – meat/poultry/fish	B	OR	1.89	1.35	OR	O	
Supermarket – produce	B	OR	1.89	1.35	OR	O	
Supermarket – shelf stockist	S	OR	U	M	OR	U	
Supermarket – storeman	C	OR	U	1.45	OR	A	
Tobacconist	A2	OR	1.54	1.1	OR	O	
Video shop	A2	OR	1.54	1.1	OR	O	
<b>Sign erector</b>							
Above 10 metres	S	OR	U	M	OR	U	
Up to 10 metres	C	OR	U	1.45	OR	A	
<b>Sign writer</b>	C	OR	2.03	1.45	OR	O	
<b>Singer</b>	U	OR	U	M	OR	U	
<b>Skylight fitter</b>	C	OR	2.03	1.45	OR	O	
<b>Slaughterman</b>	S	OR	U	M	OR	U	
<b>Social worker</b>							
Office only	A1	OR	1.26	0.9	OR	O	
Field visits	A2	OR	1.54	1.1	OR	O	
<b>Soil technician</b>	B	OR	1.89	1.35	OR	O	
<b>Solicitor</b>	AA	OR	1.26	0.9	OR	O	
<b>Sound engineer</b>	A2	OR	1.54	1.1	OR	O	
<b>Sportsperson</b> (professional)	U	OR	U	U	OR	U	
<b>Spray painter</b> – motor industry	C	OR	1.89	1.45	OR	O	
<b>Statistician</b>	AA	OR	1.26	0.9	OR	O	
<b>Steel fixer</b> – building & construction	S	OR	U	M	OR	U	
<b>Steeplejack/Steel erector</b>							
Up to 10 metres	S	OR	U	M	OR	U	
Above 10 metres	U	\$2.00	U	U	\$2.00	U	
<b>Stevedore/Docker</b>	U	OR	U	M	OR	U	
<b>Stockbroker</b> (registered)	AA	OR	1.26	0.9	OR	O	
<b>Stockman</b> – agriculture	U	OR	U	M	OR	U	
<b>Stonemason</b> – skilled – licensed	C	OR	2.03	1.45	OR	O	
<b>Storeman</b> – admin only	B	OR	1.89	1.35	OR	O	
Other	S	OR	U	M	OR	U	
<b>Student</b>	U	OR	U	M	OR	U	
<b>Stunt person</b>	U	IC	U	U	IC	U	
<b>Sugar cane farmer</b> – see farming							
<b>Surgeon</b> – medical profession	AA	OR	1.26	0.9	OR	O	Yes
<b>Surveyor</b>							
Field	A2	OR	1.54	1.1	OR	O	

Waiver of Premium Option is available to all occupations eligible for own/any TPD.

	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
Marine (no diving)	B	OR	1.89	1.35	OR	O	
Mine (no underground)	B	OR	1.89	1.35	OR	O	
Qualified (office only)	A1	OR	1.26	0.9	OR	O	
Quantity – qualified	AA	OR	1.26	0.9	OR	O	
<b>Swimming pool</b>							
Attendant	U	OR	U	M	OR	U	
Builder – licensed	C	OR	2.03	1.45	OR	O	
Cleaner/Maintenance	S	OR	U	M	OR	U	
Proprietor/Manager (no manual)	B	OR	1.89	1.45	OR	O	
<b>T</b>							
<b>Tab</b>							
Manager	A2	OR	1.54	1.1	OR	O	
Staff	B	OR	1.89	1.35	OR	O	
<b>Tailor</b> – well established – not working from home	B	OR	1.89	1.35	OR	O	
<b>Tanner</b>	C	OR	2.03	1.45	OR	O	
<b>Taxation consultant</b>							
Qualified	AA	OR	1.26	0.9	OR	O	
Other	A1	OR	1.26	0.9	OR	O	
<b>Taxi driver</b>							
Full time – including water taxi – owner est. min 2 years	C	OR	U	1.45	OR	A	
Others – full time	S	OR	U	M	OR	U	
<b>Taxidermist</b>	B	OR	1.89	1.35	OR	O	
<b>Teacher</b> – see Education							
<b>Telephone technician</b>							
No underground or heights	B	OR	1.89	1.35	OR	O	
Telephonist/Switchboard	A2	OR	1.54	1.1	OR	O	
<b>Television repairman</b> – Qualified	B	OR	1.89	1.35	OR	O	
<b>Theatre &amp; cinema</b>							
Management/Admin	A1	OR	1.26	0.9	OR	O	
Ticket seller/Usher/Projectionist	A2	OR	1.54	1.1	OR	O	
<b>Tiler</b>							
Floor & wall – licensed	C	OR	1.89	1.45	OR	O	
Roof – licensed	S	OR	U	M	OR	U	
<b>Timber industry</b>							
Merchant	B	OR	1.89	1.35	OR	O	
Mill worker	U	OR	U	U	OR	U	
Sawyer	U	OR	U	U	OR	U	

Waiver of Premium Option is available to all occupations eligible for own/any TPD.

	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
Tree feller/topper	U	OR	U	U	OR	U	
Tree stump remover	S	OR	U	M	OR	U	
Tree surgeon – qualified (not working at heights)	S	OR	U	M	OR	U	
<b>Tool maker</b> – qualified	C	OR	2.03	1.45	OR	O	
<b>Tourism</b>							
Excursions/Tours (f/t, Aust. only)	A2	OR	U	1.1	OR	A	
<b>Town planner</b>	A1	OR	1.26	0.9	OR	O	
<b>Travel agent</b>	A1	OR	1.26	0.9	OR	O	
<b>Tree surgeon</b> – qualified (not working at heights)	S	OR	U	M	OR	U	
<b>Trench digger</b>	U	OR	U	M	OR	U	
<b>Truck driver</b>							
Interstate (min 2 yrs exp. regular contracts)	S	OR	U	M	OR	U	
Intrastate – (returning home daily)	S	OR	U	M	OR	U	
Suburban	S	OR	U	M	OR	U	
Tanker driver (petrol, petroleum products)	U	OR	U	M	OR	U	
Tow truck	U	OR	U	M	OR	U	
<b>Tugboat operator</b> – harbour only	S	OR	U	M	OR	U	
<b>Type setter</b>							
Computer	A1	OR	1.26	0.9	OR	O	
Manual	B	OR	1.89	1.35	OR	O	
<b>Typist</b>	A1	OR	1.26	0.9	OR	O	
<b>Tyre fitter</b>	S	OR	U	M	OR	U	
<b>U</b>							
<b>Unemployed</b>	U	OR	U	M	OR	U	
<b>Upholsterer</b>	B	OR	1.89	1.35	OR	O	
<b>V</b>							
<b>Valet</b>	B	OR	1.89	1.35	OR	O	
<b>Valuer</b>							
Livestock	B	OR	1.89	1.35	OR	O	
Property/Other	A2	OR	1.54	1.1	OR	O	
<b>Vendor</b> (milk/bread/juice/etc.)	C	OR	U	1.45	OR	A	
<b>Veterinary</b>							
Nurse	B	OR	1.89	1.35	OR	O	
Surgeon (domestic pets)	AA	OR	1.26	0.9	OR	O	
Surgeon (livestock)	A1	OR	1.26	0.9	OR	O	
<b>Vignerone</b> – qualified wine maker	B	OR	1.89	1.35	OR	O	
<b>Vineyard</b> – see Farming							

Waiver of Premium Option is available to all occupations eligible for own/any TPD.

