



BT Life Protection Plans Field Underwriting Guide

April 2009

 **BT** Insurance



3	1_Introduction		
3	Duty of Disclosure		
3	Non-English Speaking Declaration		
5	2_Medical Information		
5	Compulsory Medical Requirements		
8	Explanation of Medical Requirements		
12	Height and Weight Guide		
13	Medical Pre-assessment		
33	3_Travel and Residency		
33	Residency		
34	Overseas Travel		
37	4_Pursuits and Pastimes		
38	Pursuits and Pastimes Guide		
45	5_Financial Underwriting		
45	Why we Financially Underwrite		
45	Personal Insurance — Lump Sum Cover		
49	Personal Insurance — Income Protection		
54	Business Insurance — Lump Sum Cover		
58	Underwriting Guidelines regarding Bankruptcy		
59	6_Occupations		
59	Term Life		
59	Living Insurance		
59	Income Protection and Total & Permanent Disablement		
59	Occupation Categories		
95	Special Occupations		
97	Occupational Underwriting Issues — Income Protection and TPD		
103	7_Replacement of Existing Business		
103	Replacing Non-BT Life Protection Plans Risk Insurance		
105	8_Technical Information		
105	Short Form Applications		
105	Full Form Applications		
106	Ownership (Only applicable for Wrap and Wrap Essentials)		
106	Beneficiaries		
106	Reinsurers and the Chief Medical Officer		
106	Exclusions and Loadings		
107	Conditions of Release — Superannuation		
109	9_Contact Details		
111	10_Glossary		
111	Glossary		
117	Abbreviated terms used by New Business and Underwriting		



The products available in the BT Life Protection Plans for SuperWrap Personal Super Plan Account Holders and SuperWrap Essentials Personal Super Plan Account Holders are:

- BT Term Life;
- BT Standalone Total & Permanent Disablement; and
- BT Income Protection.

The products available in the BT Life Protection Plans for Wrap Account Holders and Wrap Essentials Account Holders are:

- BT Term Life;
- BT Standalone Living Insurance;
- BT Standalone Total & Permanent Disablement;
- BT Income Protection; and
- BT Income Protection Plus.

Throughout this document:

- ‘Term Life’ refers to the BT Term Life product;
- ‘Standalone Living Insurance’ refers to the BT Standalone Living Insurance product;
- ‘Standalone Total & Permanent Disablement’ refers to the BT Standalone Total & Permanent Disablement product;
- ‘Income Protection’ refers to the BT Income Protection product; and
- ‘Income Protection Plus’ refers to the BT Income Protection Plus product.

Updates		
Date	Pages	Code
October 2009	1, 2, 7, 8, 109, 110	BT9715C-1009

The Field Underwriting Guide (FUG) contains essential underwriting information that you will need to access almost daily to help ensure the smooth and efficient processing of your risk business. Most importantly, the FUG will enable you to provide your clients with important information **at the point of sale**, such as the possibility of:

- a loading due to a pre-existing condition, occupation or pastime;
- an exclusion due to a pre-existing condition or pastime;
- a territorial exclusion;
- a medical report (EMAR) being required from their doctor; or
- medical requirements.

By providing the information to your clients at the point of sale, you will be able to better manage their expectations and avoid any surprises further down the track.

While the information contained in the FUG covers most aspects of 'field underwriting', please remember that it is only a guide.

1.1_Duty of Disclosure

Your client has to tell us everything that they know, or could be reasonably expected to know, is relevant to our decision as to whether to provide them with cover and if so on what terms.

As an Adviser you must not give your opinion to a client as to what must be disclosed. However, you must:

- inform your client of their Duty of Disclosure;
- advise your client to 'include everything'; and
- explain to your client the consequences of failing to comply with their Duty of Disclosure, including the fact that the insurer can cancel the contract from inception, not pay the claim, or reduce the benefit amount.

Remember also that you must not complete the Personal Statement for the client.

1.2_Non-English Speaking Declaration

If your client does not fluently speak, write or understand English, the 'Non-English Speaking Declaration' in the Personal Statement must be completed. It can only be completed by a third party, which includes family and friends of the life to be insured. We are unable to accept declarations whereby a bank employee has/you have acted as an interpreter, unless previous agreement with Underwriting has been given.

2.1 Compulsory Medical Requirements

Depending on the level of cover being applied for and the age of the client, mandatory medical examinations and blood tests may be required. The following tables will tell you when these requirements are needed and what they are so you can inform your client and arrange accordingly.

Note: If medical evidence has been obtained in the past six months we may be able to use this, depending on the cover being applied for, your client’s age, pre-existing conditions, etc.

2.1.1 Term Life, Total & Permanent Disablement and Living Insurance

Medical requirements will be based on the sum insured being applied for. In the case of concurrent policies (ie Term Life, Standalone Total & Permanent Disablement (TPD) and Standalone Living Insurance), the medical requirements calculation will take the maximum of either the Death Benefit or the sum of the Standalone TPD and Standalone Living Benefit, and add 50% of the minimum of the same.

Existing cover with Westpac Life must also be included if not being replaced by the new cover (existing cover with other insurers is ignored, for medical requirement purposes). Please refer to the Medical Requirements Table.

Note: Please be aware of the separate requirements for any Living Benefit applied for. If there is a duplication of requirements as a result of the two tables, only one test is required. In addition, if both ECG_R and ECG_EX appear, only an ECG_EX is required, and if MEDXAM and SPX appear, only a SPX is required.

Example 1	47 year old
Proposed cover =	\$800,000 Term Life & TPD + \$400,000 Standalone Living Insurance.
Existing cover =	\$600,000 Term Life in superannuation (not being replaced)
Total sum insured =	\$800,000 + \$200,000 + \$600,000 = \$1,600,000
> Medical requirements:	BLOX, EMAR, MEDXAM
Example 2	57 year old
Proposed cover =	\$600,000 Term Life + \$1,100,000 Standalone Living Insurance + \$400,000 Standalone TPD
Existing cover =	\$400,000 Term Life with external insurer
Total sum insured =	\$300,000 + \$1,100,000 + \$400,000 = \$1,800,000
> Medical requirements:	BLOX, EMAR, MEDXAM, ECG_EX, PSA or MAM

→ **2_Medical Information**

Medical Requirements — Term Life, TPD and Living Insurance

	Term Life, TPD and Living Insurance					
	Age next birthday					
	Up to 45	46–50	51–55	56–60	61–65	66–70
\$0–\$100,000						
\$100,001–\$350,000						BLOX, EMAR
\$350,001–\$500,000						BLOX, EMAR, MEDXAM
\$500,001–\$750,000				BLOX, MEDXAM	BLOX, EMAR, MEDXAM	BLOX, EMAR, MEDXAM
\$750,001–\$1,000,000				BLOX, EMAR, MEDXAM	BLOX, EMAR, MEDXAM	BLOX, EMAR, MEDXAM, ECG_R
\$1,000,001–\$1,500,000			BLOX, EMAR, MEDXAM	BLOX, EMAR, MEDXAM	BLOX, EMAR, MEDXAM, ECG_R	BLOX, EMAR, SPX, ECG_EX
\$1,500,001–\$2,000,000		BLOX, EMAR, MEDXAM	BLOX, EMAR, MEDXAM	BLOX, EMAR, MEDXAM, ECG_R	BLOX, EMAR, SPX, ECG_EX	BLOX, EMAR, SPX, ECG_EX
\$2,000,001–\$2,500,000		BLOX, EMAR, MEDXAM	BLOX, EMAR, MEDXAM	BLOX, EMAR, MEDXAM, ECG_R	BLOX, EMAR, SPX, ECG_EX	BLOX, EMAR, SPX, ECG_EX
\$2,500,001–\$3,000,000	BLOX, EMAR, MEDXAM	BLOX, EMAR, MEDXAM, ECG_R	BLOX, EMAR, SPX, ECG_R	BLOX, EMAR, SPX, ECG_EX, PSA or MAM	BLOX, EMAR, SPX, ECG_EX, PSA or MAM	BLOX, EMAR, SPX, ECG_EX, PSA or MAM
\$3,000,001–\$5,000,000	BLOX, EMAR, SPX	BLOX, EMAR, SPX, ECG_R	BLOX, EMAR, SPX, ECG_R	BLOX, EMAR, SPX, ECG_EX, PSA or MAM	BLOX, EMAR, SPX, ECG_EX, PSA or MAM	BLOX, EMAR, SPX, ECG_EX, PSA or MAM
\$5,000,001 – \$10,000,000	BLOX, EMAR, SPX, ECG_EX, MSU	BLOX, EMAR, SPX, ECG_EX, MSU, PSA or MAM	BLOX, EMAR, SPX, ECG_EX, MSU, PSA or MAM	BLOX, EMAR, SPX, ECG_EX, MSU, PSA or MAM	BLOX, EMAR, SPX, ECG_EX, MSU, PSA or MAM	BLOX, EMAR, SPX, ECG_EX, MSU, PSA or MAM
\$10,000,000 +	BLOX, EMAR, SPX, ECG_EX, MSU, CXR, ECHOEX	BLOX, EMAR, SPX, ECG_EX, MSU, CXR, ECHOEX, PSA or MAM	BLOX, EMAR, SPX, ECG_EX, MSU, CXR, ECHOEX, PSA or MAM	BLOX, EMAR, SPX, ECG_EX, MSU, CXR, ECHOEX, PSA or MAM	BLOX, EMAR, SPX, ECG_EX, MSU, CXR, ECHOEX, PSA or MAM	BLOX, EMAR, SPX, ECG_EX, MSU, CXR, ECHOEX, PSA or MAM

Additional Medical Requirements for Living Insurance

In addition to the previous table, the following requirements must be included for any Living Insurance benefit applied for:

Sum Insured	Additional Living Insurance Requirements				
	Age next birthday				
	Up to 40	41–45	46–50	51–55	56–60
\$0–\$1,000,000					
\$1,000,001–\$1,500,000	BLOX, MEDXAM	BLOX, MEDXAM	BLOX, MEDXAM, EMAR, PSA or MAM	ECG_R, PSA or MAM	ECG_EX, PSA or MAM
\$1,500,001–\$2,000,000	BLOX, MEDXAM, MAM (if applicable)	BLOX, MEDXAM, ECG_R, PSA or MAM	ECG_EX, PSA or MAM	ECG_EX, PSA or MAM	ECG_EX, PSA or MAM

Note: Costs for the above will be covered by Westpac Life, unless otherwise advised.

2.1.2_Income Protection

The table below is based on the Income Protection monthly benefit being applied for.

Existing Income Protection cover with Westpac Life must also be included if not being replaced by the new cover (existing cover with other insurers is ignored for medical requirements purposes).

Medical Requirements – Income Protection

Sum Insured	Age next birthday	
	Up to 45	Over 46
\$0–\$7,500		
\$7,501–\$10,000		BLOX
\$10,001–\$15,000	BLOX	BLOX, EMAR
\$15,001–\$20,000	BLOX, EMAR	BLOX, EMAR, MEDXAM
> \$20,000	BLOX, EMAR, MEDXAM	BLOX, EMAR, MEDXAM

2.1.3_Definition of Medical Requirements

- BLOX = Blood Tests (FBC, MBA20, Hepatitis B and C and HIV).
- CXR = Chest X-ray
- ECG_EX = Stress (exercise) Electrocardiogram.
- ECG_R = Resting Electrocardiogram.
- ECHOEX = Stress Echocardiogram
- EMAR = Extended Medical Attendants Report (If the applicant has **not** known their doctor for more than two years, or has **not** consulted a doctor within two years, a medical exam may be required). This report may be in the format of an EMAR or an SPX.
- MAM = Mammogram test or latest mammogram test results acquired within the last 12 months (females only)
- MEDXAM = Medical Exam (If the applicant has a pre-existing or current condition, it is usually preferable for their own GP to do the exam).
- MSU = Microscopic Urinalysis.
- PSA = Prostate Specific Antigen (PSA) test (males only).
- SPX = Specialist Physician Exam (preferably a cardiologist to perform the examination. If it is not possible for a specialist physician to conduct an exam, two GP exams will suffice, except for sums insured greater than \$2,000,000).
Please note: if a client has a history of heart disorders, an underwriter must be consulted before the two (2) general practitioner medicals are being requested in lieu of a specialist medical (SPX).

Note: Costs for the above will be covered by Westpac Life, unless otherwise advised.

2.2_Explanation of Medical Requirements

2.2.1_Paramedical Services

Westpac Life offers a choice of providers for medical and paramedical services. You can arrange the mandatory medical requirements via their websites listed below or by completing the Paramedical Services Request Form in the Personal Statement and

faxing it to the relevant provider. If you have arranged the requirements prior to submission of the application, please ensure you complete the relevant section of the Application Form, so that no confusion or embarrassment is caused for the client by attempting to arrange requirements with multiple providers.

Alternatively, you may wish for the medical requirements to be arranged by our New Business administration area. If you leave this section of the Application Form blank we will assume that you require us to make these arrangements, and will contact a provider without further referral to the adviser.

Pathrec

Services: Mobile pathology, paramedical services, medical practitioner and specialist practitioner exams, resting ECGs, stress (exercise) ECGs, lung function tests, and echocardiograms.
Telephone: 1800 066 895
Website: www.pathrec.com

Health Predictions

Services: Mobile pathology, paramedical services, medical practitioner and specialist practitioner exams, resting ECGs, stress (exercise) ECGs, lung function tests, and echocardiograms.
Telephone: 1800 003 224
Website: www.healthpredictions.com

UHG

Services: Mobile pathology services, paramedical services, and medical practitioner exams.
Telephone: 1800 101 697
Website: www.uhg.com.au

Lifescreeen

Services: Mobile pathology, paramedical services, ECG, spirometry, and medical practitioner exams.
Telephone: 1800 673 123
Website: www.sonichealthcare.com.au/lifescreeen

If you are arranging the medical requirements on behalf of your client (rather than allowing the New Business department to arrange),

→ 2_Medical Information

please ensure that you understand exactly what tests or investigations are required and the appropriate examiner.

TIP

Organise blood tests and medicals at sign-up stage to reduce overall processing time.

2.2.2_Medical Examination

When is it required?

The client will need to undergo a medical examination when the level of cover being applied for exceeds the non-medical limits outlined in Section 2.1. It may also be required due to the client's medical history, height/weight ratio or if they have not seen a doctor for a long period of time. The length of time will depend on the client's age and/or medical history.

What is involved?

The client will undergo a physical examination with a doctor of their choice (not a family member) or with Pathrec/Health Predictions/UHG/Lifescreen. If the client will be attending a doctor of their choice, we will mail a medical examination form to the client to take to their doctor so the following information can be collected, checked and/or recorded:

- height and weight;
- blood pressure;
- pulse rate;
- urine test;
- heart sounds; and
- any indication of physical abnormality.

The doctor will then send the completed form to us, together with an invoice for their fee. Where Pathrec/Health Predictions/UHG/Lifescreen is being used, they will supply the medical examination form. Irrespective of who is used, the medical costs are paid by Westpac Life.

2.2.3_Blood Tests

When are they required?

The client will need to undergo blood tests when the level of cover being applied for exceeds the non-medical limits outlined in Section 2.1. They may also be requested due to medical information revealed

on the Personal Statement, or from a result on a medical examination or EMAR, particularly if the client has had any of the following:

- high cholesterol;
- unfavourable height/weight;
- diabetes;
- liver abnormalities; or
- hepatitis.

What is involved?

The client will have a blood sample(s) taken, which will be analysed by a pathology practice. As with the medical examination, the blood tests can be done by a doctor of their choice or by Pathrec/Health Predictions/UHG/Lifescreeen. A description of the different blood tests (ie MBA20, HIV, FBC and Hepatitis B and C) follows.

Where the client will be attending a doctor of their choice, we will mail a Blood Test Information and Request Form to the client to read, sign, and take to their doctor. The doctor will then send this form, together with the blood sample, to a pathology practice.

Where Pathrec/Health Predictions/UHG/Lifescreeen is being used, they will supply the consent form directly to the client for completion. Irrespective of who is used, Westpac pays the costs of the blood tests.

Fasting

Unless there are medical reasons otherwise, your client should fast for 8 hours before the blood tests. The results will be more accurate, especially for cholesterol and glucose readings.

Multiple Biochemical Analysis (MBA20) and Human Immuno-Deficiency Virus (HIV) Test

The MBA20 test primarily examines glucose, liver function, renal function and cholesterol.

The HIV test checks for HIV antibodies and can usually be done at the same time as the MBA20.

Full Blood Count (FBC) and Hepatitis B and C

This will still only involve a single test being done, but a broader analysis of the blood samples is performed to provide more extensive information.

→ **2_Medical Information**

The FBC checks the types and numbers of blood cells and Hepatitis B and C antibodies and antigens are checked.

2.2.4_Electrocardiogram (ECG)

When is it required?

An ECG is usually required for higher levels of cover (refer Section 2.1), but may also be requested due to your client's medical history (eg a history of heart disease).

What is involved?

Leads will be placed on the chest, wrist and ankles to record the transmission of the electrical impulses of the heart. The resulting printout will show if the impulses are normal or not. An abnormal result may be an indicator of possible heart disease.

An ECG may be performed when a person is sedentary (resting ECG) or exercising on a treadmill or bike (stress ECG). If the results of a resting ECG are abnormal, we will usually request a stress ECG to be performed. Please note that stress ECG's must be performed at authorised medical centres or hospitals. These tests may be at the client's own expense.

2.2.5_EMAR (Extended Medical Attendant's Report)

An EMAR is a standard form that requests specific information regarding the client's medical history. This information is usually required as a result of a pre-existing condition disclosed on their Personal Statement. In some cases, it may be required due to the medical limits (refer Section 2.1).

The EMAR is completed by the client's usual doctor or a doctor who has treated the client for a particular condition (eg the removal of a skin lesion). Your client is not required to attend their doctor for this report. We will write directly to the doctor requesting the EMAR, which we will pay for.

2.3_Height and Weight Guide

The following formula should be used to calculate your client's Body Mass Index (BMI).

$$\text{BMI} = \frac{\text{Weight in kilograms}}{\text{Height in metres}^2}$$

$$\text{Example} = \frac{85 \text{ kilograms}}{1.85\text{m} \times 1.85\text{m}} = \text{a BMI of } 25$$

Note: To convert inches to metres, multiply by 0.0254. To convert pounds to kilograms, divide by 2.2.

12 inches = 1 foot; 14 pounds = 1 stone; 16 ounces = 1 pound

If your client's BMI exceeds what health authorities consider to be an acceptable level, we will usually require them to undergo a medical examination and in some circumstances, a blood test as well.

We will also take into account any other factors, such as age, high blood pressure, and smoking when assessing the need for an examination or blood tests.

The tables below will give you an indication of when you could expect medical requirements to be requested.

Term Life

BMI	Medical requirements
< 17	Yes
17–34	No
35–50	Yes
> 50	Decline

Please note: If your client is applying for more than \$1,000,000 of cover and has a BMI of 33 or more, a medical exam (MEDXAM) and blood test (BLOX) will be required.

TPD — Living Benefit — Income Protection

BMI	Medical requirements
< 17	Yes
17–30	No
31–40	Yes
> 40	Decline

If you have a client whose BMI is on the borderline of these BMI bands (eg client BMI of 41 for TPD), please contact Underwriting to discuss your client's individual circumstances.

2.4_Medical Pre-assessment

One of the difficulties with risk insurance is trying to sell loadings or exclusions to clients who have a pre-existing medical condition. A typical scenario is where the client receives Revised Terms of Acceptance advising of a loading and says, 'But the doctor said

everything was OK when I last saw him and I haven't had any problems since, so why are you applying a loading?' This scenario is usually the result of a couple of things. First, we often find that what the client says they were told by the doctor differs considerably from what we see in the doctor's report. The second and most common cause of this scenario is caused by the difference between 'clinical medicine' and 'insurance medicine'.

A doctor will make a diagnosis which is based on the previous medical history, current symptoms, test results and other knowledge they have of their patient. The doctor may even choose to adopt a 'wait and see' attitude. The doctor's diagnosis is often made in the knowledge that their patient will return to consult them if their condition does not improve or deteriorates, and at that time they can review and alter their diagnosis, treatment and/or prognosis. Conversely, our Underwriters have one opportunity to assess the long-term impact of a pre-existing condition on morbidity and/or mortality, which is prior to commencement of the policy. While the client continues to hold an in force policy, we cannot alter the terms or conditions of their contract, even if their condition deteriorates.

