

Introduction

Partner Insurance Portfolio

This manual provides background information relating to the Partner Insurance Portfolio currently issued by TOWER Australia Ltd and TOWER Australian Superannuation Ltd. It should be read in conjunction with the Partner Insurance Portfolio Product Disclosure Statement (PDS) and in particular the Policy Documents which describe the precise policy terms. The background information in this manual is a summary only; if there is any inconsistency between this document and the PDS the terms of the PDS will prevail. Terms used in this document may be defined terms under the policy and TOWER recommends you consult these definitions.

This document has been prepared for the use of the advisers only and in no circumstances should the document or any part of the document be provided to any third person including, but not limited to, customers. We update this document from time to time.

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Term Insurance Ready Reckoner

	Term Insurance	Superannuation Term Insurance
Available as	Ordinary	Superannuation
Minimum entry age	16 Next Birthday	16 Next Birthday
Maximum entry age	74 Next Birthday Stepped Premium 55 Next Birthday Level Premium	74 Next Birthday Stepped Premium 55 Next Birthday Level Premium
Maximum benefit	Any financially justifiable amount	
Minimum premium	\$250 p.a new policies	
Premium type	Stepped or Level Level Premiums revert to Stepped Premiums at age 65	
Policy fee	\$75.00 p.a	
Benefit indexation	CPI (minimum 5%)	
Benefit expiry	Policy Anniversary preceding age 99	Policy Anniversary preceding age 75 (continuing cover available under a Term Insurance Policy)
Indexation expiry	Policy Anniversary preceding age 65	Policy Anniversary preceding age 65
Restricted availability	N/A	Age 65 to 74 and under Superannuation law, must have worked at least 40 hours in a period of not more than 30 consecutive days during the financial year in which the contribution is made.
Benefits	<ul style="list-style-type: none"> • Death Cover • Terminal Illness • Funeral Advancement 	<ul style="list-style-type: none"> • Death Cover • Terminal Illness • Funeral Advancement
Optional benefits	<ul style="list-style-type: none"> • Guaranteed Future Insurability • Children's Future Insurability • Waiver of Premium • Line of Cover • Total and Permanent Disability Benefit <ul style="list-style-type: none"> – 'Any' or 'Own' Occupation Definition – Double Benefit • Medical Catastrophe Benefit <ul style="list-style-type: none"> – Children's Medical Catastrophe – Medical Catastrophe Buy Back – Advanced Payment for Cancer 	<ul style="list-style-type: none"> • Guaranteed Future Insurability • Waiver of Premium • Total and Permanent Disability Benefit <ul style="list-style-type: none"> – 'Any' Occupation Definition only – Double Benefit

Benefits

Death Cover

If the insured dies, TOWER will pay the death benefit amount to the policy owner.

Terminal Illness

If the insured is suffering from an illness or condition and has been diagnosed by an appropriately qualified medical practitioner as having a life expectancy of less than 12 months, TOWER will pay the death benefit amount in advance up to a maximum of \$2,500,000.

Funeral Advancement Benefit

If the insured dies, upon receipt of the death certificate TOWER will pay \$10,000 in advance (as per the policy conditions).

Optional Benefits

Guaranteed Future Insurability Benefit

This option allows the Policy Owner to increase the Death Benefit for the life insured before the life insured's 55th birthday, without further evidence of health if the personal or business events listed below happen to the life insured.

The sum insured can be increased by up to 25% of the original sum insured with a maximum increase of \$200,000 for any one event.

Children's Future Insurability.

As long as we have accepted a child as being insurable under this option, we guarantee to issue, on regular option dates, Term Insurance cover (Death and Terminal Illness cover only), on any such child without further evidence of insurability.

Waiver of Premium on Total Disability Benefit

If the insured is totally disabled for three consecutive months, premium payments will be waived until the insured is no longer totally disabled or the statement date prior to their 65th birthday.

Total and Permanent Disability Benefit

See page 7

Medical Catastrophe Benefit

See page 9

Children's Medical Catastrophe Benefit

See page 9

Medical Catastrophe Buy Back

See page 9

Advanced Payment for Cancer

See page 9

Line of Cover

Is a forward underwriting facility for business insurance purposes. It provides the life insured with the ability to increase their sum insured for the Death Benefit and Total and Permanent Disability Benefit (if applicable) in the future without further medical evidence.

The Death Benefit may be increased by the lesser of three times the original sum insured or \$10 million. The Total and Permanent Disability Benefit sum insured may be increased by the lesser of three times the original sum insured or \$3,000,000 (total industry cover).

Total and Permanent Disability Ready Reckoner

Total and Permanent Disability	
Available as	<ul style="list-style-type: none"> • Stand-Alone Total and Permanent Disability Policy • Rider to a Term Insurance Policy or Superannuation Term Insurance Policy • Rider to a Stand-Alone Medical Catastrophe Insurance Policy • Stand-Alone Total and Permanent Disability Policy Linked to a Superannuation Term Insurance Policy
Minimum entry age	16 Next Birthday
Maximum entry age	60 Next Birthday Stepped Premium 55 Next Birthday Level Premium
Maximum benefit	\$3,000,000
Minimum premium	\$250 p.a new policies
Premium type	Stepped or Level Level Premiums revert to Stepped Premiums at age 65
Policy fee	\$75.00 p.a
Benefit indexation	CPI (minimum 5%)
Benefit expiry	<ul style="list-style-type: none"> • Stand Alone Total and Permanent Disability Policy – Policy Anniversary preceding age 65 • When a Rider to a Term Insurance Policy – Policy Anniversary preceding age 99 (reverts to 'Long Term Care' Definition at age 65) • When a Rider or Linked to a Superannuation Term Insurance Policy – Policy Anniversary preceding age 75 (reverts to 'Long Term Care' Definition at age 65) • When a Rider to a Stand Alone Medical Catastrophe Insurance Policy – Policy Anniversary preceding age 70 (reverts to 'Long Term Care' Definition at age 65)
Indexation expiry	Policy Anniversary preceding age 65
Benefits	<ul style="list-style-type: none"> • Total and Permanent Disability Benefit • Limited Death Benefit (included on Stand Alone Policy only) • Choice of 'Any' or 'Own' occupation definition
Optional benefits	<ul style="list-style-type: none"> • Waiver of Premium (available on Stand-Alone Policy only) • Double Benefit (available under Term Insurance or Superannuation Term Insurance only)

Benefits

Total and Permanent Disability Benefit

The TPD Benefit provides a lump sum benefit if the life insured is Totally and Permanently Disabled. Own Occupation and Any Occupation definitions of Total and Permanent Disability are available.

Limited Death Benefit

(included on Stand-Alone Policies only)

We will pay the Death Benefit amount of \$5,000 if a life insured dies, while covered under the policy.

Optional Benefits

Double Benefit

If the Double Benefit' is chosen and the Total and Permanent Disability Benefit becomes payable:

- the Death Benefit sum insured will not be reduced; and
- all future premiums due in respect of that part of the Death Benefit equal to the Total and Permanent Disability Benefit paid will be waived.

Waiver of Premium on Total Disability Benefit

If the insured is totally disabled for three consecutive months, premium payments will be waived until the insured is no longer totally disabled or the statement date prior to their 65th birthday.

Medical Catastrophe Ready Reckoner

Available as	<ul style="list-style-type: none"> • Stand-Alone Medical Catastrophe Insurance Policy (14 day survival period applies) • Rider to a Term Insurance Policy • Stand-Alone Medical Catastrophe Linked to a Superannuation Term Insurance Policy 	
Number of insured events covered	36 Medical Catastrophe Conditions	
Minimum entry age	16 Next Birthday	
Maximum entry age	60 Next Birthday Stepped Premium 55 Next Birthday Level Premium	
Maximum benefit	\$2,000,000	
Minimum premium	\$250 p.a new policies	
Premium type	Stepped or Level Level Premiums revert to Stepped Premiums at age 65	
Policy fee	\$75.00 p.a	
Benefit indexation	CPI (minimum 5%)	
Benefit expiry	Policy Anniversary preceding age 70	
Indexation expiry	Policy Anniversary preceding age 65	
	Stand-Alone Medical Catastrophe	Rider to Term Insurance Linked to Superannuation Term Insurance
Benefits	<ul style="list-style-type: none"> • Medical Catastrophe Benefit • Advancement Benefit • Limited Death Benefit 	<ul style="list-style-type: none"> • Medical Catastrophe Benefit • Advancement Benefit • Death Buy-Back Facility
Optional benefits	<ul style="list-style-type: none"> • Children's Medical Catastrophe • Medical Catastrophe Buy Back • Advanced Payment for Cancer • Waiver of Premium • Total and Permanent Disability Benefit 	<ul style="list-style-type: none"> • Children's Medical Catastrophe • Medical Catastrophe Buy Back • Advanced Payment for Cancer

Benefits

Medical Catastrophe Benefit

If the insured suffers a Medical Catastrophe, TOWER will pay the benefit amount, to a maximum of \$2,000,000.

Advancement Benefit

If the insured is diagnosed with Motor Neurone Disease, Multiple Sclerosis, Muscular Dystrophy, Parkinson's Disease, Primary Pulmonary Hypertension, or has been placed on a waiting list to receive a major organ transplant, TOWER will pay an advancement benefit of 25% of the sum insured up to a maximum of \$25,000. Only one Advancement Benefit will be paid.

Limited Death Benefit

If the insured suffers an insured Medical Catastrophe and dies within 14 days, TOWER will pay \$5,000 to the policy owner.

Death Buy-Back Facility

Following the payment of a Medical Catastrophe Benefit under this Policy, the policyowner may repurchase (buy back) death cover only, without evidence of insurability of the life insured.

Optional Benefits

Advanced Payment for Cancer

Provides a benefit payment of up to 10% of the benefit amount, to a maximum of \$25,000 if the insured is diagnosed with Carcinoma In Situ or Early Stage Melanoma.

Medical Catastrophe Buy-Back

Allows the policy owner to re-purchase the full amount of the Medical Catastrophe cover claim paid 12 months after the insured suffers a Medical Catastrophe. Depending on the original Medical Catastrophe suffered, exclusions will apply to the bought back cover.

Children's Medical Catastrophe Benefit

Available for children aged between 5NB and 17NB, and pays a lump sum amount to a maximum of \$100,000 after the occurrence of a specified child's medical catastrophe event, death or terminal illness.

Total and Permanent Disability Benefit

See page 7

Waiver of Premium on Total Disability Benefit

If the insured is totally disabled for three consecutive months, premium payments will be waived until the insured is no longer totally disabled or the statement date prior to their 65th birthday.

Disability Income Insurance Ready Reckoner

	Platinum or Gold	Silver
Available as	Agreed Value or Indemnity	Indemnity Only
Minimum entry age	18 Next Birthday	
Maximum entry age	55 Next Birthday Level Premium 64 Next Birthday Stepped Premium*	55 Next Birthday Level Premium 60 Next Birthday Stepped Premium
Maximum benefit	Up to 75% of the first \$300,000 of Earned Income, and 50% of the balance, to a maximum initial Annual Benefit of \$300,000 (\$25,000 monthly benefit).	
Minimum premium	\$250 p.a new policies	
Premium type	Stepped or Level	Stepped Only
Policy fee	\$75.00 p.a	
Waiting periods	Platinum – 14, 30, 60 and 90 days Gold – 14, 30, 60, 90, 180, 360 and 720 days	30, 60 and 90 days
Benefit periods	Platinum – to Age 60, to Age 65 and to Age 70 Gold – 2 years, 5 years, to Age 60, to Age 65 and to Age 70	10 years and to Age 65
Benefit expiry	Ages 60, 65 or 70	Age 65
Indexation expiry	Policy Anniversary preceding age 65	Policy Anniversary preceding age 65
Benefits	<ul style="list-style-type: none"> • Total Disability • Partial Disability** • Family Member Support Benefit • Nursing Care Benefit • Rehabilitation Benefit • Recovery Support Benefit • Waiver of Premium • Death Benefit • Recurring Claim Benefit • Waiver of Waiting Period • Specific Injury Benefit • Elective Surgery Benefit • Concurrent Disability Benefit 	<ul style="list-style-type: none"> • Total Disability • Concurrent Disability Benefit • Death Benefit
Optional benefits	<ul style="list-style-type: none"> • Increasing Claims Option • Accident Benefit Option • Medical Catastrophe Benefit Option 	

* Where the Benefit Period is to age 60, the maximum entry age is 59 Next Birthday

** **Gold** – Partial Disability must follow a period of Total Disability of at least 14 continuous days.

Platinum – no requirement for insured to suffer a period of Total Disability before qualifying as Partially Disabled

Optional Benefits

Increasing Claim Option

Whilst are paying a Total or Partial Disability Benefit, TOWER will increase the benefit amount at three monthly intervals by one quarter of the rate of increase in an indexation factor (based on CPI). There is no ceiling on this indexation factor.

Accident Benefit Option

If the insured is totally disabled for at least 72 hours immediately following an accident TOWER will waive the waiting period, and pay the benefit for each day of total disability.

Medical Catastrophe Benefit Option

TOWER will pay a lump sum amount to a maximum of 25% of the annual benefit if the life insured suffers a specified Medical Catastrophe.

Disability Income Insurance Optimal Ready Reckoner

	<p>Agreed value: first six months of claim Indemnity: after the first six months of claim</p>
Minimum entry age	18 Next Birthday
Maximum entry age	<p>64 Next Birthday for Occupation Classes 1 and 2 60 Next Birthday for Occupation Classes 3, 4 and 5</p>
Maximum benefit	\$25,000
Minimum premium	\$250 p.a new policies
Premium type	Stepped Only
Policy fee	\$75.00 p.a
Waiting periods	<p>Specified Medical Condition</p> <ul style="list-style-type: none"> • Total Disability Benefit starts from the first day of Total Disability <p>Specified Injury</p> <ul style="list-style-type: none"> • Total Disability Benefit starts from the first day of Total Disability <p>Other injury or illness</p> <ul style="list-style-type: none"> • Total Disability Benefit starts to accrue at the end of 30 continuous days of Total Disability
Benefit periods	<p>Total Disability Benefit continues until the earliest of:</p> <p>Specified Medical Condition</p> <ul style="list-style-type: none"> • age 70 • ceasing to be disabled as a result of the medical condition • death <p>Specified Injury</p> <ul style="list-style-type: none"> • the end of the minimum payment period for the Specified Injury which has occurred • age 70 • ceasing to be disabled as a result of the specified injury • death <p>Other injury or illness</p> <ul style="list-style-type: none"> • the date on which the total number of days during which we have paid a Total or Partial Disability Benefit (other than for a Specified Medical Condition or a Specified Injury) reaches 730 days • age 70 • ceasing to be disabled • death
Benefit expiry	Age 70
Indexation expiry	Policy Anniversary preceding age 65

Offsets	If the insured is self-employed and they are a Class One Professional, we will not reduce any Total Disability or Partial Disability Benefit payable under the plan. For all other occupation classes, the following will be taken into account when calculating the benefit: <ul style="list-style-type: none">• payments from current employer or previous employer• Workers Compensation payments in respect of lost income• regular payment received from other insurances
Benefits	<ul style="list-style-type: none">• Total Disability Benefit• Partial Disability Benefit• Waiver of Premium• Death Benefit• Recurring Claim Benefit
Optional benefits	N/A

Business Expenses Insurance Ready Reckoner

Available as	Platinum – no requirement for insured to suffer a period of Total Disability before qualifying as Partially Disabled Gold – Partial Disability must follow a period of Total Disability of at least 14 continuous days
Minimum entry age	18 Next Birthday
Maximum entry age	64 Next Birthday
Maximum benefit	\$25,000
Minimum premium	\$250 p.a new policies
Premium type	Stepped only
Policy fee	\$75.00 p.a
Waiting periods	14 and 30 days
Benefit periods	1 year
Benefit expiry	Age 65 (or 70 if the life insured has DI to age 70)
Indexation expiry	Policy Anniversary preceding age 65
Benefits	<ul style="list-style-type: none"> • Total Disability Benefit • Partial Disability Benefit • Waiver of Premium • Recurring Claim Benefit • Waiver of Waiting Period • Elective Surgery Benefit
Optional benefits	<ul style="list-style-type: none"> • Accident Benefit Option • Leasepay Benefit Option

Optional Benefits

Leasepay Benefit Option

If at the end of the one year benefit payment period the insured remains disabled and lease costs continue, TOWER will allow up to 25% of the benefit amount to be paid for an additional 18 months in respect of the insured's share of monthly ongoing costs.

Accident Benefit Option

If the insured is totally disabled for at least 72 hours immediately following an accident we will waive the waiting period, and pay the benefit for each day of total disability.

Policy Discounts

Large Sum Insured Discount

– Lump Sum Benefits

Sum Insured	Rate Adjustment
Up to \$249,999	105%
250,000 to 499,999	0%
500,000 to 749,999	92%
750,000 to 999,999	89%
1,000,000 to 1,499,999	87.5%
1,500,000 and over	85%

Large Sum Insured Discount

– Disability Benefits

Sum Insured	Rate Adjustment
Up to 41,999	105%
42,000 to 83,999	0%
84,000 to 119,999	95%
120,000 and over	90%

DI Discount

A 5% discount applies to Term Insurance or Superannuation Term Insurance if the life insured is applying for (and is accepted) or has an in-force Disability Income Insurance Policy.

Interim Cover

Interim Cover is available under all our Risk products and applies from the date that TOWER receives the fully completed Application, Personal Statement and first premium or authority to debit at either our Head Office or State Office.

This provides valuable cover for your client during the Underwriting process and is limited to the lesser of a period of 90 days, the date we either accept, offer Alternate Terms, or reject the Application, or the date the Application is withdrawn.

TOWER's Interim Cover provides cover as per the insurance cover/policy that is being applied for, up to a maximum of:

- \$1,000,000 for Death and Terminal Illness cover;
- \$500,000 for TPD and Medical Catastrophe cover;
- \$10,000 per month for Disability Income Insurance and Business Expense Insurance; and
- \$50,000 for the Children's Medical Catastrophe Insurance.

Sickness is not covered for Disability Income Silver Insurance or Disability Income Optimal Insurance. Please refer to the Interim Cover Certificate in the PDS for details.

Please note: a requirement for Interim Cover to apply is that a premium should accompany each and every application. Where the client has indicated that they will be paying their premiums by supplying either a completed Credit Card or Direct Debit (DDR) form, then the availability of Interim Cover is confirmed.

However, if the client is going to pay their premiums half yearly or yearly by cheque, then in all instances we will need to obtain a Deposit Premium with the Application. This should represent at least the equivalent of one month's premium. If we do not receive any deposit premium on these particular cases, then it is important to note that your client will not be covered for this extremely valuable Interim Cover.

Underwriting Philosophy

The key focus of TOWER's underwriting philosophy is to 'underwrite at the point of underwriting' and 'to provide risk insurance cover to as many customers as possible'. This will be achieved by utilising commercially sound, consistent and practical underwriting standards and guidelines.