	IP	Life	TPD		RI	RI/ TPD	NS
			Own	Any			
<b>W</b>							
<b>Waiter</b>	S	OR	U	M	OR	U	
<b>Watchmaker/Repairer</b>	B	OR	1.89	1.35	OR	O	
<b>Watchman</b> (night)	U	OR	U	M	OR	U	
<b>Weaver</b> – not working from home	B	OR	1.89	1.35	OR	O	
<b>Welder</b> – qualified	C	OR	2.03	1.45	OR	O	
<b>Wharf worker</b>	U	OR	U	M	OR	U	
<b>Window cleaner</b>	S	OR	U	M	OR	U	
<b>Window dresser</b>	B	OR	1.89	1.35	OR	O	
<b>Window tinter</b>	B	OR	1.89	1.35	OR	O	
<b>Windscreen fitter</b>	B	OR	1.89	1.35	OR	O	
<b>Wine maker</b>	B	OR	1.89	1.35	OR	O	
<b>Wine merchant</b> (vintner) Sales & Light manual	B	OR	1.89	1.35	OR	O	
<b>Wool classer</b>							
City	A2	OR	1.54	1.1	OR	O	
Country	B	OR	1.89	1.35	OR	O	
<b>Wrecker</b>							
Building	U	\$2.00	U	U	\$2.00	U	
Motor	U	OR	U	M	OR	U	
<b>Z</b>							
<b>Zoo worker</b> (wildlife attendant) with tertiary qualifications	B	OR	1.89	1.35	OR	O	
Other – unqualified	C	OR	U	1.45	OR	A	
<b>Zoologist</b> – no overseas or field work	AA	OR	1.26	0.9	OR	O	

Waiver of Premium Option is available to all occupations eligible for own/any TPD.



# Pastimes and activities

## Pastimes and activities guide

# Pastimes and activities guide

Certain pastimes and activities carry an increased risk for insurance. The person to be insured must provide a precise description of each pastime and activity in the Activities Questionnaire in the Application for Asteron Lifeguard Insurance Products.

Where a loading range or two codes are shown in the following Pastimes and Activities guide, the underwriter will offer the one which is most appropriate based on the declared details. In certain circumstances the underwriter may offer a choice of options.

If the policy owner and person to be insured, do not want to apply for cover for any of these pastimes or activities, they should complete the 'Exclusion Acknowledgement' form, available from AdviserConnect.

## Key to codes

<b>OR</b>	– Ordinary Rates
<b>E</b>	– Exclusion
<b>M</b>	– Modified TPD definition
<b>Emin</b>	– Limited exclusion (eg, 90 day excess period for an excluded condition)
<b>U</b>	– Unacceptable
<b>D</b>	– Decline
<b>+50</b> etc	– Extra percentage premium
<b>\$2.00</b> etc	– Extra premium per \$1,000 benefit amount
<b>*</b>	– Usually the rating shown will apply
<b>IC</b>	– Individual considerations
<b>SE</b>	– Special exclusion ie, cover excluded under Recovery benefits, paralysis, major head trauma, coma, serious accidental injury and TPD
<b>WP</b>	– Waiver of Premium



	IP	Life	TPD/ WP	RI	RITPD/ WP
<b>A</b>					
<b>Abseiling</b>	E	OR/\$2.00	E	OR/\$2.00	E
<b>Acrobatics</b>	E/U	OR/\$2.00	E/U	OR/\$2.00	E/U
<b>Aerobics</b>	OR	OR	OR	OR	OR
<b>Archery</b>	OR	OR	OR	OR	OR
<b>Athletics</b>	OR	OR	OR	OR	OR
<b>Aviation – commercial</b>					
Fixed wing – High/Low capacity flying					
Commercial Pilot/Flight Engineer – refer to eligibility criteria in occupation section.					
Charter flying (licensed airfields only)					
Up to 200 hrs	U	OR	M	OR	U
201 to 500 hrs	U	\$2.00	U	\$2.00	U
Over 500 hrs	U	\$4.50	U	\$4.50	U
Other	U	IC	U	IC	U
<b>Agricultural flying</b>					
Up to 250 hrs	U	\$3.50	U	\$3.50	U
251-500 hrs	U	\$10.00	U	\$10.00	U
Over 500 hrs	U	\$15.00	U	\$15.00	U
Other flying	U	IC	U	IC	U
Helicopter increase the above rates by 25%					
<b>Aviation – private/recreational</b>					
Fixed wing					
Up to 75 hrs	OR	OR	OR	OR	OR
76 to 250 hrs	E	\$2.50	E	\$2.50	E
Over 250 hrs	E	\$5.00	E	\$5.00	E
Aerobatics (certificate) add to basic rate	E	\$2.00	E	\$2.00	E
<b>Helicopter</b>					
Up to 50 hrs	OR	OR	OR	OR	OR
51-100 hrs	E	\$2.50	E	\$2.50	E
101-250 hrs	E	\$5.00	E	\$5.00	E
>250hrs	E	\$7.50	E	\$7.50	E
<b>Gliding – recreational only</b>					
Up to 25 hrs	OR	OR	OR	OR	OR
26-75 hrs	E	OR	E	SE	E
>75 hrs	E	\$2.00	E	\$2.00	E

	IP	Life	TPD/ WP	RI	RITPD/ WP
<b>Hang gliding</b>					
Up to 100 flights					
Self launch	E	\$2.00	E	\$2.00	E
Powered and towed	E	\$2.00	E	\$2.00	E
Over 100 flights					
Self launch	E	\$3.00	E	\$3.00	E
Powered and towed	E	\$3.00	E	\$3.00	E
<b>Microlite, ultralite, gyroplanes, gyrocopters – recreational only</b>					
Up to 50 hrs	E	\$3.00	E	\$3.00	E
Over 50 hrs	E	\$5.00	E	\$5.00	E
<b>B</b>					
<b>Badminton</b>	OR	OR	OR	OR	OR
<b>Ballooning</b>					
Competition	E	\$2.00	E	\$2.00	E
Pleasure only	OR	OR	OR	OR	OR
<b>Baseball</b>	OR	OR	OR	OR	OR
<b>Base jumping</b>	D	D	D	D	D
<b>Basketball</b>					
Amateur	OR	OR	OR	OR	OR
Professional	U	OR	U	OR	U
<b>Bicycle racing</b>					
Amateur	Emin 90	OR	OR	OR	OR
Professional	U	OR	U	OR	U
<b>Bicycle riding – non-competitive, non-racing</b>	OR	OR	OR	OR	OR
<b>Bowling (indoor &amp; lawn)</b>	OR	OR	OR	OR	OR
<b>Boxing</b>					
Amateur	E	OR	E	SE	E
Professional	U	\$2.00	U	U	U
<b>Bungy jumping</b>	E	E/\$5.00	E	SE	E
<b>Bush walking</b>	OR	OR	OR	OR	OR
<b>C</b>					
<b>Canoeing</b>					
– Still water	OR	OR	OR	OR	OR
– Whitewater	Emin 90	OR	OR	OR	OR
<b>Canyoning</b>	E	\$2.00/\$5.00	E	\$2.00/\$5.00	E
<b>Caving</b>	E	OR/\$2.00	E	OR/\$2.00	E
<b>Cricket</b>					
Indoor	OR	OR	OR	OR	OR