This section will assist you in identifying the probable underwriting assessment and requirements for cases where the client has disclosed pre-existing medical conditions on their Personal Statement. Note that the requirements may differ based on type of cover selected, age of applicant and other factors. For example, an applicant with a mild muscular back condition may not have any additional requirements if applying for Term Life only, but they are likely to need to provide additional requirements if applying for Income Protection. Please take into consideration these factors when using this guide.

The **Health Pre-Assessment Guide** on the following pages lists many of the common medical conditions likely to be disclosed. We've indicated some ranges which will give you and your client some idea as to the probable requirements and/or assessment, depending upon whether your client's condition leans more toward mild or severe. **This will help manage your clients' expectations and ensure they are not in for any surprises further down the track.**

At the end of the Health Pre-Assessment Guide, you will find the following important issues discussed in more detail:

- depression, anxiety and stress;
- back problems;
- combined risk factors;
- breast abnormalities and breast cancer;
- smoking;
- diabetes;
- skin lesions/cancer; and
- family history.

The abbreviations used in the Health Pre-Assessment Guide are:

DEC	=	Cover will usually be declined
EMAR	=	Extended Medical Attendants Report
EXC	=	An exclusion may be applied
HbA1c	=	Reveal how much glucose is present in haemoglobin and gives an indication of the blood glucose control over the previous 2–3 months
HDPT	=	Home duties definition for TPD
HEP	=	HEP markers — Hepatitis B & C Serology
IP	=	Income Protection insurance
FBC	=	Full blood count
FE	=	FE Iron studies
MBA	=	Multiple Biochemical Analysis
MEDXAM	=	Medical Examination
MEDXOD	=	Medical Examination by own doctor
STDR	=	Standard rates of premium will apply
___%	=	The premium will be increased by the nominated percentage
\$ PER	=	An extra amount per \$1000 sum insured per annum is likely in addition to base premium
Q	=	Questionnaire

This information is current as at 27 April 2009.

2.4.1 Health Pre-Assessment Guide

The following assessments are a general guide only, and further requirements may be necessary. Depending upon each client's own personal circumstances, the ratings may be higher or lower than those stated. If a condition is not listed or if a more specific pre-assessment is required, please contact Underwriting to discuss. They will then provide a pre-assessment reference number that must be recorded on the Personal Statement.

The insurance functionality on the Wrap desktop asks specific underwriting questions on some common conditions, such as asthma, to enable us to assess their severity. Depending on the severity of these conditions, the system may automatically accept the application without the need for any additional requirements, and if not, it will specify what additional information is required. Please consider the additional requirements indicated by the online functionality together with the requirements in the guide, and contact Underwriting if you require clarification or assistance.

Medical condition		Requirements	Life	Living benefit	TPD	IP
Aids/HIV		NIL	DEC	DEC	DEC	DEC
Alcoholism	Present	NIL	DEC	DEC	DEC	DEC
	In past less than 5 yrs ago	EMAR, BLOX	STDR to DEC	75% to DEC	DEC	DEC
	In past more than 5 yrs ago	EMAR, BLOX	STDR to DEC	STDR to DEC	100% to DEC	100% to DEC
Anaemia	Rating depends on underlying cause and severity	EMAR, BLOX	STDR to DEC	STDR to DEC	STDR to DEC	STDR to DEC
Angina (depends on age, severity and date since last symptoms)	Less than 6 months ago	NIL	DEC	DEC	DEC	DEC
	Mild	EMAR	50% to DEC	DEC	DEC	DEC
	Moderate	EMAR	100% to DEC	DEC	DEC	DEC
	Severe/unstable	NIL	DEC	DEC	DEC	DEC
Ankylosing Spondylitis		Back and Neck Q, EMAR	STDR to DEC	STDR to DEC	EXC to DEC	EXC to DEC
Anxiety Symptoms / Depression/Stress/ Psychological Disorders (rating depends on actual diagnosis, severity, treatment and any history of past inpatient treatment or suicidal attempts/ideation)	Present, diagnosed and under treatment	Mental Health Q, EMAR	STDR to DEC	STDR to DEC	DEC	DEC
	In past 4 yrs – mild	Mental Health Q, EMAR	STDR to DEC	STDR to DEC	EXC to DEC	EXC to DEC
	In past more than 4 years ago	Mental Health Q, EMAR	STDR to DEC	STDR to DEC	STDR to DEC	STDR to DEC
Appendicitis	Surgery/full recovery	NIL	STDR	STDR	STDR	STDR
	Other	EMAR	STDR	STDR	STDR	STDR
Arthritis (Osteo)	Mild	EMAR	STDR	STDR	STDR to EXC	STDR to EXC
	Moderate	EMAR	STDR	STDR	EXC	EXC
	Severe	EMAR	STDR	STDR	EXC	EXC



Medical condition		Requirements	Life	Living benefit	TPD	IP
Arthritis (Rheumatoid)	Mild	EMAR	STDR to DEC	50% to DEC	Usually DEC	Usually DEC
	Moderate	EMAR	100% to DEC	150% to DEC	DEC	DEC
	Severe	EMAR	150% to DEC	DEC	DEC	DEC
Asthma	Childhood only	Nil	STDR	STDR	STDR	STDR
	Mild	Asthma Q, EMAR	STDR	STDR	75%	75%
	Moderate	Asthma Q, EMAR	50% to 150%	50% to 100%	75% to 150%	75% to 150%
	Severe	Asthma Q, EMAR	150% to DEC	150% to DEC	DEC	DEC
Back Problems	Muscular less than 12 mths ago	Back and Neck Q, EMAR	STDR	STDR	Usually EXC	Usually EXC
	Muscular more than 12 mths ago	Back and Neck Q, EMAR	STDR	STDR	Usually STDR	Usually STDR
	Disc/Sciatica	Back and Neck Q, EMAR	STDR	Usually STDR	EXC to DEC	EXC to DEC
Bell's Palsy	Present (no underlying cause)	EMAR	STDR	STDR	EXC to DEC	EXC to DEC
	Fully recovered	NIL	STDR	STDR	STDR	STDR
	With residual facial paralysis	EMAR	STDR	STDR	EXC	EXC
Blindness (not due to disease)	Partial	EMAR	STDR	EXC	EXC	EXC
	Total	EMAR	STDR	EXC to DEC	DEC	DEC
Blood Pressure (High)	See Hypertension					
Bowel Polyps	Present	NIL	DEC	DEC	DEC	DEC
	Fully Excised					
	Benign	EMAR	STDR to DEC	STDR to DEC	STDR to DEC	STDR to DEC
	Malignant (depends on duration since completion of treatment)	EMAR	STDR to DEC	Cancer EXC to DEC	DEC	DEC
Breast Abnormalities (eg cysts, fibrocystic disease or changes)	Benign	EMAR	Usually STDR	50% to EXC	50% to EXC	50% to EXC
	With family history of breast Cancer	EMAR	50% to DEC	75% to EXC to DEC	EXC to DEC	EXC to DEC
	Malignant	EMAR	See Cancer	See Cancer	See Cancer	See Cancer

Medical condition		Requirements	Life	Living benefit	TPD	IP
Caesarian section	In near future	NIL	DEC	DEC	DEC	DEC
	Fully recovered	NIL	STDR	STDR	STDR	STDR
Cancer	Basal Cell Carcinoma (BCC) or Solar Keratosis (skin)	EMAR	STDR	STDR to EXC	STDR to EXC	STDR to EXC
	Melanoma and Squamous Cell Carcinoma (SCC)	EMAR	STDR to \$PER	EXC to DEC	EXC to DEC	EXC to DEC
	Others (depends on type, site, treatment, size and duration since completion of treatment)	EMAR	\$PER to DEC	EXC to DEC	EXC to DEC	EXC to DEC
Cardiomyopathy	Present	NIL	DEC	DEC	DEC	DEC
	Family history (depending on type of cardiomyopathy, number of relatives affected, availability of genetic test, age of applicant)	EMAR	STDR to DEC	STDR to DEC	STDR to DEC	STDR to DEC
Carpal Tunnel Syndrome	Present	EMAR	STDR	STDR	EXC to DEC	EXC to DEC
	Fully recovered/surgery	EMAR	STDR	STDR	STDR to EXC	STDR to EXC
Cataracts (no underlying disease)	Present	EMAR	STDR	EXC	EXC to DEC	EXC to DEC
	Fully recovered/surgery	EMAR	STDR	STDR	STDR	STDR
Chest Pain	Rating depends on exact diagnosis, treatment, any ongoing medication	EMAR	STDR to DEC	STDR to DEC	STDR to DEC	STDR to DEC
Cholesterol (High)	See Hyperlipidaemia					
Chronic Fatigue Syndrome	See Fibromyalgia					
Coeliac Disease	Presently symptomatic, no treatment or non-compliant to treatment	NIL	DEC	DEC	DEC	DEC
	Under treatment, asymptomatic, compliant	EMAR	STDR to 75%	STDR to 75%	50% to DEC	50% to DEC
Colitis (depending on treatment and severity)	Mild	EMAR	STDR to 150%	STDR to EXC	STDR to EXC	STDR to EXC
	Moderate	EMAR	STDR to 200%	STDR to DEC	100% to EXC	100% to EXC
	Severe	EMAR	200% to DEC	EXC to DEC	200% to EXC to DEC	200% to EXC to DEC
Conjunctivitis	Present/recurrent	EMAR	STDR	STDR	STDR to EXC	EXC
	Fully recovered	NIL	STDR	STDR	STDR	STDR



Medical condition		Requirements	Life	Living benefit	TPD	IP
Coronary Artery Bypass Surgery (CABG)	Less than 6 months since surgery	NIL	DEC	DEC	DEC	DEC
	More than 6 months since surgery (rating depends on severity, duration since surgery, number of vessels, age, other risk factors)	EMAR	100% to DEC	DEC	DEC	DEC
Crohn's Disease	Current Symptoms	EMAR	STDR to DEC	DEC	DEC	DEC
	Mild	EMAR	STDR to DEC	50% to DEC	50% to EXC to DEC	50% to EXC to DEC
	Moderate	EMAR	50% to DEC	75% to DEC	100% to EXC to DEC	100% to EXC to DEC
	Severe	EMAR	100% to DEC	150% to DEC	150% to EXC to DEC	150% to EXC to DEC
Cyst	External and benign	Skin Lesion Q	STDR	STDR	STDR	STDR
	Internal, removed, benign	EMAR	Usually STDR	Usually STDR	Usually STDR	Usually STDR
	Malignant	See Cancer				
Cystic Fibrosis	All cases	NIL	DEC	DEC	DEC	DEC
Deafness (not due to disease)	Partial	EMAR	STDR	EXC	EXC	EXC
	Total	EMAR	STDR	EXC	EXC	EXC
Depression – See Anxiety						
Dermatitis	Mild – well controlled	NIL	STDR	STDR	Usually STDR	Usually STDR
	More Severe/uncontrolled	EMAR	STDR	STDR	EXC to DEC	EXC to DEC
Diabetes (rating depends on age, duration, control and any complications)	Diabetes Type 2	MEDXAM, HbA1C, BLOX	STDR to DEC	100% to DEC	100% to DEC	100% to DEC
	Insulin Dependant Diabetes Type 1	MEDXAM, HbA1C, BLOX	50% to DEC	100% to DEC	100% to DEC	100% to DEC
Diverticulitis	Present	NIL	STDR to DEC	STDR to DEC	EXC to DEC	EXC to DEC
	In history/recovered	EMAR	STDR to DEC	STDR to DEC	STDR to EXC to DEC	STDR to EXC to DEC

Medical condition		Requirements	Life	Living benefit	TPD	IP
Drug Use (rating depends on age, frequency and other associated medical conditions)	Present (marijuana only)	EMAR, BLOX	STDR to DEC	STDR to DEC	STDR to DEC	STDR to DEC
	Present (other than marijuana)	NIL	DEC	DEC	DEC	DEC
	In past	EMAR, BLOX	STDR to DEC	STDR to DEC	STDR to DEC	STDR to DEC
Duodenal Ulcer	See Peptic Ulcer					
Eczema	Present	EMAR	STDR	STDR	STDR to EXC	STDR to EXC
	Mild – moderate	EMAR	STDR	STDR	STDR to EXC	STDR to EXC
	Severe	EMAR	STDR	STDR	EXC to DEC	EXC to DEC
	Fully recovered	NIL	STDR	STDR	Usually STDR	STDR to EXC
Emphysema	Smoker	EMAR	75% to DEC	100% to DEC	150% to DEC	150% to DEC
	Non-smoker	EMAR	25% to DEC	50% to DEC	75% to DEC	75% to DEC
Endometriosis	Present	EMAR	STDR	STDR	STDR to EXC	STDR to EXC
	Fully recovered	NIL	STDR	STDR	STDR	STDR
Epilepsy (ratings depend on the type and frequency of attacks)	Diagnosis made within the last six months	NIL	DEC	DEC	DEC	DEC
	Mild (diagnosis made more than 6 months ago)	EMAR	STDR to 100%	STDR to 150%	25% to DEC	25% to DEC
	Moderate	EMAR	STDR to 200%	50% to DEC	50% to DEC	50% to DEC
	Severe	EMAR	200% to DEC	DEC	DEC	DEC
Fibromyalgia	Present	EMAR	STDR	STDR to EXC	DEC	DEC
	Fully recovered	EMAR	STDR	STDR	STDR to EXC to DEC	STDR to EXC to DEC
Gall Stones	With operation	NIL	STDR	STDR	STDR	STDR
	Without operation	EMAR	Usually STDR	STDR	EXC to DEC	EXC to DEC
Ganglion	Without symptoms	NIL	STDR	STDR	STDR to EXC	STDR to EXC
	With complicated symptoms	EMAR	STDR	STDR	EXC	EXC



Medical condition		Requirements	Life	Living benefit	TPD	IP
Gastritis	Acute	NIL	STDR	STDR	STDR	STDR
	Chronic	EMAR	STDR to DEC	STDR to DEC	STDR to DEC	STDR to DEC
Glandular Fever	Present	NIL	DEC	DEC	DEC	DEC
	Fully recovered	NIL	STDR	STDR	STDR	STDR
Glaucoma	All cases	EMAR	STDR	STDR to EXC	EXC to DEC	EXC to DEC
Glomerulonephritis	Present	NIL	100% to DEC	DEC	DEC	DEC
	In history	EMAR	STDR to DEC	50% to DEC	50% to DEC	50% to DEC
Gout	Mild	EMAR, MBA	STDR	STDR	STDR to EXC to DEC	STDR to EXC to DEC
	Moderate	EMAR, MBA	STDR	STDR to 100%	STDR to EXC to DEC	STDR to EXC to DEC
	Severe	EMAR, MBA	STDR	STDR to DEC	EXC to DEC	EXC to DEC
Haemophilia	Mild	EMAR	STDR to 75%	75% to DEC	100% to DEC	100% to DEC
	Moderate	EMAR	50% to 100%	100% to DEC	150% to DEC	DEC
	Severe	EMAR	150% to DEC	DEC	DEC	DEC
Haemochromatosis	Well controlled, no organ damage	EMAR, MBA, Iron Studies	STDR	STDR	STDR	STDR
	Other (with complications)	EMAR, MBA, Iron Studies	100% to DEC	DEC	DEC	DEC
	Carrier status only	EMAR, MBA, Iron Studies	STDR	STDR	STDR	STDR
Haemorrhoids	Present	EMAR	STDR	STDR	STDR	EXC
	Treatment with full recovery	NIL	STDR	STDR	STDR	STDR
Hayfever	Mild/Moderate (no evidence of asthma)	NIL	STDR	STDR	STDR	STDR
	Other	EMAR	STDR	STDR	Usually STDR	Usually STDR

Medical condition		Requirements	Life	Living benefit	TPD	IP
Heart Attack (Myocardial Infarction)	Within 6 months of heart attack	NIL	DEC	DEC	DEC	DEC
	More than 6 months since last attack (rating will depend on severity of the attack, number of vessels involved, age, any other relevant risk factors)	EMAR (initially)	100% to DEC	DEC	DEC	DEC
Heart Valve Surgery	Rating will depend on the severity of the condition, duration since surgery/ number of valves/type of valves/age etc.	EMAR (initially)	100% to DEC	100% to EXC to DEC	DEC	DEC
Hepatitis (rating will depend on age, degree of recovery, symptoms, liver function, liver biopsy result and hepatitis serology)	Type A (full recovery)	NIL	STDR	STDR	STDR	STDR
	Type B	EMAR, MBA, HEP Markers	STDR to DEC	STDR to DEC	STDR to DEC	STDR to DEC
	Type C	EMAR, MBA, HEP Markers	50% to DEC	100% to DEC	DEC	DEC
	With liver cirrhosis	NIL	DEC	DEC	DEC	DEC
Hernia	Hiatus Hernia – surgery – full recovery	EMAR	STDR	STDR	STDR to EXC	STDR to EXC
	Other	EMAR	STDR	STDR	STDR to EXC	STDR to EXC
Hyperlipidaemia	Well controlled on diet and/or medication	EMAR	Usually STDR	Usually STDR	Usually STDR	Usually STDR
	Poorly controlled or not yet treated	EMAR, BLOX	STDR to DEC	STDR to DEC	STDR to DEC	STDR to DEC
Hypertension	Well controlled on medication	EMAR	Usually STDR	Usually STDR	Usually STDR	Usually STDR
	Poorly controlled on medication or not yet treated	EMAR	100% to DEC	100% to DEC	100% to DEC	100% to DEC
Hysterectomy	Benign	EMAR	STDR	STDR	STDR	STDR
	Malignant	EMAR	see cancer	see cancer	see cancer	see cancer
Iritis (not due to disease)	Present	EMAR	STDR	EXC	EXC	EXC
	In history	NIL	STDR	STDR	STDR	STDR
Irritable Bowel Syndrome	Present	EMAR	STDR to DEC	STDR to DEC	STDR to EXC to DEC	STDR to EXC to DEC
	In history	NIL	STDR	STDR	STDR	STDR
Kidney stones	Present/no complication	EMAR	STDR	STDR	STDR to EXC	STDR to EXC
	Full recovery	EMAR	STDR	STDR	STDR	STDR
Knee complaint		Joint Q or EMAR	STDR	STDR	EXC to DEC	EXC to DEC



Medical condition		Requirements	Life	Living benefit	TPD	IP
Lupus/SLE (rating will depend on duration, treatment and complications)	All cases	EMAR	50% to DEC	DEC	DEC	DEC
Malaria	Present	NIL	DEC	DEC	DEC	DEC
	In history (attack more than 6 months ago, full recovery)	EMAR	STDR	STDR	STDR	STDR to DEC
Meningitis	Present or less than 6 months since recovery	NIL	DEC	DEC	DEC	DEC
	More than 6 months since recovery (rating will depend on resultant residuals)	EMAR	STDR to DEC	STDR to DEC	STDR to DEC	STDR to DEC
Motor Neurone Disease	Present	NIL	DEC	DEC	DEC	DEC
	Family history (depending on number of relatives affected, availability of genetic test and age of applicant)	MEDXOD	STDR to DEC	STDR to EXC to DEC	STDR to EXC to DEC	STDR to EXC to DEC
Multiple Sclerosis	All cases	EMAR	75% to DEC	DEC	DEC	DEC
Pancreatitis	Present	NIL	DEC	DEC	DEC	DEC
	In history (acute episode)	EMAR	STDR to DEC	50% to DEC	50% to DEC	50% to DEC
	Chronic	EMAR	200% to DEC	DEC	DEC	DEC
Paraplegia	All cases	EMAR	200% to DEC	DEC	DEC	DEC
Parkinson's Disease	Present	EMAR	STDR to DEC	DEC	DEC	DEC
	Family history (depending on number of relatives affected and age of applicant)	MEDXOD	Usually STDR	STDR to EXC to DEC	STDR to EXC to DEC	STDR to EXC to DEC
Peptic Ulcer	Present	EMAR	STDR to DEC	STDR to DEC	STDR to DEC	STDR to DEC
	In history	EMAR	STDR to 75%	STDR	STDR to 50%	STDR to DEC
Pleurisy	Present	NIL	DEC	DEC	DEC	DEC
	Full recovery	EMAR	STDR	STDR	STDR	STDR
Pneumonia	Present/recurrent	NIL	DEC	DEC	DEC	DEC
	In history (full recovery, no residuals)	EMAR	STDR	STDR	STDR	STDR
Polio	Present	NIL	DEC	DEC	DEC	DEC
	In history (full recovery, more than 6 months ago)	EMAR	STDR to DEC	STDR to DEC	EXC to DEC	EXC to DEC