By underwriting appropriately and effectively at the time of initial application, this will ensure that, should any claim occur in the future, our clients and policy owners can be assured of minimal delays at that most important and crucial time.

- Creating and maintaining high quality relationships with our advisers will be a priority. Our underwriters will work closely with our advisers to develop close working relationships and to ensure appropriate underwriting outcomes are achieved on all occasions.
- TOWER's underwriting team will at all times maintain a commercial focus and endeavour to minimise requirements and excessive medical costs.
- Our underwriters will take personal responsibility for decisions and will diligently communicate all non-standard decisions to our advisers. We will phone through all nonstandard and decline or defer decisions and our intention will be to provide as much detail as possible in regard to the background to these decisions, while at all times remaining conscious of all compliance obligations.

This important philosophy and these key objectives will at all times be driven by an absolute priority to write profitable and sustainable risk business which will contribute to securing TOWER's long term position within the risk insurance market in Australia.

Phil Hill

Chief Underwriter
May 2007

Medical Underwriting Requirements – Term/TPD/Medical Catastrophe

Important Medical notes – please read before referring to the following tables:

- The medical requirements will depend on the type of cover being applied for, and are based on a TOTAL of all 'like' cover with TOWER.
- This means that we calculate the total cover that would be paid out in the event of a claim for the different product types (Death benefits, TPD benefits and Medical Catastrophe benefits) and base the medical requirements on these amounts.
- There are separate tables for Term/TPD and Medical Catastrophe Insurance.
- The Line of Cover Option also needs to be taken into account for medical requirements as follows:
 - Medical requirements to be based on three times the sum insured, to a maximum of \$10m Term cover and \$3m TPD cover. The TPD cover maximum includes cover with TOWER and any other life office.
- There are no additional medical requirements for the Medical Catastrophe Buy-Back Option.
- Blood tests and Medical examinations are usually valid for 12 months. If the Medical Examination is over 90 days old then a full Personal Statement will be required.
- A Personal Statement is valid for 90 days. If additional cover is submitted within the 90 day period then a Health Declaration is required.

**Medical Requirements – Term and TPD only
(including any TPD under Medical Catastrophe Insurance)**

	Fast-Check examination	HIV, Hepatitis B & C	M.B.A 20 including LDL and HDL cholesterol	Medical Exam (GP)
Up to 36	\$1,000,001	\$1,000,001	\$1,000,001	\$2,000,001
37–41	\$1,000,001	\$1,000,001	\$1,000,001	\$2,000,001
42–46	\$1,000,001	\$1,000,001	\$1,000,001	\$2,000,001
47–51	\$1,000,001	\$1,000,001	\$1,000,001	\$2,000,001
52–56	N/A	\$750,001	\$750,001	\$1,000,001
57–60	\$250,001	\$650,001	\$500,001	\$500,001
61+	N/A	\$650,001	\$500,001	\$50,001

	Resting ECG	PMAR	Exercise ECG	Specialist Medical Examination
Up to 36	\$3,000,001	\$3,000,001	\$5,000,001	\$5,000,001
37–41	\$3,000,001	\$3,000,001	\$5,000,001	\$5,000,001
42–46	\$2,000,001	\$2,500,001	\$5,000,001	\$2,500,001
47–51	\$2,000,001	\$2,500,001	\$4,000,001	\$2,500,001
52–56	\$1,500,001	\$2,000,001	\$4,000,001	\$2,000,001
57–60	\$1,000,001	\$2,000,001	\$3,000,001	\$2,000,001
61+	\$750,001	\$2,000,001	\$1,500,001	\$2,000,001

We reserve the right to call for medical evidence outside these standard requirements, if necessary.

NB – the medical requirements are based on the total benefit amounts with TOWER only.

Medical Requirements – Medical Catastrophe

NB – where the TOTAL of all Medical Catastrophe/Crisis/Trauma/Critical Illness cover exceeds \$1m (with all life offices) the medical requirements are based on the total cover.

	HIV, Hepatitis B & C	MBA 20 including LDL and HDL cholesterol	Medical Exam (GP)
Up to 36	\$650,001	\$650,001	N/A
37-41	\$650,001	\$650,001	N/A
42-46	\$650,001	\$650,001	\$750,001
47-51	\$650,001	\$500,001	\$750,001
52-56	\$650,001	\$500,001	\$500,001
57-60	\$650,001	\$500,001	\$250,001

	Specialist Medical Examination	Exercise ECG	PMAR
Up to 36	\$1,000,001	\$1,000,001	\$1,000,001
37-41	\$1,000,001	\$1,000,001	\$1,000,001
42-46	\$1,000,001	\$1,000,001	\$1,000,001
47-51	\$1,000,001	\$1,000,001	\$1,000,001
52-56	\$1,000,001	\$1,000,001	\$1,000,001
57-60	\$1,000,001	\$1,000,001	\$1,000,001

We reserve the right to call for medical evidence outside these standard requirements, if necessary.

Medical Underwriting Requirements – Disability Income/Optimal/Business Expenses

Important Medical notes – please read before referring to the following table:

- The medical requirements are based on cover held with TOWER only.
- Where the client has both personal Disability Income/Optimal cover and Business Expenses, the medical requirements are based on the higher of these benefits, e.g. Disability Income of \$10,000 monthly benefit and Business Expenses of \$15,000 monthly benefit. In this instance the requirements would be based on the Business Expenses of \$15,000 monthly benefit.
- Blood tests and Medical examinations are usually valid for 12 months. If the Medical Examination is over 90 days old then a full Personal Statement will be required.
- A Personal Statement is valid for 90 days. If additional cover is submitted within the 90 day period then a Health Declaration is required.

	HIV, Hepatitis B & C and MBA20 including LDL and HDL cholesterol	PMAR	Resting ECG	Specialist Medical Examination
Up to 45	\$6,001 MB	\$20,001 MB	\$20,001 MB	\$20,001 MB
46-60	\$6,001 MB	\$10,001 MB	\$20,001 MB	\$20,001 MB
61+	\$6,001 MB	All cases	\$20,001 MB	\$20,001 MB

We reserve the right to call for medical evidence outside these standard requirements, if necessary.

NB – the medical requirements are based on the total benefit amounts with TOWER only.

General Medical Information

Paramedical Services

Lifescree Australia Pty Ltd

TOWER has an agreement with Lifescree Australia Pty Ltd to undertake paramedical exams and pathology tests.

To use Lifescree:

- complete the Lifescree Health Evaluation Request form;
- contact Lifescree by phone 1800 686 000 or fax the Request Form to 1800 804 758;
- leave the form and TOWER's AIDS Information letter and consent form (if applicable) with the life insured. These must be handed to the Nurse at the time of the test or examination; and
- give the life insured a Lifescree appointment card to record the details.

Lifescree will then:

- ring the life insured and arrange a convenient appointment; or
- confirm with you that the appointment has been arranged and ensure the results are sent to TOWER.

International SOS – Mediceck

International SOS now offers mobile medical checks and blood tests. To arrange any of these services visit their website – www.soslifetimeservices.com.au/lifeweb

LifeCheck

A LifeCheck service can be arranged various ways:

- contact LifeCheck by phone on 1800 330 050;
- arrange via their website at www.lifecheck.com.au; or
- fax the request to 1800 330 049 (form available on LifeCheck's website).

Other Paramedical Services

Other Paramedical Service providers can be utilised however, please contact TOWER's Underwriting Department prior to arranging appointments to ensure they are part of our recommended panel of providers.

Specialist Medical Examiners

Names and contact details of suggested specialists are available on the Adviser Extranet.

Paramedical Medical Examination

A medical examination should be performed by the relevant medical practitioners/paramedical services as per the guidelines on pages 19 to 21.

The medical examiner will review the life insured's medical and family history and record details such as height, weight, blood pressure, pulse rate, heart sounds, urinalysis as well as any abnormalities.

Fast-Check Examination

Under the Fast-Check examination, the client is only required to complete a few medical questions and undergo:

- Height/weight check
- Blood pressure check
- Urinalysis

This can be arranged through our Paramedical Services or via the client's usual doctor. If using the client's usual doctor, a Fast-Check medical examination request form is available on the Quotation Illustration Software and the Adviser website. The client will need to take this form to their doctor.

If arranging via the Paramedical Services, please note that each provider lists this health check under a different name as follows:

- Lifescree – Express Check
- International SOS – Medi Check Lite
- Pathrec – Q Check
- LifeCheck – QuickCheck

Blood Tests

HIV

An HIV (Human Immunodeficiency Virus) test establishes whether the virus is present in the blood. The HIV Test Consent Declaration must always be read and signed by the life insured and given to the pathology laboratory or doctor performing the test.

MBA (Multiple Biochemical Analysis)

An MBA measures certain elements in the blood. The analysis covers blood chemistry including liver and renal function, glucose, cholesterol and electrolytes.

When the life insured has to undergo an MBA, the test should be performed after an 8 hour fast (only water allowed).

If the life insured is pregnant or suffering diabetes they should not be asked to fast.

Hepatitis B & C Serology

Tests for infection with the Hepatitis B and/or C virus.

Full Blood Count (FBC)

FBC measures the haemoglobin, and various cells, including red cells, white cells and platelets, in the blood.

Other Tests

Electrocardiogram (ECG)

An ECG shows the electrical activity of the heart. It involves leads being affixed to certain points on the person's chest, wrists and ankles to allow transmission of the electrical impulse to the recording device.

Exercise Electrocardiogram (Ex ECG)

As per ECG above however this test is performed during exercise, as the name implies, either on a treadmill or on an exercise bike.

PMAR (Personal Medical Attendant's Report)

A PMAR is requested by the underwriter. Please ensure that the doctor's name and address on the Personal Statement is accurate and that the proper medical authorities in the Application are signed. All communication between the doctor and us must remain confidential, but can be discussed between the doctor and the life insured should they so wish.

TOWER have engaged the services of a world-renowned group called International SOS (ISOS) to assist with the follow up of all PMARs. ISOS are committed to delivering high level service standards and their aim is to have the majority of PMARs returned to TOWER within 10 working days.

There is now no need for you to follow up these reports with the doctors concerned. You can leave this to ISOS to do this work for you.

You can access the ISOS website (www.soslifeservices.com.au/lifeweb) and register using your adviser number. Once registration has been confirmed you will be able to track the progress of each PMAR yourself.

Alternatively, you can contact your service team to check on the progress of any PMAR request as they are able to access the ISOS website and track the progress of every PMAR.

Financial Guidelines – Death, TPD and Medical Catastrophe

The basis of financial underwriting is to establish that the amount, term and type of any insurance is appropriate to the risk it seeks to cover.

When underwriting the financial risk, there are a number of factors that the underwriter will consider:

- product type;
- level of cover;
- purpose and need for the cover (personal or business);
- income;
- assets / liabilities;
- number / ages of any dependants; and
- total cover in the industry.

The goal is to provide as much information as possible with an application to allow the underwriter to understand the client's financial situation and why the cover is required.

All clients are required to provide basic financial information (salary/income), and for lower sums insured may be acceptable without any additional financial information.

For large applications, additional information will be required to justify the cover being applied for.

Important financial notes – please read before referring to the following tables:

- The financial requirements will depend on the purpose of the cover, product and sum insured and are based on a total of ALL 'like' cover with TOWER and any other company.
- This means that if a Death or Medical Catastrophe policy includes TPD and/or Death cover, then these benefits need to be taken into account when determining the financial requirements. The rationale behind this is to financially underwrite the total cover that would be paid out in the event of a claim for the different product types (Death benefits, TPD benefits and Medical Catastrophe benefits).
- Note that where the Medical Catastrophe Buy-Back Option has been applied for the financial requirements are based on the Medical Catastrophe sum insured only (e.g. Medical Catastrophe \$500,000 + Medical Catastrophe Buy-Back – the financial requirements are based on \$500,000 only).
- There are no additional financial requirements for the Line of Cover. Additional financial information will be required when exercising this option.
- The financial requirements on the following page are a guide to the minimum financial requirements. Where a client is applying for cover under multiple purposes (e.g. personal + partnership + loan cover) and depending on the individual circumstances, we may require additional information to support the level of cover being applied for.
- For Personal Cover please refer to the guidelines on the following page – these guidelines explain how we financially assess levels of cover based on multiples of income.

Maximum Benefits – Personal Cover

For Death, TPD and Medical Catastrophe cover we use ‘income’ multiples as a basis for determining the maximum cover available. However, these are guidelines only and there will be circumstances where we are able to consider cover outside of these amounts based on additional financial information. For any case that will exceed these multiples please include a brief report as to how the cover was calculated. A copy of the signed Statement of Advice (SOA) will be of significance to support the background to, calculations and reasons for the proposed larger covers.

Life Insured age next birthday	Multiples of income – Term Cover	Multiples of income – TPD and Medical Catastrophe
Up to 45	20	12
46 to 50	15	10
51 to 55	15	8
56 to 60	10	6
61 and above	5	N/A

Maximum Benefits – houseperson/ non working spouse

The level of cover that can be justified will vary depending on the individual circumstances (e.g. age and number of dependants, assets and liabilities, spouse’s income and existing level of insurance etc).

We will accept cover up to \$1,000,000 Death and TPD and \$750,000 Medical Catastrophe (stand-alone) based on the completion of the application only.

Depending on the circumstances we may consider cover in excess of these levels on a strictly cases by case basis. We will require a Financial Questionnaire or alternatively a copy of the relevant information from the SOA.

Financial Requirements

Term and TPD

Up to \$1,500,000	Usually no financial evidence required
\$1,500,001 to \$2,000,000	Financial Questionnaire
\$2,000,001 to \$2,750,000	Financial Questionnaire verified by Accountant
\$2,750,001 and over	Accountant's report and full financial statements – Profit and loss (Statement of Performance)

Medical Catastrophe

Up to \$1,000,000	Usually no evidence required
\$1,000,001 and over	Financial questionnaire for personal cover Financial questionnaire for business cover (key person, sharepurchase/partnership, loan protection), plus full financial statements and confirmation of loan if applicable

Financial Guidelines – Disability Income/Optimal and Business Expense

Earned Income

Earned Income is income generated by the life insured from work performed in their own occupation. Income not generated from personal exertion, such as investment income, cannot be included.

Employees

(i.e. no ownership interest in the business)

Employees may include the additional elements of their salary package provided it was not included in the original package/salary advised including:

- Motor vehicle
- Superannuation

These benefits must form part of the employee's remuneration package and must not be a benefit that is provided at no cost to the employee.

Any bonus or commission payments will be considered where they are recurring and regular. For consideration, we will require three years details.

Self-employed

(i.e. Shareholder or employee of own company, sole trader or partner)

Earned Income will be based on the life insured's share of the business profits, less their share of expenses incurred, leaving a net taxable income generated from work performed.

Some items can be added back, such as superannuation, any wage/salary paid to the insured and Director's fees.

We may also allow a portion of the motor vehicle expenses as an 'add back'. This will be based on the amount of time the motor vehicle is used for private/business purposes and will vary depending on the client's occupation.

Depreciation costs will be considered (subject to the Depreciation schedule being submitted) as an add-back to income depending on the nature of the item and amount of the depreciation.

For example, depreciation costs relating to items where large capital costs are involved are generally not considered as an add back for the purposes of income and are deemed a 'business expense', e.g. heavy equipment and machinery. Please discuss these cases with Underwriting.

There are also other items which may be able to be added back. Your underwriter will be able to assist with this further clarification.

Income Splitting

If a spouse is employed in the business primarily for income splitting or taxation purposes, benefits may be based on the income actually generated by the breadwinner.

Both spouses working in a business

If both spouses require cover it will be necessary to obtain full details of each spouse's responsibilities, duties and income.

Applications for both spouses on the basis on the above will only be acceptable where it is clear that each spouse works full-time in the business and is not merely working at home doing accounts, book keeping or secretarial work for the business.

Benefit Levels for Disability Income/Optimal

There are basic formulas in place to be used in determining the maximum benefit levels that your client can apply for.

These are as follows:

- 75% of the first \$300,000 of earned income
 - 50% of the next \$150,000 of earned income
- to a **maximum monthly Benefit of \$25,000.**

Limits for Financial requirements

Important Financial notes – please read before referring to the financial requirements

- The financial requirements are based on all cover with TOWER and any other company .
- Where the client has both personal Disability/Optimal (or other income cover) and Business Expenses, the financial requirements are based on the higher of these benefits, e.g. Disability Income/Income cover of \$10,000 monthly benefit and Business Expenses of \$15,000 monthly benefit. In this instance the financial requirements would be based on the Business Expenses of \$15,000 monthly benefit.

Self-employed persons

– up to \$10,000 monthly benefit

- Usually no financial requirements

Self-employed persons

– over \$10,000 monthly benefit

- Profit & loss accounts (for the company where the life insured directly or indirectly owns all or part of the business in which the occupation of the life insured is performed, service company or family trust, where applicable) which have been prepared and certified by an accountant, for the last two tax years
- Business Tax Returns for the last two tax years (for all entities)
- Personal Tax Returns for the last two tax years

Employees (no ownership interest)

– up to \$10,000 monthly benefit

- Usually no financial requirements

Employees (no ownership interest)

– over \$10,000 monthly benefit

- Personal Tax return for the last tax year, or
- Group certificate for the last tax year, or
- Letter from employer clearly stating wage, salary or salary package components

Business Expense Plan

Insurable Expenses

Generally includes accounting fees, advertising, audit fees, business insurance premiums, cleaning, costs ordinarily incurred in the employment of non-income generating employees, depreciation of equipment (percentage may be limited), electricity, gas, heating, leasing costs, mortgage interest payments, professional dues, rates, rent, telephone charges, water or any other fixed expenses that are normal and customary in the conduct of the life insured's business.

Non Insurable expenses

Business expenses of the following kind are generally not included: equipment, fittings, fixtures, implements, merchandise, products or wares, loan principal, personal remuneration, salaries of revenue-generating employees, stock or any other items of a capital nature.

Occupation Details – General Guidelines

Disability Income and TPD Considerations

Hours worked per week

For disability income the person insured must work in a full time capacity, be in regular employment and in an occupation acceptable to us. The minimum number of hours worked is 30.

Consideration may be given to permanent part-time professionals working regular hours, (but not in a home office situation) for at least 25 hours per week.

The underwriter will also carefully assess applicants who are working a large number of hours per week (that is over 60 hours per week), and may limit the benefit period (for example, to 2 years or 5 years), the benefit amount, or decline cover altogether.

If the applicant has a second occupation and the combined hours are excessive, this may also result in similar underwriting action.

For TPD, cover is generally only available if the person insured is involved in full time regular work and works a minimum of 30 hours per week.

Seasonal employment

Disability income and TPD cover are not available to seasonal workers. Seasonal work usually depends on conditions outside the control of the client, such as travel, climate and weather conditions. Examples of seasonal workers are fruit pickers.