	IP	Life	TPD/ WP	RI	RITPD/ WP
Amateur	OR	OR	OR	OR	OR
Professional	U	OR	M	OR	U
<b>D</b>					
<b>Diving</b> – Formally trained and qualified					
Scuba/Hookah <40 metres	OR	OR	OR	OR	OR
Scuba/Hookah >40 metres	E	E/\$2.00	E	E/\$2.00	E
Scuba/Hookah – extreme depth	E	E	E	E	E
Cave/Potholes	E	\$2.00/\$5.00	E	\$2.00/\$5.00	E
Wrecks	E	\$2.00	E	\$2.00	E
Night diving	OR	OR	OR	OR	OR
Untrained and Unqualified	E	IC	E	IC	E
High tech diving	E	E	E	E	E
Snorkel	OR	OR	OR	OR	OR
<b>E</b>					
<b>Equestrian events</b>					
Amateur (Camp Drafting, Cross Country, Endurance, Hunting, Rodeo, Steeple Chase)	E	OR	E	SE	E
Amateur (other)	OR/E	OR	OR/E	OR/SE	OR/E
Professional	U	OR	U	OR	U
<b>F</b>					
<b>Fencing</b>	OR	OR	OR	OR	OR
<b>Fishing</b>	OR	OR	OR	OR	OR
<b>Football – Australian rules/rugby/gridiron/soccer</b>					
Amateur (occupation: AA,A1,A2)	Emin 30/+25	OR	OR	OR	OR
(occupation: B,C,S)	Emin 90/+25	OR	OR	OR	OR
Semi professional	*U	OR	*U	OR	*U
Professional	U	OR	U	OR	U
Touch/Oz tag	OR	OR	OR	OR	OR
<b>G</b>					
<b>Gliding</b> – see 'Aviation – private/recreational'					
<b>Golf</b>					
Amateur	OR	OR	OR	OR	OR
Professional	U	OR	M	OR	U
Caddie	U	OR	M	OR	U
<b>Gymnastics</b>					
Amateur	OR	OR	OR	OR	OR
Professional	U	OR	U	OR	U

	IP	Life	TPD/ WP	RI	RITPD/ WP
<b>H</b>					
<b>Hang gliding</b> – see 'Aviation – private/recreational'					
<b>Hockey (field/ice)</b>					
Amateur	OR	OR	OR	OR	OR
Professional	U	OR	U	OR	U
<b>Horse Racing (amateur)</b>					
Flat race	E	OR	E	SE	E
Harness	E	OR	E	SE	E
Steeplechase	E	E/\$2.00	E	SE	E
<b>Hunting (excluding aviation)</b>					
Amateur	OR	OR	OR	OR	OR
Professional	U	IC	U	IC	U
<b>J</b>					
<b>Jet skiing</b>					
Pleasure only	OR	OR	OR	OR	OR
Competition	E	OR	E	SE	E
<b>Judo</b>					
Amateur – competition	Emin 90	OR	OR	OR	OR
Amateur – non competition	OR	OR	OR	OR	OR
<b>Jujitsu</b>					
Amateur – competition	Emin 90	OR	OR	OR	OR
Amateur – non competition	OR	OR	OR	OR	OR
<b>K</b>					
<b>Karate</b>					
Amateur – competition	Emin 90	OR	OR	OR	OR
Amateur – non competition	OR	OR	OR	OR	OR
<b>Kayaking</b>					
– Stillwater	OR	OR	OR	OR	OR
– Whitewater	Emin 90	OR	OR	OR	OR
<b>Kick boxing</b>					
Amateur – competition	E	OR	E	OR	E
Amateur – non competition	OR	OR	OR	OR	OR
<b>Kite boarding</b>					
	Emin 90	OR	OR	OR	OR
<b>L</b>					
<b>Lacrosse</b>					
	OR	OR	OR	OR	OR
Liloing	Emin 90	OR	OR	OR	OR
<b>Life saving</b>					
	OR	OR	OR	OR	OR
<b>M</b>					
<b>Marathon runner</b>					
	OR	OR	OR	OR	OR

	IP	Life	TPD/ WP	RI	RITPD/ WP
<b>Martial arts (all codes)</b>					
Amateur – competition	Emin 90	OR	OR	OR	OR
Amateur – non competition	OR	OR	OR	OR	OR
<b>Motor/Power boat racing</b>					
Maximum speed					
Less than 100 km/h	E	OR	E	SE	E
100 km/h up to 150 km/h	E	\$3.00	E	\$3.00	E
Over 150 km/h	E	\$5.00	E	\$5.00	E
<b>Motor car racing</b>					
Open wheel					
Formula 1	U	\$25.00	U	U	U
Formula 3000	E	\$10.00	E	\$10.00	E
Formula Atlantic	E	\$10.00	E	\$10.00	E
Formula Renault	E	\$2.00	E	\$2.00	E
Formula Libre	E	\$10.00	E	\$10.00	E
Formula 3	E	\$10.00	E	\$10.00	E
Formula Ford 2000	E	\$5.00	E	\$5.00	E
Formula Ford 1600	E	\$5.00	E	\$5.00	E
Formula 4	E	OR	E	SE	E
Formula Vee/Super Vee	E	OR	E	SE	E
<b>Sports cars/sedans</b>					
Can Am	U	\$25.00	U	U	U
Formula 1300	E	\$2.00	E	\$2.00	E
Formula 750	E	\$2.00	E	\$2.00	E
GT1	E	\$10.00	E	\$10.00	E
GT2	E	\$2.00	E	\$2.00	E
Modified sports	E	\$2.00	E	\$2.00	E
Production sports	E	\$2.00	E	\$2.00	E
Clubman	E	\$2.00	E	\$2.00	E
Super saloon	E	\$2.00	E	\$2.00	E
Group 2	E	\$2.00	E	\$2.00	E
Sports sedan	E	\$2.00	E	\$2.00	E
Production touring cars – group A	E	\$4.00	E	\$4.00	E
Super touring cars	E	\$4.00	E	\$4.00	E
Street sedan	E	\$2.00	E	\$2.00	E
Production sedan	E	\$2.00	E	\$2.00	E
<b>Drag racing</b>					
Dragsters	E	\$2.00/\$4.00	E	\$2.00/\$4.00	E

	IP	Life	TPD/ WP	RI	RITPD/ WP
Funny cars	E	\$2.00/\$4.00	E	\$2.00/\$4.00	E
Hot rod	E	\$2.00	E	\$2.00	E
Modified production	E	\$2.00	E	\$2.00	E
Stock cars	E	OR	E	SE	E
Karting	E	OR/\$4.00	E	OR/\$4.00	E
<b>Speedway</b>					
Sprint	E	\$2.00/\$4.00	E	\$2.00/\$4.00	E
Midget	E	\$2.00/\$4.00	E	\$2.00/\$4.00	E
Super modified	E	\$2.00/\$4.00	E	\$2.00/\$4.00	E
Super stock sedans	E	\$2.00/\$4.00	E	\$2.00/\$4.00	E
Production	E	\$2.00/\$4.00	E	\$2.00/\$4.00	E
<b>Others</b>					
Rallycross	E	OR	E	OR	E
Autocross	E	OR	E	OR	E
Hill climbs	E	OR	E	OR	E
Mud trials	OR	OR	OR	OR	OR
Sprints/Super sprints	E	OR	E	OR	E
Rallies (including CAMS sponsored)	E	OR	E	OR	E
Motorkhanas	OR	OR	OR	OR	OR
Reliability trials	OR	OR	OR	OR	OR
Vintage	E	OR/\$2.00	E	OR/\$2.00	E
Off road – buggies	E	OR	E	SE	E
Truck racing	E	\$2.00	E	\$2.00	E
Sand racing	E	OR	E	OR	E
<b>Motor cycle racing</b>					
International events	U	\$5.00/\$25.00	U	U	U
<b>Circuit racing</b>					
– Amateur	E	OR up to \$700	E	SE/\$700	E
– Professional	U	\$2.00 up to \$15.00	U	\$2.00/\$15.00	E
Drag racing	E	OR up to \$5.00	E	SE/\$5.00	E
Enduro	E	OR	E	SE	E
Cross country	E	OR	E	SE	E
Gymkhana	OR	OR	OR	OR	OR
Hill climbs	E	OR	E	SE	E
Motor cross (scrambling)	E	OR	E	SE	E
Observed trails	OR	OR	OR	OR	OR
Record attempts/Time trials	E	IC	E	IC	E
Speedway/Dirt track	E	\$3.00	E	\$3.00	E