Medical condition		Requirements	Life	Living benefit	TPD	IP
Polycystic Kidney Disease	Present – Juvenile form	NIL	DEC	DEC	DEC	DEC
	Present – Adult form < age 25	NIL	DEC	DEC	DEC	DEC
	> age 25	EMAR	150% to DEC	DEC	DEC	DEC
	Family history PKD (depends on number of relatives affected, age of applicant and availability of test results) < age 20	NIL	DEC	DEC	DEC	DEC
	> age 20	EMAR	STDR to DEC	50% to DEC	50% to DEC	50% to DEC
Pregnancy (no complications – past or present)	Up to 35 weeks	NIL	STDR	STDR	STDR	STDR
	Over 35 weeks	NIL	STDR	STDR	HDPT	DEC
Prostate cancer	Present	NIL	DEC	DEC	DEC	DEC
	In history (rating will depend on age, histology, time since last treatment)	EMAR, PSA with free PSA	STDR to DEC	DEC	EXC to DEC	EXC to DEC
Prostatitis	Full recovery	NIL	STDR	STDR	STDR	STDR
	Other	EMAR, PSA with free PSA	STDR to DEC	DEC	STDR to EXC to DEC	STDR to EXC to DEC
Psoriasis (skin)	Mild	NIL	STDR	STDR	STDR to EXC	STDR to EXC
	Other	EMAR	STDR	STDR	STDR to EXC	STDR to EXC
Psychological or Psychiatric Disorder	See Anxiety					
Quadraplegia	All cases	EMAR (Life)	100% to DEC	DEC	DEC	DEC
Rheumatic Fever	Full recovery – no heart murmur	MEDXOD	STDR	STDR	STDR	STDR
	Heart murmur	MEDXOD	50% to DEC	EXC to DEC	100% to DEC	100% to DEC
Ross River Fever	Mild attack, less than one month duration and over 12 months ago	EMAR	STDR	STDR	STDR	STDR
	Within 12 months, or ongoing symptoms	EMAR	STDR	STDR	DEC	DEC
Sciatica	Mild	Back and Neck Q, EMAR	STDR	STDR	EXC	EXC
	Moderate/Severe	Back and Neck Q, EMAR	STDR	STDR to EXC	EXC to DEC	EXC to DEC



Medical condition		Requirements	Life	Living benefit	TPD	IP
Sinusitis	Mild	NIL	STDR	STDR	STDR	STDR
	Moderate/Severe	EMAR	STDR	STDR	STDR	STDR to EXC
Skin Lesion	Burnt /Frozen Off	Skin Lesion Q	STDR	STDR	STDR	STDR
	Cut out	EMAR	Refer to Cancer			
Sleep Apnoea (rating depends on sleep study result and treatment within the last 12 months)	Treated	EMAR	STDR to DEC	STDR to DEC	STDR to EXC to DEC	50% to EXC to DEC
	Untreated	EMAR	50% to DEC	50% to DEC	DEC	DEC
Stress	See Anxiety					
Stroke	Less than 12 months since stroke	NIL	DEC	DEC	DEC	DEC
	Rating depends on severity and duration since stroke, age and any residuals	EMAR (initially)	100% to DEC	DEC	DEC	DEC
Thyroid Disorder	Hypothyroidism/underactive (well controlled on treatment)	EMAR	STDR	STDR	STDR	STDR
	Hyperthyroidism/overactive (present/no complication/ well controlled on treatment)	EMAR	STDR	50%	50% to DEC	50% to DEC
Tinnitus	All cases	EMAR	STDR	EXC	EXC	EXC
Ulcer (Stomach)	See Peptic Ulcer					
Varicose veins (legs)	Operated (no complications)	NIL	STDR	STDR	STDR	STDR
	Unoperated	EMAR	STDR	STDR	STDR to EXC to DEC	STDR to EXC to DEC

2.4.2_Depression, Anxiety and Stress

Term Life and Living Benefit

For Term Life and Living Benefit, it usually doesn't pose much of a problem, unless the condition is severe, long-standing or suicidal tendencies are shown.

Income Protection and TPD

For Income Protection and TPD, these conditions are of a major concern as they account for around 35% of disability claims costs. The claims tend to be of a long duration and are difficult to manage as there is no definitive test (eg x-ray or blood test) to diagnose these conditions and the prognosis can be difficult to determine.

To underwrite these benefits we consider the underlying reasons for the depression, anxiety or stress, time required away from work, type and duration of treatment, and the doctor's diagnosis.

Exclusion for Reactive Depression We understand that some applicants have suffered a reaction to a difficult situation in their lives, such as a relationship breakdown or the death of a family member, and have been given a diagnosis of depression by their doctor.

Generally, we can consider a depression/anxiety exclusion if:

- the reactive depression occurred at least one year ago; and
- the treatment and time off work was less than one month; and
- treatment ceased at least 12 months ago; and
- a full recovery has been made.

This can be reviewed in two years. Please note that work stress is **not** considered reactive depression.

2.4.3_Back Problems — Income Protection & TPD

It is very common for clients to disclose a history or current symptoms of a back disorder on the Personal Statement. When a pre-existing back problem has been disclosed, the client needs to complete a Back and Neck Questionnaire so we can get all the information regarding the extent of the problem.

Based on this information and any necessary medical reports, the Underwriters will assess the likelihood of an exclusion applying based on the following:

- the diagnosis given to the back disorder;
- how long the client has had symptoms;
- the date of the last symptom;
- the type of treatment given;
- the amount of time off work;
- results of tests performed, eg X-rays; and
- the duties performed by the client in his/her occupation.

Where an exclusion is applied, we will try to limit it to the area of the back affected (eg the lower back). Usually an exclusion will be offered in the following circumstances:

- the client has permanent damage to the spine, eg a prolapsed disc;
- the client has had surgery to the back, eg Laminectomy;
- there has been a long history of back problems;
- the client is undergoing regular maintenance to the spine for a previous condition; or
- a lump sum has been paid to the client for a back injury.

If a client has suffered from back strain in the past year, a back exclusion may again apply. The exclusion may be reviewed 12 months from the date of last symptoms by completion of a Back and Neck Questionnaire. **Note:** If the client has severe back problems and works in a heavy manual occupation, we may not be able to offer cover at all.

2.4.4_Combined Risk Factors

Sometimes you may receive an assessment that has a loading and/or an exclusion when you expected that the application would be accepted at ordinary rates. Often this is due to the combination of medical factors, which on their own may not usually incur a loading/exclusion, but in combination increase the risk considerably, particularly for a Living Benefit. Therefore, a loading or exclusion may be applicable.

Example

Suppose your client has high cholesterol that is well controlled and therefore not usually loadable on its own. They are also overweight, but not to a degree that would be loadable on its own. However, when these two risk factors are looked at together, it is clear that the client has a higher than normal risk of heart disease which may therefore incur a loading.

2.4.5_Breast Abnormalities

In the life insurance industry breast cancer has resulted in a high number of claims, and has resulted in the highest number of claims for females for the Living Benefit. Therefore, females with diagnosed breast abnormalities may be offered a breast cancer exclusion on their Living Insurance policy, subject to medical evidence. This means that the client is covered for any other type of cancer excluding cancer of the breast and any other cancer that has originated in the breast.

We may offer a Breast and Ovarian Cancer exclusion to applicants with a family history of breast cancer. However a loading may be considered in selected cases. This will depend on the age of the applicant and the age/s of the family member(s) when diagnosed.

For Term Life, TPD and Income Protection standard rates will usually apply unless there has been a significant family history of breast cancer, or the client has a history of breast abnormalities.

2.4.6_Breast Cancer

A client who has had breast cancer is usually uninsurable. In certain circumstances, Term Life can be considered (ie where at least 4 years have elapsed since last treatment). For any other cover, individual circumstances will be considered, however extended time periods will be required.

2.4.7_Smoking

Anyone smoking within the last 12 months, or using a nicotine replacement treatment within the last 3 months, will be rated as a smoker. **Note:** Pipe and cigar smokers will also be rated as smokers. However, the occasional celebratory cigar (eg one every 3 months or so) may be rated as a non-smoker.

Heavy smokers

For clients smoking over 30 cigarettes per day, we will usually request an EMAR and may also request lung function tests or spirometry. Depending on how long they have smoked and other health factors, an additional loading on top of the normal smoker rates may apply.

Smokers who quit

If your client has stopped 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 12 months is up they may apply for non-smoker rates by completing a Non-Smokers Declaration Form and returning it to us.

2.4.8_Diabetes

Diabetes Mellitus (diabetes) is a common condition that contributes to early death, illness and disability.

Diabetes is a chronic (long-term) illness affecting many parts of the body. It has a particularly bad effect on blood vessels, with reduced blood supply to many tissues which makes diabetes a major cause of blindness and kidney failure. Diabetes also contributes to many other problems such as heart disease, stroke and poor circulation to the legs, which may cause gangrene.

Nerves may also be damaged (diabetic neuropathy), which may lead to numb hands and feet. This can be a major problem when the feet are affected, as they are easily damaged with minor injuries which may not be noticed due to reduced sensation. These injuries can also be slow to heal because of poor circulation. For this reason, foot care is vital for people with diabetes.

Gestational diabetes occurs during pregnancy and usually disappears after child birth. If a client has recently had gestational diabetes we will obtain an EMAR. This is to ensure that glucose metabolism has returned to normal, after childbirth.

Please refer to the medical pre-assessment table for details of medical requirements and probable assessments for clients with different types of diabetes.

2.4.9_Skin Lesions/Cancer

Carcinoma of the skin is the most frequent cancer amongst caucasian populations, accounting for one third of all malignant tumours.

These tumours vary greatly in their rate of growth. Some may persist unnoticed for many years, while others may grow rapidly over a period of several months. They usually arise on sun-exposed skin such as the scalp, nose, ears, the area around the eye and the back of the hand. They are more frequently seen in clients with an outdoor occupation.

Melanoma is a type of skin cancer. It is usually formed from the malignancy of the melanocyte, or the cell that produces skin pigment.

Basal cell carcinoma (BCC, basalioma, representing about 80 percent), and squamous cell carcinoma (SCC, spinalioma, representing about 20 percent), form the vast majority of skin carcinomas; they are grouped together as non-melanomatous skin tumours. Other primary skin malignancies are rare.

BCC's are frequently multiple, with evidence of sun damage in surrounding skin such as keratosis. They almost never metastasise (spread to other parts of the body) and can be completely cured if diagnosed early and treated appropriately.

An invasive SCC may arise in an area of in-situ cancer such as Bowen's disease. About 5% of SCC's spread to the regional lymph nodes.

It is exceptional for a patient to die from non-melanomatous skin cancer. Initial treatment should be effective in over 95% of cases, with most recurrences responding to further local treatment.

The Living Benefit is able to be claimed on diagnosis of a skin tumour which meets the definition in the PDS. A history of benign skin lesions being removed is evidence of previous sun damage and the potential exists for other more serious lesion/s to be growing unnoticed.

2.4.10_Family History

Family History is particularly significant for assessing Income Protection and Total and Permanent Disability cover.

Clients who are adopted

If your client is adopted and does not know their family history, then they should indicate this.

Cancer, Stroke and Heart Disease

If two or more immediate family members (parents or siblings) were diagnosed with circulatory disease (stroke and heart disease) or cancer prior to age 60, a loading or exclusion may apply. The assessment is dependant on the age and the number of family members affected, and the results of any genetic tests.

Breast Cancer

We may offer breast cancer exclusion to clients with a family history of breast cancer. This will depend on the age of the client, any personal history of 'benign' breast conditions (eg lumpy breasts, fibro adenoma, benign cysts) and the age the family members were diagnosed. However a loading may be considered in selected cases. This will depend on the age of the applicant and the age/s of the family member/s when diagnosed.

The issue of residency is becoming more complex as Australia turns to the international market for skilled resources. In an ever-changing global environment, we have agreed to consider insurance benefits for certain visa holders.

In addition, the increased risk of terrorism and political unrest, as well as the volatility of the situations in different regions of the world, have made it more difficult for underwriters to deal with the issue of travel in recent times. Therefore the destinations to which people travel and the duration of their trip needs to be considered carefully.

3.1_Residency

People who have been granted permanent residency in Australia can apply for Term Life, TPD, Living Insurance and Income Protection.

However, the following restrictions will apply if cover is offered:

- a claim for lump sum cover will not be payable if the Life Insured is no longer living in Australia or New Zealand; and
- the maximum benefit period for Income Protection will be 3 months in the event that the Life Insured is residing either temporarily or permanently outside of Australia or New Zealand.

In certain situations, cover can be considered for non-residents.

For Term Life, TPD, Living Insurance, the Insured Person must meet the following criteria:

- For those requiring loan protection cover, the insurance must be for business or personal debt which is financed by a recognised financial institution. This does not include investment or gearing loans.
- The spouse of an Australian citizen must state whether they intend to stay in Australia. In addition, if they have applied for permanent residency they must provide the current status of their application.
- For those on a working visa, a copy of the visa issued is required. In addition, a copy of the employment contract stating the details of the work contract, location(s) of employment, remuneration package and duties.
- Types of temporary that will be considered are:
 - Employer sponsored visa (457 visa): Eligible to work in Australia for up to 4 years and is subject to extensions.

→ 3_Travel and Residency

- Spouse visa (309 — temporary, or 100 — permanent): Allowed to remain in Australia with spouse and is entitled to work and study in Australia.
- Medical practitioner visa (422 visa).

For further details refer to the Department of Immigration and Citizenship — <http://www.immi.gov.au/>.

For Income Protection, the Insured Person must meet the following criteria:

- AA occupationally rated;
- holds a long-term visa (3 years and over or employer-sponsored visa);
- has resided in Australia for at least 12 months;
- has a good work history in their current occupation; and
- has applied for permanent residency.

Please note, only Indemnity policies will be offered to these clients.

3.2_Overseas Travel

Australian citizens and residents who currently reside overseas on a temporary basis, or intend to reside overseas temporarily, may also apply for cover. Generally, there are three types of travellers; personal (holiday), business (associated with occupation) and combination of personal and business.

Individual consideration will be given on the following details of travel or overseas residence:

- duration;
- location; and
- reason or activities to be undertaken whilst overseas.

In the current global environment, it is important that Underwriters ensure that all the risk factors are taken into account when assessing an application.

The Department of Foreign Affairs and Trade (DFAT) provides recommendations for Australians potentially travelling outside Australia. It is important to know the exact details of where the client will be spending most of their time and the duration of their stay in each location. The table below provides guidelines of how we are likely to treat travellers.

DFAT advice level	Travel advice	Underwriting approach
1	Be alert to your own security	No underwriting restriction
2	Exercise caution and monitor developments that might affect your safety	No underwriting restriction
3	Exercise a high degree of caution	Generally standard rates subject to particular circumstances
4	Reconsider your need to travel	Generally Territorial Exclusion for short term travel only
5	Advised not to travel	Decline

It is recommended that you call an Underwriter to obtain a pre-assessment number if a client has plans to travel outside Australia soon after submitting an application. In some cases, if we are unable to obtain a signed agreement to the imposition of a 'territorial exclusion', we may be required to decline the application. The client will then need to re-apply upon return to Australia.

TIP: Reviewing travel exclusions

If the client has a travel exclusion in place and returns to Australia with no specific plans to travel in the future, they can contact Westpac Life and request to have the exclusion removed.

This section covers a wide variety of pursuits and pastimes. It will give you an indication of a possible assessment to consider when the client advises their participation, or intention to participate, in a particular pursuit or pastime activity for a particular insurance cover.

In some cases, applying a loading may be straightforward, whilst in others it may be more complex. For example, in some cases, it may be possible to offer an option of an exclusion instead of a loading. Completion of a Pursuits and Pastimes Questionnaire is necessary with full and precise description.

If your client's circumstances are not covered in this guide, we encourage you to ring the Underwriting Department. A quote reference number can be provided to confirm the underwriting advice provided. This reference number should be displayed on the application form when submitted.

Classification of pursuits and pastimes

If your client participates or intends to participate in a sport or pastime, then the following guide will indicate the probable assessment. Where a dollar amount is shown, eg \$2.00, this indicates that an additional premium of \$2.00 per \$1,000 sum insured is payable. **Note:** Most social sports and pastimes such as squash, tennis and golf etc. are accepted at standard rates unless otherwise shown. If your client's circumstances are not covered in this guide, please contact an Underwriter to discuss.

→ 4.1_Pursuits and Pastimes Guide

Sport		Life	Living Benefit	TPD	IP
Abseiling	Less than 10 metres	STDR	STDR	STDR	90 day EXC (B,C & E occs)
	Greater than 10 metres	\$2.50 or EXC	EXC	EXC	EXC
Acrobat/Professional Gymnast		STDR	STDR	DEC	DEC
Aviation					
<i>Private – Fixed Wing and Helicopter</i>	Up to 100 hrs pa	STDR	STDR	STDR	STDR
	101–200 hrs pa	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
	201–300 hrs pa	\$2.50 or EXC	\$2.50 or EXC	EXC	EXC
	300+ hrs pa	\$3.50 or EXC	\$3.50 or EXC	EXC	EXC
<i>Licensed Pilot</i>	0–75 hrs pa	STD	STD	STD	STD
	76–250 hrs pa	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
	>250 hrs pa	EXC	EXC	EXC	EXC
<i>Crop dusting, cattle mustering</i>		\$15.00 or EXC	\$15.00 or EXC	DEC	DEC
<i>Ballooning</i>	Pleasure only	STDR	STDR	STDR	STDR
	Competition	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
<i>Gliding</i>	Up to 100 hrs pa	STDR	STDR	STDR	STDR
	Over 100 hrs pa	STDR	STDR	EXC	EXC
<i>Hang Gliding</i>	Powered	\$2.50 or EXC	\$2.50 or EXC	EXC	EXC
	Non-powered	\$5.00 or EXC	\$5.00 or EXC	EXC	EXC
	Paragliding	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
<i>Microkite and Ultralite</i>	Up to 50 hrs pa	\$2.50 or EXC	\$2.50 or EXC	EXC	EXC
	Over 50 hrs pa	\$5.00 or EXC	\$5.00 or EXC	EXC	EXC
Bicycling	Amateur	STDR	STDR	STDR	STDR
	Professional	STDR to EXC	STDR to EXC	STDR to EXC	STDR to EXC

Sport		Life	Living Benefit	TPD	IP
Boxing (Boxercise not included)	Amateur	\$2.00 or EXC	EXC	EXC	EXC
	Professional	DEC	DEC	DEC	DEC
	Kick Boxers	DEC	DEC	DEC	DEC
	Coach	STDR	STDR	DEC	DEC
Bungee Jumping	One time only – no plans to do it again	STDR	STDR	STDR	STDR
	Balloons/over fields professional groups	\$5.00 or EXC	EXC	EXC	EXC
	Off bridge, cliffs, etc.	\$5.00 or EXC	EXC	DEC	DEC
	Instructor	\$3.50 or EXC	EXC	DEC	DEC
	Professional	\$5.00 or EXC	EXC	DEC	DEC
Canoeing and Kayaking	Recreational	STDR	STDR	STDR	STDR
	Competition	STDR	STDR	EXC	EXC
Cricket	Amateur	STDR	STDR	STDR	STDR
	Professional	STDR	STDR	DEC	DEC
Football, Australian Rules, Rugby League, Rugby Union, Soccer	Amateur	STDR	STDR	STDR	90 day EXC (B,C & E occs)
	Professional	STDR	STDR	DEC	DEC
	Touch football – amateur	STDR	STDR	STDR	STDR
Gliding	See Aviation				
Hang Gliding	See Aviation				
Helicopter	See Aviation				
Hockey	Amateur – Field	STDR	STDR	STDR	STDR
	Amateur – Ice	STDR	STDR	EXC	EXC
	Professional	STDR	STDR	DEC	DEC
Horse Riding	Social	STDR	STDR	STDR	STDR
	Competitive polo or show jumping (not rodeo)	STDR	STDR	EXC	EXC
	Rodeo	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
Kite Surfing		STDR	STDR	STDR	STDR
Martial Arts (eg Judo, Karate)	Recreational only	STDR	STDR	STDR	90 day EXC
	Competitions	STDR	STDR	EXC	EXC
Motor Car Racing – Amateurs only, no international events					