Apprentices

When applying for Disability Income the following guidelines apply:

- A 3rd year apprentice will be considered on a case by case basis. (Optimal Only)
- 4th year apprentices are eligible for a guaranteed renewable contract. The occupation category is as per the occupation guide.
- For TPD cover the rating is as per the occupation guide (e.g. 2 x premium).

Unqualified Tradespeople

When your client has been working in a trade for a minimum of five years (e.g. carpentry) but has no trade certificate/qualifications, they will generally be rated per their occupation.

Dual Occupations

We will assess each Application on an individual basis. However, the following guidelines will be followed:

- The occupation classification will be based on the highest risk occupation.
- From a financial perspective, if the two occupations are not related and the client applies for an agreed value Disability Income policy, we will in most cases only consider the income protection earned from the principal occupation.
- If the two occupations are related, we may be able to consider covering both sources of income under an indemnity only policy.
- We will only consider covering the income from both sources of occupations if the applicant has been working in the second occupation for at least 12 months.

Newly self employed

In most cases we do not offer Disability Income for at least the first 12 months of self employment. The reason for this is that it will usually take this period of time for the new business to establish, and for us to see a steady income/profit from the business.

The risk that we must bear in mind is that a large percentage of small businesses fail in the first 12 months, creating cash flow problems.

There are however two situations where we may consider Disability Income on someone who is newly self employed:

- a) People contracting back to their previous employer in the same occupation (see next section – Contractors); and

b) People who have purchased an existing franchise or business in an industry in which they have prior experience.

- Information we require should the Applicant fit into category b) above:
 - Background information on the business including how long it has been operating;
 - How much knowledge or experience the applicant has;
 - The last 2 years' financial accounts for the business purchased;
 - Copies of any signed contracts to provide goods or services; and
 - A copy of the business plan.
- Terms and conditions we may consider:
 - A minimum waiting period of 30 days;
 - A maximum benefit period of 5 years;
 - Indemnity cover only;
 - Benefits will be based on the Applicants earnings in the last two years and the earning history of the business purchased;
 - An endorsement may apply limiting benefits to a portion of the average income of the new business;
 - The insured must not work from home and;
 - Cover will not be considered if there is a history of bankruptcy or if the applicant has an unstable occupation history.

Contractors (Sub-Contractors)

Contract workers require special consideration when underwriting. We will consider the following:

- Contractors are normally responsible for all business expenses. These will need to be deducted from the income stated in the contract;
- Continuing work may not be guaranteed; and
- The length of the contract is a significant consideration. The longer the term of the contract, the better the risk.

In most cases we will offer indemnity only cover with benefit periods limited to 2 or 5 years.

If the contractor has been self employed less than 12 months, cover may not be available. Special consideration may be made for clients who have moved to a contract basis of employment, however remain working for the same company in the same position. Indemnity cover may be considered with a limit benefit period. Please call underwriting to discuss.

Working from home

A person insured who works from his or her place of residence presents a number of concerns at the claims stage. It is difficult for the assessor to gauge the level of ongoing disability and the amount of work actually being performed.

Should your client work from home, the following information will be useful for the underwriter and should be provided with the application:

- Does the office have a separate entrance open to the public?
- Is the office totally separate to the living areas in the home?
- Is there a separate phone line dedicated to the business?
- What is the frequency and the nature of contact with clients?
- What percentage of this contact is face to face?
- How often and for what reasons does the insured leave the premises in order to conduct business?

Where the client has a separate office from the main living area, and is dependent on regular face to face customer contact, a 30 day waiting period and TOWER's maximum benefit period may be available.

Occupation Details

Other Applications may be considered for 90 day waiting periods only, with a maximum benefit period of 2 or 5 years.

Overseas or Temporary Residents

Cover is only available to permanent residents of Australia, currently residing in Australia. If an applicant is working overseas temporarily, we may be able to offer cover with a "territorial" exclusion. Please contact an underwriter to discuss.

Pregnancy at Time of Application

We cannot consider cover until after confinement and return to employment (minimum 30 hours per week).

Occupation Classification Descriptions

Occupational Rating Guide Key

Code	Description
OR	Ordinary Rates
E	Excluded
IC	Individual Consideration
D	Declined
E<90 DW	Exclusion less than 90 Day Wait
90 DW	90 Day Wait
100/50	Percentage of Premium loading
\$ Amount	\$ amount per mille sum insured loading
1/2/3/4/5	Class Ratings

Determining Occupation Ratings

General

There is a comprehensive listing of individual occupations and the category that they belong to in this manual.

This section is called Occupation Classifications and it contains a description of each of the occupation categories.

Occupation class must be classified based on actual duties not title. Correctly classifying occupational class is a very important pricing consideration – get too many wrong and the premium must rise. To assist the underwriter, always give a full description of actual duties on the application form – please refer to the Occupation Classifications on the following page and the General Guidelines to determine what detail to provide (e.g. does the applicant hold a tertiary degree, perform light delivery work, do they supervise manual work).

If the occupation of your client is not listed and you cannot determine into which category they belong, then please contact the Underwriting Department for a classification.

Occupation Classifications

Disability Income, Optimal, Business Expenses

Class 1

Professional occupations – those with a tertiary qualifications – university degree or registration by a government body or professional institute (must be using these qualifications and such membership or registration is a pre-requisite for practising in the occupation they are currently working in). We can also consider well established executives and senior managerial white collar workers with incomes in excess of \$150,000p.a. who have been in their industry for at least 10 years.

Class 1.5

Company executives, senior management without formal qualifications, incomes of at least \$90,000p.a. Work is sedentary only and does not involve supervision of manual workers.

Class 2

Clerical, administration and managerial occupations involving office and travel duties only. No manual work. Sales representatives not involved in any deliveries. Also includes occupations requiring a TAFE or university degree and involving very light physical work.

Class 2.5

Clerical, administration and sales representatives performing mainly office duties with occasional light deliveries. Supervisors of blue collar workers performing no manual work but doing occasional site visits (less than 10% of time). Includes most occupations which do not involve manual labour, but are not included in the preceding categories.

Class 3

Selected tradespeople (electrician, baker, builder) and certain skilled technical workers, shop assistants.

Class 4

Tradespeople and those involved in heavy manual duties (sheet metal worker, mechanic).

Class 5

Heavy manual occupations – (stonemason, bulldozer/bobcat operator, bricklayer).

Underwriting Occupation Categories

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Abalone Diver	IC	IC	D	D	D
Abattoir Worker	OR	OR	D	100	D
Account Executive	OR	OR	IC	OR	OR
Accountant – Qualified	OR	OR	1	OR	OR
Accountant – Unqualified	OR	OR	2	OR	OR
Accounts Clerk	OR	OR	2	OR	OR
Acrobat	OR	IC	D	D	D
Actor/Actress	OR	OR	D	D	D
Actuary – Qualified	OR	OR	1	OR	OR
Acupuncturist – Medically Qualified	OR	OR	1.5	OR	OR
Acupuncturist – Other	OR	OR	2.5	100	D
Advertising – Clerical Staff	OR	OR	2	OR	OR
Advertising – Executive	OR	OR	1	OR	OR
Aerial Antenna Erector – Over 10 Metres	\$2.00	IC	D	D	D
Aerial Antenna Erector – Under 10 Metres	OR	OR	4	100	D
Aerial Photographer	IC	IC	IC	IC	IC
Aerialist	IC	IC	D	D	D
Aerobics Instructor	OR	OR	D	D	D
Agents – Advertising	OR	OR	2	OR	OR
Agents – Customs, Clerical Only	OR	OR	2	OR	OR
Agents – Customs, Other	OR	OR	3	50	D
Agents – Employment	OR	OR	2	OR	OR
Agents – Insurance, Min 3 Years	OR	OR	1	OR	OR
Agents – Insurance, Under 3 Years	OR	OR	2	OR	OR
Agents – Machinery, Heavy	OR	OR	4	50	D
Agents – Machinery, Light	OR	OR	3	OR	D
Agents – Real Estate, Qualified	OR	OR	2	OR	OR
Agents – Repossession	OR	OR	4	100	D
Agents – Stock/Station	OR	OR	3	OR	D
Agents – Tab	OR	OR	2	OR	OR
Agricultural Industry – Farm Contractor	OR	OR	D	D	D
Agricultural Industry – Farm Worker	OR	OR	D	D	D

Occupation Details

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Agricultural Industry – Farmer/Grazier	OR	OR	4	100	D
Agricultural Industry – Market Gardener	OR	OR	5	100	D
Agricultural Industry – Orchardist	OR	OR	5	100	D
Agricultural Industry – Stockman	OR	OR	D	D	D
Agronomist	OR	OR	3	50	D
Air Conditioning – Engineer	OR	OR	3	50	D
Air Conditioning – Installer	OR	OR	4	50	D
Air Conditioning – Technician	OR	OR	4	50	D
Air Traffic Controller	OR	OR	D	D	D
Aircraft Industry – Mechanic	OR	OR	4	50	D
Aircraft Industry – Others	OR	OR	D	D	D
Aircraft Industry – Supervisor	OR	OR	4	100	D
Airforce Staff	OR	OR	D	D	D
Airforce – Flight Crew	IC	IC	D	D	D
Airline – Flight Attendants – (Regular Comm. Flights)	OR	OR	IC	D	D
Airline – Pilots – (Regular Comm. Flights)	OR	OR	IC	D	D
Airport – Cleaner	OR	OR	5	100	D
Airport – Maintenance Worker	OR	OR	5	100	D
Airport – Office Workers	OR	OR	2	OR	OR
Airport – Truck Drivers	OR	OR	5	100	D
Airport – Refuellers	OR	OR	5	D	D
Ambulance Service – Admin	OR	OR	2	OR	OR
Ambulance Service – Officer/Driver	OR	OR	4	50	D
Amusement Parlour Centre – Employee	OR	OR	D	D	D
Amusement Parlour Centre – Proprietor	OR	OR	4	D	D
Anaesthetic Technician	OR	OR	3	50	D
Anaesthetist	OR	OR	1	OR	OR
Analyst/Programmer – Not Qualified	OR	OR	2	OR	OR
Analyst/Programmer – Qualified	OR	OR	1	OR	OR
Animal Trainer	OR	OR	D	D	D
Annealer	OR	OR	4	100	D

Underwriting Occupation Categories

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Antenna Erector – Over 10 Metres	\$2.00	IC	D	D	D
Antenna Erector – Under 10 Metres	OR	OR	4	100	D
Antique Dealer – Deliveries	OR	OR	5	100	D
Antique Dealer – Restoration	OR	OR	4	50	D
Antique Dealer – Sales	OR	OR	3	OR	D
Apiarist	OR	OR	3	50	D
Appliance Electrician	OR	OR	3	50	D
Archaeologist	OR	OR	1	OR	OR
Architects – Qualified	OR	OR	1	OR	OR
Architectural Draftsman	OR	OR	2	OR	OR
Armed Forces – Army, All Ranks, No Special Hazards	OR	OR	D	D	D
Armed Forces – Bomb Disposal	\$5.00	IC	D	D	D
Armed Forces – Diver	\$2.50	IC	D	D	D
Armed Forces – Navy, Seagoing	OR	OR	D	D	D
Armed Forces – Navy, Shore Duties Only	OR	OR	D	D	D
Armed Forces – Office Duties Only	OR	OR	D	D	D
Armed Forces – RAAF, Office Duties	OR	OR	D	D	D
Armed Forces – RAAF, Regular Flying	\$5.00	IC	D	D	D
Armed Forces – SAS/Commando	\$2.00	IC	D	D	D
Armed Forces – Submariner	\$2.00	IC	D	D	D
Armed Forces – Volunteer Reserve	OR	OR	IC	IC	D
Armed Security Guard	OR	OR	D	D	D
Armoured Car Driver	OR	OR	D	D	D
Art Dealer, (Shop or Gallery)	OR	OR	2	OR	OR
Articled Clerk (legal)	OR	OR	2	OR	OR
Artists – Commercial Employee	OR	OR	2	OR	OR
Artists – Commercial Freelance	OR	OR	D	D	D
Artists – Other	OR	OR	D	D	D
Asbestos Industry Workers	\$2.50	IC	D	D	D
Asphalt Layer	OR	OR	D	D	D
Assembly Line Worker	OR	OR	D	D	D

Occupation Details

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Astrologer	OR	OR	D	D	D
Astronomer	OR	OR	1	OR	OR
Auctioneers	OR	OR	2	OR	OR
Audiometrist	OR	OR	2	OR	OR
Auditor (Qualified)	OR	OR	1	OR	OR
Authors	OR	OR	D	D	D
Auto Electrician	OR	OR	3	50	D
Aviation Industry – Commercial Pilot	OR	OR	IC	D	D
Aviation Industry – Crew of Regular Public Transport	OR	OR	IC	D	D
Aviation Industry – Flying Instructor	\$2.00	IC	D	D	D
Aviation Industry – Mechanic	OR	OR	4	50	D
Aviation Industry – Non Flying, Air Traffic Controller	OR	OR	D	D	D
Aviation Industry – Non Flying, Clerical	OR	OR	2	OR	OR
Aviation Industry – Other Manual	OR	OR	D	D	D
Aviation Industry – Supervisor, No Manual	OR	OR	3	50	D
Awning Installer To 10 Metres	OR	OR	4	100	D
Awning Installer above 10 Metres	IC	IC	D	D	D
Backhoe Operator – Owner Operator only	OR	OR	5	100	D
Bacteriologist	OR	OR	1	OR	OR
Baggage Handler	OR	OR	D	D	D
Bailiff	OR	OR	2	OR	OR
Bakery – Baker	OR	OR	3	50	D
Bakery – Delivery	OR	OR	4	100	D
Bakery – Supervisor	OR	OR	3	50	D
Banana Grower	OR	OR	4	100	D
Banking – Building Society, Credit Union – Clerks and Tellers	OR	OR	2	OR	OR
Banking – Building Society, Credit Union, Manager	OR	OR	1.5	OR	OR
Banking – Guards, Armoured Car Driver	OR	OR	D	D	D
Bar Staff (Permanent, Full Time)	OR	OR	D	D	D

Underwriting Occupation Categories

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Barber	OR	OR	3	50	D
Bargeman	OR	OR	D	D	D
Barrister	OR	OR	1	OR	OR
Battery Fitter	OR	OR	5	100	D
Battery Manufacture – Others	OR	OR	D	D	D
Battery Manufacture – Supervisor	OR	OR	4	100	D
Beach Patrol – Lifeguard Club	OR	OR	D	IC	D
Beach Patrol – Lifeguard Professional	OR	OR	D	D	D
Beautician – Not Working from Home	OR	OR	3	50	D
Beautician – Working from Home	OR	OR	D	100	D
Beekeeper	OR	OR	3	50	D
Bicycle Courier	OR	OR	D	D	D
Bicycle Manufacturer – Others	OR	OR	5	100	D
Bicycle Storekeeper – Repairs	OR	OR	4	50	D
Bicycle Storekeeper – Sales	OR	OR	3	50	D
Bill Poster	OR	OR	D	D	D
Biochemist	OR	OR	1	OR	OR
Biologist (Not Marine and no field work)	OR	OR	1	OR	OR
Biologist (Not Marine and field work)	OR	OR	2	OR	OR
Blacksmith	OR	OR	4	100	D
Blasters – Surface	\$2.50	D	D	D	D
Blasters – Underground	\$5.00	D	D	D	D
Blind – Awning, Screen Installer to 10 Metres	OR	OR	4	100	D
Blind – Awning, Screen Installer above 10 Metres	IC	IC	D	D	D
Blind – Awning, Screen Manufacturer	OR	OR	4	100	D
Blind – Awning, Screen, Supervising/ Quoting, No Manual	OR	OR	3	50	D
Boarding House Owner	OR	OR	D	D	D
Boat Builder – Qualified Tradesperson	OR	OR	3	50	D
Boating Equipment Supply – Chandler	OR	OR	3	50	D

Occupation Details

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Boating Equipment Supply – Others (other than Sales/Admin)	OR	OR	D	D	D
Bobcat Owner Operator only	OR	OR	5	100	D
Boilermaker	OR	OR	4	100	D
Bomb Disposal	\$3.50	D	D	D	D
Bookbinder	OR	OR	3	50	D
Bookkeeper	OR	OR	2	OR	OR
Bookmakers	OR	OR	D	D	D
Bootmaker	OR	OR	4	50	D
Botanist	OR	OR	1	OR	OR
Bouncer	OR	OR	D	D	D
Boxer	\$2.50	D	D	D	D
Bread Vendor	OR	OR	4	100	D
Brewing Industry – Chemist	OR	OR	1	OR	OR
Brewing Industry – Supervisor	OR	OR	4	100	D
Brewing Industry – Worker	OR	OR	D	D	D
Brick Manufacturer – Others	OR	OR	D	D	D
Brick Manufacturer – Supervisor	OR	OR	5	100	D
Brick Paver	OR	OR	D	D	D
Bricklayer	OR	OR	5	100	D
Brickworks – Labourers	OR	OR	D	D	D
Brickworks – Supervisor (No Manual)	OR	OR	3	50	D
Broker – Finance, minimum 3 years	OR	OR	1	OR	OR
Broker – Finance, under 3 years	OR	OR	2	OR	OR
Broker – Insurance, minimum 3 years	OR	OR	1	OR	OR
Broker – Insurance, under 3 years	OR	OR	2	OR	OR
Broker – Stock	OR	OR	1	OR	OR
Brothel Owner/Operator	D	D	D	D	D
Builder – Licenced	OR	OR	3	50	D
Builder – Supervisor (No Manual)	OR	OR	3	50	D
Builders Labourer	OR	OR	D	D	D
Builders Supply Merchant – Light	OR	OR	3	50	D

Underwriting Occupation Categories

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Builders Supply Merchant – Shop	OR	OR	3	50	D
Builders Supply Merchant – Yard	OR	OR	5	100	D
Building Industry – Bobcat Owner, Operator	OR	OR	5	100	D
Building Industry – Bricklayer	OR	OR	5	100	D
Building Industry – Bridge Builders	OR	OR	D	D	D
Building Industry – Building Labourer	OR	OR	D	D	D
Building Industry – Carpenter	OR	OR	3	50	D
Building Industry – Crane Operator	OR	OR	D	D	D
Building Industry – Electrician	OR	OR	3	50	D
Building Industry – Foreman	OR	OR	3	50	D
Building Industry – Glazier	OR	OR	4	100	D
Building Industry – Joiner	OR	OR	3	50	D
Building Industry – Painter to 10 Metres	OR	OR	4	100	D
Building Industry – Painter above 10 Metres	IC	IC	D	D	D
Building Industry – Plasterer	OR	OR	4	100	D
Building Industry – Plumber	OR	OR	3	50	D
Building Industry – Renderer	OR	OR	4	100	D
Building Industry – Roof Plumber	OR	OR	5	100	D
Building Industry – Roof Tiler	OR	OR	D	100	D
Building Industry – Tiler (Wall and Floor) Qualified	OR	OR	4	100	D
Building Supply – Sales	OR	OR	3	50	D
Building Supply – Yard Worker	OR	OR	5	100	D
Bulldozer, Owner Operator	OR	OR	5	100	D
Bus Driver – Local	OR	OR	4	50	D
Bus Driver – Long Distance	OR	OR	D	D	D
Business Analyst – Not Qualified	OR	OR	2	OR	OR
Business Analyst – Qualified	OR	OR	1	OR	OR
Business Consultants – Other than Qualified	OR	OR	2	OR	OR
Business Consultants – Qualified	OR	OR	1	OR	OR