	IP	Life	TPD/ WP	RI	RITPD/ WP
Trail bikes (social/non-competition)	Emin 90	OR	OR	OR	OR
Vintage	E	IC	E	IC	E
<b>Mountaineering</b>					
<b>Australia only</b>					
Lead or aided climbing	E	\$2.00	E	\$2.00	E
Solo climbing	E	E	E	E	E
Other	E	OR*	E	SE	E
Overseas	IC	IC	IC	IC	IC
<b>N</b>					
<b>Netball</b>	OR	OR	OR	OR	OR
<b>P</b>					
<b>Parachuting</b>					
<b>Static line jump</b>					
up to 50 jumps pa	E	OR	E	SE	E
over 50 jumps pa	E	\$2/1000	E	\$2/1000	E
<b>Free fall (including competition)</b>					
up to 150 jumps pa	E	\$2/1000	E	\$2/1000	E
151 – 250 jumps pa	E	\$3/1000	E	\$3/1000	E
over 250 jumps pa	E	\$4/1000	E	\$4/1000	E
<b>Paragliding/Parasailing</b>	E	OR	E	OR	E
<b>Polo</b>					
Horse	E	OR	E	SE	E
Water	OR	OR	OR	OR	OR
<b>R</b>					
<b>Rock climbing</b>					
<b>Australia only</b>					
Lead or aided climbing	E	\$2.00	E	\$2.00	E
Solo climbing	E	E	E	E	E
Other	E	OR*	E	SE	E
Overseas	IC	IC	IC	IC	IC
Indoor	OR	OR	OR	OR	OR
<b>Rodeo</b>					
Amateur	E	OR	E	SE	E
Professional	E	\$2.00	E	\$2.00	E
<b>Rowing</b>	OR	OR	OR	OR	OR
<b>Running (marathons)</b>	OR	OR	OR	OR	OR
<b>S</b>					
<b>Sail boarding</b>	OR	OR	OR	OR	OR

	IP	Life	TPD/ WP	RI	RITPD/ WP
<b>Sailing</b>					
Pleasure only					
harbour and coastal	OR	OR	OR	OR	OR
Trans ocean	D	IC	D	D	D
Racing					
Offshore – local	OR/E	OR/\$2.00	OR/E	OR/\$2.00	OR/E
Offshore – trans ocean	E/D	up to \$10.00	E/D	up to \$10.00	E/D
<b>Solo trans ocean</b>	D	IC	D	D	D
<b>Shooting</b>	OR	OR	OR	OR	OR
<b>Skating</b>	OR	OR	OR	OR	OR
<b>Skiing</b>					
Water	OR	OR	OR	OR	OR
Snow (downhill/cross country)	OR	OR	OR	OR	OR
(Competition – water or downhill)	E	OR	E	SE	E
<b>Sky diving (see parachuting)</b>					
<b>Soccer</b> Rate as football					
<b>Soft ball</b>	OR	OR	OR	OR	OR
<b>Squash</b>	OR	OR	OR	OR	OR
<b>Surfing</b>	OR	OR	OR	OR	OR
<b>Swimming</b>	OR	OR	OR	OR	OR
<b>T</b>					
<b>Table tennis</b>	OR	OR	OR	OR	OR
<b>Tennis</b>	OR	OR	OR	OR	OR
<b>Triathlons</b>	OR	OR	OR	OR	OR
<b>V</b>					
<b>Volleyball</b>	OR	OR	OR	OR	OR
<b>W</b>					
<b>Weight lifting</b>	OR	OR	OR	OR	OR
<b>Whitewater rafting</b>	*Emin 90	OR	*OR	OR	*OR
<b>Wind sailing</b>	OR	OR	OR	OR	OR
<b>Wind surfing</b>	OR	OR	OR	OR	OR
<b>Wrestling</b>					
Amateur	Emin 90	OR	OR	OR	OR
Professional	U	*OR	U	*OR	U
<b>Y</b>					
<b>Yachting</b> Rate as Sailing					
<b>Z</b>					
<b>Zorbing</b>	E	OR/\$5.00	E	OR/\$5.00	E



# Guidelines and information

## Mobile and paramedical services

- Pregnancy at time of application
- Overseas travel, war & terrorism
- Mental illness
- Genetics
- Substandard underwriting assessment reviews
- Approved physicians for medicals
- Participating Pathology practices

# Mobile and paramedical services

Asteron offers a choice of the following providers of mobile and paramedical services:

- » **Douglas Hanley Moir** offers mobile pathology collection and has collection centres in New South Wales and northern Victoria.
- » **LifeCheck** are able to provide mobile pathology services, ECG, Spirometry and QuickChecks around Australia.
- » **Lifescreeen** are able to provide mobile pathology services, ECG, spirometry, QuickChecks, and mobile medical practitioner examinations. We will accept mobile medicals but only when performed by a registered medical practitioner.
- » **Affinity Health** are able to provide mobile pathology services, resting ECGs.
- » **Queensland Medical Laboratories** offers mobile pathology collection in Queensland.

If you would like to know more about any of the service providers please contact your Business Development Manager.

## Pregnancy at time of application

### Life Cover, Recovery products and TPD benefits

- » Cover will be considered up to the date of delivery.
- » Provided that there are no complications and no history of complications in the current or previous pregnancies, there are no special medical requirements. The usual medical requirements for age and sum insured apply.
- » Where there are present complications or there is a history of complications in the current or any previous pregnancies, cover may be postponed until after delivery depending on the nature of the complications. A PMAR may be obtained.

### Income protection and Business Expenses

Income protection and Business Expenses will be considered during pregnancy and cover will be available provided:

- » the application for cover is made within the first 6 months of pregnancy; and
- » the person to be insured intends to return to work within one year of the delivery date.

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

## Overseas travel, war & terrorism

Some countries may be considered to pose additional risk that may impact on the underwriting assessment. Asteron will take into account the daily Travel Advisories published by the Australian Department of Foreign Affairs and Trade Travel Advisory.

As endemic diseases, natural disasters, terror events and wars are difficult to predict, our underwriters will assess the risk factors affecting the country to which the person to be insured intends to travel at each stage of the underwriting process.

Where the country to be visited is considered to pose additional risk, the underwriter may require a deeper level of clarification regarding the travel. Details requested may include the regional areas to be visited, activities that are expected to take place, modes of travel, type of accommodation to be used and repatriation arrangements in the event of personal illness or injury.

The underwriting assessment may range from ordinary rates to one of a variety of travel exclusions, to defer or decline of all cover until the person to be insured returns to Australia.

## Mental Illness

In 2003 the Memorandum of Understanding was signed by the Investment and Financial Services Association Limited (IFSA) and the Mental Health Sector Stakeholders (MHSS). This in turn paved the way for the undertaking of extensive research and the development of our guidelines in respect of mental illness. These risks have inherent subjectivity and the information gathering process is a critical component in determining our ability to consider terms.