Sport		Life	Living Benefit	TPD	IP
<i>Drag Racing</i>	Funny Cars	\$2.00 to EXC	\$2.00 to EXC	EXC	EXC
	Modified production, hot rod	\$2.00 to EXC	\$2.00 to EXC	EXC	EXC
	Pro stock, super stock, street altered	\$2.00 to EXC	\$2.00 to EXC	EXC	EXC
	Top Fuel	\$5.00 to EXC	EXC	EXC	EXC
<i>Karting</i>	Recreational Only	STDR	STDR	STDR	STDR
	Enduro	\$2.00 to EXC	\$2.00 to EXC	EXC	EXC
	Formula E	\$5.00 to EXC	EXC	EXC	EXC
	Sprint	STDR	STDR	EXC	EXC
<i>Rallying</i>	National	\$2.00 to EXC	\$2.00 to EXC	EXC	EXC
	Restricted	STDR	STDR	EXC	EXC
<i>Saloons (circuit racing only)</i>	Group A (touring cars)	\$2.00 to EXC	\$2.00 to EXC	EXC	EXC
	HQ Holden	\$2.00 to EXC	\$2.00 to EXC	EXC	EXC
	Series Production	STDR	STDR	EXC	EXC
	Street Sedans	STDR	STDR	EXC	EXC
<i>Single Seaters</i>	Australian Formula 2	From \$2.00 to EXC	EXC	EXC	EXC
	International (amateur)	From \$4.00 to EXC	EXC	EXC	EXC
	Formula Libre	\$5.00 to EXC	\$5.00 to EXC	EXC	EXC
	Formula Vee	\$5.00 to EXC	\$5.00 to EXC	EXC	EXC
<i>Speedway</i>	Midget	\$2.00 to EXC	\$2.00 to EXC	EXC	EXC
	Nascar/Auscar	\$5.00 to EXC	\$5.00 to EXC	EXC	EXC
	Sprint	\$2.00 to EXC	\$2.00 to EXC	EXC	EXC

Sport		Life	Living Benefit	TPD	IP
<i>Sports Cars</i>	Clubman Sports	\$2.00 to EXC	\$2.00 to EXC	EXC	EXC
	Group 2	EXC	EXC	EXC	EXC
	Production cars	\$2.00 to EXC	\$2.00 to EXC	EXC	EXC
	Sports sedans, super saloons	\$2.00 to EXC	\$2.00 to EXC	EXC	EXC
	Super modified, super stock	\$5.00 to EXC	\$5.00 to EXC	EXC	EXC
	Veteran, vintage, historic vintage events	STDR	STDR	STDR	STDR
<i>Other Motor Sports</i>	Autocross	STDR	STDR	EXC	EXC
	Rallycross	STDR	STDR	EXC	EXC
	Sand Racing	STDR	STDR	EXC	EXC
	Hill Climbs, Trials	STDR	STDR	EXC	EXC
<i>Professional</i>	Formula 1	From \$20.00 to EXC	EXC	DEC	DEC
	Touring Cars	From \$5.00 to EXC	EXC	DEC	DEC
	Other Formulae	From \$10.00 to EXC	EXC	DEC	DEC
Motor Cycle Racing					
<i>Amateur</i>	Social trail bike	STDR	STDR	STDR	90 day EXC
	Acrobats	\$10.00 to EXC	EXC	EXC	EXC
	Circuit racing	\$5.00 to EXC	\$5.00 to EXC	EXC	EXC
	Motocross (International)	EXC	EXC	DEC	DEC
	Speedway	\$5.00 to EXC	\$5.00 to EXC	EXC	EXC
	Scramblers, hillclimbs, trial	STDR	STDR	EXC	EXC
	Trail bike riding (non-competition)	STDR	STDR	STDR to EXC	STDR to EXC
	Trail bike riding (competition)	STDR	STDR	EXC	EXC
<i>Professional</i>		From \$10.00 to EXC	From \$10.00 to EXC	DEC	DEC

→ 4_Pursuits and Pastimes

Sport		Life	Living Benefit	TPD	IP
Mountain Climbing	Australia/NZ only	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
	Over 6000m (19700ft)	DEC	DEC	DEC	DEC
	Inexperienced (Australia/NZ only)	EXC	EXC	DEC	DEC
Parachuting					
<i>Static Line</i>	Up to 25 jumps pa	STDR	STDR	STDR	90 day EXC
	25+ jumps pa	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
<i>Free Fall or Competition</i>	Up to 25 jumps pa	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
	25+ jumps pa	\$3.50 or EXC	\$3.50 or EXC	EXC	EXC
<i>Wingsuit</i>		DEC	DEC	DEC	DEC
Paragliding	See Aviation				
Rock Climbing	Indoor	STDR	STDR	STDR	STDR
	Outdoor	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
Rodeo	See Horse Riding				
Sailing	Harbour and inshore	STDR	STDR	STDR	STDR
	Offshore, no ocean crossing	STDR	STDR	STDR	STDR
<i>Offshore, ocean crossing</i>	3 or more crew	STDR	STDR	EXC	EXC
	Solo or < 3 crew	DEC	DEC	DEC	DEC
Scuba Diving					
<i>Recreational/Amateur</i>	Up to 40m	STDR	STDR	STDR	STDR
	Over 40m	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
	Caving/potholing/wreck	EXC	EXC	EXC	EXC
	Use of nitrox and or mixed gases	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC

Sport		Life	Living Benefit	TPD	IP
<i>Professional</i>	Specializing in caves, wrecks, retrievals, search and rescue up to 40m	EXC	EXC	DEC	DEC
	Over 40m	DEC	DEC	DEC	DEC
<i>Instructor</i>	Pool/open water up to 40m	STDR	STDR	DEC	DEC
Skiing – Grass/Snow/Water	Social	STDR	STDR	STDR	STDR
	Competition	STDR	STDR	EXC	EXC
Shooting – Amateur Only	Clay pigeon, Target	STDR	STDR	STDR	STDR
	Shooting Range only (not making ammunition or reloading of bullets)	STDR	STDR	STDR	STDR
	Making ammunitions	EXC	EXC	EXC	EXC
Weight Lifting	Amateur	STDR	STDR	STDR	EXC
	Competition	STDR	STDR	EXC	EXC
White Water Rafting	Recreational				
	Less than 10 times pa	STDR	STDR	STDR	STDR
	Greater than 10 times pa	STDR	STDR	EXC	EXC
	Competition	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
Wrestling	Amateur	STDR	STDR	STDR	EXC
	Competition	STDR	STDR	EXC	EXC

STDR = Standard

DEC = Decline – Uninsurable risk

EXC = Exclusion

\$2.00, \$5.00 etc = Extra premium or Loading per \$1,000 of sum insured.

5.1_Why we Financially Underwrite

Financial underwriting involves collection and careful assessment of appropriate information in order to ascertain whether the type and level of cover applied for is consistent with the financial loss likely to be suffered in the event of a claim.

If we get this right from the outset, we can help to ensure that:

- the level of cover given will provide the required level of financial protection (eg maintain lifestyles, clear business debt) and not act as a 'windfall' gain; and
- the need for protection matches both the type of cover applied for as well as the proposed level of cover.

In order to assist the underwriters in assessing the appropriateness of the cover in terms of the type of product as well as the sum insured applied for, the financial adviser's assistance is vital. The financial adviser can assist by providing the following at the time of application:

- the reason for the cover;
- how the sum insured was calculated;
- details of the financial position eg income, profits, net worth, company valuation etc; and
- all appropriate financial information to support the cover being proposed — eg proof of income by way of tax returns or company accounts, loan document, valuation certificates, partnership agreements etc.

5.2_Personal Insurance — Lump Sum Cover

5.2.1_Underwriting Guidelines for Calculating Cover

5.2.1.1_Term Life

If the level of cover being applied for is greater than the amount to clear debts, then justification to support the additional cover will be required (refer 'Financial Requirements' section below).

For clients with dependants, the following multiples of annual income can be used as a guide to indicate what the maximum allowable level of cover may be (income = gross income from personal exertion less expenses incurred in earning that income). Where income has fluctuated over the last few years, an average should be taken.

Age next birthday	Multiple of Income ¹
Up to 40	25
41 to 45	20
46 to 50	17
51 to 55	14
56 to 60	11
61 to 65	5

Note: As each person's financial circumstances differ, the amount of cover may vary from the maximums shown above. Always remember that these tables are guidelines only.

Homemakers

As a general rule, an appropriate level of cover for a non-working spouse will be a combination of the following:

- cost of a nanny/housekeeper; and
- income lost if surviving spouse has time off work to care for dependants.

The maximum allowable sum insured is \$2 million.

In determining the appropriate level of cover it is important to bear in mind that the surviving spouse will generally only have a limited amount of time off work (especially if a sum has already been set aside to cover the cost of a nanny/housekeeper) and will continue to earn an income after this time.

Where cover in excess of \$1 million is requested for a non-working spouse, we will require the reason why the extra cover is needed. Generally, we will need to see details such as the level of family debt, earnings of the spouse, number of dependants, and age of the youngest child.

5.2.1.2_Total & Permanent Disablement (TPD)

The purpose of TPD cover is to replace lost potential income and provide financial resources for medical care and modification of lifestyle if your client is totally and permanently disabled due to sickness or injury.

¹ Note that the income referred to in the table is generally up to \$150,000.

There are three definitions available under TPD cover:

- **Own Occupation**
(only available to clients in certain professional occupations. See Occupational table in Section 6);
- **Any Occupation**
- **Home Duties.**

Calculating Cover for TPD

'Own' or 'Any' occupation definition:

As a general rule, an appropriate level of cover will be a combination of the following:

- the lump sum needed to provide a 25% 'top-up' for their Income Protection cover to age 65; or
- if there is no Income Protection cover, the lump sum needed to provide a replacement income that will maintain lifestyle; and
- the lump sum needed to provide for medical care (between \$50,000 and \$100,000 can be used as a rule of thumb); and
- the lump sum required to cover your client's debt.

The maximum allowable sum insured (from all sources):

- 'Any' occupation TPD is \$3 million; or
- 'Own' occupation TPD is \$3 million; and
- an additional TPD benefit of \$2 million may be considered under the 'Activities of Daily Living' definition.

Note: there are limited circumstances under which cover may be considered under the definition for 'General' Cover definition.

'Home Duties' definition:

As a general rule, an appropriate level of cover for a non-working spouse will be a combination of the following:

- medical care;
- cost of a nanny/housekeeper; and
- income lost if working spouse has time off work.

The maximum allowable sum insured is \$1.5 million as the working spouse will generally only have a limited amount of time off work and will therefore still earn an income. Higher amounts can be considered where justified, eg the client's spouse is a high-income earner and would take a couple of years off work to care for spouse/dependants, the couple have a higher debt level which they

are jointly liable for, or the spouse was previously a high income earner and wouldn't be able to return to this work.

5.2.1.3_Living Benefit

A Living Benefit will help reduce financial pressure on your client should they suffer a major traumatic condition such as cancer, heart attack or stroke. This is done by paying a lump sum to provide sufficient funds to cover medical expenses, replace income (or top up a shortfall from Income Protection), to service debt (ie mortgage), and cover other day-to-day living expenses.

As a guide, the following multiples of income can be used. However, as each person's financial circumstances and levels of income differ, the amount of cover may vary from the maximums below.

Age next birthday	Multiple of income ¹ with dependants	Multiple of income ¹ without dependants
Up to 40	15	10
41 to 45	12	8
46 to 50	9	6
51 to 55	6	4
56 to 60	3	2

The maximum level of Living Insurance cover from all sources is \$2 million.

For homemakers, this is generally set at \$750,000.

5.2.2_Financial Requirements for Personal Insurance – Lump Sum Cover

The following table shows the financial information that must be supplied to support the type of cover and total sum insured being applied for. When using this table, please note that the total sum insured is made up of the following:

- the sum insured of the cover being applied for; **plus**
- the sum insured of any existing Westpac Life cover; **plus**
- the sum insured of any existing cover with any other insurer.

The following assessments are provided as a general guide only.

¹ Note that the income referred to in the table is generally up to \$150,000.

Total Industry Cover	Personal Solutions Personal		
	Maximum \$5m TPD (total industry) ¹		Maximum \$2m LB (total industry) ¹
	Death	TPD ¹	LB ¹
>\$1.5m -\$2.5m	— SOA	— SOA — FINQ	— SOA — FINQ
>\$2.5m -\$3m	— SOA — FINQ confirmed by accountant or banking/lending manager	— SOA — FINQ confirmed by accountant — Proof of earnings by way of last 2 years PTRs and NOA	
>\$3m -\$5m	— As above plus — Proof of earnings by way of last 2 years PTRs and NOA	— As above	
>\$5m	— As above plus — Other requirements subject to IC		

Note: There will be NO financial requirements for applicants up to age 45 applying for a Term Life benefit up to \$2.5 million, TPD benefit up to \$2.5 million and Living benefit up to \$1.5 million.

SOA = Statement of Advice (photocopy or electronic)

FINQ = Financial Questionnaire

PTRs = Personal Taxation Returns

NOAs = Notice of Assessments

5.3 Personal Insurance — Income Protection

5.3.1 Insurable Income — Employee

An employee's insurable income will be their base salary before tax, plus any additional benefits such as superannuation and other package items eg motor vehicle lease costs (unless vehicle is purely for work and is not available for personal use), plus any regular overtime, commission and bonus payments.

¹ Maximum total sum insured for the Living Benefit is \$2 million. For TPD the maximum is \$5 million, however, \$3 million will be at 'Own' or 'Any' occupation

definition, and the additional \$2 million (if applicable) will be at the 'Activities or Daily Living' definition.

For example, if a client is an employee and has a remuneration package made up of the following:

- \$40,000 base salary;
- \$3,600 employer superannuation contributions (ie SGC);
- \$6,000 salary sacrifice super contributions;
- \$16,000 for a novated lease motor vehicle; and
- \$20,000 in commissions (averaged over last 3 years).

Their total insurable income will be \$85,600 — not just the \$40,000 base salary.

Overtime, Commissions and Bonuses

We will consider including overtime, commissions and bonuses if they have been part of your client's income for at least the last 3 years. If these payments haven't fluctuated dramatically over the last few years, we'll take an average and add it to your client's base salary.

5.3.2_Insurable Income — Self-employed

A person is deemed to be 'self-employed' if they are a sole trader, a partner in a business, or an employee of their own company or trust.

If self-employed per the above definition, their insurable income will be calculated as follows (all amounts are before tax):

- total income generated from their personal exertion (ie income that would stop if they could not work due to sickness or injury); **less**
- expenses incurred in generating that income; **plus**
- expenses that can be added back (common add-backs to consider have been detailed under 'Other considerations' in the Agreed Value and Indemnity Checklist').

Please note however, that these items will only be allowed as add-backs if clearly shown as expenses in the Profit and Loss (P&L) statement.

It is important to note that the client's insurable income will not necessarily be the amount of net profit shown on the P&L Statement. There are several expenses as detailed in the Agreed Value and Indemnity Checklist that can be added back. Also, the insurable income may not be the total Net Profit of the business, as this may include income generated by employees that will continue even if the business owner cannot work. Another scenario is where the life to be insured is only one of several partners and in this case, only his share of the net profit of the business will constitute his income.

5.3.3_Unearned Income

Unearned income is the pre-tax income the insured receives that is not the result of their own personal exertion, but will be paid to the insured even in the event of their disablement. This includes rent, interest, dividends and profit from a business which will continue to operate with staff and/or locums.

5.3.4_Underwriting Guidelines for Calculating Cover

5.3.4.1_Income Protection

The maximum monthly benefit available under Income Protection is subject to the maximum percentages shown below, based on a client's insurable income and occupation category. For the maximum amount of Income Protection for each occupation category, please refer to 5.3.6.

Insurable income ¹	Max % covered
Up to \$320,000	75%
From \$320,001 to \$560,000	\$20,000 + 50% of excess > \$320,000

Note: Maximum benefits for occupational categories (table 5.3.6) override these maximums.

¹_Insurable Income' is defined in sections 5.3.1 and 5.3.2.

→ 5.3.5_Agreed Value and Indemnity Checklist

Our underwriting approach	
Indemnity basis will only be considered for:	Indemnity and Agreed Value will be acceptable if:
<ul style="list-style-type: none"> – newly self-employed (see section 6.6.4) – decreasing income – self-employed – but business income if disabled can't be reliably estimated. 	<ul style="list-style-type: none"> – steady income – where income for the last 2 financial years is reasonable and consistent – fluctuating income – cover may be available if a reasonable explanation regarding the fluctuation is provided – such as job promotion or client had 3 months long service leave in the previous year.
Key differences	
1. Financial Underwriting	
Indemnity basis – 2 stages	Agreed Value
<ol style="list-style-type: none"> 1) At application 2) At claims 	At application only (provided proof of income has been verified).
2. Offsets	
Indemnity basis	Agreed Value
<ul style="list-style-type: none"> – workers compensation, motor accident compensation and common law benefits – regular payments from a super fund or other insurance companies – payments under legislation – payments by employer or business – sick leave payments. 	<p>For occupational categories AA and A the following applies:</p> <ul style="list-style-type: none"> – common law benefits; or – regular payments from a super fund or other insurance companies <p>For all other occupational categories the following applies:</p> <ul style="list-style-type: none"> – workers compensation, motor accident compensation and common law benefits – regular payments from a super fund or other insurance companies.
Other considerations	
If the client has unearned income¹	
<ul style="list-style-type: none"> – when calculating the maximum benefit, an adjustment may apply if the unearned income is in excess of \$5,000 pa and/or greater than 25% of earned income. – If the client has the above level of unearned income, the monthly benefit should be determined as: $\frac{[(75\% \times \text{Total Income}) - \text{Unearned Income}]}{12}$ – where Total Income = sum of Earned Income (ie personal exertion income) and Unearned Income. 	
Offsets: If the client has net asset worth exceeding \$1 million (excluding family home) an offset may apply.	
Value for money	
<ul style="list-style-type: none"> – indemnity premium is 17.5% cheaper than Agreed Value. 	
If the client is self-employed, sole trader or a partner in a business, common add-backs to consider	
<ul style="list-style-type: none"> – Personal salary (recorded under expenses on the P&L) – Personal superannuation (for the client and 'non-working' spouse) – Motor vehicle lease and expenses (unless the vehicle is used primarily for work purposes). – Director's fees (to the extent that they relate to the applicant) – Depreciation (generally only allowed up to a maximum of 10% of turnover/total income) – Donations – 'Non-working' spouse income (ie income splitting) – Income distribution to a family trust for non-working family members – Please note that the 'non-working' spouse income can only be added back if the spouse is not applying for Income Protection (and does not intend to do so in the future). 	

5.3.6_Financial Requirements for Personal Insurance – Income Protection

The table below is based on the Income Protection monthly benefit being applied for.

Where the monthly benefit exceeds the guidelines shown in the table below, financial information will be required (however, we may occasionally request financial evidence below these levels):

Occupation Category						
Cover Type	AA	A	BB	B	C	E
Agreed Value	\$10,000	\$7,500	\$4,000	\$4,000	\$3,000	Not Available
Indemnity	\$15,000	\$12,500	\$10,000	\$7,500	\$5,000	All cases
Maximum monthly benefit	\$30,000	\$25,000	\$20,000	\$15,000	\$10,000	\$5,000

Advisers should request the following:

For employees:

- Tax Returns and Assessment Notices (last 2 years); and/or
- a letter from employer confirming salary package if amount proposed is greater than justified on Tax Returns; and
- for cover in excess of \$15,000 per month we will also require a Financial Questionnaire.

For self-employed:

- Profit and Loss and Balance Sheets (last 2 years); and
- Tax Returns and Assessment Notices for all entities and service/management companies or trusts (last 2 years); and
- Tax Returns and Assessment Notices for the individual (last 2 years);
- where income splitting is used, spouse’s personal Tax Returns and Assessment Notices (last 2 years); and
- for cover in excess of \$15,000 per month we require a Financial Questionnaire.