Occupation Details

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Butcher – Retail	OR	OR	3	50	D
Butcher – Slaughtering /Abattoir	OR	OR	D	D	D
Butler	OR	OR	3	50	D
Buyer Retail Store – Office Only	OR	OR	2	OR	OR
Buyer Retail Store – Others	OR	OR	3	50	D
Cabinetmaker	OR	OR	3	50	D
Cablemaker	OR	OR	4	100	D
Café – Coffee Lounge, Employees (Permanent/Full Time) (max 5/5)	OR	OR	5	D	D
Café – Coffee Lounge, Proprietor with Staff	OR	OR	3	50	D
Cake Decorator	OR	OR	3	50	D
Camera Person – Aerial	\$2.50	IC	D	D	D
Camera Person – On Location (Australia Only)	OR	OR	4	100	D
Camera Person – Studio	OR	OR	2	OR	OR
Cane Farmer – Owner	OR	OR	4	100	D
Cane Harvester	OR	OR	D	D	D
Car And Truck Salesperson – New	OR	OR	3	OR	D
Car And Truck Salesperson – Used	OR	OR	4	50	D
Car Assembly – Car Detailer	OR	OR	D	D	D
Car Assembly – Supervisor	OR	OR	3	50	D
Car Assembly – Workers	OR	OR	D	D	D
Car Detailer	OR	OR	D	D	D
Car Washer	OR	OR	D	D	D
Car Wrecker	OR	OR	D	D	D
Caravan Park – Operator/Employee	OR	OR	D	D	D
Caravan Park – Proprietor	OR	OR	D	D	D
Caravan Salesperson	OR	OR	3	OR	D
Cardiologist	OR	OR	1	OR	OR
Caretakers (not residing on premises)	OR	OR	5	100	D
Carpenter	OR	OR	3	50	D
Carpet – Cleaner	OR	OR	5	100	D

Underwriting Occupation Categories

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Carpet – Layer	OR	OR	5	100	D
Cartage Contractor – Long Distance	OR	OR	D	D	D
Cartage Contractor – Short Distance	OR	OR	5	100	D
Cartographer	OR	OR	2	OR	OR
Cashier – Financial Institution	OR	OR	2	OR	OR
Cashier – Shop, Supermarket	OR	OR	3	50	D
Casino (Govt. Licensed) – Cashier	OR	OR	2	50	OR
Casino (Govt. Licensed) – Croupier	OR	OR	D	D	D
Casino (Govt. Licensed) – Waiter, Barstaff	OR	OR	D	D	D
Caterer	OR	OR	4	50	D
Cattery Operator	OR	OR	5	100	D
Cellarman	OR	OR	D	D	D
Cement Manufacturing Industry – Others	OR	OR	D	D	D
Cement Manufacturing Industry – Supervisor	OR	OR	4	100	D
Cemetery – Crematorium Worker	OR	OR	D	D	D
Chandler – Boating Equipment Administration	OR	OR	2	OR	OR
Chandler – Boating Equipment, Sales Only	OR	OR	3	50	D
Chauffeur	OR	OR	4	100	D
Chef – Not Qualified	OR	OR	5	100	D
Chef – Qualified	OR	OR	3	50	D
Chemical Industry – Chemist/Pharmacist	OR	OR	1	OR	OR
Chemists Pharmacists (Retail)	OR	OR	1	OR	OR
Child Care Worker – Not Registered	OR	OR	D	D	D
Child Care Worker – Registered, Not Working At Home	OR	OR	3	OR	D
Child Care Worker – Working From Home	OR	OR	D	D	D
Chimney Sweep	OR	OR	5	100	D
Chiropodist/Podiatrist (Registered)	OR	OR	1.5	OR	OR
Chiropractor – Member of Australian Chiropractic Association	OR	OR	1.5	OR	OR
Circus Workers	IC	IC	D	D	D

Occupation Details

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Civil Engineer – Uni Qualified, Administration Only	OR	OR	1	OR	OR
Claims – Loss Adjuster (Not Private Investigator)	OR	OR	2	OR	OR
Cleaner – Brick	OR	OR	D	D	D
Cleaner – Carpet	OR	OR	5	100	D
Cleaner – Factory, School, Store	OR	OR	5	100	D
Cleaner – Household, Office	OR	OR	5	100	D
Cleaner – Window above 10 Metres	IC	IC	D	D	D
Cleaner – Window up to 10 Metres	OR	OR	5	100	D
Clergy	OR	OR	D	50	D
Clerks – Administration Only	OR	OR	2	OR	OR
Clothing Industry – Fashion Designer Employed	OR	OR	3	50	D
Clothing Industry – Fashion Designer Freelance	OR	OR	D	D	D
Clothing Industry – Model	OR	OR	D	D	D
Clothing Industry – Pattern Maker	OR	OR	4	50	D
Clothing Industry – Process Worker, Machinist	OR	OR	D	D	D
Clothing Industry – Sales Person	OR	OR	3	OR	D
Clothing Industry – Tailor/dressmaker Not at Home	OR	OR	4	100	D
Club Worker – Bar Person (Permanent, Full Time)	OR	OR	D	D	D
Club Worker – Bouncer, Security Staff	OR	OR	D	D	D
Club Worker – Entertainer	OR	OR	D	D	D
Club Worker – Fitness Centre Management	OR	OR	5	50	D
Club Worker – Manager, Administration Only	OR	OR	3	OR	D
Club Worker – Manager, with Bar Work	OR	OR	5	100	D
Club Worker – Night/Disco	OR	OR	D	D	D
Club Worker – Others	OR	OR	D	D	D

Underwriting Occupation Categories

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Coach – Selected Sports, Non Professional Events	OR	OR	IC	IC	D
Coach Driver – Local	OR	OR	4	50	D
Coach Driver – Long distance	OR	OR	D	D	D
Coffee Shop – Employees (Permanent, Full Time) (max 5/5)	OR	OR	5	D	D
Coffee Shop – Proprietor with Staff	OR	OR	3	50	D
Commercial Artist – Employee	OR	OR	2	OR	OR
Commercial Artist – Self Employed	OR	OR	D	D	D
Commercial Traveller	OR	OR	4	100	D
Commodity Broker – Minimum 3 years	OR	OR	1	OR	OR
Company Secretary – Degree Qualified	OR	OR	1	OR	OR
Composer	OR	OR	D	D	D
Compositor	OR	OR	3	50	D
Computer Industry – Consultant, Programmer, Analyst (Not Qua'd)	OR	OR	2	OR	OR
Computer Industry – Consultant, Programmer, Analyst (Qual'd)	OR	OR	1	OR	OR
Computer Industry – Keyboard Operator	OR	OR	2	50	OR
Computer Industry – Maintenance Engineer	OR	OR	3	50	D
Computer Industry – Sales	OR	OR	3	50	D
Computer Industry – Systems Operator	OR	OR	2	OR	OR
Computer Industry – Technician	OR	OR	3	50	D
Concreter	OR	OR	D	D	D
Concrete Contractor – Labourer	OR	OR	D	D	D
Cook, Chef – Other than Qualified	OR	OR	5	100	D
Cook, Chef – Qualified	OR	OR	3	50	D
Coroner	OR	OR	1	OR	OR
Courier Driver – Bicycle	OR	OR	D	D	D
Courier Driver – Cars and Small Vans	OR	OR	4	100	D
Courier Driver – Motor Cycle	OR	OR	D	D	D
Courier Driver – Others	OR	OR	D	D	D
Courier Driver – Trucks Local/Metro	OR	OR	5	100	D

Occupation Details

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Crane Driver	OR	OR	D	D	D
Croupier	OR	OR	D	D	D
Curator Art Gallery, Library, Museum	OR	OR	2	OR	OR
Curator Groundsmen	OR	OR	4	100	D
Curtain Installer – to 10 Metres	OR	OR	4	100	D
Customs – Agent (Clerical)	OR	OR	2	OR	OR
Customs – Officer	OR	OR	4	100	D
Dairy Industry – Delivery	OR	OR	4	100	D
Dairy Industry – Farm Owner with Fulltime Employee	OR	OR	3	50	D
Dairy Industry – Farm Proprietor	OR	OR	4	100	D
Dairy Industry – Process Workers, Employee	OR	OR	D	D	D
Dairy Industry – Supervisor	OR	OR	4	100	D
Dance Instructor – Established at Least Two Years	OR	OR	IC	IC	D
Dancer	OR	OR	D	D	D
Data Entry Operator	OR	OR	2	50	OR
Debt Collector	OR	OR	D	D	D
Decorator – (Interior Only), Not Qualified	OR	OR	4	100	D
Decorator – (Interior Only), Qualified	OR	OR	3	50	D
Decorator – Design and Consulting Only	OR	OR	2	OR	OR
Decorator – Exterior, heights over 10 Metres	OR	OR	D	D	D
Decorator – Exterior, heights up to 10 Metres	OR	OR	4	100	D
Deep Sea Fisherman	IC	IC	D	D	D
Delicatessen – Manager/ Proprietor with Staff	OR	OR	3	50	D
Delicatessen – Other Employees	OR	OR	5	100	D
Demolition – Supervisor	OR	OR	D	D	D
Demolition Workers	\$2.00	IC	D	D	D
Dental – Nurse, Receptionist, Hygienist	OR	OR	2	OR	OR
Dental – Surgeon	OR	OR	1	OR	OR

Underwriting Occupation Categories

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Dental – Technician	OR	OR	2	OR	OR
Dentist	OR	OR	1	OR	OR
Department Store – Clerical Only	OR	OR	2	OR	OR
Department Store – Deliveries and Heavier Manual	OR	OR	5	100	D
Department Store – Management	OR	OR	2	OR	OR
Department Store – Sales No Lifting	OR	OR	3	50	D
Department Store – Storeperson	OR	OR	D	100	D
Dermatologist	OR	OR	1	OR	OR
Designer, Clothing – Employed	OR	OR	3	50	D
Designer, Clothing – Freelance	OR	OR	D	D	D
Detectives Private	OR	OR	D	D	D
Diamond Cutter and Polisher	OR	OR	3	50	D
Diemaker	OR	OR	4	100	D
Diesel Mechanic	OR	OR	4	50	D
Dietitian	OR	OR	2	OR	OR
Disc Jockey	OR	OR	D	D	D
Diver Professional	IC	IC	D	D	D
Dockworker	OR	OR	D	D	D
Doctors (Medical)	OR	OR	1	OR	OR
Dog Breeder or Trainer	OR	OR	D	D	D
Dog Groomer/ Washer	OR	OR	D	D	D
Dog Kennel Operator	OR	OR	5	100	D
Dogman	\$2.00	IC	D	D	D
Domestic Servants – Gardeners (Full Time Only)	OR	OR	5	100	D
Domestic Servants – Maids (Full Time Only)	OR	OR	5	100	D
Draftsman	OR	OR	2	OR	OR
Drainage Contractor Domestic	OR	OR	D	D	D
Draper	OR	OR	3	50	D
Draughtsman	OR	OR	2	OR	OR
Dredger	OR	OR	D	D	D

Occupation Details

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Dressmaker – Tailor, Other	OR	OR	D	D	D
Dressmaker – Tailor, Qualified, Not Working at Home	OR	OR	4	100	D
Driller – Local Workers Only	OR	OR	5	100	D
Driller – Others / Offshore	OR	OR	D	D	D
Driller – Using Explosives	\$2.50	D	D	D	D
Driver – Ambulance	OR	OR	4	100	D
Driver – Armoured Car	OR	OR	D	D	D
Driver – Bulldozer, Owner Operator	OR	OR	5	100	D
Driver – Bus, Local	OR	OR	4	100	D
Driver – Bus, Long Distance	OR	OR	D	D	D
Driver – Cement Truck	OR	OR	5	100	D
Driver – Chauffeur	OR	OR	4	100	D
Driver – Courier Motorcycle or Bicycle	OR	OR	D	D	D
Driver – Courier, Cars, Small Vans	OR	OR	4	100	D
Driver – Courier, Trucks – Local/Metro	OR	OR	5	100	D
Driver – Crane	OR	OR	D	D	D
Driver – Dairy Deliveryman, Milkman	OR	OR	4	100	D
Driver – Driving Instructor (Est. 2 years)	OR	OR	4	100	D
Driver – Earthmoving and Construction, Owner Operator	OR	OR	5	100	D
Driver – Explosives/Dangerous Good	OR	OR	D	D	D
Driver – Forklift (Not on Docks)	OR	OR	5	100	D
Driver – Garbage Collector	OR	OR	D	D	D
Driver – Hire Car Owner / Driver	OR	OR	4	100	D
Driver – Ice Cream Truck	OR	OR	5	100	D
Driver – Instructor (Est. minimum 2 years)	OR	OR	4	100	D
Driver – Interstate Truck or Van	OR	OR	D	D	D
Driver – Petrol Tanker – Local	OR	OR	5	100	D
Driver – Removalist	OR	OR	D	D	D
Driver – Taxi (Owner Driver Only)	OR	OR	4	100	D
Driver – Tow Truck	OR	OR	D	D	D
Driver – Truck or Van Local	OR	OR	5	100	D

Underwriting Occupation Categories

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Driving Instructor (Est. minimum 2 years)	OR	OR	4	100	D
Drover	OR	OR	D	D	D
Dry Cleaning Industry – Manager/ Owner/Supervisor	OR	OR	4	100	D
Dry Cleaning Industry – Other	OR	OR	5	100	D
Earth Moving Contractor – Owner Operator	OR	OR	5	100	D
Economist	OR	OR	1	OR	OR
Editor – Film	OR	OR	IC	50	D
Editor – Newspaper, Magazines	OR	OR	2	OR	OR
Education Inspector	OR	OR	2	OR	OR
Electric Gate, Garage Door Installer	OR	OR	4	100	D
Electrical Industry – Electrician Domestic	OR	OR	3	50	D
Electrical Industry – Electrician Industrial	OR	OR	4	100	D
Electrical Industry – Linesman over 10 Metres	\$2.00	IC	D	D	D
Electrical Industry – Linesman to 10 Metres	OR	OR	4	100	D
Electrical Industry – Meter Reader	OR	OR	5	100	D
Electrician – Domestic	OR	OR	3	50	D
Electrician – Industrial (High Voltage)	OR	OR	D	D	D
Electronics Technician	OR	OR	3	50	D
Electroplater	OR	OR	4	100	D
Elevator Mechanic Installer	OR	OR	D	D	D
Embalmer	OR	OR	4	100	D
Employment Agent	OR	OR	2	OR	OR
Endocrinologist	OR	OR	1	OR	OR
Engineer – Manual	OR	OR	3	50	D
Engineer – Mining – Underground	OR	OR	IC	IC	D
Engineer – Supervisor (no manual duties)	OR	OR	2	OR	OR
Engineer – Tech Qualified (Admin. only)	OR	OR	2	OR	OR
Engineer – Uni Qualified (Admin. only)	OR	OR	1	OR	OR
Engraver	OR	OR	3	50	D

Occupation Details

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
ENT Surgeon	OR	OR	1	OR	OR
Entertainer – Actor/Actress	OR	OR	D	D	D
Entertainer – Choreographer/Dancer	OR	OR	D	D	D
Entertainment Agent	OR	OR	IC	OR	D
Exotic Dancer	D	D	D	D	D
Explosives Industry – Face Worker	\$5.00	IC	D	D	D
Explosives Industry – Workers, above Ground	\$2.50	IC	D	D	D
Explosives Industry – Workers, below Ground	\$5.00	IC	D	D	D
Exporter/Importer, Clerical Only	OR	OR	2	OR	OR
Exterminators And Fumigators	OR	OR	5	100	D
Factory Worker	OR	OR	D	D	D
Faith Healer	OR	OR	D	D	D
Farm Manager	OR	OR	5	D	D
Farm Worker And Stockman	OR	OR	D	D	D
Farmer – Owner Grazier Smallholding	OR	OR	4	100	D
Farmer – Labourer	OR	OR	D	D	D
Farmer – Market Gardener	OR	OR	5	100	D
Farmer – Orchardist	OR	OR	5	100	D
Farmer – Poultry	OR	OR	5	100	D
Farmer– Banana	OR	OR	4	100	D
Farmer– Cane	OR	OR	4	100	D
Farmer – Oyster (rivers/lakes)	OR	OR	5	D	D
Farmer – Oyster (offshore)	OR	OR	IC	D	D
Farmer – Grape grower	OR	OR	4	100	D
Farrier	OR	OR	4	100	D
Fashion Designer – Clothing, Employed	OR	OR	3	50	D
Fashion Designer – Clothing, Freelance	OR	OR	D	D	D
Fast Food Takeaway – Employees	OR	OR	D	100	D
Fast Food Takeaway – Proprietor with Staff	OR	OR	3	50	D
Fencing Contractor – Domestic	OR	OR	5	100	D

Underwriting Occupation Categories

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Ferry Master (Harbour only)/ Harbour Pilot	OR	OR	5	50	D
Fibreglass – Moulder	OR	OR	4	100	D
Fibreglass – Others	OR	OR	D	D	D
Fibreglass – Supervisor	OR	OR	4	100	D
Film Industry – Actor/Actress	OR	OR	D	D	D
Film Industry – Administrative Staff	OR	OR	2	OR	OR
Film Industry – Announcers	OR	OR	IC	IC	D
Film Industry – Directors, Producers	OR	OR	IC	OR	D
Film Industry – Distributors	OR	OR	2	OR	OR
Film Industry – Editors	OR	OR	IC	50	D
Film Industry – Makeup Artist	OR	OR	3	50	D
Film Industry – Projectionists	OR	OR	3	50	D
Film Industry – Script Writer	OR	OR	IC	50	D
Film Industry – Stage Manager (No Manual)	OR	OR	3	50	D
Film Industry – Stuntmen	\$2.50	IC	D	D	D
Film Industry – Technicians, Sound Recorders, Engineers	OR	OR	3	50	D
Film Industry – Wardrobe	OR	OR	3	50	D
Financial Adviser – Analyst, Consultant (Other than Qualified)	OR	OR	2	OR	OR
Financial Adviser–Analyst, Consultant (Tertiary Qualified)	OR	OR	1	OR	OR
Firechief	OR	OR	D	D	D
Firefighters	OR	OR	D	D	D
Fireman	OR	OR	D	D	D
Fireman – Forestry	OR	OR	D	D	D
Fishermen	OR	OR	D	D	D
Fitness Centre – Instructor	OR	OR	D	D	D
Fitness Centre – Owner, Operator	OR	OR	4	50	D
Fitter And Turner	OR	OR	4	100	D
Flight Attendant	OR	OR	IC	D	D
Floor Coverer – Layer	OR	OR	5	100	D