As with many other medical conditions assessed by underwriters the ability to consider terms will be dependent on the actual diagnosis and prognosis. Where possible we will endeavour to consider terms, which may include a Mental Illness exclusion. However, there will remain instances where we will be unable to offer terms.

## Genetics

As a member of The Investment and Financial Services Association (IFSA) Asteron participated and supported the issue of the IFSA Standard No 11 relating to Genetic Testing Policy, effective 1 January 2002.

The purpose of this Standard is to specify the standards relating to the handling of genetic test results. We acknowledge that we will not initiate any applicant to undergo a genetic test nor will we coerce an applicant to undergo a genetic test in order to assess their application for insurance. In all instances we will respect an applicants right not to know.

However, in the event that an applicant has previously undertaken a genetic test we will, with their written consent, seek to obtain these results.

To assist with the assessment of these applications Asteron has available the expertise of both a clinical director and a consultant geneticist.

### Substandard underwriting assessment reviews

Where possible, our underwriters will offer to review a substandard underwriting assessment (exclusion, loading, deferral and/or decline) at the time of communicating the underwriting assessment. If a review has not been offered it will generally indicate that the underwriter believes that the risk factor leading to that assessment will continue to affect the applicant for a prolonged or indefinite period.

Where an offer to review the assessment is made, the underwriter will indicate the time at which it can be reviewed and/or the evidence that the person to be insured must provide for that reassessment. This evidence must be provided at the person to be insured's expense and any further tests done will be at their own volition.

A person to be insured may request a reassessment where one has not been offered and provide evidence, however this will not guarantee that an alteration to the initial acceptance terms will result.

## Approved physicians for medicals

### Approved physicians for NSW

**Dr Mark Herman** MBChB, FRACP, DDU

74-76 Burwood Rd  
BURWOOD NSW 2134  
Ph 02 9747 4133

Stress ECG capabilities

**Dr R Dunn** MBBS, FRACP

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

Stress ECG capabilities

**Dr Fraser Bates** MBBS, FRACP

9 Brougham St  
EAST GOSFORD NSW 2250  
Ph 02 4323 1466

Stress test to be co-ordinated through Central Coast Cardiac Services

17 Cary St  
WYOMING NSW 2250  
Ph 02 4324 1555

**Dr Peter Slezak** MBBS, MRACP, FRACP

229 Macquarie St  
SYDNEY NSW 2000  
Ph 02 9233 4819

Stress ECG capabilities

**Dr Roger Scamps** MBBS, MRACP, FRACP

21 Rohini St  
TURRAMURRA NSW 2074  
Ph 02 9449 9455

Stress ECG capabilities

**Dr Michael Deacon** MBBS, MRCP, MRACP, FRACP

95 Union St  
NEWCASTLE NSW 2300  
Ph 02 4929 5808

Basic ECG capabilities

### Approved physicians for the ACT

**Dr David Coles** FRACP, DDU

Cardiology Centre  
Suite 14 1 King St  
DEAKIN ACT 2600  
Ph 02 6285 4588

Stress ECG capabilities

**Dr Andrew Gordon** BMEDSC, MBBS, FRACP

Suite 19 Level 1  
John James Medical Centre  
175 Strickland Cres  
DEAKIN ACT 2600  
Ph 02 6282 7333

Will co-ordinate  
Stress Test  
with Cardiologist

### Approved physicians for Victoria

**Dr Maurice Rosenbaum** MD (Melb), FRACP

17 George St  
EAST MELBOURNE VIC 3002  
Ph 03 9419 9700

Can perform Exercise ECG

Can perform blood tests

For an extended list of approved physicians please contact the branch.

### Approved physicians for Queensland

#### Brisbane

**Dr Toby Ford** MBBS

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

Stress ECG capabilities  
Medical Examinations

#### Gold Coast

**Dr Peter Grant**

25 Tallebudgera Creek Rd  
WEST BURLEIGH QLD 4219  
Ph 07 5535 1155

Resting ECG  
Medical Examination

**Dr Russell Rigby**

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

or

Allamanda Surgicentre  
Suite 5A, 2nd Floor  
103 Nerang St  
SOUTHPORT QLD 4125  
Ph 07 5571 0380

Stress ECG capabilities  
Medical Examinations

**Dr Michael Hobman**

West End Medical Centre  
58 Pohlman St  
Southport QLD 4125  
Ph 07 5532 1922

Resting ECG  
Medical Examination

**Dr B Farage**

179 Ashmore Rd  
BENOWA QLD 4217  
Ph 07 5539 6716

Stress ECG capabilities  
Medical Examinations

**Dr Stephen Hamwood** MBBS, MRCP, FRACP

34 Main St  
MONTVILLE QLD 4560  
Ph 07 5442 9138

Resting ECG capabilities  
Medical Examinations



## Toowoomba

**Dr P Hawkins** MBBS, FRACP

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

Stress ECG capabilities

Medical Examinations

## North Queensland

**Dr Peter Dejersy** BSC, MBBS, FRACP

Suite 1, Level 2  
Mater Medical Centre  
21-35 Fulham Rd  
TOWNSVILLE QLD 4812  
Ph 07 4779 9244

Resting ECG  
Medical Examination

**Dr Gunawardane** MBBS, MRCP, LRCP, MRCS, FRCP, FRACP

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

Stress ECG capabilities  
Pimlico  
Medical Examinations

## Far North Queensland

**Dr C Lim** MBBS, FRACP

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

Stress ECG capabilities  
Medical Examinations

**Dr Martin Brigden** MBBS, MRCS, LRCP, FRACP

47 Jack St  
ATHERTON QLD 4883  
Ph 07 4091 1800

Stress ECG capabilities  
Medical Examinations

## Approved physicians for South Australia

### SA Heart Centres

**Dr B Ayres**

**Dr L Zimmet**

Suite 10 59 Anzac Hwy  
ASHFORD SA 5035  
Ph 08 8297 6888  
Fax 08 8297 0846

Consultation  
ECG  
Exercise Test  
Event Monitoring  
24 Hour Holter Monitoring  
Echocardiography

### Adelaide Cardiology

**Dr J F Sangster**

270 Wakefield St  
ADELAIDE SA 5000  
Ph 08 8223 4288  
Fax 08 8232 3692

Consultation  
ECG  
Exercise Test  
Event Monitoring  
24 Hour Holter Monitoring  
Echocardiography

## Approved physicians for Western Australia

**Dr Thomas Woods** MBBS, FRACP, FACOM, BSC, MFOM, MRCP, Dip Occ Hlth.

106 Outram St  
WEST PERTH WA 6005  
Ph 08 9321 8517

Basic ECG capabilities

**Dr D J Batalin** MBBS

138 Bagot Rd  
Subiaco WA 6008  
Ph 08 9381 4164

Resing ECG

### Important note

All doctors who are not capable of performing stress ECGs in their rooms refer the patient to a specialist or to a nearby hospital where these tests are conducted.