**5.4 Business Insurance –
Lump Sum Cover**

Please note that the below tables and underwriting guidelines do not constitute advice for business owners. They are guidelines to explain Underwritings position on how business strategies and insurance will be financially underwritten.

5.4.1 Underwriting Guidelines for Calculating Cover

**5.4.1.1 Key Person Revenue
Purpose**

When calculating the sum insured to cover the loss of revenue that a business would face should a key person die, become disabled or suffer a major trauma, we will look at the following:

- the cost and time associated with recruiting and training a replacement person;
- the loss of net profit and market share while the replacement is working up to their predecessors' capabilities; and
- the key persons' income in proportion to the net worth and profit of the business, their age and current duties.

As a guide, we would generally allow up to 5 to 10 times income of a key person for Death and TPD cover and up to 3 to 5 times for Living Benefit, subject to maximums previously stated for TPD and Living Benefit/Insurance.

**5.4.1.2 Key Person Capital
Purpose**

Where it is likely that a business loan would be partially or totally called in, or the business would suffer a capital loss due to the death, disablement or major trauma of a key person, we will look at the following when calculating the appropriate level of cover:

- the skill, knowledge and expertise of the key person that makes them a vital part of the business, and whether the ability of the business to continue servicing the loan in the key person's absence would be compromised; and
- whether the lending institution has requested the key person be insured as a condition of lending.

Note: If there are several key persons, then the level of cover will be apportioned accordingly.

Total Industry Cover	Business Solutions Key person Capital or Revenue		
	Maximum \$5m TPD (total industry) ¹		Maximum \$2m LB (total industry) ¹
	Death	TPD ¹	LB ¹
>\$1.5m -\$2m	— SOA	— SOA — FINQ	— SOA — FINQ
>\$2m -\$3m	— SOA — FINQ confirmed by accountant or banking/lending manager.	— SOA — FINQ confirmed by accountant or banking/lending manager — Last 2 annual accounts ² — For arm's length employees – letter from employer giving salary package details and skills.	
>\$3m -\$5m	— As above plus — Last 2 annual accounts ² — For arms length employees – letter from employer giving salary package.	— As above	
>\$5m	— As above plus — Client's CV.		

Total Industry Cover	Business Solutions Debt Protection		
	Maximum \$5m TPD (total industry) ¹		Maximum \$2m LB (total industry) ¹
	Death	TPD ¹	LB ¹
>\$1.5m -\$2m	— SOA	— SOA — FINQ	— SOA — FINQ
>\$2m -\$5m	— SOA — FINQ confirmed by accountant or banking/lending manager — Lending schedules — Credit Approved Summary/Credit Memo.	— SOA — FINQ confirmed by accountant or banking/lending manager — Lending schedules — Credit Approved Summary/Credit Memo.	
>\$5m	— As above plus — Last 2 years company tax returns and NOAs — Last 2 years annual accounts. ²		

1_Please note that for TPD \$3 million will be at 'Own' or 'Any' definition and the additional \$2 million (if applicable) will be at the 'Activities of Daily Living' definition.

2_The last 2 years final annual accounts (Profit & Loss and Balance Sheets) of all associated business entities.

→ 5_Financial Underwriting

5.4.1.3 Partnership Protection (Buy/Sell – Share Purchase)

This type of cover enables the business to continue with a minimum of disruption by providing a sufficient amount to purchase the deceased/disabled/seriously ill partners' share in the business. The underlying basis for underwriting Partnership Protection cover is based on the value of the business.

Total Industry Cover	Business Solutions Partnership/Buy – Sell		
	Maximum \$5m TPD (total industry) ¹		Maximum \$2m LB (total industry) ¹
	Death	TPD ¹	LB ¹
>\$1.5m -\$2m	— SOA	— SOA — FINQ	— SOA — FINQ
>\$2m -\$3m	— SOA — FINQ confirmed by accountant (including business valuation methodology) or banking/lending manager — Lending schedules — Credit Approved Summary/Credit Memo.	— SOA — FINQ confirmed by accountant or banking/lending manager — Last 2 annual accounts. ²	
>\$3m -\$5m	— As above plus — Last 2 years annual accounts ² — Valuation of business by an accountant/certified valuer.	— As above plus — Valuation of business by an accountant/certified valuer.	
>\$5m	— As above plus — Last 2 years company tax returns and NOAs — Copy of partnership agreement.		

1_Please note that for TPD \$3 million will be at 'Own' or 'Any' definition and the additional \$2 million (if applicable) will be at the 'Activities of Daily Living' definition.

2_The last 2 years final annual accounts (Profit & Loss and Balance Sheets) of all associated business entities.

5.4.1.4_Estate Equalisation

This type of cover enables the business or farm to be inherited by specified beneficiaries while the other beneficiaries will receive funds from the life insurance. This is to ensure a fair distribution of the estate to all beneficiaries.

Total Industry Cover	Business Solutions Estate Equalisation		
	Death	TPD ¹	LB ¹
>\$0m -\$2m	<ul style="list-style-type: none"> — SOA — FINQ confirmed by accountant (including business valuation methodology) or banking/lending manager — Family Structure 	N/A	N/A
>\$2m -\$3m	<ul style="list-style-type: none"> — As above plus — Last 2 years annual accounts — Executed Will 		
>\$3m -\$5m	<ul style="list-style-type: none"> — As above plus — Valuation on the Asset by certified valuer or accountant 		
>\$5m	<ul style="list-style-type: none"> — As above plus — Tax returns and NOA for past 2 years 		

5.4.2_Limited Policy Term Flexibility

In cases where business loans are of a short term nature, we cannot provide cover to clients for the usual policy term, but we may be able to offer limited term cover. Limited Term simply means the contract or benefit ends when the specified limited term ends. Where the limited term is applied in a business loan situation, the revised terms will include a continuation option that enables the client to apply to continue cover of another limited term (or maybe even revert to standard cover), at the end of the term subject to financial underwriting only.

We can accommodate 'split' benefit terms on one policy — where a portion of the cover is issued on standard policy terms and the balance is issued with a limited term. This will be an advantage when a client has a combination of both short and long term business debt. The need for applying a limited term to a policy will be determined by the underwriting process and does not need to be established at the time of submitting the application.

1_Please note that for TPD \$3 million will be at 'Own' or 'Any' definition and the additional \$2 million (if applicable) will be at the 'Activities of Daily Living' definition.

2_The last 2 years final annual accounts (Profit & Loss and Balance Sheets) of all associated business entities.

5.5 Underwriting Guidelines regarding Bankruptcy

- 5.5.1_Why Bankruptcy is a concern Bankruptcy is a significant issue that requires careful consideration in the financial assessment TPD and especially IP cover. This type of cover can be considered the financial ‘crutch’ needed to prop up a failing business so the fact that a person has previously been declared bankrupt cannot be ignored.
- 5.5.2_Information required for Underwriting where Bankruptcy has been Disclosed In order to consider clients who have disclosed a history of bankruptcy, we require as much information as possible to be provided regarding the situation.
For instance:
- whether it was a ‘standard’ bankruptcy ie not extended or defaulted);
 - whether it has been discharged or is due to be discharged very shortly;
 - whether it was ‘voluntary liquidation’ (in the case of a business);
 - the circumstances surrounding the bankruptcy; and
 - whether the business income has been stable for a number of years.
- If favourable factors are presented in relation to the client’s situation, we may be able to provide cover.
- 5.5.3_Essential Medical Evidence in the event of Bankruptcy being Disclosed Underwriting a client with a history of bankruptcy often requires an EMAR from the client’s usual doctor to exclude any mental or health problems that arose from a financial crisis eg stress, anxiety or hypertension.

Generally, occupations present few problems in the assessment of Life and Living Benefit compared to those presented in the assessment of Income Protection and Total and Permanent Disability applications. The occupation category allowed will depend upon the actual duties being performed and not the occupational title.

A comprehensive list of occupations and their relevant insurance categories is provided in the Occupation Guide in Section 6.4.

The following information will help you understand how a client's occupation may affect the insurance cover being applied for. Please note that these categories are a guide only. Any additional information or a description of the exact duties performed would assist underwriting in their assessment.

6.1_Term Life

Most occupations do not generally affect an application for Term Life, except those of a hazardous nature (eg: underground miners, professional divers, oil riggers, etc). In these situations, an extra \$ amount per \$1,000 sum insured normally applies (refer to the Occupation Guide for the specific dollar loading).

6.2_Living Insurance

Most of the time, the same occupational rating will apply for the Term Life and Living Benefit, except those of a hazardous nature. For some occupations there may be an increased risk of suffering one of the specified conditions such as major head trauma, paralysis or severe burns (eg: occupations exposed to explosives).

In these situations, a possible exclusion of the specific trauma condition may apply, depending on the hazardous duties involved in each occupation. Please refer to an underwriter for individual consideration.

6.3_Income Protection and TPD

Income Protection and TPD cover provide financial protection if a client is unable to perform their occupation due to sickness or injury. Because of this, occupations are classified into occupation categories to determine what cover can be offered and at what premium rate.

6.4_Occupation Categories

The assessment of occupation is based on the actual duties performed by the particular client, rather than their title. Many sole trader tradespeople are also the 'company director' of their own business, and the duties they actually perform will provide the basis

of determining their occupation category. So if a client calls themselves a 'business owner' or 'company director', but 90% of their duties are as a plumber, then they should be rated as a plumber.

HELPFUL HINT:

If you are having difficulty understanding a client's particular duties, it is sometimes a good idea to ask them what they wear to work, or how they get to work or where their worksite is. This will also help the underwriter obtain a clear picture of the client's role when you call for a pre-assessment number.

Some occupation titles may appear to be similar but have different ratings. Often the difference may be due to the environment in which duties are carried out or qualifications that are required for a specific role, (eg carers who tend to work in private homes, as opposed to nurse assistants/aides who work in medical facilities).

To find out what occupation category your client will be, simply look up their occupation in the list to see the occupation category for Term Life, TPD, Living Benefit and Income Protection. Don't forget to check the qualification and income provisions of the AA occupation noted below, as many white collar workers noted as 'A' may qualify for 'AA', based on holding a degree (which may or may not be relevant to their current occupation) and/or their income. The different categories are as follows:

AA: White collar professional performing no manual duties (eg: doctor, lawyer, chartered or associate accountant). Also includes white collar workers with a degree who have been earning at least an average of \$100,000 pa over the last 3 years, or no degree but earning at least an average of \$125,000 pa over the last 3 years.

Please note that only White Collar Professional workers will be eligible to receive 'Own' occupation under TPD cover as indicated in the table.

For TPD, Life and Living Insurance, 'A' and 'AA' occupation classifications are shown as 'A'. Only Income Protection uses the 'AA' category.

- A: White collar workers, including those performing less than 10% light manual duties (eg: administration manager, data entry operator, schoolteacher — non-manual).
- BB: Certain light-manual skilled workers (eg; jewellers, photocopy/TV repairers), business owners in non-hazardous industries involved in light manual work (eg: coffee shop owner) and supervisors of blue collar workers, where less than 20% of their time is spent performing light manual duties.
- B: Tradespeople and skilled workers (eg; trade qualified carpenter, plumber, registered nurse). For certain occupations, a maximum benefit period of 2 or 5 years will apply (shown as B2 or B5 in the occupation guide).
- C: Heavy manual tradespeople (eg; qualified bricklayer, trade qualified welder, farmer). Maximum benefit period is 5 years. For certain occupations it will be 2 years (shown as C2 in the occupation guide).
- D: Declined occupations — hazardous or unskilled workers (eg: armed guard, farmhand, labourer).
- HDPT: We can offer 'Home Duties' definition on TPD to these occupations, where the life insured's main occupation is home duties and a maximum of 20 hours per week is spent performing part-time or casual duties in these previously uninsurable occupations. For more information on the Home Duties definition, refer to section 6.5.9.
- E: Special risk category for certain blue collar occupations. See Special Occupations Table.

If you cannot find the specific occupation category for your client, or you think that the category is inappropriate, please contact Underwriting to discuss your client's specific occupational duties in more detail. Please ensure you get an underwriting reference number.

Note: The duties of an occupation, rather than the job title, are used to determine the occupational category. It is extremely important that your client provides a full description of the duties they perform in their occupation.



Occupation		Life	Living	TPD	IP
Abalone diver	Shallow water – 30 metres or less	\$2.50	\$2.50	D	D
	Deep or open water	\$5.00	\$5.00	D	D
Abattoir worker	Supervisor – no manual work	A	A	B	B
	Butcher – trade qualified	A	A	C	C2
	Not qualified Butcher or Supervisor – see Special Occupations Table				
Accountant	Associate or chartered	A	A	A Own or Any	AA
	Non Associate or non chartered	A	A	A	A
	Clerk/Bookkeeper	A	A	A	A
Acrobat	Acrobat: Not performing at heights	A	A	D	D
	Acrobat: Performing at heights with adequate safety precautions	\$2.00	\$2.00	D	D
Actor		A	A	HDPT	D
Actuary		A	A	A Own or Any	AA
Acupuncturist	Member of Australian Acupuncturist Association	A	A	A	A
	Not a Member of Australian Acupuncturist Association (minimum 3 yrs experience)	A	A	HDPT	D
Advertising	Agent	A	A	A	A
	Executive: Tertiary qualified	A	A	A Own or Any	AA
	Executive: Not tertiary qualified	A	A	A	A
Aerial/Antennae erector	Up to 10 metres	A	A	C	C2
	Over 10 metres	\$2.00	\$2.00	D	D
Aerobics instructor	(full time, min 3 yrs exp) – see Special Occupations Table				
Aircraft engineer	See Aviation Industry				
Air conditioning	Engineer – consultant (Degree + Office only)	A	A	A Own or Any	AA
	Qualified Installer/Repairer: Up to 10 metres	A	A	B	B
	Qualified Installer/Repairer: Over 10 metres	\$2.00	\$2.00	D	D
	Supervisor – qualified	A	A	B	B
Airline staff of major airlines	Baggage handlers/porters	A	A	D	D
	Truck drivers	A	A	C	C2
	Pilot, aircrew, flight attendant	A	A	D	D
	Office workers	A	A	A	A

Occupation		Life	Living	TPD	IP
Airline Staff of Minor/Charter Airlines	Baggage handlers/porters	A	A	D	D
	Truck drivers	A	A	C	C2
	Pilot, aircrew, flight attendant	\$2.50	\$2.50	D	D
	Office workers	A	A	A	A
Ambulance Officer/Paramedical/Driver		A	A	B	B5
Amway salesperson/distributor	Full-time, established minimum 3 years	A	A	B	BB Indemnity
	Part-time	A	A	D	D
Anaesthetist		A	A	A Own or Any	AA
Antique Dealer	Sales and office only	A	A	B	BB
	Deliveries	A	A	B	BB
Archaeologist	Qualified (office, NIL overseas travel)	A	A	A Own or Any	AA
	Qualified (field work, NIL overseas travel)	A	A	B	B
	Qualified with overseas travel and site work	A	A	Refer 6.6.11	Refer 6.6.11
Architect	University qualified: Less than 10% on site	A	A	A Own or Any	AA
	University qualified: More than 10% on site	A	A	A	A
	Architectural draftsman	A	A	A	A
Armed Services					
<i>Air Force</i>	All ranks – office duties – civilian	A	A	A	A
	Pilots and Crew	\$5.00	\$5.00	D	D
	Volunteer Reserve (more details required on exact duties)	A	A	Refer 6.6.10	Refer 6.6.10
<i>Army</i>	All ranks – office duties only	A	A	D	D
	Special Air Services/Commando	\$5.00	\$5.00	D	D
	Bomb Disposal	\$5.00	\$5.00	D	D
	Reserve (more details required on exact duties)	A	A	Refer 6.6.10	Refer 6.6.10
	Pilots and Crew	\$5.00	\$5.00	D	D
<i>Navy</i>	All ranks – office duties only	A	A	D	D
	Divers (no special hazards)	\$5.00	\$5.00	D	D
	Bomb Disposal	\$5.00	\$5.00	D	D
	Reserve (more details required on exact duties)	A	A	Refer 6.6.10	Refer 6.6.10



Occupation		Life	Living	TPD	IP
Armoured car driver	See Driver				
Art dealer/Proprietor	Not working from home	A	A	A	A
Artist/Painter	Commercial, qualified, office only no set production work and not working from home	A	A	B	BB
	Freelance, commercial, qualified, office only no set production work, not working from home	A	A	D	D
Asbestos worker		A	A	D	D
Asphalt Layer	See Special Occupations Table				
Assembly Line Worker		A	A	C	C5
Astronomer	Fully qualified	A	A	A Own or Any	AA
Auctioneer	Livestock	A	A	B	B
	Not Livestock	A	A	A	A
Auditor	Qualified	A	A	A Own or Any	AA
	Other	A	A	A	A
Author/Writer		A	A	HDPT	D
Auto-Electrician		A	A	B	B
Aviation Industry – ground staff	Aircraft Engineer (Qualified – flying)	A	A	D	D
	Aircraft Engineer (Qualified – non flying, manual duties)	A	A	B	B
	Cleaner	A	A	C	C2
	Management and administration	A	A	A	A
	Air Traffic Controller – see Special Occupations Table				
	Aircraft Maintenance (Qualified/Skilled)	A	A	C	C5
	Refuellers	A	A	C	C2
	Security – unarmed	A	A	C	C2
Awning/Blind/Screen Installer	Sales and Quoting only	A	A	A	A
	Supervisor (<10% manual work)	A	A	B	BB
	Installer	A	A	B	B
Bailiff	Unarmed	A	A	B	B
	Armed	A	A	D	D
Bakery	Baker trade qualified	A	A	B	BB
	Baker unqualified (minimum 3 years experience)	A	A	C	C5
	Baker shop counter	A	A	B	BB
	Baker deliveries (refer Driver)				

Occupation		Life	Living	TPD	IP
Bank	Bank Degree qualified Senior Manager	A	A	A Own or any	AA
	Bank Manager	A	A	A	A
	Bank Officer	A	A	A	A
Bar Staff (full-time)	Bar Manager: Less than 10% bar work	A	A	B	B
	Bar Manager: Less than 40% bar work	A	A	B	B5
	Bar Manager: More than 40% bar work	A	A	HDPT	D
	Bar Attendant	A	A	HDPT	D
Barber/Hairdresser	Barber/Hairdresser (not working from home)	A	A	B	BB
	Barber/Hairdresser (working from home)	A	A	HDPT	D
Barrister/Solicitor		A	A	A Own or Any	AA
Battery Fitter/Repairer	Qualified	A	A	B	B
	Unqualified – minimum 3 years experience	A	A	C	C2
Battery sales	See Shop Assistant				
Beach Inspector		A	A	HDPT	D
Beautician	Qualified, Salon only	A	A	B	BB
	Working from home/mobile	A	A	HDPT	D
Beekeeper/Apiarist		A	A	C	C5
Biochemist		A	A	A Own or Any	AA
	Not marine	A	A	A Own or Any	AA
	Marine – no field work	A	A	A Own or Any	AA
	Marine – field work, diving up to 40m and less than 20% of total duties	A	A	B	BB
Blacksmith/Farrier	Marine – field work, diving more than 40m and field work more than 20% of total duties	A	A	D	D
	Minimum 3 years experience	A	A	C	C2
Blaster/Explosives Handler	Less than 3 years experience	A	A	D	D
		\$2.00/ \$5.00	\$2.00/ \$5.00	D	D
Blind installer	See Awning				
Boarding House Proprietor		A	A	C	C2
Boat Builder	Qualified	A	A	B	B
	Unqualified – minimum 3 years experience	A	A	C	C5