Occupation Details

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Floor Sander/Surfacers	OR	OR	D	D	D
Floor Tiler – Other than Qualified	OR	OR	D	D	D
Floor Tiler – Qualified	OR	OR	4	100	D
Florist – Deliveries	OR	OR	4	100	D
Florist – Sales Only	OR	OR	3	50	D
Food Technologist	OR	OR	2	OR	OR
Foreman – Building Industry	OR	OR	3	50	D
Forest – Ranger	OR	OR	D	D	D
Forest – Warden	OR	OR	D	D	D
Forest – Workers including tree-fellers	OR	IC	D	D	D
Forestry Fireman	OR	OR	D	D	D
Fork Lift Driver	OR	OR	5	100	D
Foundry Worker	OR	OR	D	D	D
French Polisher	OR	OR	3	50	D
Fruit Grower – Orchardist	OR	OR	5	100	D
Fruit Packer – Picker	OR	OR	D	D	D
Fruit Wholesaler	OR	OR	4	50	D
Fruiterer	OR	OR	4	50	D
Fumigator	OR	OR	5	100	D
Funeral Parlour – Director, Undertaker	OR	OR	2	OR	OR
Funeral Parlour – Driver, Pallbearer	OR	OR	4	100	D
Funeral Parlour – Embalmer	OR	OR	4	100	D
Funeral Parlour – Other	OR	OR	D	D	D
Furniture – Removalist	OR	OR	D	D	D
Furniture – Restorer	OR	OR	4	100	D
Furniture – Retailer, Deliveries	OR	OR	5	100	D
Furniture – Retailer, Sales Only	OR	OR	3	50	D
Furrier	OR	OR	3	50	D
Garage – Service Station, Cashier, Console Operator	OR	OR	3	50	D
Garage – Service Station, Driveway Petrol Attendant	OR	OR	4	100	D

Underwriting Occupation Categories

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Garage – Service Station, Mechanic Qualified	OR	OR	4	100	D
Garage – Service Station, Proprietor, Manager	OR	OR	3	50	D
Garage Door Installer	OR	OR	4	100	D
Garbage Collector	OR	OR	D	D	D
Gardener Domestic/Landscape – Qualified and Established	OR	OR	5	100	D
Gas Fitter	OR	OR	4	100	D
Gas Meter Reader	OR	OR	5	100	D
Gas Pipe Layer	OR	OR	D	D	D
Gastroenterologist	OR	OR	1	OR	OR
Gasworker	OR	OR	D	100	D
Gem Cutter, Setter	OR	OR	3	50	D
General Physician	OR	OR	1	OR	OR
General Surgeon	OR	OR	1	OR	OR
Geologist – Full Time Exploration/ On Site (No Explosives or U/Ground)	OR	OR	3	50	D
Geologist – Occasional Field	OR	OR	2	OR	OR
Geologist – Office Only	OR	OR	1	OR	OR
Glass Blower	OR	OR	D	D	D
Glass Industry – Glass Blower/ Furnaceman	OR	OR	D	D	D
Glass Industry – Glazier	OR	OR	4	100	D
Glass Industry – Others	OR	OR	D	D	D
Glass Industry – Supervisory	OR	OR	3	50	D
Glazier	OR	OR	4	100	D
Goldsmith, Silversmith	OR	OR	4	100	D
Golf Professional – Shop/Tuition Only	OR	OR	IC	50	D
Golf Professional – Touring	OR	OR	D	D	D
Government Employee	OR	OR	IC	IC	D
Graphic Artist, Designer	OR	OR	2	OR	OR
Grazier – Owner, Smallholding	OR	OR	4	100	D

Occupation Details

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Grazier—Owner,Larger Properties, Full Time Employees	OR	OR	3	50	D
Greengrocer	OR	OR	4	50	D
Greenkeeper – Groundsman	OR	OR	4	100	D
Greyhound Trainer	OR	OR	D	D	D
Grocer	OR	OR	4	50	D
Guard – Armed	OR	OR	D	D	D
Guard – Unarmed (No Unusual Hazards)	OR	OR	5	100	D
Guest House Proprietor	OR	OR	D	D	D
Gunsmith	OR	OR	5	100	D
Gymnasium – Instructor, Full Time	OR	OR	D	D	D
Gymnasium – Owner, Operator	OR	OR	4	50	D
Gynaecologist	OR	OR	1	OR	OR
Gynaecologist and Obstetrician	OR	OR	1	OR	OR
Gyprock Fixer	OR	OR	5	100	D
Haberdasher	OR	OR	3	50	D
Hairdresser Barber	OR	OR	3	50	D
Handyman	OR	OR	IC	100	D
Harbour Pilot	OR	OR	5	100	D
Harbourmaster	OR	OR	5	100	D
Harvester	OR	OR	D	D	D
Head Waiter	OR	OR	4	100	D
Headmaster/Principal/Headteacher	OR	OR	1	OR	OR
Health Inspector	OR	OR	2	OR	OR
Herbalist – Qualified Only	OR	OR	2	OR	OR
Hoist Driver	OR	OR	D	D	D
Home Care Worker	OR	OR	D	D	D
Homemaker (Maximum cover applies as per Adviser Manual)	OR	OR	D	OR	D
Homeopath Qualified	OR	OR	2	OR	OR
Horse Racing Industry – Bookmakers	OR	OR	D	D	D
Horse Racing Industry – Breakers	OR	OR	D	D	D
Horse Racing Industry – Breeder	OR	OR	4	100	D

Underwriting Occupation Categories

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Horse Racing Industry – Jockey Flat Racing	OR	OR	D	D	D
Horse Racing Industry – Jockey With Jumps	\$2.00	IC	D	D	D
Horse Racing Industry – Riding Instructor	OR	OR	4	100	D
Horse Racing Industry – Strapper	OR	OR	D	D	D
Horse Racing Industry – Trainer	OR	OR	5	100	D
Horse Racing Industry – Trotting Driver	OR	OR	D	D	D
Horticulturist	OR	OR	4	100	D
Hospital – Doctor	OR	OR	1	OR	OR
Hospital – Nurse – Enrolled or Nurses Aide	OR	OR	4	100	D
Hospital – Nurse – Registered	OR	OR	3	50	D
Hospital – Nurse – Psychiatric	OR	OR	4	100	D
Hospital – Orderly/Wardsman	OR	OR	5	100	D
Hospital – Porter	OR	OR	5	100	D
Hospitality Industry – Bar Staff	OR	OR	D	D	D
Hospitality Industry – Bouncer	OR	OR	D	D	D
Hospitality Industry – Chef (Qualified)	OR	OR	3	50	D
Hospitality Industry – Cook	OR	OR	5	100	D
Hospitality Industry – Hall Porter	OR	OR	D	D	D
Hospitality Industry – Head Waiter	OR	OR	4	100	D
Hospitality Industry – Hotel Administration	OR	OR	2	OR	OR
Hospitality Industry – Hotel Bar Work	OR	OR	D	D	D
Hospitality Industry – Housekeeper/Chambermaid	OR	OR	5	100	D
Hospitality Industry – Waiter/Waitress (Permanent, Full Time) (max 5/5)	OR	OR	5	100	D
Hotel Industry – Barstaff	OR	OR	D	D	D
Hotel Industry – Bottleshop Sales, Driveway Attendant	OR	OR	4	100	D
Hotel Industry – Bouncer	OR	OR	D	D	D
Hotel Industry – Chef (Qualified)	OR	OR	3	50	D

Occupation Details

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Hotel Industry – Cook	OR	OR	5	100	D
Hotel Industry – Housekeeper, Chambermaid	OR	OR	5	100	D
Hotel Industry – Manager, Owner, Admin. Only	OR	OR	2	OR	OR
Hotel Industry – Other	OR	OR	D	D	D
Hotel Industry – Receptionist, Clerical, Administration Only	OR	OR	2	OR	OR
Hotel Industry – Waiter, Waitress	OR	OR	D	100	D
House Painter to 10 Metres	OR	OR	4	100	D
Housekeeper Full Time	OR	OR	5	100	D
Housewife/husband (Maximum cover applies as per Adviser Manual)	OR	OR	D	OR	D
Human Resources Consultant	OR	OR	2	OR	OR
Hypnotherapist Qualified	OR	OR	2	OR	OR
Importer/Exporter Clerical Only	OR	OR	2	OR	OR
Indoor Cricket Proprietor	OR	OR	3	50	D
Insecticide Manufacturer – Other	OR	OR	D	D	D
Insecticide Manufacturer – Supervisor	OR	OR	4	100	D
Inspector Education	OR	OR	2	OR	OR
Instrument Manufacturer	OR	OR	4	100	D
Insulation Installer	OR	OR	5	100	D
Insurance – Agent, Broker, Consultant, Minimum 3 years	OR	OR	1	OR	OR
Insurance – Agent, Broker, Consultant, under 3 years	OR	OR	2	OR	OR
Insurance – Assessor/Loss Adjustor	OR	OR	2	OR	OR
Insurance – Investigator	OR	OR	D	D	D
Insurance – Office/Admin Only	OR	OR	2	OR	OR
Insurance – Underwriter	OR	OR	2	OR	OR
Interior Decorator – Qualf'd – Design and Consulting Only	OR	OR	2	OR	OR
Interior Decorator – Not Qualified	OR	OR	4	100	D

Underwriting Occupation Categories

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Interior Decorator – Qualified	OR	OR	3	50	D
Interpreter – Qualified – Full Time	OR	OR	2	OR	OR
Investigator Insurance Other	OR	OR	D	D	D
Investor	OR	OR	D	D	D
Investment Advisor Qualified, Min 3 years	OR	OR	1	OR	OR
Iridologist Qualified	OR	OR	2	OR	OR
Ironing Contractor	OR	OR	D	D	D
Jack Hammer Operator	OR	OR	D	D	D
Jackeroo	OR	OR	D	D	D
Janitor	OR	OR	5	100	D
Jeweller Retail Store	OR	OR	2	OR	OR
Jewellery Industry – Cutter, Polisher, Setter, Engraver	OR	OR	3	50	D
Jewellery Industry – Retail Store/Dealer	OR	OR	2	OR	OR
Jillaroo	OR	OR	D	D	D
Jockey – Flat Racing	OR	IC	D	D	D
Jockey – With Jumps	\$2.00	IC	D	D	D
Joiner	OR	OR	3	50	D
Journalist – Reporter (Freelance)	OR	OR	IC	IC	D
Journalist – Reporter (Salaried), No On Air, No Overseas Assignments	OR	OR	2	OR	OR
Journalist – Reporter (Salaried), On Air, No Overseas Assignments	OR	OR	IC	IC	D
Journalist – Reporter (Salaried), Overseas Assignments	OR	OR	IC	IC	D
Judge	OR	OR	1	OR	OR
Juice Vendor	OR	OR	4	100	D
Kennel Operator	OR	OR	5	100	D
Keyboard Operator	OR	OR	2	OR	OR
Kindergarten Teacher	OR	OR	3	OR	D
Knitter (in Mill)	OR	OR	D	D	D
Laboratory Technician	OR	OR	3	OR	D
Labourer	OR	OR	D	D	D

Occupation Details

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Land Broker – Qualified	OR	OR	2	OR	OR
Land Broker – Unqualified	OR	OR	3	OR	D
Landscape Gardener	OR	OR	5	100	D
Lapidary	OR	OR	4	100	D
Lathe Operator Qualified	OR	OR	4	100	D
Laundromat Owner	OR	OR	4	100	D
Laundry Worker	OR	OR	D	100	D
Lawn Mower – Retailer, Sales Only	OR	OR	3	50	D
Lawn Mower – Retailer, Service, Repairs	OR	OR	5	100	D
Lawn Mowing Contractor	OR	OR	D	D	D
Lawyer	OR	OR	1	OR	OR
Lead Industry	OR	OR	D	D	D
Lecturer Degree Qualified	OR	OR	1	OR	OR
Librarian	OR	OR	2	OR	OR
Lifesaver	OR	OR	D	D	D
Lift Installer/Mechanic	OR	OR	D	D	D
Linesman – Over 10 Metres	\$2.00	IC	D	D	D
Linesman – To 10 Metres	OR	OR	4	100	D
Linoleum Layer	OR	OR	5	100	D
Lithographer, Linotype	OR	OR	4	100	D
Livestock Buyer, Dealer, Auctioneer	OR	OR	2	OR	OR
Locksmith	OR	OR	4	100	D
Logging Contractor, Log Hauler	OR	OR	D	D	D
Loss Adjuster/Insurance Assessor	OR	OR	3	OR	D
Lumber Merchant – Office and Sales Only	OR	OR	3	OR	D
Lumber Merchant – Supervisor (up to 10% manual)	OR	OR	4	100	D
Lumber Yard Worker	OR	OR	D	D	D
Machinery Equipment Hire And Service – Repair and Maintenance	OR	OR	5	100	D
Machinery Equipment Hire And Service – Sales Only	OR	OR	3	OR	D

Underwriting Occupation Categories

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Machinist – Clothing	OR	OR	D	D	D
Machinist – Metal, Wood	OR	OR	5	100	D
Machinist – Sailmaking	OR	OR	4	100	D
Machinist – Supervisor (No Manual)	OR	OR	3	50	D
Magistrate	OR	OR	1	OR	OR
Maid Full Time	OR	OR	5	100	D
Mail Delivery	OR	OR	D	D	D
Make Up Artist – Employee in television/theatre Aust only	OR	OR	4	100	D
Management Consultant – Other	OR	OR	2	OR	OR
Management Consultant – Qualified	OR	OR	1	OR	OR
Manager Administration – With Degree	OR	OR	1	OR	OR
Manager Administration – Without Degree	OR	OR	2	OR	OR
Manicurist – Not Working at Home	OR	OR	4	50	D
Manufacturer – Office Duties Only	OR	OR	2	OR	OR
Manufacturer – Other	OR	OR	IC	IC	D
Map Maker, Cartographer	OR	OR	2	OR	OR
Marina Owner	OR	OR	4	100	D
Marine Biologist	OR	OR	IC	IC	D
Marine Industry – Dockworkers	OR	OR	D	D	D
Marine Industry – Harbour Pilots	OR	OR	5	100	D
Marine Industry – Officers, Crew – Bulk, Container Ships	OR	OR	D	D	D
Marine Industry – Salvage Vessel Officers and Crew	OR	OR	D	D	D
Marine Industry – Shipyard Workers	OR	OR	D	D	D
Marine Industry – Shore Personnel, Administration	OR	OR	2	OR	OR
Marine Industry – Surveyor, Engineer	OR	OR	IC	IC	D
Market Gardener	OR	OR	5	100	D
Marketing Sales Manager	OR	OR	2	OR	OR
Martial Arts Instructor	OR	OR	D	D	D
Mason	OR	OR	5	100	D

Occupation Details

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Masseur/Masseuse	OR	OR	D	D	D
Maxilla Facial Surgeon	OR	OR	1	OR	OR
Meat Industry – Cold Store Worker/ Processor	OR	OR	D	D	D
Meat Industry – Inspector	OR	OR	3	50	D
Meat Industry – Packer	OR	OR	D	D	D
Meat Industry – Slaughterer	OR	OR	D	D	D
Meat Industry–Butcher – Retail	OR	OR	3	50	D
Mechanic	OR	OR	4	100	D
Medical – Acupuncturist – Qualified	OR	OR	1.5	OR	OR
Medical – Anaesthetist	OR	OR	1	OR	OR
Medical – Chemist/Pharmacist	OR	OR	1	OR	OR
Medical – Chiropodist – Registered	OR	OR	1.5	OR	OR
Medical – Chiropractor – Registered	OR	OR	1.5	OR	OR
Medical – Dental Surgeon	OR	OR	1	OR	OR
Medical – Dental Technician	OR	OR	2	OR	OR
Medical – Dietitian	OR	OR	2	OR	OR
Medical – Director of Nursing/ Unit Manager	OR	OR	2	OR	OR
Medical – Doctor	OR	OR	1	OR	OR
Medical – Homeopath, Qualified	OR	OR	2	OR	OR
Medical – Hospital Porters	OR	OR	5	100	D
Medical – Iridologist – Qualified	OR	OR	2	OR	OR
Medical – Lab Technician	OR	OR	3	50	D
Medical – Naturopath – Registered	OR	OR	2	OR	OR
Medical – Nurse, Enrolled or Nurses Aide	OR	OR	4	100	D
Medical – Nurse, Registered	OR	OR	3	50	D
Medical – Nurse, Psychiatric	OR	OR	4	100	D
Medical – Nurses Aid – Enrolled	OR	OR	4	100	D
Medical – Ophthalmologist	OR	OR	1	OR	OR
Medical – Optical Technicians	OR	OR	2	OR	OR
Medical – Optometrist	OR	OR	1	OR	OR
Medical – Orthodontist	OR	OR	1	OR	OR

Underwriting Occupation Categories

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Medical – Osteopaths	OR	OR	2	OR	OR
Medical – Paediatrician	OR	OR	1	OR	OR
Medical – Pathologist	OR	OR	1	OR	OR
Medical – Physiotherapist	OR	OR	1.5	OR	OR
Medical – Podiatrist – Registered	OR	OR	1.5	OR	OR
Medical – Practitioner	OR	OR	1	OR	OR
Medical – Radiographer/Radiotherapist	OR	OR	2	OR	OR
Medical – Radiologist	OR	OR	1	OR	OR
Medical – Reflexologist, Qualified	OR	OR	2	OR	OR
Medical – Surgeons	OR	OR	1	OR	OR
Medical – Wardsman, Orderly	OR	OR	5	100	D
Merchant Banker – Degree Qualified	OR	OR	1	OR	OR
Merchant Seaman	OR	OR	D	D	D
Metal Industry – Annealer	OR	OR	4	100	D
Metal Industry – Electroplater/Enameller	OR	OR	4	100	D
Metal Industry – Fitter and Turner, Qualified	OR	OR	4	100	D
Metal Industry – Ironmonger	OR	OR	D	D	D
Metal Industry – Office duties Only	OR	OR	2	OR	OR
Metal Industry – Other	OR	OR	D	D	D
Metal Industry – Scrap Dealer	OR	OR	D	D	D
Metal Industry – Sheet Metal Worker	OR	OR	4	100	D
Metal Industry – Supervisor, No Manual	OR	OR	3	50	D
Metallurgist – Office Duties Only	OR	OR	2	OR	OR
Meteorologist	OR	OR	1	OR	OR
Meter Reader – Electricity	OR	OR	5	100	D
Meter Reader – Gas	OR	OR	5	100	D
Midwife Registered	OR	OR	3	50	D
Military – Diver	IC	IC	D	D	D
Military – Pilot	IC	IC	D	D	D
Milk Bar – Employee	OR	OR	D	D	D
Milk Bar – Proprietor, with Staff	OR	OR	3	50	D