## Participating Pathology practices

### NSW & ACT

	Telephone no.	Fax no.
Capital Pathology (ACT)	1800 807 556 Mobile Service	02 6285 2946
Douglass Hanly Moir & Associates	1800 222 365	02 9878 5077
Lifecheck	1800 330 050 Mobile Service	1800 330 049
Lifescreeen	1800 686 000 Mobile Service	1800 804 758
Affinity Health	1800 770 001 Mobile Service	1800 770 002
SDS Pathology	02 9941 6416 Mobile Service	02 9941 6438

### QLD

Lifecheck	1800 330 050 Mobile Service	1800 330 049
Lifescreeen	1800 686 000 Mobile Service	1800 804 758
Affinity Health	1800 770 001 Mobile Service	1800 770 002
Queensland Medical Laboratories (QML)	1800 677 491 Mobile Service	
Sullivan & Nicolaides Pathology	1800 777 877	07 3371 9277

### SA & NT

Clinpath	08 8366 2000	08 8366 2099
Gribbles Pathology	08 8372 5000	08 8272 0768
Lifecheck	1800 330 050 Mobile Service	1800 330 049
Lifescreeen	1800 686 000 Mobile Service	1800 804 758
Affinity Health	1800 770 001 Mobile Service	1800 770 002
Western Diagnostics (Darwin)	08 8945 2377	

### VIC & TAS

Gribbles Pathology	03 9538 6777	03 9538 6778
Health 4 Life	03 9532 9444	03 9523 1118
Health Predictions	1800 003 224	03 9416 0058
Hobart Pathology	03 6223 1955	
Launceston Pathology	03 6334 3636	
Lifecheck	1800 330 050 Mobile Service	1800 330 049
Lifescreeen	1800 686 000 Mobile Service	1800 804 758
Affinity Health	1800 770 001 Mobile Service	1800 770 002

### WA

Clinpath	08 9476 5222	
Lifecheck	1800 330 050 Mobile Service	1800 330 049
Lifescreeen	1800 686 000 Mobile Service	1800 804 758
Affinity Health	1800 770 001 Mobile Service	1800 770 002
Pathcentre	08 9346 3000 or 1800 672 274	
St John of God	1300 367 674 Mobile Service	
Western Diagnostics	08 9317 0999 Mobile Service	08 9317 1536



# Administration

## Administration

- Policy alterations
- Applications throughout the risk assessment process
- Concurrent applications
- Application status
- PhoneCheck
- Reinstatements

# Administration

## Policy alterations

Below is a list of policy alterations and the requirements needed to effect them:

**Important note:** Any conversion to the current product range will require full underwriting, by way of a new Asteron Lifeguard Application form and personal statement.

### All lump sum and income protection policies

Requested alteration	Forms required	U/W required	Send to...
<b>Smoker to non-smoker</b>	Application for alteration to non-smoking premium	Yes	Risk Assessment
<b>TPD definition change</b>	Application for increase	Yes	Risk Assessment
<b>Converting single TPD to double TPD</b>	Application for increase	Yes	Risk Assessment
<b>Loading review – medical</b>	Personal health statement	Yes	Risk Assessment
<b>Exclusion review – medical</b>	Applicable questionnaire*	Yes	Risk Assessment
<b>Loading/exclusion review – non-medical</b>	Applicable questionnaire*	Yes	Risk Assessment
<b>Decrease in monthly benefit or sum insured</b>	Letter or telephone call from the policy owner	No	Life Customer Service
<b>Convert from stepped to level rates</b>	Letter or telephone call from the policy owner	No	Life Customer Service
<b>Convert from level to stepped</b>	Personal health statement	Yes	Risk Assessment
<b>Addition of Needlestick Option</b>	Application to add Needlestick Option	Yes	Risk Assessment
<b>Addition of Cancer Cover Option</b>	Application for Increase	Yes	Risk Assessment

- » Any alteration where underwriting is required is not automatic.
- » The underwriting consideration for alteration to non-smoker rates will be on the basis of not having smoked tobacco or any other substance in the last 12 months and not suffering from a smoking related illness.

\* In most cases a questionnaire relating to the excluded area of the body will be sufficient, however there will be occasions where a full personal health statement is required.

## All income protection policies

Requested alteration	Forms required	U/W required	Send to...
<b>Occupation classification</b>	Occupation questionnaire	Yes	Risk Assessment
<b>Waiting period decrease</b>	Application for increase	Yes	Risk Assessment
<b>Waiting period increase</b>	Letter or telephone call from the policy owner	No	Life Customer Service
<b>Increase monthly benefit</b>	Application for increase (except via the Income Update Benefit on Indemnity policies)	Yes	Risk Assessment
<b>Payment period increase</b>	Application for increase	Yes	Risk Assessment
<b>Payment period decrease</b>	Letter or telephone call from the policy owner	No	Life Customer Service
<b>Proof of income endorsement</b>	A letter requesting the endorsement, sections G and H from the Application for Lifeguard Insurance products, and financial evidence for the financial year prior to commencement of the policy	Yes	Risk Assessment
<b>Increase to monthly benefit through Income Update Benefit – Indemnity only</b>	A letter from the policy owner	No	Risk Assessment
<b>Addition of Needlestick Option</b>	Application to add Needlestick Option	Yes	Risk Assessment

## Asteron Life Cover alteration requirements

Requested alteration	Forms required	U/W required	Send to...
<b>Convert Life Cover and TPD to Life Cover and TPD Stand Alone</b>	A, B, D and S from the Application for Lifeguard Insurance products	No	Risk Assessment
<b>Increase to sum insured through Special Events Increase Benefit</b>	Application to exercise Special Events Increase Benefit and proof of event occurring	No	Risk Assessment
<b>Waiver of Premium Option – addition</b>	Application to add Waiver of Premium Option	Yes	Risk Assessment
<b>Needlestick Option – addition</b>	Application to add Needlestick Option	Yes	Risk Assessment
<b>Cancer Cover Option – addition</b>	Application for Increase	Yes	Risk Assessment
<b>Increase to sum insured through Business Security Option*</b>	Business Security Option application form	Yes	Risk Assessment
<b>Child Cover – addition</b>	Application to add Child Cover Option	Yes	Risk Assessment
<b>Increase to Child Cover sum insured through Child Cover Increase Benefit</b>	Application for Child Cover Increase Benefit and certified proof of age	No	Risk Assessment

\* Only available on post March 2004 Life Cover policies



## Asteron TPD Stand Alone alteration requirements

Requested alteration	Forms required	U/W required	Send to...
<b>Convert Asteron Life Cover and TPD or Recovery to TPD Stand Alone</b>	Sections A, B, D and S from the Application for Lifeguard Insurance products	No	Risk Assessment
<b>Convert all other non-Asteron Life Cover and TPD or Recovery to TPD Stand Alone</b>	Contact Risk Assessment	Yes	Risk Assessment
<b>Convert TPD Stand Alone to Life Cover and TPD</b>	Application for Lifeguard Insurance products	Yes	Risk Assessment
<b>Convert TPD Stand Alone to Recovery</b>	Application for Lifeguard Insurance products	Yes	Risk Assessment
<b>Increase to TPD Stand Alone sum insured through Permanent Disability Increase Benefit</b>	Application to exercise Permanent Disability Increase Benefit and proof of event occurring	No	Risk Assessment
<b>Needlestick Option – addition</b>	Application to add Needlestick Option	Yes	Risk Assessment
<b>Cancer Cover Option – addition</b>	Application for Increase	Yes	Risk Assessment
<b>Waiver of Premium Option – addition</b>	Application to add Waiver of Premium Option	Yes	Risk Assessment
<b>Child Cover – addition</b>	Application to add Child Cover Option	Yes	Risk Assessment
<b>Increase to Child Cover sum insured through Child Cover Increase Benefit</b>	Application for Child Cover Increase Benefit and proof of age	No	Risk Assessment