Occupation		Life	Living	TPD	IP
Bobcat, Backhoe or Bulldozer	See Earthmoving				
Body Piercer, qualified		A	A	C	C2
Boilermaker	Qualified	A	A	C	C5
	Unqualified – minimum 3 years experience	A	A	C	C2
Bookkeeper		A	A	A	A
Bookmaker/Betting	Licensed	A	A	D	D
Book Shop	See Shop Assistant/Keeper				
Bootmaker	Minimum 3 years experience	A	A	B	BB
	Less than 3 years experience	A	A	C	C5
Botanist		A	A	A	A
Bottle Shop Attendant	See Shop Assistant/Keeper				
Boner	See Meat Industry				
Bouncer/crowd control		A	A	D	D
Boxer	Professional	D	D	D	D
Bricklayer	Qualified	A	A	C	C2
	Unqualified	A	A	D	D
Brickpaver		A	A	D	D
Broker – Insurance		A	A	A	A
Builder	Foreman – less than 20% light manual duties	A	A	B	BB
	Licensed – fully qualified	A	A	B	B
	Unqualified – minimum 3 years experience	A	A	B	B
	Labourer	A	A	D	D
Business Consultant		A	A	A	A
Butcher	Retail, trade qualified	A	A	B	B
	Retail, unqualified – minimum 3 years experience	A	A	C	C2
Butcher: Slaughterman	See Special Occupations Table				
Butler	Qualified	A	A	B	BB
	Unqualified – minimum 3 years experience	A	A	C	C5
Buyer	Retail store – office only	A	A	A	A
	Retail store – other than office only	A	A	B	BB
Cabinet maker	Trade Qualified	A	A	B	B
	Unqualified – minimum 3 years experience	A	A	C	C2
Cable Maker/Wire Maker	See Special Occupations Table				
Café/Coffee Lounge	Proprietor – less than 20% light manual	A	A	B	BB
	Proprietor – more than 20% light manual	A	A	B	B
	Waiter/Waitress	A	A	B	B5
	Kitchen hand	A	A	C	C2

Occupation		Life	Living	TPD	IP
Cameraman	Studio only	A	A	B	BB
	On location – Australia only	A	A	B	B
	Aerial Photography (details of flying required)	A/\$5.00	A/\$5.00	D	D
Cane Farmer	Owner/Manager	A	A	C	C2
	Cane Labourer/worker/harvester	A	A	D	D
Canteen Work	Manager – less than 20% light manual work	A	A	B	BB
	Manager – more than 20% light manual work	A	A	B	B
	Canteen Work: not manager	A	A	C	C2
Car Detailer	Minimum 3 years in occupation	A	A	C	C2
	Less than 3 years in occupation	A	A	D	D
Car Salesperson	Office only	A	A	A	A
	Yard sales – minimum 2 years experience	A	A	B	BB
Car Wrecker		A	A	D	D
Carer	Full details required before approval	A	A	HDPT	D
Caravan park owner		A	A	C	C2
Caretaker	Not living on premises	A	A	C	C2
	Living on premises	A	A	D	D
Carpenter	Foreman – less than 20% light manual	A	A	B	BB
	Trade Qualified	A	A	B	B
	Unqualified – minimum 3 years experience	A	A	C	C5
Carpet	Carpet Cleaner	A	A	C	C2
	Carpet/Linoleum Layer	A	A	C	C2
Carpet, floor coverings store – sales only	See Shop Assistant/Keeper				
Cartographer		A	A	A	A
Cartoonist	Employed full-time	A	A	A	A
	Freelance/self-employed with details of last 5 years contracts	A	A	A	A5
Carver – wood	Minimum 3 years experience	A	A	C	C2
Casino Worker	Management/Clerical	A	A	A	A
	Cashier	A	A	B	BB
	Croupier	A	A	B	B5
	Security	A	A	D	D
	Supervisor	A	A	B	BB
	Cleaner/maintenance	A	A	C	C2
	Bar Attendant – see Special Occupations Table				
Caterer	Qualified – minimum 3 years experience	A	A	B	B
	Unqualified – minimum 3 years experience	A	A	C	C5



Occupation		Life	Living	TPD	IP
Ceiling Fixer	Trade qualified plasterer	A	A	C	C2
	Unqualified – minimum 3 years experience	A	A	C	C2
	Unqualified – and less than 3 years experience	A	A	D	D
Cellarman		A	A	D	D
Chauffeur		A	A	B	BB
Chef/Cook	Qualified	A	A	B	BB
	Unqualified	A	A	C	C5
Chemist, Retail	Pharmacist	A	A	A Own or Any	AA
	Shop Assistant	A	A	A	A
Chemist, Industrial	Non-hazardous	A	A	A	A
	Hazardous	A	A	D	D
	Laboratory Technician – qualified	A	A	A	A
	Laboratory Assistant	A	A	B	BB
Childcare Centre	Proprietor	A	A	B	BB
	Qualified and registered, not at home	A	A	B	B
	Unqualified, not at home	A	A	B	B
	At home	A	A	HDPT	D
Chinaware / Glassware Shop	Refer Shop Assistant/Keeper				
Chimney Sweep		A	A	D	D
Chiropodist	Qualified and registered	A	A	A	A
Chiropractor	Qualified and registered	A	A	A Own or Any	AA
Choreographer/dancer	Film, theatre and TV	A	A	D	D
Claims/Loss Adjustor		A	A	A	A
Cleaner	Proprietor	A	A	C	C5
	Brick – see Special Occupations Table				
	Carpet	A	A	C	C2
	Mobile car, established minimum 3 years	A	A	C	C2
	Office, industrial, school	A	A	C	C2
	Street	A	A	D	D
	Domestic	A	A	C	C5
Window	Home or shops, less than 10m – see Special Occupations Table				
	Outdoors, greater than 10m	\$2.00	\$2.00	D	D
	Hazards – abseiling from building	\$5.00	\$5.00	D	D
Clergy	Sole occupation	A	A	A	A

Occupation		Life	Living	TPD	IP
Clerk	Administration only	A	A	A	A
Clothing Industry	Salesperson – see Shop Assistant/Keeper				
	Management and administration (no manual work)	A	A	A	A
	Clothing/Fashion Designer, qualified, not based at home	A	A	A	A
	Clothing/Fashion Designer: Qualified – working from home	A	A	HDPT	D
	Clothing/Fashion Designer: Unqualified	A	A	C	C5
	Clothing Machinist – see Special Occupations Table				
<i>Dressmaker</i>	Trade qualified, not working from home	A	A	B	BB
	Working from home	A	A	HDPT	D
<i>Pattern Maker</i>	Trade qualified, not working from home	A	A	B	BB
	Working from home	A	A	D	D
<i>Tailor</i>	Trade qualified, not working from home	A	A	B	BB
	Working from home	A	A	HDPT	D
Club Worker – Bar Staff	See Special Occupations Table				
Coach (sports)	Employed by the Australian Institute of Sport	A	A	B	B
	Swimming – full-time, with multiple clients/squads	A	A	B	B5
	Tennis – full-time, with multiple clients/squads	A	A	B	B5
	Other than swimming or tennis	A	A	D	D
Coach Builder	Coach Builder: Qualified	A	A	C	C5
	Coach Builder: Unqualified	A	A	D	D
Composer	Qualified	A	A	B	BB
	Computer work only	A	A	A	A
Computer Industry	Analyst/Consultant (uni qualified)	A	A	A Own or Any	AA
	Analyst/Programmer/Consultant (not uni qualified)	A	A	A	A
	Computer Operator	A	A	A	A
	Maintenance Engineer	A	A	B	BB
	Technician – no manual	A	A	A	A
	Technician – manual	A	A	B	BB
	Sales	A	A	A	A
Concrete Worker	Concretor – see Special Occupations Table				
	Concretor/Finisher/Stamper – no concreting or formwork	A	A	C	C2
Confectionary Shop	See Shop Assistant/Keeper				



Occupation		Life	Living	TPD	IP
Control Panel Operator	No manual work	A	A	A	A
	Less than 20% manual work	A	A	B	B
	More than 20% manual work	A	A	C	C2
Coroner		A	A	A Own or Any	AA
Crane Operator	Crane Operator/Derrickman: Onshore – see Special Occupations Table				
	Crane Operator/Derrickman: Offshore	\$2.00	\$2.00	D	D
Cray Fishermen	Skipper only, less than 10% manual	A	A	C	C2
	Skipper only, more than 10% manual	A	A	D	D
Curtain/Blind Installer		A	A	B	B
Curator	Museum, art gallery, library	A	A	A	A
Customs Agent/Officer	Clerical/office work only	A	A	A	A
	Investigations/Offsite	A	A	B	BB
Dairy Industry	Farmer/Proprietor	A	A	C	C5
	Milk delivery – local rounds	A	A	C	C2
	Process worker	A	A	D	D
Dancer		A	A	D	D
Dancing Instructor	Full-time, not working from home	A	A	B	B5
Data Entry Operator		A	A	A	A
Debt Collector	Office only	A	A	A	A
	Field work	A	A	D	D
Decorator/Designer	Interior Designer, no manual, qualified	A	A	A	A
	Interior Designer, no manual, unqualified, minimum 3 years exp	A	A	A	A
	Interior Designer, unqualified, minimum 3 years experience, less than 20% manual work	A	A	B	BB
	Interior Designer, unqualified, less than 3 years experience and/or more than 20% manual work	A	A	D	D
	Decorator exterior up to 10m, qualified	A	A	C	C2
	Decorator exterior over 10m	\$2.00	\$2.00	D	D
Delicatessen	Proprietor	A	A	B	BB
	Shop Assistant	A	A	B	B
Delivery person	Whitegoods, furniture etc	A	A	D	D
	Grocery, milk	A	A	C	C2
Demolition worker	No explosives	\$2.50	\$2.50	D	D

Occupation		Life	Living	TPD	IP
Dental worker	Dental Hygienist	A	A	A	A
	Dental Nurse	A	A	B	BB
	Dental Prosthetist/Technician	A	A	A	A
	Dentist/Surgeon/Periodontist	A	A	A Own or Any	AA
	Dental Receptionist (no dental work)	A	A	A	A
Department Store Staff	Deliveries	A	A	C	C5
	Detective/Security	A	A	D	D
	Sales – no lifting	A	A	A	A
	Sales – lifting, no deliveries	A	A	B	B
	Cleaner	A	A	C	C2
	Detective	A	A	D	D
Diamond Cutter/Polisher/ Setter	Qualified	A	A	B	BB
	Unqualified – minimum 3 years experience	A	A	B	B5
Die Maker	Qualified	A	A	B	BB
	Unqualified – minimum 3 years experience	A	A	B	B5
Diesel Mechanic	Qualified	A	A	C	C5
	Unqualified – minimum 3 years experience	A	A	C	C2
Disc Jockey		A	A	D	D
Distillery Worker		A	A	D	D
Diver, qualified	Military (refer Armed Service, Navy)				
	Abalone (see Abalone diver)				
	Other, qualified	\$5.00	\$5.00	D	D
Dock worker		A	A	D	D
Doctor of Medicine		A	A	A Own or Any	AA
Dog Breeder	No racing involvement	A	A	HDPT	D
Dog Groomer	Owner, minimum 3 years	A	A	C	C2
Dogman/Steeplejack		\$2.00	\$2.00	D	D
Doorman – hotel/shop		A	A	C	C2
Draftsperson		A	A	A	A
Drainage Contractor		A	A	D	D
Draper		A	A	B	BB
Dressmaker	See Clothing Industry				
Driller	Water, oil, minerals, quarry: Onshore	A	A	C	C2
	Water, oil, minerals, quarry: Offshore	\$3.00	\$3.00	D	D



Occupation	Life	Living	TPD	IP	
Driver	Armoured car – see Special Occupations Table				
	Bakery Van	A	A	C	C5
	Bicycle, motorbike (including courier)	A	A	D	D
	Bobcat/Bulldozer/Backhoe Driver	A	A	D	D
	Bread Carter/Vendor	A	A	C	C5
	Bus driver: Local	A	A	C	C5
	Bus/coach driver: Long Distance/Interstate – see Special Occupations Table				
	Bus/coach driver: Long Distance, less than 1,000km per day, daily return	A	A	C	C2
	Car – courier	A	A	C	C2
	Chauffeur	A	A	B	BB
	Driving Instructor	A	A	B	B
	Driving test examiner	A	A	B	B
	Fork lift driver	A	A	C	C2
	Garbage collector – driver – see Special Occupations Table				
	Hazardous Goods (explosives, toxic chemicals)	\$2.50	\$2.50	D	D
	Logging Driver – see Special Occupations Table				
	Milkman/Vendor	A	A	C	C2
	Petrol Truck driver	\$2.50	\$2.50	D	D
	Removalist Driver – see Special Occupations Table				
	Taxi driver – full time owner driver	A	A	C	C5
	Taxi driver – not owner and full time – see Special Occupations Table				
	Tow Truck Driver	A	A	D	D
	Truck Driver: < than 100km radius from base, local deliveries, no loading or unloading	A	A	C	C2
Truck Driver: > than 100km radius from base, min 2 yrs experience, regular contracts – see Special Occupations Table					
Dry Cleaners	Proprietor	A	A	B	BB
	Employee, not proprietor	A	A	B	B
Duty Free Shop	See Shop Assistant/Keeper				
Earthmoving Contractor	Bobcat/Bulldozer/Backhoe Owner: Established minimum 3 years, employees, less than 20% manual work/driving	A	A	B	B5
	Bobcat/Bulldozer/Backhoe Owner: Established minimum 3 years, employees, less than 40% manual work/driving	A	A	C	C5
	Bobcat/Bulldozer/Backhoe Driver	A	A	D	D

Occupation		Life	Living	TPD	IP
Editor		A	A	A	A
Electrician	Engineer, qualified – onshore	A	A	B	B
	Qualified – offshore	\$2.50	\$2.50	Refer 6.6.12	Refer 6.6.12
	Power stations: Low voltage	A	A	B	B
	Power stations: high voltage	\$2.50	\$2.50	D	D
	Electrician: Linesman	A	A	C	C5
Electroplater	Qualified	A	A	B	BB
	Unqualified – minimum 3 years experience	A	A	B	B
Elevator mechanic/installer	Trade qualified	A	A	C	C2
	Unqualified	A	A	D	D
Embalmer	See Funeral				
Employment Consultant		A	A	A	A
Enameller	Qualified	A	A	B	B
	Unqualified – minimum 3 years experience	A	A	C	C2
Engineer	University qualified: Office/consulting only, (10% on-site)	A	A	A Own or Any	AA
	University qualified: Supervising on site	A	A	A	A
	University qualified, manual work – < than 20% light manual	A	A	B	BB
	University qualified, manual work – > than 20% light manual	A	A	B	B
	University qualified, underground	Refer 6.6.13	Refer 6.6.13	Refer 6.6.13	Refer 6.6.13
	Engineer, Offshore	A/\$3.00	A/\$3.00	Refer 6.6.12	Refer 6.6.12
Engraver/Etcher		A	A	B	BB
Estimator		A	A	B	BB
Explosive Worker	Explosives maker	\$2.50	\$2.50	D	D
Exporter/Importer	Not handling goods (clerical only)	A	A	A	A
	Handling goods	A	A	D	D
Factory Worker		A	A	D	D
Farming Industry (proprietor/owner/manager)	Farmer/Grazier owner	A	A	C	C5
	Beef Cattle	A	A	C	C5
	Dairy	A	A	C	C5
	Fruit/vegetables grower, orchardist	A	A	C	C2
	Grain/wheat	A	A	C	C2
	Grape grower	A	A	C	C2



Occupation		Life	Living	TPD	IP
Farming Industry (proprietor/ owner/manager) (cont'd)	Mixed farming	A	A	C	C2
	Oyster	A	A	D	D
	Poultry/Pig	A	A	C	C5
	Sugar cane	A	A	C	C2
	Orchardist, qualified	A	A	C	C2
Farrier/Blacksmith	Minimum 3 years experience	A	A	C	C2
	Less than 3 years experience	A	A	D	D
Fast Food/Takeaway	Owner/Manager	A	A	B	B
	Employee	A	A	C	C5
Fencing Contractor	Agricultural/rural – see Special Occupations Table				
	Domestic/suburban	A	A	C	C2
Ferry/Harbour Pilot		A	A	C	C5
Fibre Glass Moulder		A	A	C	C2
Film Industry <i>Studio only</i>					
	Cameraman	A	A	B	BB
	Director	A	A	B	BB
	Editor	A	A	A	A
	Engineer (no heights)	A	A	B	BB
	Engineer (heights)	A	A	C	C2
	Lighting (no heights)	A	A	B	BB
	Lighting (heights)	A	A	C	C2
	Producer	A	A	A	A
Sound	A	A	B	BB	
<i>Non-Studio</i>	Cameraman (on location – Australia only)	A	A	B	B
	Cameraman (aerial – details of flying required)	A/\$5.00	A/\$5.00	D	D
	Director (subject to details of site/overseas work)	A	A	A/D	D
	Editor (subject to details of site/overseas work)	A	A	A/D	D
	Engineer (subject to details of site/overseas work)	A	A	A/D	D
	Producer (subject to details of site/overseas work)	A	A	A/D	D
	Sound, lighting, electrical (subject to details of site/overseas work)	A	A	A/D	D
Financial Adviser/Planner/ Consultant		A	A	A Own or Any	AA
Firefighter	Chief firefighter/station officer	A	A	B	B
	Fireman – not senior officer – see Special Occupations Table				

Occupation		Life	Living	TPD	IP
Fisherman	Captain, no manual work	A	A	C	C2
	Fisherman, manual work	A	A	D	D
Fishmonger		A	A	C	C2
Fitness Centre	Administration only	A	A	A	A
	Manager, less 10% classes	A	A	B	B5
	Instructors – see Special Occupations Table				
Fitter and Turner	Trade qualified	A	A	B	B
	Unqualified, minimum 3 years experience	A	A	B	B5
Floor Coverer/Layer		A	A	C	C2
Floor Sander		A	A	D	D
Floor and Wall Tiler	Trade qualified, no roof tiling or paving	A	A	C	C2
	Not qualified	A	A	D	D
Florist	Shop proprietor, no deliveries	A	A	A	A
	Sales	A	A	B	BB
	Deliveries	A	A	C	C2
Food Technologist		A	A	A	A
Footballer	Professional	A	A	D	D
Forest Ranger	Trade qualified	A	A	C	C5
	Unqualified	A	A	D	D
Form worker/Concreter	See Special Occupations Table				
Foundry Worker	See Special Occupations Table				
French Polisher	Qualified	A	A	B	B
	Unqualified – minimum 3 years experience	A	A	C	C2
	Unqualified – less than 3 years experience	A	A	D	D
Fruit Packer/Picker		A	A	D	D
Fruiterer/Greengrocer		A	A	C	C5
Funeral Parlour	Director – no embalming	A	A	A	A
	Driver/pallbearer	A	A	B	B
	Embalmer	A	A	B	B
	Undertaker	A	A	D	D
Furnaceman		A	A	D	D
Furniture Dealer	Deliveries	A	A	C	C5
	Sales – no manual	A	A	A	A
	Sales – less than 20% light manual	A	A	B	BB
	Sales – greater than 20% light manual	A	A	B	B
Furniture Removalist		A	A	D	D



Occupation		Life	Living	TPD	IP
Furniture Restorer	Trade qualified	A	A	B	B
	Unqualified – minimum 3 years experience	A	A	C	C2
	Unqualified – less than 3 years experience	A	A	D	D
Furrier		A	A	B	B
Garage/Service Station	Pump attendant/operator	A	A	C	C2
	Console Operator	A	A	B	BB
	Mechanic (trade qualified)	A	A	C	C5
	Proprietor	A	A	B	BB
Garbage Collector/Driver	See Special Occupations Table				
Gardener	Trade qualified	A	A	HDPT	D
	Unqualified	A	A	D	D
Gas Fitter	Trade qualified	A	A	B	B
	Unqualified – minimum 3 years experience	A	A	C	C2
	Unqualified – less than 3 years experience	A	A	D	D
Gas Meter Reader/Tester		A	A	B	BB
Gas Pipe Layer	See Special Occupations Table				
Geologist/Geophysicist	University qualified – office only	A	A	A Own or Any	AA
	Field work – no underground	A	A	B	BB
	Field work, underground	Refer 6.6.13	Refer 6.6.13	Refer 6.6.13	Refer 6.6.13
	Offshore, qualified	Refer 6.6.12	Refer 6.6.12	Refer 6.6.12	Refer 6.6.12
	Using Explosives – see Special Occupations Table				
Glass Blower		A	A	D	D
Glazier	Trade qualified	A	A	B	B
	Unqualified – minimum 3 years experience	A	A	C	C5
Goldsmith	Trade qualified	A	A	B	BB
	Unqualified – minimum 3 years experience	A	A	B	B
Golf Professional	Shop only	A	A	B	BB
	Shop and tuition	A	A	B	B
	Tournaments	A	A	D	D
Government Employees: Clerical only	Need information re duties and employer benefits	A	A	A	A
Graphic Designer	Qualified – not working from home	A	A	A	A
	Designer: Qualified – working from home	A	A	HDPT	D
	Not qualified	A	A	D	D