Occupation Details

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Milker	OR	OR	D	D	D
Milkman, Milk Delivery	OR	OR	4	100	D
Mining – Administration and Clerical Only	OR	OR	2	OR	OR
Mining – Asbestos Workers	\$2.00	D	D	D	D
Mining – Surface Worker, No Explosives	OR	OR	IC	D	D
Mining – Surface Worker, Using Explosives	\$2.50	D	D	D	D
Mining – Underground Worker, Faceworker	OR	IC	D	D	D
Mining – Underground Worker, Mechanic, Electrician	OR	IC	D	D	D
Mining – Underground, Explosives Handler	\$5.00	D	D	D	D
Minister Of Religion	OR	OR	D	50	D
Model	OR	OR	D	D	D
Motor Vehicle – Assembly, Production Line	OR	OR	D	D	D
Motor Vehicle – Dealer, Sales, New Vehicles	OR	OR	3	OR	D
Motor Vehicle – Dealer, Sales, Used Vehicle	OR	OR	4	50	D
Motor Vehicle – Detailer	OR	OR	4	100	D
Motor Vehicle – Mechanic	OR	OR	4	100	D
Motor Vehicle – Panel Beater, Spray Painter	OR	OR	4	100	D
Motor Vehicle – Parts Retailer	OR	OR	4	50	D
Motor Vehicle – Wrecker	OR	OR	D	D	D
Music Teacher – Full Time in School, Uni, College	OR	OR	2	OR	OR
Music Teacher – Working at Home	OR	OR	D	D	D
Museum Curator	OR	OR	2	OR	OR
Musician – Orchestral	OR	OR	IC	IC	D
Musician – Other	OR	OR	D	D	D
Naturopath – Qualified Only	OR	OR	2	OR	OR

Underwriting Occupation Categories

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Navy Personnel – Diver	\$3.00	IC	D	D	D
Navy Personnel – No Special Hazards, Shore Duties	OR	OR	D	D	D
Navy Personnel – Office Duties Only	OR	OR	D	D	D
Navy Personnel – Seagoing	OR	OR	D	D	D
Navy Personnel – Submariner	\$2.00	IC	D	D	D
Navy Personnel – Volunteer Reserve	OR	OR	IC	IC	D
Neurologist	OR	OR	1	OR	OR
Neurosurgeon	OR	OR	1	OR	OR
Newsagent – Deliveries	OR	OR	4	100	D
Newsagent – Shop Sales Only	OR	OR	3	50	D
Newspaper – Editor	OR	OR	2	OR	OR
Newspaper – Journalist/Reporter, salaried, no o/seas assign.	OR	OR	2	OR	OR
Newspaper – Photographer, salaried, no o/seas assign.	OR	OR	4	100	D
Newspaper – Clerical/Office staff	OR	OR	2	OR	OR
Newsreader	OR	OR	D	D	D
Nuclear Medicine Specialist	OR	OR	1	OR	OR
Nurse – Dental	OR	OR	2	OR	OR
Nurse – Director of Nursing/ Unit Manager	OR	OR	2	OR	OR
Nurse – Enrolled or Nurses Aide	OR	OR	4	100	D
Nurse – General	OR	OR	3	50	D
Nurse – Psychiatric	OR	OR	4	100	D
Nurse – Registered	OR	OR	3	50	D
Nursery Person – No qualifications	OR	OR	5	100	D
Nursery Person – Qualified	OR	OR	4	100	D
Nurses Aide Enrolled	OR	OR	4	100	D
Obstetrician	OR	OR	1	OR	OR
Occupational Therapist – Other	OR	OR	3	OR	D
Occupational Therapist – Qualified	OR	OR	2	OR	OR
Office Worker	OR	OR	2	OR	OR

Occupation Details

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Oil And Gas – Distributors – No delivery	OR	OR	3	100	D
Oil And Gas – Onshore Worker, Admin. Only	OR	OR	2	OR	OR
Oil And Gas – Others	OR	OR	D	D	D
Oil And Gas – Pipeline, Offshore Worker	\$2.00	IC	D	D	D
Oil And Gas – Refinery Worker	OR	OR	D	D	D
Oil And Gas – Tanker Driver Local	OR	OR	5	100	D
Oil And Gas – Tanker Driver Long Distance	OR	OR	D	D	D
Oncologist	OR	OR	1	OR	OR
Ophthalmic Surgeon	OR	OR	1	OR	OR
Ophthalmologist	OR	OR	1	OR	OR
Optical Technician	OR	OR	2	OR	OR
Optician	OR	OR	1	OR	OR
Optometrist	OR	OR	1	OR	OR
Orchardist	OR	OR	5	100	D
Orthodontist	OR	OR	1	OR	OR
Orthopaedic Surgeon	OR	OR	1	OR	OR
Osteopath	OR	OR	2	OR	OR
Packer	OR	OR	D	D	D
Paediatric Surgeon	OR	OR	1	OR	OR
Paediatrician	OR	OR	1	OR	OR
Painter – Heights over 10 Metres	OR	OR	D	D	D
Painter – Heights to 10 Metres	OR	OR	4	100	D
Painter – Spray	OR	OR	4	100	D
Panel Beater	OR	OR	4	100	D
Park Ranger	OR	OR	D	D	D
Parking Station Attendant	OR	OR	D	100	D
Parking Warden/Officer	OR	OR	5	100	D
Pastry Cook Qualified	OR	OR	3	50	D
Pathologist	OR	OR	1	OR	OR
Paver	OR	OR	D	D	D
Pawnbroker	OR	OR	D	D	D

Underwriting Occupation Categories

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Payroll Guard – Armed	OR	OR	D	D	D
Payroll Guard – Unarmed	OR	OR	5	100	D
Periodontist	OR	OR	1	OR	OR
Personal Trainer	OR	OR	D	D	D
Personnel Consultant – Other	OR	OR	2	OR	OR
Personnel Consultant – Professional Qualifications	OR	OR	1	OR	OR
Pest Controller	OR	OR	5	100	D
Petrol Tanker Driver – Local	OR	OR	5	100	D
Petrol Tanker Driver – Long Distance	OR	OR	D	D	D
Pharmacist	OR	OR	1	OR	OR
Photoengraver	OR	OR	3	50	D
Photographer – Aerial	\$2.50	IC	D	D	D
Photographer – Employed on Location Australia Only	OR	OR	4	50	D
Photographer – Freelance	OR	OR	D	D	D
Photographer – Studio, Weddings	OR	OR	2	OR	OR
Physician	OR	OR	1	OR	OR
Physicist	OR	OR	1	OR	OR
Physiotherapist	OR	OR	1.5	OR	OR
Piano Tuner	OR	OR	3	50	D
Picture Framer	OR	OR	4	50	D
Pilot – Harbour	OR	OR	5	100	D
Pipeline Worker	OR	OR	D	D	D
Plasterer	OR	OR	4	100	D
Plumber/Gas Fitter	OR	OR	3	50	D
Plumber/Gas Fitter – Roof	OR	OR	5	100	D
Podiatrist Registered	OR	OR	1.5	OR	OR
Police	OR	OR	D	D	D
Police Diver	\$2.00	IC	D	D	D
Porter	OR	OR	D	D	D
Post Office Agent	OR	OR	3	OR	D

Occupation Details

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Post Office Agent – Desk Work Only	OR	OR	2	OR	OR
Post Sorter	OR	OR	D	D	D
Postman	OR	OR	D	D	D
Pottery and Ceramics – Potter Min 2 Yrs (Not Working at Home)	OR	OR	4	100	D
Poultry Farmer, Poulterer	OR	OR	5	100	D
Power Station Skilled – and other Workers	OR	OR	4	100	D
Power Station Skilled – Power Station Supervisor	OR	OR	3	50	D
Principal, School	OR	OR	1	OR	OR
Printer	OR	OR	4	50	D
Printing and Publishing – Administration/Clerical	OR	OR	2	OR	OR
Printing and Publishing – Bookbinder, Compositor	OR	OR	3	50	D
Printing and Publishing – Computer Operator	OR	OR	2	OR	OR
Printing and Publishing – Editor, Proofreader, Publisher	OR	OR	2	OR	OR
Printing and Publishing – Lithographer, Linotype	OR	OR	4	100	D
Printing and Publishing – Others	OR	OR	D	D	D
Printing and Publishing – Printer	OR	OR	4	50	D
Prison Officer	OR	OR	D	D	D
Private Detective – Enquiry Agent	OR	OR	D	D	D
Process/Production Workers	OR	OR	D	D	D
Produce Merchant	OR	OR	4	100	D
Professional Sportsperson	OR	OR	D	D	D
Professor	OR	OR	1	OR	OR
Programmer – Systems Analyst – other	OR	OR	2	OR	OR
Programmer – Systems Analyst – With Degree	OR	OR	1	OR	OR
Projectionist	OR	OR	3	50	D
Proof – Reader	OR	OR	2	OR	OR

Underwriting Occupation Categories

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Property – Consultant	OR	OR	2	OR	OR
Property – Developer	OR	OR	IC	IC	D
Property – Investor	OR	OR	D	D	D
Psychiatrist	OR	OR	1	OR	OR
Psychologist	OR	OR	1	OR	OR
Public Relations Officer	OR	OR	2	OR	OR
Public Servant	OR	OR	IC	IC	IC
Publisher	OR	OR	2	OR	OR
Purchasing Officer	OR	OR	2	OR	OR
Quantity Surveyor	OR	OR	1	OR	OR
Quarry Worker – Blasting	\$2.50	D	D	D	D
Quarry Worker – No Blasting	OR	OR	D	D	D
Radio And Television – Actor/Actress	OR	OR	D	D	D
Radio And Television – Administration, Office Only	OR	OR	2	OR	OR
Radio And Television – Announcer	OR	OR	IC	IC	D
Radio And Television – Choreographer/Dancer	OR	OR	D	D	D
Radio And Television – Director, Editor, Producer	OR	OR	2	OR	OR
Radio And Television – Distributor	OR	OR	2	OR	OR
Radio And Television – Engineer, Projectionist	OR	OR	3	50	D
Radio And Television – Entertainment Agent	OR	OR	IC	OR	D
Radio And Television – Journalist	OR	OR	IC	IC	D
Radio And Television – Musician	OR	OR	D	D	D
Radio And Television – Newsreader, Announcer	OR	OR	IC	IC	D
Radio And Television – Repairperson, Technician	OR	OR	3	50	D
Radio And Television – Scriptwriter	OR	OR	IC	50	D
Radio And Television – Stuntman	\$2.50	IC	D	D	D
Radio And Television – Technician, Cameraman, Engineer	OR	OR	3	50	D

Occupation Details

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Radiographer	OR	OR	2	OR	OR
Radiologist	OR	OR	1	OR	OR
Radiotherapist	OR	OR	2	OR	OR
Railway – Driver/Guard	OR	OR	D	D	D
Railway – Stationmaster	OR	OR	3	50	D
Railway Worker	OR	OR	D	D	D
Real Estate Agent Qualified	OR	OR	2	OR	OR
Receptionist	OR	OR	2	OR	OR
Reflexologist – Qualified	OR	OR	2	OR	OR
Refrigerator Mechanic	OR	OR	4	100	D
Refueller – Airport	OR	OR	5	D	D
Rehabilitation Consultant – Qualified	OR	OR	1.5	OR	OR
Rehabilitation Consultant – Unqualified	OR	OR	2	OR	OR
Removalist	OR	OR	D	D	D
Renal Physician	OR	OR	1	OR	OR
Renderer – Heights to 10 Metres	OR	OR	4	100	D
Renderer – Heights over 10 Metres	OR	OR	D	D	D
Repairman – Serviceman – Heavy Equipment	OR	OR	4	100	D
Repairman – Serviceman – Light Manual	OR	OR	3	50	D
Reporter – No Overseas Work	OR	OR	IC	IC	D
Reporter – Overseas Assignments	OR	OR	D	D	D
Restaurant – Bar Staff (Full Time)	OR	OR	D	D	D
Restaurant – Chef/Cook, Qualified	OR	OR	3	50	D
Restaurant – Kitchen Hand	OR	OR	D	100	D
Restaurant – Maitre'd	OR	OR	3	50	D
Restaurant – Manager, Proprietor	OR	OR	2	OR	OR
Restaurant – Waiter, Waitress (Permanent, Full Time) (max. 5/5)	OR	OR	5	100	D
Riding Instructor	OR	OR	4	100	D
Rigger	\$2.00	IC	D	D	D
Roofer	OR	OR	D	D	D
Saddlemaker	OR	OR	5	100	D

Underwriting Occupation Categories

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Sailmaker	OR	OR	4	100	D
Sales – Marketing Manager	OR	OR	2	OR	OR
Sales Representative – Advertising	OR	OR	2	OR	OR
Sales Representative – House/Land	OR	OR	2	OR	OR
Sales Representative – Insurance	OR	OR	2	OR	OR
Sales Representative – Machinery Heavy	OR	OR	4	50	D
Sales Representative – Machinery Light	OR	OR	3	50	D
Sales Representative – Other – Metro only, Deliveries	OR	OR	5	100	D
Sales Representative – Other – Metro only, No Deliveries	OR	OR	3	50	D
Sales Representative – Stock/Station	OR	OR	4	100	D
Salvage Vessel Officer	OR	OR	D	D	D
Sandblaster	OR	OR	D	D	D
Sanitation Services – Garbage Collector	OR	OR	D	D	D
Sanitation Services – Incinerator Operator	OR	OR	D	100	D
Sanitation Services – Street Cleaning – Driving Only	OR	OR	D	D	D
Sanitation Services – Street Cleaning – Manual	OR	OR	D	D	D
Sawmill Worker – Others	OR	OR	D	D	D
Sawmill Worker – Supervisor	OR	OR	4	100	D
Sawyer	OR	OR	D	D	D
Scaffolder	\$2.00	IC	D	D	D
School – Principal/Headmaster/ Headteacher	OR	OR	1	OR	OR
School – Teacher, Classroom (no manual)	OR	OR	2	OR	OR
School – Teacher, Music (Full Time in School Uni/College)	OR	OR	2	OR	OR
School – Teacher, Music (Working from Home)	OR	OR	D	D	D
School – Teacher, Physical Education	OR	OR	3	50	D
School – Teacher, Pre School	OR	OR	3	OR	D
School – Teacher, Trades, Technical	OR	OR	3	50	D

Occupation Details

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Scientist	OR	OR	1	OR	OR
Scrap Metal Dealer	OR	OR	D	D	D
Sculptor	OR	OR	D	D	D
Seaman – Crew	OR	OR	D	D	D
Seaman – Officer	OR	OR	D	D	D
Search and Rescue Workers	OR	OR	D	D	D
Second Hand Dealer	OR	OR	5	100	D
Secretary	OR	OR	2	OR	OR
Security Guard – Armed	OR	OR	D	D	D
Security Guard – Unarmed	OR	OR	5	100	D
Senior Executive	OR	OR	1.5	OR	OR
Service Station – Cashier	OR	OR	3	50	D
Service Station – Mechanic	OR	OR	4	100	D
Service Station – Proprietor	OR	OR	3	50	D
Service Station – Pump Attendant	OR	OR	4	100	D
Serviceman	OR	OR	D	D	D
Sewing Machine Mechanic	OR	OR	3	50	D
Sex Worker	D	D	D	D	D
Shearer, Shearing Contractor	OR	OR	D	D	D
Sheetmetal Worker	OR	OR	4	100	D
Shipping – Harbour Pilot	OR	OR	5	100	D
Shipping – Salvage Vessel – Officer and Crew	OR	OR	D	D	D
Shipping – Seagoing Personnel – Crew	OR	OR	D	D	D
Shipping – Seagoing Personnel – Officer	OR	OR	D	D	D
Shipping – Shore Personnel, Administration	OR	OR	2	OR	OR
Shipping – Shore Personnel, Other	OR	OR	4	100	D
Shipwright	OR	OR	3	100	D
Shipyards Worker	OR	OR	D	D	D
Shoemaker Repairer	OR	OR	4	100	D
Shop – Adult Books or Goods	OR	OR	D	D	D
Shop – Antiques, Deliveries	OR	OR	5	100	D

Underwriting Occupation Categories

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Shop – Antiques, Restoration	OR	OR	4	100	D
Shop – Antiques, Sales Only	OR	OR	3	OR	D
Shop – Aquarium	OR	OR	4	100	D
Shop – Artist Supplies	OR	OR	3	50	D
Shop – Bakery	OR	OR	3	50	D
Shop – Bedding	OR	OR	3	50	D
Shop – Bicycle, Repairs	OR	OR	4	50	D
Shop – Bicycle, Sales Only	OR	OR	3	50	D
Shop – Boating Equipment	OR	OR	3	50	D
Shop – Books, Stationery	OR	OR	3	OR	D
Shop – Bootmaker	OR	OR	4	50	D
Shop – Bottleshop	OR	OR	4	100	D
Shop – Brassware	OR	OR	4	50	D
Shop – Bread, Cakes	OR	OR	3	50	D
Shop – Butcher	OR	OR	3	50	D
Shop – Cafe, Employees (Permanent, Full Time) (max. 5/5)	OR	OR	5	100	D
Shop – Cafe, Proprietor with Staff	OR	OR	3	50	D
Shop – Cards	OR	OR	3	OR	D
Shop – Carpet, Floor Covering	OR	OR	4	50	D
Shop – China and Glassware	OR	OR	3	OR	D
Shop – Clothing Store	OR	OR	3	OR	D
Shop – Computer Supplies	OR	OR	3	OR	D
Shop – Confectionery	OR	OR	3	OR	D
Shop – Curtain, Sales Only	OR	OR	3	OR	D
Shop – Delicatessen, Employees	OR	OR	5	100	D
Shop – Delicatessen, Proprietor with Staff	OR	OR	3	50	D
Shop – Disposal Store	OR	OR	4	100	D
Shop – Dry Cleaner	OR	OR	4	100	D
Shop – Duty Free	OR	OR	3	OR	D
Shop – Electrical Goods	OR	OR	3	OR	D
Shop – Fast Food, Proprietor with Staff	OR	OR	3	50	D