## Asteron Recovery alteration requirements

Requested alteration	Forms required	U/W required	Send to...
<b>Convert from Recovery Package to Recovery Stand Alone</b>	Sections A, B, D, S from the Application for Lifeguard Insurance products	No	Risk Assessment
<b>Increase to Recovery Package and Recovery Stand Alone sum insured through Recovery Increase Benefit</b>	Application to exercise Recovery Increase Benefit and proof of event occurring	No	Risk Assessment
<b>Recovery Plus – addition</b>	Alteration form for Recovery Products	Yes	Risk Assessment
<b>Waiver of Premium Option – addition</b>	Application to add Waiver of Premium Option	Yes	Risk Assessment
<b>Child Cover – addition</b>	Application to add Child Cover Option	Yes	Risk Assessment
<b>Recovery Stand Alone to Recovery Package</b>	Application for Lifeguard Insurance products	Yes	Risk Assessment
<b>Convert to Life Cover and Recovery Stand Alone</b>	Application for Lifeguard Insurance products	Yes	Risk Assessment
<b>Double Recovery Benefit – addition*</b>	Alteration form for Recovery Products	Yes	Risk Assessment
<b>Recovery Reinstatement Option - addition</b>	Alteration form for Recovery Products	Yes	Risk Assessment
<b>Increase to Child Cover sum insured through Child Cover Increase Benefit</b>	Application for Child Cover Increase Benefit and proof of age	No	Risk Assessment
<b>Convert Recovery Package to Recovery Stand Alone (no TPD) and TPD Stand Alone</b>	Application for Lifeguard Insurance products	Yes	Risk Assessment

\* Only available on post March 2004 Recovery policies

## Asteron Income Protector and Income Advantage alteration requirements

Requested alteration	Forms required	U/W required	Send to...
<b>Agreed Value Contract to Indemnity Contract</b>	Alteration form for Agreed value to Indemnity Contract	No	Life Customer Service
<b>Indemnity Contract to Agreed Value Contract</b>	Application for Increase form (occupation & financial sections) and where applicable appropriate financial evidence	Yes	Risk Assessment
<b>Optional Extras Package – addition</b>	Alteration form for Income Protector and Income Advantage policies	Yes	Risk Assessment
<b>Optional Extras Package – removal</b>	Letter or telephone call from the policy owner	No	Life Customer Service
<b>Accidental Injury or Accidental Injury Plus – addition or upgrade</b>	Alteration form for Income Protector and Income Advantage policies	Yes	Risk Assessment
<b>Increasing Claim or Booster Benefit – addition</b>	Alteration form for Income Protector and Income Advantage policies	Yes	Risk Assessment
<b>Increasing Claim or Booster Benefit – removal</b>	Letter or telephone call from the policy owner	No	Life Customer Service
<b>Definition change* between '1-Duty'<sup>^</sup> and '10-hours'</b>	Alteration form for Income Protector and Income Advantage policies	Yes	Risk Assessment
<b>Continuation of cover after expiry at age 65<sup>^</sup></b>	Income Advantage Application to exercise continuation of cover beyond age 65	Yes	Risk Assessment
<b>Needlestick Option – addition</b>	Application to add Needlestick Option	Yes	Risk Assessment

\* At the time of claim, disablement will be assessed against new definition

^ Available on Income Advantage policies only

## Asteron Secure™ Income alteration requirements

Requested alteration	Forms required	U/W required	Send to...
<b>Agreed Value Contract to Indemnity Contract</b>	Alteration form for Agreed value to Indemnity Contract	No	Life Customer Service
<b>Indemnity Contract to Agreed Value Contract</b>	Application for increase form (occupation & financial sections) and where applicable appropriate financial evidence	Yes	Risk Assessment
<b>Indexation or Increasing Claim Benefit – removal</b>	Letter or telephone call from the policy owner	No	Life Customer Service
<b>Bed Care, Booster, Day One Accident Benefit – addition</b>	Alteration form for Secure Income, Income Reserve and Business Expenses	Yes	Risk Assessment

## Asteron Income Reserve alteration requirements

Requested alteration	Forms required	U/W required	Send to...
<b>Agreed Value Contract to Indemnity Contract</b>	Alteration form for Agreed value to Indemnity Contract	No	Life Customer Service
<b>Indemnity Contract to Agreed Value Contract</b>	Application for increase form (occupation & financial sections) and where applicable appropriate financial evidence	Yes	Risk Assessment
<b>Disability Plus, Increasing Claim Benefit or Retirement Protector – addition or increase</b>	Alteration form for Income Protection Insurance and Business Expenses Insurance	Yes	Risk Assessment
<b>Indexation or Increasing Claim Benefit – removal</b>	Letter or telephone call from the policy owner	No	Life Customer Service
<b>Definition change* between 'Duties' and '10-hours'</b>	Alteration form for Secure Income, Income Reserve and Business Expenses	Yes	Risk Assessment

\* At the time of claim, disablement will be assessed against new definition.

## Asteron Business Expenses alteration requirements

Requested alteration	Forms required	U/W required	Send to...
<b>Include net cost of Locum</b>	Application for increase form	Yes	Risk Assessment
<b>Definition change* between 'Duties' and '10-hours'</b>	Alteration form for Secure Income, Income Reserve and Business Expenses	Yes	Risk Assessment

\* At the time of claim, disablement will be assessed against new definition.

## Tyndall Income Reserve alteration requirements

Requested alteration	Forms required	U/W required	Send to...
<b>Agreed Value Contract to Indemnity Contract**</b>	Sections A, B, D and S from the Application for Lifeguard Insurance products	No	Life Customer Service
<b>Definition change* between 'Duties' and '10-hours'</b>	Alteration form for Secure Income, Income Reserve and Business Expenses	Yes	Risk Assessment

\* At the time of claim, disablement will be assessed against new definition.

\*\* Claims based on the new policy document.

## Applications throughout the risk assessment process

### Cancelled applications

We will need the following if asked to reconsider an application that was cancelled due to non-receipt of outstanding requirements.

### Declaration of health

This will be required for all cancellations up to six weeks old, from the date on the cancellation letter. The only exceptions are if:

- » a revised application appendix is received
- » a medical examination with full personal statement is received
- » the cancellation was as a result of non receipt of HIV results and it is established that the test was performed prior to the date on the cancellation letter.

### A new application

A fully completed application including the personal statement will be required for all cancellations over six weeks old from the date on the cancellation letter. The only exception will be if a medical examination with a full personal statement is received.

### Concurrent applications

All applications will be assessed on an individual basis except:

- a) where the requirements relate to all applications submitted; and
- b) where the requirements are the result of the total amount of cover applied for;
- c) where a blood test is required.

If there has been non-disclosure on a previously accepted application we will reassess that application with regard to the evidence received.

## Application status

When an application has been received by the underwriters it can be classified into one of three categories:

- » accepted
- » further information required
- » declined/deferred.

Asteron will acknowledge receipt of the application, telling you which category the application falls into. If the application requires more information we will advise our requirements accordingly.

## PhoneCheck

PhoneCheck is designed to reduce the number of written requests for requirements that you receive from us, which in turn reduces the time that you need to spend following up outstanding information. It is also intended to cut suspense time thereby reducing the chance of your client cancelling the application. Each application is assessed individually and the use of PhoneCheck depends on the type of information required.

Your client will only be contacted if they have given us permission to call, including their preference of time and place, in Section T of the Application for Lifeguard Insurance products. Please encourage your client to make themselves available during business hours but if this isn't possible we will work with you to find an amicable solution. Please be assured that your client will only be contacted by a member of our Risk Assessment Team.