Occupation		Life	Living	TPD	IP
Grave Digger	See Special Occupations Table				
Greenkeeper/Grounds Attendant	Qualified	A	A	C	C2
	Unqualified	A	A	D	D
Greyhound Trainer		A	A	D	D
Grocer		A	A	B	B
Guest House Proprietor		A	A	B	B
Gunsmith		A	A	B	B
Gymnasium Manager/Owner	See Fitness Centre				
Gyprock Fixer	Trade qualified	A	A	C	C5
	Unqualified – minimum 3 years experience	A	A	C	C2
	Unqualified – less than 3 years experience	A	A	D	D
Haberdasher		A	A	B	BB
Hairdresser/Barber	See Barber				
Handyman	Full-time, not self-employed	A	A	C	C2
	Self-employed or part-time	A	A	D	D
Harbour Pilot		A	A	C	C5
Hardware Retailer		A	A	B	BB
Health Inspector		A	A	A	A
Helicopter Pilot/Crew: Westpac Rescue		A	A	B	B5/90 day wait/ max \$5,000
Helicopter Pilot /Crew: non – Westpac Rescue TV/Radio	Subject to hours and special risks	\$5.00 – \$10.00/ EXC	\$5.00 – \$10.00/ EXC	D	D
Home Duties/Housewife/Homemaker		A	A	HDPT	D
Homeopath	Qualified, not working from home	A	A	A	A
	Not qualified or working from home	A	A	D	D
Horse Riding Instructor		A	A	D	D
Horse Strappers/Trainers		A	A	D	D
Horticulturist	Qualified – University/TAFE course	A	A	B	B
	Other – with full details of experience and duties	A	A	B	B5
Hospital Orderly/Porter	See Special Occupations Table				
Hotel/Motel Industry	Manager/Proprietor	A	A	A	A
	Administration only	A	A	A	A
	Publican/Bar manager (see Bar Manager)				
	Bellboy	A	A	D	D
	Concierge	A	A	A	A



Occupation		Life	Living	TPD	IP
Hotel/Motel Industry (cont'd)	Laundry Staff	A	A	HDPT	D
	Maid (2 years experience)	A	A	C	C2
	Porter – see Special Occupations Table				
	Maintenance (qualified)	A	A	C	C2
	Security	A	A	HDPT	D
Human Resources	Manager – University qualified	A	A	A Own or Any	AA
	Manager – not university qualified	A	A	A	A
	Human Resources Officer	A	A	A	A
Hypnotherapist	Qualified Member of Australian Hypnotherapist Society	A	A	A	A
	Unqualified or not Member of Australian Hypnotherapist Society	A	A	D	D
Ice Cream vendor	Working from van	A	A	C	C2
Instrument maker	Qualified	A	A	B	BB
	Unqualified – minimum 3 years experience	A	A	B	B
Insulation Installer	Minimum 3 years experience	A	A	C	C2
Insurance Industry	Assessor/Adjustor	A	A	A	A
	Agent/Broker/Planner/Consultant	A	A	A	A
	Insurance Management/Executive (University qualified)	A	A	A Own or Any	AA
	Insurance Clerk	A	A	A	A
	Investigator: No surveillance work/administration only	A	A	A	A
	Investigator: Surveillance work	A	A	D	D
Interpreter	Not working from home	A	A	A	A
Iridologist	Qualified – not working from home	A	A	A	A
	Unqualified or working from home	A	A	D	D
Ironmonger		A	A	D	D
Jackeroo/Jillaroo		A	A	D	D
Janitor	See Cleaner				
Jeweller	Sales retail store	A	A	A	A
	Trade qualified cutter, polisher, repairs	A	A	B	BB
	Unqualified Cutter, Polisher (minimum 2 years experience)	A	A	C	C2
Jockey	Flat racing	A	A	D	D
	Steeple/jump racing	\$2.00	\$2.00	D	D
	Harness racing	A	A	D	D

Occupation		Life	Living	TPD	IP
Joiner	Trade qualified	A	A	B	B
	Unqualified – minimum 3 years experience	A	A	C	C2
Journalist (TV, newspaper, radio)	Employed, no overseas assignments or unusual hazards	A	A	A	A
	Freelance – not at home, no overseas, regular work	A	A	B	BB
Judge		A	A	A Own or Any	AA
Judges Clerk		A	A	A	A
Juice Vendor	See Shop Assistant/Keeper				
Kennel /Cat Homes	Owner/Proprietor	A	A	B	B
	Worker	A	A	C	C2
Kiln Operator		A	A	C	C2
Kindergarten teacher	See Teacher				
Kitchen hand	See Restaurant				
Laboratory worker	Technician (qualified)	A	A	A	A
	Assistant	A	A	B	BB
Labourer		A	A	D	D
Landscape worker	Landscape architect, university qualified, <10% manual	A	A	A	A
	Trade qualified – minimum 3 years experience, less than 10% manual	A	A	B	B
	Unqualified – minimum 3 years experience, less than 10% manual	A	A	C	C2
Lathe Operator	Trade qualified	A	A	C	C5
	Non trade qualified	A	A	D	D
Laundry/Laundromat	Owner	A	A	C	C5
	Staff	A	A	D	D
Lawn Mowing contractor	Minimum 3 years experience	A	A	C	C2
	Less than 3 years experience	A	A	D	D
	Sales/Service	A	A	B	BB
Lawyer		A	A	A Own or Any	AA
Leather Worker		A	A	D	D
Lecturer	University or equivalent	A	A	A Own or Any	AA
Librarian		A	A	A	A
Life Guard		A	A	D	D



Occupation		Life	Living	TPD	IP
Lithographer		A	A	B	BB
Livestock broker/buyer/dealer	No manual	A	A	B	BB
	Including manual	A	A	B	B
Locksmith		A	A	B	BB
Logging Contractor/Log Hauler		A	A	D	D
Loss assessor/adjuster	See Insurance Industry				
Lumberjack		A	A	D	D
Machinery Sales/Hire		A	A	B	BB
Machinist/Machine operator	Trade Qualified	A	A	C	C5
	Non trade Qualified	A	A	D	D
Magistrate		A	A	A Own or Any	AA
Manager	Office/administration only	A	A	A	A
	Up to 20% light manual duties and supervising blue collar workers	A	A	B	BB
	Greater than 20% light manual duties and Supervising blue collar workers	A	A	B	B
Manicurist	Not from home	A	A	C	C2
Marina Owner	No manual work	A	A	A	A
Marine Biologist	See Biologist				
Marine worker/crew/seaman	Not ocean going	A	A	C	C2
	Ocean going (Australian Waters) – see Special Occupations Table				
Market gardener	Minimum 3 yrs experience	A	A	C	C2
	Less than 3 yrs experience	A	A	D	D
Market Researcher/Analyst	Degree qualified	A	A	A Own or Any	AA
	No degree	A	A	A	A
Market Stall Holder		A	A	D	D
Marketing/Sales Manager	University degree qualified	A	A	A Own or Any	AA
	No Degree	A	A	A	A
Martial Arts Instructor		A	A	D	D
Masseur	Qualified working in recognised centre or salon only	A	A	B	B5
	Unqualified or working from home	A	A	D	D

Occupation		Life	Living	TPD	IP
Meat Industry	Inspector	A	A	B	B
	Supervisor – no manual	A	A	B	B
	Packer	A	A	HDPT	D
	Boner	A	A	D	D
Mechanic (motor)	Trade qualified	A	A	C	C5
	Unqualified	A	A	D	D
Medical Practitioner		A	A	A Own or Any	AA
Merchant Banker		A	A	A Own or Any	AA
Metallurgist	Qualified – no underground work	A	A	A Own or Any	AA
Meteorologist		A	A	A Own or Any	AA
Meter Reader		A	A	B	BB
Midwife	Registered	A	A	B	B
Mining Industry	Safety Officer	A	A	B	BB
	Clerical/office work only	A	A	A	A
	Manager (no manual work)	A	A	A	A
	Executive Managers (degree – qualified)	A	A	A Own or Any	AA
	Plant operators – open cut mines only	A	A	C	C2
Surface workers	Qualified tradesperson – no explosives	A	A	C	C2
	Explosives handling	\$2.00	\$2.00	D	D
Underground (Large established mines in Australia only)	Qualified tradesperson – no explosives	\$2.00	\$2.00	Refer 6.6.13	Refer 6.6.13
	Explosives handling	\$5.00	\$5.00	D	D
Minister of Religion	Sole occupation	A	A	A	A
Model		A	A	D	D
Motor Vehicle Spare Parts – sales, no deliveries	See Shop Assistant/Keeper				
Motor Vehicle – assembly worker	See Special Occupations Table				
Muffler fitter	Minimum 3 years experience	A	A	C	C2
	Less than 3 years experience	A	A	D	D
Music Teacher	See Teacher				



Occupation		Life	Living	TPD	IP
Musician		A	A	D	D
Museum Curator		A	A	A	A
Nanny		A	A	HDPT	D
Naturopath	Qualified – not working at home	A	A	A	A
	Not qualified – working from home	A	A	D	D
Navy	See Armed Services				
Newsagent	Counter sales duties only	A	A	A	A
	Paper deliveries	A	A	B	B
Newspaper Compositor		A	A	B	BB
Newspaper Editor		A	A	A	A
News Reader		A	A	D	D
Nurse	Director of Nursing	A	A	A	A
	Registered/Enrolled	A	A	B	B
	Assistant/Aide	A	A	C	C2
	Intellectual disability/Psychiatric	A	A	C	C5
	Theatre	A	A	B	B
Nursery	Unit Managers (no manual duties)	A	A	A	A
	Retail employee – minimal manual work <20%	A	A	B	B
	Qualified nurseryman	A	A	C	C2
Obstetrician	Unqualified nurseryman	A	A	D	D
		A	A	A Own or Any	AA
Occupational Therapist		A	A	A Own or Any	AA
Office Supplies and Stationer – sales	See Shop Assistant/Keeper				
Oil and Gas Industry					
<i>Offshore</i>	Crane Driver	\$3.00	\$3.00	D	D
	Derrickman	\$3.00	\$3.00	D	D
	Driller	\$3.00	\$3.00	D	D
	Laboratory Technician (subject to details of site, aviation, duties)	\$2.00	\$2.00	Refer 6.6.12	Refer 6.6.12
	Labourer/tool pusher (subject to time spent offshore and details of aviation)	\$2.00	\$2.00	D	D
	Riggers (subject to time spent offshore and details of aviation)	\$3.00	\$3.00	D	D
	Supervisor (subject to time spent offshore and details of aviation)	\$2.00	\$2.00	Refer 6.6.12	Refer 6.6.12

Occupation		Life	Living	TPD	IP
<i>Onshore</i>	Executive Managers (University qualified)	A	A	A Own or Any	AA
	Management/Clerical only	A	A	A	A
	Crane Driver – see Special Occupations Table				
	Derrickman – see Special Occupations Table				
	Driller	A	A	C	C2
	Labourer	A	A	D	D
	Riggers (heights <10m)	A	A	D	D
	Riggers (height >10m)	\$2.00	\$2.00	D	D
	Supervisors	A	A	C	C5
<i>Pipeline workers (onshore)</i>	Repairmen/Trench workers – see Special Occupations Table				
	Welder – trade qualified	A	A	C	C2
	Welders – not trade qualified	A	A	D	D
<i>Refinery workers (onshore)</i>	General workers	A	A	D	D
	Riggers (heights <10m)	A	A	D	D
	Riggers (height >10m)	\$2.00	\$2.00	D	D
	Supervisors	A	A	C	C2
Optician/Optical Dispenser		A	A	A	A
Optometrist		A	A	A Own or Any	AA
Ophthalmologist		A	A	A Own or Any	AA
Orchardist	Proprietor/owner only	A	A	C	C2
Orthodontist		A	A	A Own or Any	AA
Orthopaedic Surgeon		A	A	A Own or Any	AA
Osteopath	Qualified and registered	A	A	A Own or Any	AA
Oyster Farmer/Packer		A	A	D	D
Paediatrician		A	A	A Own or Any	AA



Occupation		Life	Living	TPD	IP
Painter	Trade qualified or unqualified with minimum 3 years experience	A	A	C	C5
	Trade qualified or unqualified with less than 3 years experience	A	A	D	D
Panel Beater	Trade qualified	A	A	C	C2
	Not qualified	A	A	D	D
Paramedic		A	A	B	B5
Parking Station Attendant	Cashier only	A	A	B	B
	Parking cars – see Special Occupations Table				
Parole Officer	Office only	A	A	A	A
Pastry Chef	See Chef				
Pathologist		A	A	A Own or Any	AA
Patrolman	Security – Unarmed	A	A	C	C2
	Security – Armed	A	A	D	D
Paver		A	A	D	D
Pawnbroker	Minimum 3 years experience	A	A	C	C2
Periodontist		A	A	A Own or Any	AA
Personal Assistant	Not working at home, administration only	A	A	A	A
	Working at home, administration only	A	A	D	D
Personnel Consultant		A	A	A	A
Pest Controller/Exterminator	Heights <10m	A	A	C	C2
Pharmacist		A	A	A Own or Any	AA
Photocopier Technician/Repairman		A	A	B	BB
Photographer	Aerial – Subject to number of hours flown per year and where flown	A/\$5.00	A/\$5.00	D	D
	Location or Freelance (Australia only) no aviation, no hazardous activities	A	A	B	B
	Studio only	A	A	A	A
	Studio, weddings and private functions (local only)	A	A	B	BB
	Press/TV news Photographer (Australia only)	A	A	B	B5
Physicist		A	A	A Own or Any	AA

Occupation		Life	Living	TPD	IP
Physiologist		A	A	A Own or Any	AA
Physiotherapist		A	A	A	A
Piano Tuner		A	A	B	BB
Picture Framer		A	A	B	BB
Pilot	Aviation (see Airline staff)				
	Harbour	A	A	C	C5
Plant Operator	Office, control room no manual work	A	A	A	A
	Less than 20% manual work	A	A	B	B
Plasterer	Trade qualified or unqualified with minimum 3 years experience	A	A	C	C2
	Trade qualified or unqualified with less than 3 years experience	A	A	D	D
Plumber	Trade qualified	A	A	B	B
	Roof Plumber (qualified or have a minimum 3 years experience)	A	A	C	C2
	Unqualified and less than 3 years experience	A	A	D	D
Podiatrist		A	A	A Own or Any	AA
Police	Clerical – non officer, past or present	A	A	A	A
	All officers	A	A	D	D
	Parking Police	A	A	C	C5
Porter	See Airline staff				
Post Office Worker	Clerical, counter staff	A	A	A	A
	Mail Contractor/Sorter/Delivery	A	A	C	D
	Postman – not using motorbike	A	A	C	C2
	Postman – using motorbike	A	A	C	D
Potter	Commercial qualified, office only, not working at home	A	A	B	BB
	Commercial unqualified, working at home	A	A	D	D
Poultry Farmer	Manager only	A	A	C	C2
	Other than manager	A	A	C	C5
Priest	See Clergy				
Printer	Bookbinder/Compositor	A	A	B	BB
	Editor/Proof reader	A	A	A	A
	Lithographer	A	A	B	BB
	Trade qualified	A	A	B	B
	Unqualified – minimum 3 years experience	A	A	C	C2



Occupation		Life	Living	TPD	IP
Prison worker	Clerical – non officer	A	A	A	A
	Warden/Officer	A	A	D	D
Private Investigator	Well established, min 3 years, unarmed	A	A	C	C2
Probation Officer	Clerical only	A	A	A	A
Process Worker		A	A	D	D
Production Line Worker		A	A	D	D
Professional Sportsperson		A	A	D	D
Professor		A	A	A Own or Any	AA
Proof Reader	See Printer				
Property Developer/Investor	Full-time – involved with project management and actual development	A	A	A	A
	No involvement with project management or in actual development	A	A	D	D
Property Manager/Caretaker	Not living on premises	A	A	C	C2
	Living on premises	A	A	D	D
Property Rental Manager		A	A	A	A
Psychiatrist		A	A	A Own or Any	AA
Psychologist		A	A	A Own or Any	AA
Public Relations Officer		A	A	A	A
Publisher		A	A	A	A
Quantity Surveyor	Highly qualified	A	A	A Own or Any	AA
	Office duties only	A	A	A Own or Any	AA
Quarry Worker	Licensed tradesman, no explosives	A	A	C	C2
	Semi-skilled, plant operator – see Special Occupations Table				
	Blaster	\$2.50	\$2.50	D	D
	Crusher	A	A	D	D
Radio Worker	Jackhammer operator	A	A	D	D
	Director/producer	A	A	A	A
	Sound Engineer, qualified	A	A	B	BB
	Technician	A	A	B	BB
	Disc jockey (refer disc jockey)				

Occupation		Life	Living	TPD	IP
Radiographer		A	A	A	A
Radiologist		A	A	A Own or Any	AA
Railway workers	Station master	A	A	B	BB
	Signalman	A	A	B	BB
	Booking officer	A	A	A	A
	Ganger	A	A	D	D
	Guard	A	A	D	D
	Inspector – ticket	A	A	B	B5
	Maintenance staff	A	A	D	D
	Porter – see Special Occupations Table				
	Ticket collector	A	A	D	D
	Train/Tram Driver – see Special Occupations Table				
Ranger		A	A	C	C5
Real Estate Agent		A	A	A	A
Receptionist		A	A	A	A
Record Shop	See Shop Assistant/Keeper				
Refrigeration Mechanic	Trade qualified	A	A	B	B
	Unqualified – minimum 3 years experience	A	A	C	C2
Rehabilitation consultant	Degree qualified	A	A	A	A
Removalist		A	A	D	D
Renderer	Cement	A	A	D	D
Reporter	Employed – no overseas work, office only	A	A	A	A
	Self-employed or overseas work	A	A	D	D
Repossession Agent		A	A	D	D
Restaurant Worker	Bar attendant (refer Bar staff)				
	Chef/cook (refer chef)				
	Maitre'd	A	A	B	BB
	Proprietor/owner (refer Café/Coffee Lounge)				
	Kitchen hand	A	A	C	C2
	Waitress/Waiter	A	A	B	B5
Residential Care Worker		A	A	D	D
Rigger	See Oil and Gas Industry				
Road Maintenance and Construction		A	A	D	D
Road/Street Sweeper	See Cleaner				
Rolladoor Installer		A	A	C	C2



Occupation		Life	Living	TPD	IP
Saddlemaker		A	A	B	BB
Sailmaker		A	A	B	BB
Sales Representative (see Car, Shop Assistant)	Commercial travel (no deliveries/repairs)	A	A	A	A
	Commercial travel (deliveries light goods only)	A	A	B	BB
	Deliveries	A	A	D	D
	Requiring lifting or demonstration of heavy goods	A	A	B	B
	Door to door	A	A	D	D
Sandblaster		A	A	D	D
Sawmiller		A	A	D	D
Scaffold Worker	Up to 10 metres	A	A	C	C2
	Over 10 metres	\$2.00	\$2.00	D	D
Scientist	Laboratory only, no hazardous chemicals	A	A	A	AA
				Own or Any	
	Field work (<20 %, no hazardous chemicals)	A	A	A	A
	Field work (>20 %, no hazardous chemicals)	A	A	B	BB
	Field work, hazardous chemicals	A	A	D	D
Scrap Metal Dealer		A	A	D	D
Screen Printer	Trade qualified	A	A	B	B
	Unqualified, minimum 3 years experience	A	A	C	C2
Sculptor		A	A	HDPT	D
Secretary	Not working from home	A	A	A	A
Security Guard	Control room, unarmed, no intruder confrontation	A	A	B	BB
	Aviation security – unarmed	A	A	C	C2
	Aviation security – armed	A	A	D	D
	Bailiff unarmed (courtroom only)	A	A	B	B5
	Bailiff armed (courtroom only)	A	A	D	D
	Bank security – armed	A	A	D	D
	Bank security – unarmed	A	A	C	C2
	Bodyguard	A	A	D	D
	Bouncer	A	A	D	D
	Casino security	A	A	D	D
	Department store security/detectives	A	A	D	D
	Detectives	A	A	D	D
	Hotel/Motel Industry security – unarmed	A	A	C	C2
	Railway guard	A	A	D	D
Sewing Machinist	Unqualified	A	A	D	D
	Qualified (not working at home)	A	A	HDPT	D