Occupation Details

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Shop – Fast Foods, Employee	OR	OR	D	100	D
Shop – Fishmonger	OR	OR	4	50	D
Shop – Florist, Deliveries	OR	OR	4	100	D
Shop – Florist, Sales Only	OR	OR	3	50	D
Shop – Footwear	OR	OR	3	OR	D
Shop – Fruiterer	OR	OR	4	100	D
Shop – Furniture, Deliveries	OR	OR	5	100	D
Shop – Furniture, Sales Only	OR	OR	3	OR	D
Shop – General Store	OR	OR	4	50	D
Shop – Gift Shop	OR	OR	3	OR	D
Shop – Glazier	OR	OR	4	100	D
Shop – Greengrocer	OR	OR	4	100	D
Shop – Grocer	OR	OR	4	100	D
Shop – Gunsmith	OR	OR	5	100	D
Shop – Haberdasher	OR	OR	3	50	D
Shop – Hardware, Building Supplies, Sales	OR	OR	3	50	D
Shop – Hardware, Building Supplies, Yard Work	OR	OR	5	100	D
Shop – Health Food	OR	OR	3	50	D
Shop – Icecream Parlour	OR	OR	3	50	D
Shop – Jeweller, Retail Sales	OR	OR	2	OR	OR
Shop – Jewellery Maker, Engraver, Setter	OR	OR	3	50	D
Shop – Lawnmower Service and Repairs	OR	OR	5	100	D
Shop – Lawnmower, Sales Only	OR	OR	3	50	D
Shop – Light Fitting Sales	OR	OR	3	OR	D
Shop – Liquor Store	OR	OR	4	100	D
Shop – Locksmith	OR	OR	4	100	D
Shop – Milk Bar, Proprietor with Staff	OR	OR	3	50	D
Shop – Milkbar, Employee	OR	OR	D	100	D
Shop – Motor Vehicle Accessories and Spare Parts	OR	OR	4	50	D
Shop – Musical Instrument Sales	OR	OR	3	OR	D
Shop – Newsagent, deliveries	OR	OR	4	100	D

Underwriting Occupation Categories

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Shop – Newsagent, Sales Only	OR	OR	3	50	D
Shop – Not Otherwise Classified Heavy Goods	OR	OR	5	100	D
Shop – Not Otherwise Classified Light Goods	OR	OR	3	50	D
Shop – Nursery (Qualified, Light Manual duties)	OR	OR	4	100	D
Shop – Nursery, Other	OR	OR	5	100	D
Shop – Nursery, Sales Only	OR	OR	3	OR	D
Shop – Office Equipment, Repairs	OR	OR	3	50	D
Shop – Office Equipment, Sales Only	OR	OR	3	OR	D
Shop – Office Supply, Stationer, Deliveries	OR	OR	4	100	D
Shop – Office Supply, Stationer, Sales Only	OR	OR	3	50	D
Shop – Outdoor Supplies	OR	OR	4	50	D
Shop – Paint and Wallpaper	OR	OR	4	50	D
Shop – Pawnbroker	OR	OR	D	D	D
Shop – Petshop	OR	OR	3	50	D
Shop – Photocopying, Repairs	OR	OR	4	100	D
Shop – Photocopying, Sales Only	OR	OR	3	OR	D
Shop – Photographic, Sales Only	OR	OR	3	OR	D
Shop – Photographic, Service and Repairs	OR	OR	4	50	D
Shop – Record Shop	OR	OR	3	OR	D
Shop – Secondhand Goods, deliveries	OR	OR	5	100	D
Shop – Shoe Shop	OR	OR	3	OR	D
Shop – Skin/Hide/Leather, Sales Only	OR	OR	3	OR	D
Shop – Sporting Goods	OR	OR	3	OR	D
Shop – Stationery	OR	OR	3	50	D
Shop – Supermarket	OR	OR	3	100	D
Shop – Supermarket, Cashier	OR	OR	3	50	D
Shop – Supermarket, Deliveries	OR	OR	5	100	D
Shop – Supermarket, Manager, No Manual	OR	OR	2	OR	OR

Occupation Details

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Shop – Supermarket, Other	OR	OR	4	50	D
Shop – Swimming Pool Supplies, Sales Only	OR	OR	3	50	D
Shop – Takeaway Food, Employees	OR	OR	D	100	D
Shop – Takeaway Food, Proprietor with Employees	OR	OR	3	50	D
Shop – Tobacconist	OR	OR	3	OR	D
Shop – Toy Shop	OR	OR	3	OR	D
Shop – Video Shop	OR	OR	3	50	D
Shopfitter	OR	OR	4	50	D
Shower Screen Installer	OR	OR	4	50	D
Sign – Erector to 10 metres	OR	OR	5	100	D
Sign – Erector over 10 metres	\$2.00	IC	D	D	D
Sign – Writer, Heights over 10 Metres	\$2.00	IC	D	D	D
Sign – Writer, Heights up to 10 Metres	OR	OR	4	100	D
Silversmith, Goldsmith	OR	OR	4	100	D
Singer	OR	OR	D	D	D
Skylight Fitter	OR	OR	4	100	D
Slaughterman	OR	OR	D	D	D
Social Worker – Other than Qualified	OR	OR	4	100	D
Social Worker – Qualified	OR	OR	2	OR	OR
Soft Drink – Deliverer	OR	OR	4	100	D
Soft Drink – Manufacturer, Others	OR	OR	5	100	D
Soft Drink – Manufacturer, Supervisor	OR	OR	3	50	D
Solicitor	OR	OR	1	OR	OR
Special Air Services	\$2.00	IC	D	D	D
Specialist Physician	OR	OR	1	OR	OR
Speech Pathologist – Therapist, Other	OR	OR	2	OR	OR
Speech Pathologist – Therapist, Qualified	OR	OR	1	OR	OR
Sports/Fitness Centre – Proprietor	OR	OR	4	50	D
Sports/Fitness Centre – Instructor	OR	OR	D	D	D
Sportsperson	OR	OR	D	D	D
Spray Painter	OR	OR	4	100	D

Underwriting Occupation Categories

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Squash Court Owner	OR	OR	4	50	D
Stablehand	OR	OR	D	D	D
Stage Hand (roadie) – music	OR	OR	D	D	D
Stage Manager Theatre (No Manual)	OR	OR	3	50	D
Station Hand	OR	OR	D	D	D
Statistician Degree Qualified	OR	OR	1	OR	OR
Steel Erector Fixer	\$2.00	IC	D	D	D
Steeplejack	\$2.00	IC	D	D	D
Stenographer	OR	OR	2	OR	OR
Stevedore	OR	OR	D	D	D
Steward, Stewardess, Airline	OR	OR	IC	D	D
Stock And Station Agent	OR	OR	4	100	D
Stockbroker Degree Qualified	OR	OR	1	OR	OR
Stockman	OR	OR	D	D	D
Stonemason	OR	OR	5	100	D
Storeman/Packer	OR	OR	D	100	D
Strapper	OR	OR	D	D	D
Street Cleaner	OR	OR	D	D	D
Structural Steel Erector/Rigger	\$2.00	IC	D	D	D
Student	OR	OR	D	D	D
Stuntman	\$2.50	IC	D	D	D
Submariner – Deep Sea Oceanography	\$3.50	IC	D	D	D
Submariner – Military	\$2.00	IC	D	D	D
Sugar Refinery – Other	OR	OR	D	D	D
Sugar Refinery – Supervisor	OR	OR	3	50	D
Supermarket – Cashier Only	OR	OR	3	50	D
Supermarket – Deliveries	OR	OR	5	100	D
Supermarket – Manager, No Manual	OR	OR	2	OR	OR
Supermarket – No Manual duties	OR	OR	3	50	D
Surfboard Shaper	OR	OR	4	100	D
Surgeon	OR	OR	1	OR	OR
Surgical Appliance Maker	OR	OR	3	50	D

Occupation Details

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Surveyor – Explosives	\$2.50	IC	D	D	D
Surveyor – Marine	OR	OR	4	100	D
Surveyor – Mine (Surface) or Remote Areas	OR	OR	4	100	D
Surveyor – Qualified, Field	OR	OR	3	50	D
Surveyor – Qualified, Office Only	OR	OR	1	OR	OR
Surveyor – Quantity	OR	OR	1	OR	OR
Swimming Pool – Attendant	OR	OR	D	100	D
Swimming Pool – Builder	OR	OR	4	100	D
Swimming Pool – Instructor, Full Time	OR	OR	4	50	D
Swimming Pool – Proprietor, Manager	OR	OR	2	OR	OR
Systems Analyst – Degree	OR	OR	1	OR	OR
Systems Analyst – Other	OR	OR	2	OR	OR
Tab Agent	OR	OR	2	50	OR
Tailor Dressmaker – Qualified, Not Working at Home	OR	OR	4	100	D
Take Away Fast Food – Employee	OR	OR	D	100	D
Take Away Fast Food – Proprietor With Staff	OR	OR	3	50	D
Tanker Driver – Local/Metro	OR	OR	5	100	D
Tanker Driver – Long Distance	OR	OR	D	D	D
Tanner	OR	OR	5	100	D
Tax Consultant – Degree	OR	OR	1	OR	OR
Tax Consultant – Other	OR	OR	2	OR	OR
Taxi Driver – Employee	OR	OR	D	D	D
Taxi Driver – Owner, Driver	OR	OR	4	100	D
Taxidermist	OR	OR	4	100	D
Teacher – Classroom (no manual)	OR	OR	2	OR	OR
Teacher – Physical Education	OR	OR	3	50	D
Teacher, Music (Full Time in School Uni/College)	OR	OR	2	OR	OR
Teacher, Music (Working from Home)	OR	OR	D	D	D
Teacher, Pre School	OR	OR	3	OR	D
Teacher, Trades, Technical	OR	OR	3	50	D

Underwriting Occupation Categories

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Teachers Aide	OR	OR	4	100	D
Telecommunications – Engineer	OR	OR	3	OR	D
Telecommunications – Linesman	OR	OR	D	D	D
Telephone – Engineer	OR	OR	3	OR	D
Telephone – Technician, No Underground or Heights	OR	OR	3	50	D
Telephone – Technician, Underground or Heights up to 10 Metres	OR	OR	5	100	D
Telephonist	OR	OR	2	OR	OR
Television Industry – Actor/Actress	OR	OR	D	D	D
Television Industry – Administration, Office Only	OR	OR	2	OR	OR
Television Industry – Announcer	OR	OR	IC	IC	D
Television Industry – Choreographer/Dancer	OR	OR	D	D	D
Television Industry – Director, Editor, Producer	OR	OR	2	OR	OR
Television Industry – Distributor	OR	OR	2	OR	OR
Television Industry – Engineer, Projectionist	OR	OR	3	50	D
Television Industry – Entertainment Agent	OR	OR	IC	OR	D
Television Industry – Journalist	OR	OR	IC	IC	D
Television Industry – Musician	OR	OR	D	D	D
Television Industry – Newsreader, Announcer	OR	OR	IC	IC	D
Television Industry – Repairperson, Technician	OR	OR	3	50	D
Television Industry – Scriptwriter	OR	OR	IC	50	D
Television Industry – Stuntman	\$2.50	IC	D	D	D
Television Industry – Technician, Cameraman, Engineer	OR	OR	3	50	D
Teller	OR	OR	2	OR	OR
Tennis Coach (Not Touring)	OR	OR	IC	IC	D
Test Pilot	\$5.00	IC	D	D	D
Theatre Cinema Industry – Actor/Actress	OR	OR	D	D	D

Occupation Details

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Theatre Cinema Industry – Director Producer	OR	OR	IC	OR	D
Theatre Cinema Industry – Management, No Manual	OR	OR	2	OR	OR
Theatre Cinema Industry – Projectionist	OR	OR	3	50	D
Theatre Cinema Industry – Usher Fulltime	OR	OR	4	50	D
Tiler – Floor/Wall – Qualified	OR	OR	4	100	D
Tiler – Roof	OR	OR	D	D	D
Timber Industry – Others	OR	OR	D	D	D
Timber Industry – Timber Merchant Manual Work	OR	OR	5	100	D
Timber Industry – Timber Merchant No Manual	OR	OR	3	50	D
Timber Industry – Tree-feller	OR	IC	D	D	D
Timber Industry – Tree Surgeon	OR	OR	D	D	D
Tobacco Industry – Others	OR	OR	D	D	D
Tobacco Industry – Supervisor	OR	OR	3	50	D
Tool Maker	OR	OR	4	100	D
Tour Guide	OR	OR	IC	IC	D
Tow Truck Driver	OR	OR	D	D	D
Town Planner – Degree	OR	OR	1	OR	OR
Town Planner – Other	OR	OR	2	OR	OR
Track Worker	OR	OR	D	D	D
Train Driver	OR	OR	D	D	D
Train Guard	OR	OR	D	D	D
Tram Conductor	OR	OR	D	D	D
Travel Agent	OR	OR	2	OR	OR
Tree Surgeon	OR	OR	D	D	D
Tree-feller	OR	IC	D	D	D
Trench Digger Mechanical	OR	OR	D	D	D
Trotting Driver	OR	OR	D	D	D
Truck and Van Driver – Local/Metro	OR	OR	5	100	D
Truck and Van Driver – Long Distance	OR	OR	D	D	D

Underwriting Occupation Categories

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Tupperware Sales Person (Min 2 Years)	OR	OR	3	50	D
Turner Qualified	OR	OR	4	100	D
Tutor	OR	OR	IC	IC	D
Typesetter	OR	OR	3	50	D
Typewriter Mechanic	OR	OR	3	50	D
Typist	OR	OR	2	OR	OR
Tyre And Battery – Manufacture, Repairs, Fitting	OR	OR	5	100	D
Tyre And Battery – Sales Only	OR	OR	3	50	D
Unarmed Security Guard	OR	OR	5	100	D
Underground Workers – No Explosives	OR	IC	D	D	D
Underground Workers – Using Explosives	\$5.00	D	D	D	D
Undertaker	OR	OR	2	OR	OR
Underwriter Insurance	OR	OR	2	OR	OR
University And College Staff – Office/Admin	OR	OR	2	OR	OR
University And College Staff – Prof/Lecturer – Qual	OR	OR	1	OR	OR
Unskilled Manual Worker	OR	OR	D	D	D
Upholsterer	OR	OR	4	100	D
Urologist	OR	OR	1	OR	OR
Usher Fulltime	OR	OR	4	50	D
Valuer registered	OR	OR	2	OR	OR
Vehicle Wrecker	OR	OR	D	D	D
Veterinarian	OR	OR	1	OR	OR
Veterinary Nurse	OR	OR	3	50	D
Vicar	OR	OR	D	50	D
Video Shop proprietor	OR	OR	3	50	D
Vigneron – Manual	OR	OR	5	100	D
Vigneron – No Manual	OR	OR	3	50	D
Volunteer Reserve	OR	OR	IC	IC	D
Waiter (Permanent, Full Time) (max 5/5)	OR	OR	5	100	D

Occupation Details

Occupation	Term	Medical Catastrophe	DI	TPD Any Occ	TPD Own Occ
Waitress (Permanent, Full Time) (max 5/5)	OR	OR	5	100	D
Wallpaper Hanger	OR	OR	4	100	D
Warehouseman	OR	OR	D	D	D
Washing Machine Mechanic	OR	OR	4	100	D
Watchmaker	OR	OR	3	50	D
Waterproofer	OR	OR	5	100	D
Waterside Worker	OR	OR	D	D	D
Weaver – Not Working from Home	OR	OR	4	100	D
Welder	OR	OR	4	100	D
Welfare Office – Youth Worker Qualified	OR	OR	2	OR	OR
Wharf Labourer	OR	OR	D	D	D
Window Cleaner – Heights above 10 Metres	IC	IC	D	D	D
Window Cleaner – Heights to 10 Metres	OR	OR	5	100	D
Window Dresser	OR	OR	4	50	D
Window Tinter	OR	OR	4	50	D
Windscreen Fitter Installer Glazier	OR	OR	5	100	D
Wine Merchant	OR	OR	3	50	D
Wiremaker	OR	OR	5	100	D
Wool – Buyer	OR	OR	3	50	D
Wool – Classer	OR	OR	4	100	D
Wrecker – Foreman	OR	OR	5	100	D
Wrecker – Other	OR	OR	D	D	D
X-ray Technician Radiographer	OR	OR	2	OR	OR
Zoo Keeper Attendant	OR	OR	5	100	D
Zoologist	OR	OR	2	OR	OR
Zoologist – No field work	OR	OR	1	OR	OR

Sports, Pastimes, Hazardous Activities

If your client discloses that they are involved in any sport, pastime or hazardous activity, please have them indicate the activity in the Application Form and complete the appropriate questionnaire.

Following is a guide of sports or activities that the client may be involved in and the loadings or exclusions that apply to the plan.