At the commencement of the PhoneCheck, we will advise your client of the estimated duration of the call and offer the option to reschedule the call if it is inconvenient. We will not continue with a PhoneCheck if it is apparent, or if the client indicates, that they are uncomfortable about the details being discussed. In this situation, we will advise the client of the alternative manner in which the information will be obtained.

## Reinstatements

Where a policy has been lapsed/cancelled for no more than 12 months from the paid to date:

- » we do not require any medical evidence because we are still on risk,
- » we do need all outstanding premiums due to bring the policy up to date, and
- » we do need arrangements in place for payment of future premiums eg completed DDR form.

Where a policy has been lapsed for no more than 12 months from the paid to date:

- » we require an application for reinstatement\*, and
- » the following premium:
  - if paying monthly, one months premium (plus a DDR form), or
  - if paying quarterly, half-yearly or yearly: pro rata premium to next renewal date as advised by Asteron (plus a DDR form if needed).

\* Depending on the medical history disclosed on the application for reinstatement, other evidence may be necessary before a decision can be made on reinstating the cover.

Where a policy has been lapsed for more than 12 months from the paid to date:

- » the policy cannot be reinstated. It must be rewritten with full application and personal statement and applicable medical and financial evidence for cover requested.



# Contact details

## Contact details

- Risk Assessment
- Life Customer Service
- Asteron state office postal addresses

# Contact details

## Risk Assessment

Our Risk Assessment team is state-based to ensure we remain in touch with our market and accessible to advisers.

John Kraszula	02 8275 3458
Executive Manager Risk Assessment	0438 496 232

## Research & Development

Level 10 321 Kent Street  
Sydney NSW 2000  
Phone 02 8275 3459  
Facsimile 02 8275 3604

## NSW & ACT

Level 10 321 Kent Street  
Sydney NSW 2000  
Telephone 02 8275 3411  
Facsimile 02 8275 3371

## Underwriting enquiries

Martin Clabby – Risk Assessment Manager	02 8275 3523 0418 651 757
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Michael Americano	02 8275 3317 0417 662 694
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Tanya Bullen	0447 446 146
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Debra Wood	02 8275 3328
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Enise Moda	02 8275 3329
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Michelle McInerney	02 8275 3332
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Rick Da Silva	02 8275 3325
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Reena Prasad	02 8275 3376
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Outside Sydney	1800 805 241
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**Administration enquiries** 1800 805 241

Vickie Hastedt 02 8275 3356  
Team Leader, Risk Assessment  
newbusiness\_nsw@asteron.com.au

**Vic & Tas**

Level 8 15 William Street  
Melbourne VIC 3000  
Telephone 03 9245 8500  
Facsimile 03 9245 8533

**Underwriting enquiries**

George Karaolis – Risk Assessment Manager 03 9245 8503  
0409 600 612

Elizabeth Mulholland 03 9245 8514

Alan Lewis 03 9245 8518  
0419 255 686

Joe Sesa 03 9245 8523

Barbara Domingo 03 9245 8534

General Underwriting enquiries 03 9245 8560

**Administration enquiries** 03 9245 8550

Pale Sione 03 9245 8511  
Team Leader, Risk Assessment  
newbusiness\_vic@asteron.com.au

## Qld

Level 4 50 McDougall Street  
Milton QLD 4064  
Telephone 07 3011 8600  
Outside Brisbane 1800 650 191  
Facsimile 07 3011 8622

### **Underwriting enquiries**

Ron Gurnett – Risk Assessment Manager	07 3011 8688 0418 190 109
Dennis Woollett	07 3011 8641 0409 074 774
Mandy Flack	07 3011 8690
Sarah Saunders	07 3011 8667
Peter Eaton	07 3011 8668
Shane Edgerton	07 3011 8613
Lisa New	07 3011 8608
Jodi O’Sullivan	07 3011 8608
Catherine Loveday	07 3011 8689
Gary Oberg	07 3011 8618
Outside Brisbane	1800 650 191

### **Administration enquiries**

Leisha Steele	07 3011 8632
Team Leader, Risk Assessment newbusiness_qld@asteron.com.au	

## SA & NT

66 Greenhill Road  
Wayville SA 5034  
Telephone 08 8229 6222  
Outside Adelaide 1800 506 274  
Toll free fax 1300 363 951

### Underwriting enquiries

Wendy Kirby – Risk Assessment Manager 08 8229 6227  
0408 628 688

### Administration enquiries

Maria McClory 08 8229 6214  
Team Leader, Risk Assessment  
newbusiness\_sa@asteron.com.au

## WA

Level 3 37 St Georges Terrace  
Perth WA 6000  
Telephone 08 9260 7000  
Facsimile 08 9260 7079

### Underwriting enquiries

General Enquiries 1800 799 537  
Ray Purcell – Risk Assessment Manager 08 9260 7010  
0448 729 720

Karen Panting 0411 259 971

Amy Jacobson 08 9260 7010

Brian Statham 08 9260 7011

### Administration enquiries

Natalie Sully 08 9260 7010  
Team Leader, Risk Assessment  
newbusiness\_wa@asteron.com.au

## Life Customer Service

Life Customer Service  
Locked Bag 5000  
Chatswood NSW 2057

Telephone 1800 221 727  
Facsimile 02 9978 9798  
Email [life\\_customerservice@asteron.com.au](mailto:life_customerservice@asteron.com.au)

Within Asteron's AdviserConnect website there is a tool for Policy Information. Once you have been given access to this tool it is possible to get the policy and client information you need simply and quickly. Access is available 24 x 7 (except in times of maintenance). Information is updated each night.

It is possible to:

- » View Policy Details including billing details, instalment premium breakdowns, benefit details, ownership details, insured details, contact details.
- » See Policy Activity Reports
- » Download a Client Listing

If you do not have a user name and password, logon to [www.asteron.com.au](http://www.asteron.com.au) to arrange for on line access. Select:

*Apply for Secure Login* under the subtitle *Advisers* and complete the online application form.





AT YOUR FINANCIAL SERVICE®

To find out more call the Asteron office in your state or territory, or visit us on the internet at [www.asteron.com.au](http://www.asteron.com.au)

#### **NSW/ACT**

Level 10 321 Kent Street  
Sydney NSW 2000

T | 02 8275 3411

F | 02 8275 3022

NSW callers outside  
Sydney 1800 805 241

#### **SA/NT**

66 Greenhill Road  
Wayville SA 5034

T | 08 8229 6200

F | 08 8229 6266

SA callers outside  
Adelaide 1800 506 274

#### **VIC/TAS**

Level 8 15 William Street  
Melbourne VIC 3000

T | 03 9245 8500

F | 03 9245 8525

VIC callers outside  
Melbourne & Tasmanian  
callers 1800 803 628

#### **WA**

Level 3 37 St Georges Terrace  
Perth WA 6000

T | 08 9260 7000

F | 08 9260 7078

WA callers outside  
Perth 1800 799 537

#### **QLD**

Level 4 50 McDougall Street  
Milton QLD 4064

T | 07 3011 8600

F | 07 3011 8611

QLD callers outside  
Brisbane 1800 177 716

#### **Risk Assessment**

Underwriting and New Business  
fax numbers for return of  
requirements

NSW/ACT 1300 363 190

VIC/TAS 1300 363 702

QLD 1300 363 714

SA/NT 1300 363 951

WA 1300 363 980

#### **Issuer**

Asteron Life Limited

ABN 64 001 698 228

AFS Licence No. 237903

Level 18 Suncorp Centre

36 Wickham Terrace

Brisbane QLD 4000

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