Pastimes and Activities Rating Guide Key

Code	Description
OR	Ordinary Rates
E	Excluded
IC	Individual Consideration
D	Declined
U	Uninsurable
E<90 DW	Exclusion less than 90 Day Wait
90 DW	90 Day Wait
100/50	Percentage of Premium loading
\$ Amount	\$ amount per mille sum insured loading
1/2/3/4/5	Class Ratings

Lifestyle Details

Activity	Term	Med Cat	DI	TPD
Abseiling	OR	OR/E	E	E
Acrobatics	OR/\$2.00	OR/\$2.00	U	U
Aviation				
• Fixed Wing – Private				
– Up to 100 Hrs	OR	OR	OR	OR
– Over 100 Hrs	\$2.00	\$2.00	E	E
• Microlite / Ultralite				
– Up to 50 Hrs	\$3.00	\$3.00	E	E
– Over 50 Hrs	\$5.00	\$5.00	E	E
• Helicopter				
– Up to 100 Hrs	OR	OR	OR	OR
– Over 100 Hrs	\$2.00	\$2.00	E	E
Balloonng				
• Competition	\$2.00	\$2.00	E	E
• Pleasure Only	OR	OR	OR	OR
Boxing				
• Amateur	OR	E	E	E/+50%
• Professional	\$2.00	U	U	U
Bungy Jumping				
	IC	IC	E	E
Caving				
	OR/\$2.00	E/\$2.00	E	E
Cricket Professional				
	OR	OR	U	U
Diving				
• Amateur (refer UW for wreck, night, dam and lake diving)				
– 0-50m	OR	OR	OR	OR
– Over 50m	\$2.00	\$2.00	E	E
– Cave	\$5.00	\$5.00	E/D	E/D
• Commercial				
– Shallow Water	\$2.50	\$2.50	D	D
– Deep Water	\$5.00	\$5.00	D	D
Equestrian Events				
• Amateur	OR	OR	OR	OR/E
• Professional	OR	OR	U	U

Lifestyle Details

Activity	Term	Med Cat	DI	TPD
Fencing	OR	OR	OR	OR
Football – Australian Rules / Rugby / Soccer				
• Amateur (Occ. Class 1-2)	OR	OR	OR	OR
• Amateur (Occ. Class 3-5)	OR	OR	OR90 DW E<90 DW	OR
• Semi-Professional	OR	OR	U	U
• Professional	OR	E	U	U
• Touch Football	OR	OR	OR	OR
Gliding	OR	OR	OR	OR
Hang Gliding				
• Non-Powered	\$2.00	\$2.00	E	E
• Powered	\$3.00/ \$5.00	\$3.00/ \$5.00	E	E
Hockey (Ice)				
• Amateur	OR	OR	E	OR
• Professional	OR	OR	U	U
Hockey (Field)				
• Amateur	OR	OR	E	OR
• Professional	OR	OR	E	U
Horse Racing (Amateur)				
• Flat Race	OR	OR	E	E
• Harness	OR	OR	E	E
• Steeplechase	OR	OR	E	E
Hunting (Excluding Aviation)				
• Amateur	OR	OR	OR	OR
• Professional	IC	IC	U	U
Judo				
• Amateur/No Exhibitions	OR	OR	E	OR
Jujitsu				
• Amateur/No Exhibitions	OR	OR	E	OR
Karate				
• Amateur/No Exhibitions	OR	OR	E	OR

Lifestyle Details

Activity	Term	Med Cat	DI	TPD
Kayaking	OR	OR	E	OR
Kick Boxing				
• Amateur/No Exhibitions	OR	OR	E	OR
Martial Arts (all codes)				
• Amateur	OR	OR	E	OR
• Professional	OR	OR	U	U
Motor/Power Boat Racing				
• Circuit (monohull)	OR/\$2.00	\$2.00	E	OR/E
• Catamarans				
– Formula 1	\$5.00	\$5.00	E	E
– Formula 2	\$3.00	\$3.00	E	E
– Formula 3	OR/\$2.00	\$2.00	E	E
– Formula 4	OR/\$2.00	\$2.00	E	E
– Jet Sprint	\$2.00	\$2.00	E	E
– Off Shore (all classes)	OR/\$3.00	\$3.00	E	OR/\$3.00
Motor Car Racing				
• Open Wheel				
– Formula 1	\$25.00	U	U	U
– Formula 3000	\$15.00	\$15.00	E	E
– Formula 5000	\$15.00	\$15.00	E	E
– Formula 2 International	\$25.00	\$25.00	E	E
– Formula 2 Local	\$15.00	\$15.00	E	E
– Formula 3 International	\$15.00	\$15.00	E	E
– Formula 3 Local	\$10.00	\$10.00	E	E
– Formula Ford 2000 Int'l	\$10.00	\$10.00	E	E
– Formula Ford 2000 local	\$7.50	\$7.50	E	E
– Formula Ford 1600 Int'l	\$7.50	\$7.50	E	E
– Formula Ford 1600 local	\$5.00	\$5.00	E	E
– Formula Vee	\$5.00	\$5.00	E	E

Lifestyle Details

Activity	Term	Med Cat	DI	TPD
• Sports Cars				
– Aussie Race Cars	\$5.00	\$5.00	E	E
– Can Am	\$25.00	U	U	U
– Sports Sedans	\$4.00	\$4.00	E	E
– Super Saloons	\$7.50	\$7.50	E	E
– Touring Car Championship	\$5.00	\$5.00	E	E
– Group 2 Sedans	\$7.50	\$7.50	E	E
– Production Sports	\$5.00	\$5.00	E	E
– Production Sedans	\$2.50	\$2.50	E	E
– Clubman	\$2.50	\$2.50	E	E
• Drag Racing				
– Dragsters	\$2.00- \$4.00	\$2.00- \$4.00	E	E
– Hot Rod	\$2.00- \$4.00	\$2.00- \$4.00	E	E
– Modified Production	\$2.00- \$4.00	\$2.00- \$4.00	E	E
– Stock Cars	OR	OR	E	E
• Karting				
– Enduro	\$5.00	\$5.00	E	E
– Sprint	OR	OR	E	E
• Speedway				
– Sprint	\$5.00	\$5.00	E	E
– Midget	\$5.00	\$5.00	E	E
– Super Modified	\$5.00	\$5.00	E	E
– Super Stock Sedans	\$5.00	\$5.00	E	E
– Production	\$5.00	\$5.00	E	E

Lifestyle Details

Activity	Term	Med Cat	DI	TPD
• Others				
– Rallycross	OR	OR	E	E
– Autocross	OR	OR	E	E
– Hill Climbs	OR	OR	E	E
– Sprints	OR	OR	E	E
– Rallies (inc. CAMS sponsored)	OR	OR	E	E
– Gymkahnas	OR	OR	E	E
– Vintage	OR	OR	E	E
– Off Road	OR	OR	E	E
• Motor Cycle Racing				
– International Events	IC	IC	IC	IC
– Circuit Events	OR/\$7.00	OR/\$7.00	E	E
– Cross Country	OR	OR	E	E
– Dirt Track/Motocross	\$2.00	\$2.00	E	E
– Enduro	OR/\$2.00	OR/\$2.00	E	E
– Hill Climbs	OR	OR	E	E
– Record Trials	IC	IC	E	E
– Trail Bikes Recreational	OR	OR	E	OR
– Trail Bikes Competition	\$2.00	\$2.00	E	E
Mountaineering	OR/\$2.00	OR/+50	E	E/+50
Parachuting				
• Club Member				
– Not advanced Competition	\$2.00	\$2.00	E	E
– Advanced Competition	\$4.00	\$4.00	E	E
– Static Line	OR	OR	E	E
Para Skiing	IC	IC	E	E
Polo				
• Horse	OR	OR	OR/E	OR/E
Rock Climbing	OR/\$3.00	OR/+50	E	E
Rodeo	OR	OR	E	E

Lifestyle Details

Activity	Term	Med Cat	DI	TPD
Sailing				
• Inshore/Lakes	OR	OR	OR	OR
• Ocean	OR/\$5.00	OR/\$5.00	E	E/D
• Solo Transocean	\$10.00	\$10.00	E	E/D
Shooting				
	OR	OR	IC	IC
Skiing				
• Water				
– Amateur/Pleasure Only	OR	OR	OR	OR
– Competition	OR	OR	E	E
• Snow				
– Downhill/Cross Country	OR	OR	E	E
Sky Diving				
	E/\$2.00	E/\$2.00	E	E
Soccer (see Football under F)				
Wrestling				
• Amateur	OR	OR	E	OR
• Professional	OR	OR	U	U
Yachting (Rate as sailing - see under S)				

Life Insured Details

Residency

Only permanent residents of Australia can apply for insurance cover except in line with the following:

	Overseas Resident – not applying for permanent residency in Australia	In Australia on a temporary business visa – applying for Permanent residency
LIFE	N/A	IC
TPD	N/A	IC
Medical Catastrophe	N/A	IC
Disability Income Only available to Class 1, 1.5 and 2 occupations	N/A	IC

IC = Individual Consideration.
Please contact underwriting.

N/A = No cover available.

For lives insured who are residing in Australia on a temporary basis we require:

- Details of whether they have applied for permanent residency and if so, the state of application.

Overseas Travel

When your client is travelling overseas, whether for a holiday or business we need to know when they plan to travel, their destination(s) and the duration of the trip(s).

This would include travel details where a client travels on a regular basis for business.

The underwriting assessment of travel will be based on the following:

Destination/Location

There are some destinations that will either incur a loading or the risk may be uninsurable. These destinations will have one or more of the following factors:

- Political situation considered unstable
- War or ongoing civil unrest

- Inadequate medical/health facilities
- Poor health/lifestyle of general population
- Increased crime and kidnapping

The Department of Foreign Affairs and Trading (DFAT) website (www.dfat.gov.au) provides information regarding the current travel warnings and we are guided by the travel advice from DFAT.

The DFAT website will show the travel warnings under 5 categories as follows:

- Level 1 – Be alert to own security
- Level 2 – Exercise caution
- Level 3 – High degree of caution
- Level 4 – Reconsider your need to travel
- Level 5 – Do not travel

Where a client is intending to travel to a destination that has a Level 4 or 5 travel warning, cover will need to be declined until they return to Australia.

For travel to other destinations that have a Level 3 travel warning, they will be considered on an individual basis depending on the destination(s), duration of travel and benefits requested.

In general, there are no restrictions for Levels 1 and 2.

Life Insured Details

NOTE – please refer to following section Duration/Purpose of Travel as restrictions may apply where a client is intending to travel overseas for an extended period or will be residing overseas for business purposes.

Purpose & Duration of Travel

The purpose and duration of the travel will be taken into account when considering cover.

For example, a client who is going to work overseas for 12 months would be assessed differently to a client who was going to travel overseas for 12 months.

Holiday travel

Where the client is travelling overseas on a short holiday (usually 4 weeks or less), we can generally consider all benefits. They will be considered on an individual basis depending on the destination(s), duration of travel and benefits requested.

Business travel

Business travel can vary from a client travelling overseas to a 'safe' destination for 1 week per year, to clients who are required to either travel on a frequent basis, or may need to visit countries that have travel warnings or may be residing overseas for work purposes for a period of time.

As the circumstances of these will vary and need to be considered on an individual basis please contact your underwriter to discuss the particular circumstances.

Existing or Concurrent Insurance Cover

It is important to disclose all other existing or concurrent insurance cover whether it is with TOWER or another insurance company.

This is required:

- To decide what medical and financial requirements are needed; and
- To ascertain maximum benefit levels in the case of Disability Income or Medical Catastrophe cover particularly.

When the client indicates that cover being applied for with TOWER is to replace existing cover with either TOWER or another life office, your client must cancel that existing cover. No claim will be paid in respect of the new TOWER policy unless the previous cover has been cancelled. If the previous policy is not cancelled and a claim occurs, any premiums paid to TOWER will be returned.

When the client indicates that they are replacing their existing policy then TOWER will base the underwriting assessment on that fact. Where it is indicated that a policy is to replace existing cover with another life office, we will process in good faith on that basis. The existing policy should not be cancelled until the life to be insured has been notified that TOWER has accepted the new application.

Substandard Issue or Declinature of Other Insurance

When your client advises that they have had other Insurance or applications for insurance, declined, deferred or issued other than as submitted, we will require the full details of the alternative offer, when it was made, plus the type of insurance it was applicable to.

Medical Details

Usual Doctor

It is important that the life insured's usual doctor's name and correct address are supplied. If we request a PMAR and the address is incorrect then we have to wait for it to be returned, which can take weeks. If the usual doctor has been attended for less than two years, we require the name and address of the previous doctor as well.

If your client does not have a usual doctor then we suggest that they advise the name and address of the last doctor/medical centre that they attended.

Reason for Last Consultation

If a client has been for a consultation or check up, please make sure that they advise the outcome. For example, if a check up was normal then the client should indicate the result as "All OK". This will save us having to go back to check the results.

Height/Weight

If you feel your client's height/weight ratio may be outside an acceptable range, please contact your underwriter to discuss as additional medical requirements may be necessary.

Time Off Work

When the life insured has had significant periods of time off work because of sickness or injury, this will be unfavourable for the assessment of all forms of disablement benefits.

In particular, if these periods of time are for a number of years, or if the length of time off work seems excessive for illness or injury.

Smoking

Anyone smoking over 30 cigarettes per day will need to have a paramedical or medical with their own doctor.

Also, a loading may apply depending on the result of the medical.

To be eligible for non-smoker rates a client must not have smoked any form of tobacco (this includes cigars and pipe smoking) within the previous 12 months.

Cessation of Smoking

If your client has ceased smoking in the last 12 months, they will be rated as a smoker until a full 12 months has elapsed since they last smoked.

Once the 12 months has passed they can apply for non-smoker rates by way of submitting a request for the alteration and accompanying it with a Non-Smoker Declaration. Once we have assessed this we will advise if non-smoker rates apply.

Where the life insured ceased smoking due to a change in their health, non-smoker rates may not be available.

Alcohol

Please ensure that the kind of alcohol, amount and frequency of that amount are provided. The answer of "social" consumption to the question is inadequate as this can mean different things to different people depending on their lifestyle. The full answers must be provided.

If the life insured has ceased drinking alcohol we need to know when they ceased and the reason why.

Combined Medical Conditions

It can be confusing to receive a loading or exclusion when the expectation was that the application would be accepted at standard rates.

This can be the result of a combination of medical history factors which, taken in isolation may not have incurred a loading, however in combination the risk is greatly increased and a loading is therefore required.

An example may be a client who has an elevated cholesterol level that is not really rateable. They may also be overweight but not sufficient to be rateable. They may also have a family history of heart disease that in itself may not be rateable. These three factors, when you look at them, and the link that they have with each other, form a much greater risk for a cardiac problem than each does in isolation. The risk increases even more for Medical Catastrophe insurance.

Depression/Stress/Anxiety

Depression, Stress and Anxiety conditions now account for a large percentage of disability claims. These types of claims also tend to be lengthy.

Underwriting these conditions for Life and Medical Catastrophe insurance usually does not present too many problems unless the condition is long standing with ongoing treatment and/or suicidal tendencies shown.

Disability Income and TPD are the benefits that cause more concern, and will be assessed on Individual Consideration.

Family History

Family History is very significant in assessing Medical Catastrophe and can also be relevant for other risk products.

Please ensure that the life insured provides the age at which the family member was diagnosed, rather than their current age or age at death unless that was when the disease first manifested itself.

If the life insured was adopted and does not know their family history, they should indicate this and family history will be disregarded in the underwriting assessment.

Pregnancy

If your client discloses that she is pregnant then the following guidelines will determine the outcome of the assessment based on the product applied for.

Life and Medical Catastrophe

If your client is pregnant, providing they are in good health, and advise that the pregnancy is progressing normally, then we can accept her at standard rates for Life and Medical Catastrophe.

TPD

If your client is in the first six months of pregnancy, providing they are in good health and advise that the pregnancy is progressing normally then we can consider cover.

Disability Income

Disability Income cover will not be available until the client has given birth and has returned to full time work (min 30 hours per week).

Third Party Ownership of Disability Income

There is an industry wide moral concern with allowing third parties to own disability income policies, that is, for someone other than the life insured to own the policy. The purpose of income protection cover is to provide a benefit when the life insured is unable to perform their occupation due to sickness or injury, in many cases for a substantial period of time. During this time, therefore, they are not generating earnings.

The concern is that if someone other than the life insured is receiving the benefits from the policy then the purpose of the cover is not met. However, we recognise that there are circumstances in which the moral concern is reduced, and it is in these circumstances that we will allow such an arrangement as follows.

- A company in which the life insured is the majority shareholder/owner, and personally responsible for generating the income
- Family trust of family company in which the life insured personally generates the income.
- A Self-Managed Superannuation Fund in which the life insured is the majority shareholder/owner.

NB – Spouse, partnership or employee (other than covered above) is not available.

Exclusions, Loadings and Declined Applications

Exclusions and Loadings

When we have assessed your client fully and a loading or exclusion is applied to the policy, we will contact you prior to sending out a Modification of Application letter. It may not always be possible to make contact but we will always attempt to do so.

The client and policy owner must sign and date the Modification of Application letter, bearing in mind their duty of disclosure on any change that may have occurred since the completion of the application.

If there has been a change then the client must advise us and we will determine if that change will further impact on the final assessment of the risk. If the disclosure does impact on the final medical assessment we may need to request further medical evidence or we may decline to offer cover. If the occupation is impacted due to loss of employment or a change of occupation, we may decline to offer cover, or we may adjust the occupation rating or product.

When the Modification of Application letter is returned to us and there is no change to the disclosure, we will issue the policy with the loading or exclusion.

Disclosure of Reasons for Modification of Application

If the Modification of Application is offered as a result of medical reasons which were not revealed within the Personal Statement (i.e. via a medical exam, blood test or PMA report), please be aware that we are only able to discuss the full details with the adviser if the client has provided their signed consent. This consent is found in Section 32 of the Application Form. This information is strictly confidential and is governed by the regulations of the Privacy Act.

Declined Applications

When we have assessed your client and are unable to offer terms at all, we will again try in all circumstances to contact you prior to the letter being sent.

Once again, when an Application for your client has been declined due to medical reasons, we will, upon request from your client, forward a letter to the Medical Practitioner giving our reasons for declining cover where it is practical to do so.

Transfer Terms – Term/TPD/Medical Catastrophe

TOWER will consider accepting applications for transfer of existing policies held by other life insurers on the following criteria:

- the level of cover applied for with TOWER is not to exceed the level of cover that is being replaced.
- the existing cover must have been fully underwritten within the last 5 years.
- the existing cover must have been accepted at standard rates with no exclusions or modification to benefits (e.g. no reduction to benefit period etc).
- Term cover – maximum sum insured of \$3m – maximum entry age is 60 next birthday.
- TPD cover – maximum sum insured of \$2m – maximum entry age is 55 next birthday.
- Medical Catastrophe – maximum sum insured of \$1m – maximum entry age 55 next birthday.

The client will need to provide the following:

- Fully completed application and personal statement.
- A copy of the existing policy schedule and latest renewal certificate or certificate of currency.

It should be noted that an application submitted under our transfer terms arrangements is not a guaranteed acceptance. We reserve the right to call for further evidence if required, based on the information disclosed within the current Application form and also any other supporting documentation.

Commission

Upfront Commission		Balanced Commission		Hybrid Commission		Level Commission	
Yr 1	Yr 2+	Yr 1	Yr 2+	Yr 1	Yr 2+	Yr 1	Yr 2+
100%	12%	80%	19%	60%	24%	31%	31%

GST is paid in addition to the rates above.

All commission is paid directly to the Dealer Group.

Responsibility period of 12 months applies to year 1 commission as per the table below:

Months Premium Received	Writeback
0	100%
1	100%
2	92%
3	83%
4	75%
5	67%
6	58%
7	50%
8	42%
9	33%
10	25%
11	17%
12	0%

Reduced Commission

Where the life to be insured is aged 61 next birthday onwards, level commission only is payable on Disability Income Insurance and Business Expenses Insurance.

Commission is payable on all temporary and permanent loadings.

Commission is not payable on the policy fee or stamp duty.

Renewal commission only is paid on indexation increases.

Commission Sacrifice

Premium discounting is available through the sacrifice of commission.

The premium discount is applied before the addition of policy fee or applicable stamp duty.

The premium discount applies for the life of the policy and cannot be altered or removed after policy issue.

The commission sacrifice applies to both initial and renewal commission at the same rate.

The premium discount cannot be higher than the renewal commission rate and is to be a whole percentage.

Your commission statement will show the discounted premium and an adjusted commission rate. This adjusted commission rate is calculated as per the below example:

.....
**Term insurance on a 45 year old male non-smoker, for \$1,000,000.
Balanced commission rates (80/19)**
.....

Premium before discount from quotation system	\$971.25
Premium discount of 10%	\$97.12
Discounted premium	\$874.13
Initial commission amount (\$971.25 * 80% less \$97.12)	\$679.88
Adjusted initial commission rate (\$679.88 / \$874.13 * 100)	77.77%
Renewal commission amount (\$971.25 * 19% less \$97.12)	\$87.41
Adjusted renewal commission rate (\$87.41 / \$874.13 * 100)	10.00%

.....

Replacement of Existing TOWER Policy and Conversion Options

If a benefit is being replaced, initial commission will only be paid on any increase in premium.

Renewal commission will be paid on the balance of the premium provided that the replaced benefit has been in force more than 12 months.