Occupation		Life	Living	TPD	IP
Sewing Machine Mechanic		A	A	B	BB
Shearer		A	A	D	D
Sheetmetal worker	Trade qualified	A	A	C	C5
	Not trade qualified – see Special Occupations Table				
Shipwright		A	A	B	B
Shoemaker/repairer	Minimum 3 years experience	A	A	B	BB
	Less than 3 years experience	A	A	B	B
Shoe shop, retail	See Shop Assistant/keeper				
Shopfitter	Trade qualified	A	A	B	B
	Not trade qualified	A	A	D	D
Shop Assistant/Keeper (sales/managerial duties only)	Adult books/goods	A	A	B	B
	Antique dealers – no deliveries	A	A	A	A
	Aquarium shop	A	A	B	BB
	Artist supplies	A	A	A	A
	Baby shop	A	A	A	A
	Bakery	A	A	B	BB
	Battery sales (no fitting)	A	A	B	BB
	Bedding	A	A	A	A
	Bicycle sales	A	A	B	BB
	Bicycle repairs	A	A	B	B
	Boating equipment – sales only	A	A	A	A
	Books/stationery	A	A	A	A
	Bottle shop	A	A	C	C2
	Brassware shop	A	A	A	A
	Building supplies (no deliveries)	A	A	B	BB
	Camping equipment	A	A	B	BB
	Card shop	A	A	A	A
	Carpet – sales only	A	A	A	A
	Cars – office only	A	A	A	A
	Cars – yard sales	A	A	B	BB
	Chemist shop assistant	A	A	A	A
	Chinaware and Glassware Shop	A	A	A	A
	Clothing	A	A	A	A
	Computer	A	A	A	A
	Confectionary	A	A	A	A
	Curtain	A	A	A	A



Occupation	Life	Living	TPD	IP	
Shop Assistant/Keeper (cont'd)	Delicatessen	A	A	B	B
	Department store – sales, no deliveries	A	A	A	A
	Department store – deliveries	A	A	C	C5
	Disposal store	A	A	B	BB
	Duty Free Shop	A	A	A	A
	Electrical – deliveries	A	A	C	C5
	Electrical – retail sales only	A	A	A	A
	Fish and Chip shop	A	A	B	B
	Florist	A	A	B	BB
	Foot wear	A	A	A	A
	Furnishings – cushions, fabrics	A	A	A	A
	Furniture – sales only	A	A	A	A
	Furniture – deliveries	A	A	C	C5
	Gift shop	A	A	A	A
	Hardware – admin. and sales	A	A	B	BB
	Health food	A	A	A	A
	Ice cream parlour	A	A	B	BB
	Lawn mowing sales	A	A	B	BB
	Juice vendor	A	A	C	C2
	Light fittings	A	A	A	A
	Machinery Sales/Hire	A	A	B	BB
	Motor vehicle accessories and spare parts	A	A	B	BB
	Musical instruments – no deliveries	A	A	A	A
	Musical instruments – deliveries	A	A	C	C5
	Newsagent (no deliveries)	A	A	A	A
	Nursery retail (minimal manual work <20%)	A	A	B	B
	Office supply	A	A	A	A
	Paint and wallpaper	A	A	B	BB
	Pet shop	A	A	B	BB
	Photographic – sales	A	A	A	A
	Photographic – repairs	A	A	B	BB
	Record shop	A	A	A	A
	Second hand goods	A	A	B	BB
	Sporting goods – sales only	A	A	A	A
Supermarket – cashier	A	A	B	B	
Supermarket – deliveries	A	A	C	C5	
Supermarket – manager and clerical	A	A	A	A	

Occupation		Life	Living	TPD	IP
Shop Assistant/Keeper (cont'd)	Supermarket – shelf stockist – see Special Occupations Table				
	Swimming pool supplies	A	A	B	B
	Tobacconist	A	A	A	A
	Toy shop	A	A	A	A
	Video/DVD/Record shop	A	A	A	A
Shop Filler/Shelf Stacker		A	A	C	C5
Shop owner	Sales – counter only	A	A	A	A
	Less than 20% manual	A	A	B	BB
	More than 20% manual	A	A	C	C5
Shunter		A	A	D	D
Signwriter	Less than 10m, qualified	A	A	B	B
	Greater than 10m	\$2.00	\$2.00	D	D
Silversmith	Qualified	A	A	B	BB
	Unqualified – minimum 3 years experience	A	A	C	C2
Singer		A	A	D	D
Skylight Fitter	Less than 10m	A	A	C	C2
Slaughterman	See Special Occupations Table				
Social Educator/Trainer		A	A	HDPT	D
Social Worker	Social Worker/Counsellor: degree qualified	A	A	A	A
	Social Worker/Counsellor: unqualified (minimum 3 years experience)	A	A	B	BB
Soft Drink Vendor		A	A	C	C2
Solicitor		A	A	A Own or Any	AA
Sound Technician	Studio only, minimum 3 years experience	A	A	B	BB
Speech Therapist/Pathologist		A	A	A Own or Any	AA
Spray Painter	Trade qualified	A	A	B	B
	Unqualified, minimum 3 years experience	A	A	C	C5
Squash Court Proprietor	No coaching	A	A	B	BB
Statistician		A	A	A	A
Steel Mill Worker		A	A	D	D
Stevedore		\$2.00	\$2.00	D	D
Steward/Stewardess	See Airline staff				
Stock/Station agent	No manual	A	A	B	BB
	Manual	A	A	B	B5



Occupation		Life	Living	TPD	IP
Stockbroker		A	A	A	A
Stockman		A	A	D	D
Stone Mason		A	A	C	C5
Storeperson	See Special Occupations Table				
Student		A	A	HDPT	D
Stuntperson	Film/TV	\$3.00	\$3.00	D	D
	Record attempts and one off stunts	D	D	D	D
Surgeon		A	A	A Own or Any	AA
Surveyor	Consulting/office work only – university qualified	A	A	A Own or Any	AA
	Qualified – mining (no underground)	A	A	B	B5
	Qualified – mining (underground work)	\$2.00	\$2.00	Refer 6.6.13	Refer 6.6.13
	Qualified – underwater	\$2.00	\$2.00	D	D
	Qualified – quantity	A	A	B	B
	Qualified – land (less than 20% field work)	A	A	B	BB
	Field work – other, qualified	A	A	B	B
Swimming Pool worker	Pool Attendant	A	A	D	D
	Pool Builder – above ground , qualified	A	A	C	C5
	Pool Builder – in ground, concrete, licensed – See Special Occupations Table				
	Pool Builder – in ground, fibreglass	A	A	C	C5
TAB Agent	Full time	A	A	A	A
Tailor	See Clothing Industry				
Tattooist		A	A	D	D
Tax Consultant		A	A	A	A
Taxidermist		A	A	B	B
Teacher	Headmaster	A	A	A Own or Any	AA
	Non-manual, classroom	A	A	A	A
	Physical education, trades, art, woodwork	A	A	B	B
	Kindergarten teacher, qualified	A	A	B	BB
	Kindergarten aide	A	A	B	B
	Music Teacher qualified, not working from home	A	A	A	A
	Music Teacher qualified, working from home	A	A	HDPT	D
Teacher's aide	A	A	B	BB	

Occupation		Life	Living	TPD	IP
Telephone Industry	Administration only	A	A	A	A
	Technician – no underground	A	A	B	BB
	Cable installation	A	A	D	D
	Linesman	A	A	C	C5
Television/Radio Repairer		A	A	B	BB
Theatre/Cinema	Management – office only	A	A	A	A
	Projectionist	A	A	B	BB
	Ticket seller	A	A	B	BB
	Usher	A	A	B	B
Tiler	Floor and Wall tiler – trade qualified	A	A	C	C2
	Roof tiler – fully qualified, up to 10m	A	A	C	C2
	Roof tiler – Unqualified or working over 10m – See Special Occupations Table				
Timber Merchant		A	A	D	D
Tool Maker	Trade qualified	A	A	B	BB
	Unqualified – minimum 3 years experience	A	A	B	B
	Unqualified – less than 3 years experience	A	A	D	D
Tourist Guide	Full time – not seasonal	A	A	B	B
	Part time or seasonal	A	A	HDPT	D
Town Planner	Degree qualified	A	A	A Own or Any	AA
	No degree qualification	A	A	A	A
Translator	Not working from home	A	A	A	A
Travel Agent		A	A	A	A
Tree Surgeon	See Special Occupations Table				
Tupperware Sales		A	A	D	D
Tutor	Full-time, not working at home	A	A	A	A
	Tutor – working at home	A	A	A	A5
Typesetter		A	A	B	BB
Typist	Not working from home	A	A	A	A
Tyre Fitter/Repairer		A	A	C	C2
Upholsterer/Trimmer	Trade qualified	A	A	B	B
	Not qualified, minimum 3 years experience	A	A	C	C2
Urologist		A	A	A Own or Any	AA



Occupation		Life	Living	TPD	IP
Valuer	Livestock – no manual work	A	A	B	BB
	Livestock – with manual work	A	A	B	B
	Property	A	A	A	A
Vehicle Body Builder	Trade qualified	A	A	C	C5
	Unqualified	A	A	D	D
Vending Machine Filler		A	A	C	C2
Vending Machine Serviceman		A	A	C	C2
Veterinary Nurse		A	A	B	B
Veterinary Surgeon	Domestic pets	A	A	A Own or Any	AA
	Large animals	A	A	A	A
Waiter/Waitress	See Café/Coffee Lounge				
Wardsman		A	A	D	D
Warehouse worker	Manager – less than 10% manual	A	A	A	A
	Manager – between 10% to 20% manual	A	A	B	B
	Manager – more than 20% manual	A	A	C	C2
	Non management	A	A	D	D
Washing Machine Mechanic		A	A	B	B
Watchmaker/Repairer		A	A	B	BB
Weather Forecaster		A	A	A	A
Welder	Trade qualified	A	A	C	C2
	Unqualified	A	A	D	D
Welfare Worker	Administration/office only	A	A	A	A
	Qualified – visiting/outside work less than 20%	A	A	B	BB
	Qualified – visiting/outside work greater than 20%	A	A	B	B
	Unqualified	A	A	B	B5
Window Cleaner	House or shops, less than 10m – see Special Occupations Table				
	Outdoors, greater than 10m	\$2.00	\$2.00	D	D
	Hazards – abseiling from building	\$5.00	\$5.00	D	D
Window Dresser	Qualified	A	A	B	BB
	Unqualified	A	A	D	D
Window Tinter	Proprietor	A	A	B	BB
	Employee	A	A	C	C2
Windscreen Fitter	Minimum 3 years experience	A	A	C	C5
	Less than 3 years experience	A	A	D	D

Occupation		Life	Living	TPD	IP
Winemaker	Qualified	A	A	B	BB
Woolbroker/Buyer		A	A	A	A
Wool Classer		A	A	B	BB
Wrecker		A	A	D	D
X-ray Technician		A	A	A	A
Zoo attendant	Qualified	A	A	C	C5
	Unqualified – see Special Occupations Table				
Zoologist		A	A	A Own or Any	AA

6.5_Special Occupations

There are a number of blue collar occupations that have special ratings for TPD and IP.

For TPD, 'General' refers to the General definition as outlined in the PDS/Insurance Booklet. These occupations are not eligible for the 'Own' or 'Any' occupation definitions.

For IP, E2 and E5 refer to a risk category where the insured benefit is limited to a 2 or 5 year benefit period. The waiting period may be 90, 180, or 720 days, and only indemnity cover is available to these clients.

Occupation	Life	Living	TPD	IP
Abattoir Worker – Not qualified Butcher or Supervisor	A	A	General	E2
Aerobics Instructor (full-time, min 3 yrs exp)	A	A	General	E5
Asphalt Layer	A	A	General	E2
Aviation Industry – ground staff – Air Traffic Controller	A	A	General	E2
Butcher – Slaughterman	A	A	General	E2
Cable Maker/Wire Maker	A	A	General	E5
Casino Worker – Bar Attendant	A	A	General	E5
Cleaner – Brick	A	A	General	E5
Cleaner – Window home or shops, less than 10m	A	A	General	E2
Clothing Industry – Clothing Machinist	A	A	General	E5
Club Worker – Bar Staff	A	A	General	E2
Concrete Worker – Concretor	A	A	General	E5
Crane Operator – Crane Operator/Derrickman: Onshore	A	A	General	E2
Driver				
Armoured Car	A	A	General	E2
Bus/coach Driver – Long Distance/Interstate	A	A	General	E2



Occupation	Life	Living	TPD	IP
Garbage collector – driver	A	A	General	E2
Logging Driver	A	A	General	E5
Removalist Driver	A	A	General	E2
Taxi – Not owner and full-time	A	A	General	E2
Truck Driver: > than 100km radius from base, minimum 2 yrs experience, regular contracts	A	A	General	E2
Fencing Contractor – Agricultural/rural	A	A	General	E2
Firefighter – Fireman – not snr officer	A	A	General	E2
Fitness Centre – Instructors	A	A	General	E5
Form worker/Concretor	A	A	General	E5
Foundry worker	A	A	General	E5
Garbage Collector/Driver	A	A	General	E2
Gas Pipe Layer	A	A	General	E5
Geologist – Using Explosives	\$2.00	\$2.00	General	E2
Grave Digger	A	A	General	E2
Hospital Orderly/Porter	A	A	General	E2
Hotel/Motel Industry – Porter	A	A	General	E2
Marine worker/crew/seaman – Ocean Going (in Australian Waters)	A	A	General	E2
Motor Vehicle – assembly worker	A	A	General	E2
Oil and Gas Industry				
Onshore – Crane Driver	A	A	General	E2
Onshore – Derrickman	A	A	General	E2
Onshore – Repairmen/Trench workers	A	A	General	E2
Parking Station Attendant – Parking cars	A	A	General	E2
Quarry Worker – Semi-skilled, plant operator	A	A	General	E2
Railway workers				
Porter	A	A	General	E2
Train/Tram Driver	A	A	General	E2
Sheetmetal worker – not trade qualified	A	A	General	E2
Shop Assistant/Keeper – Supermarket – shelf stockist	A	A	General	E5
Slaughterman	A	A	General	E2
Storeperson	A	A	General	E2
Swimming Pool Builder – in ground, concrete, licensed	A	A	General	E2
Tiler – Roof tiler – Unqualified or working over 10m	A	A	General	E2
Tree Surgeon	A	A	General	E2
Zoo Worker – Unqualified	A	A	General	E2

6.6_Occupational Underwriting Issues – Income Protection and TPD

There are a number of other issues that need to be considered when assessing someone's occupation and their eligibility for Income Protection or TPD cover, including:

- the number of hours worked
- apprenticeships
- tradespeople without qualifications
- newly self-employed persons
- those who have recently changed occupation
- those with a second occupation
- seasonal workers
- clients working from home
- homemakers
- armed service reserves
- archaeologists
- offshore workers
- underground workers.

Each of these issues is examined in detail below.

6.6.1_Hours Worked

Income Protection cover is only available to clients that are employed on a permanent full-time basis, for at least 20 hours per week. Please note that cover is not available for those working in a number of different part-time positions which add up to 20 hours a week or more.

TPD 'Any' occupation cover is only available to clients working at least 20 hours per week, and TPD 'Own' occupation cover is only available to AA rated clients working at least 20 hours per week in their primary occupation. For clients with dependants working less than these hours the 'home duties' TPD definition may be available.

Applicants who are unemployed, retired, semi-retired or part time workers, whose occupation category would normally be declined, would only be eligible for TPD under HDPT.

Underwriting will review cases with excessive working hours, taking into account the industry the life insured works in.

6.6.2_Apprentices

Income Protection cover can be considered for 3rd and 4th year apprentices. Please note that a category C occupation and a 2-year benefit period will apply. These conditions can be reviewed after completion of their apprenticeship. TPD cover is only available to 3rd and 4th year apprentices.

→ **6_Occupations**

6.6.3_Unqualified Tradespeople If your client has been working in a trade (for example as a carpenter) but has no formal trade certificate or qualifications, cover can be considered if they've had at least 3 years continuous experience in that occupation. Please refer to the Occupation Guide for further details.

6.6.4_Newly Self-employed Unfortunately, a large percentage of small businesses fail in the first 12 months due to cash flow problems, so the insurance industry tends to adopt a conservative approach to applications for Income Protection from those who have just entered a new business or become self-employed.
Each case will be assessed on its own merits, however as a general guide, we will consider income protection cover.

Scenario	General Guide to Terms	Notes
Less than 6 months in an industry unrelated to previous occupation or experience	<ul style="list-style-type: none"> — Indemnity option only — Benefit period restricted to maximum of 5 years — Monthly benefit to be based on reasonable projected income, but not exceeding previous income. 	<ul style="list-style-type: none"> — \$4,000 per month cap for Blue Collar Occupations — \$6,000 per month cap for white collar Occupations — Indemnity, benefit period and monthly benefit restrictions can be reviewed after 12 months, with proof of earnings.
Less than 6 months, but in an industry related to previous occupation or experience	<ul style="list-style-type: none"> — Indemnity option only. — Monthly benefit to be based on reasonable projected earnings, but not exceeding previous income. 	<ul style="list-style-type: none"> — Indemnity and monthly benefit restriction can be reviewed after 12 months, with proof of earnings.
More than 6 months but less than 12 months	<ul style="list-style-type: none"> — Indemnity option only. — Monthly benefit to be based on reasonable projected income. 	<ul style="list-style-type: none"> — Indemnity and monthly benefit restriction can be reviewed after 12 months, with proof of earnings.
Moving from a previously uninsurable occupation to self-employed	<ul style="list-style-type: none"> — No cover available until after 12 months of business operation. 	

6.6.5_Change of Occupation Where a client has completely changed their type of occupation within the last 12 months, the type of policy (indemnity option), monthly benefit, waiting period, benefit period and the occupation category may be amended. In determining whether policy terms are available, consideration will be given to these factors:

- the new occupation is similar in duties/industry to the previous occupation;
- the previous occupation was a different occupation category than the new position;
- the client has had previous experience in the new occupation.

Terms may be reviewed upon request, 12 months after the client has been in their new occupation.

If you have a client that fits the above criteria, please contact Underwriting to discuss their eligibility.

6.6.6_Second Occupation

In most cases, we will not insure the income derived from a second occupation. This is because an individual will often work in a second occupation for a short period of time to provide additional income. Therefore, this is unlikely to reflect the true future earnings of the client.

If a client has been generating income from a second occupation for a number of years, and this income has remained fairly constant, we can consider including it. Please contact Underwriting for individual consideration.

Please note that if the duties of a second occupation are more hazardous than the client's usual job, we may alter the occupation category. If the client stops working in the second occupation for at least a year, the occupation category may be reviewed.

6.6.7_Seasonal Work

Seasonal work does not generally offer the client continuous employment. It is usually unreliable and depends on conditions outside the control of the client. It would also be difficult to know at claim time whether the client is supposed to be working or what their income is at any given time. For these reasons, we are unable to offer either Income Protection or TPD cover to seasonal workers. Note: Some circumstances may warrant individual consideration. Please contact an Underwriter for more information.

6.6.8_Clients Working From Home

Clients working from home present difficulties at the underwriting and claims stage for Total and Permanent Disability benefits and Income Protection benefits. One of the problems encountered is the inability to determine if the business will or is continuing to run, even if the client is disabled.

→ 6_Occupations

Eligibility for offer will depend on the following:

- the nature and industry of the occupation;
- the business set-up or business structure;
- stated income and proof of income;
- if there is a separate office/work area with separate phone lines;
- if there is constant contact with clients as this will provide independent evidence that the Life Insured is working;
- the degree of establishment ie period of time that the Life Insured has been working from home;
- percentage of time that the Life Insured works in the home office; and
- percentage of time with client contact.

If clients working from home are eligible for cover after consideration of the above factors, terms of offer may vary depending on the occupation of the Life Insured. Professionals with occupation category AA and A rating may be eligible for benefit period to age 65. Occupation category BB, B and C may be offered a 90 day waiting period and/or a reduced benefit period.

Please note that any additional information that can be provided by the Life Insured would assist in assessing and providing the best terms for the client.

If you have a client that fits this criteria, please contact underwriting to discuss their eligibility.

6.6.9_Homemakers

TPD cover is available for homemakers, with the 'home duties' definition applicable. The maximum allowable sum insured is \$1,500,000 because the working spouse will generally only have a limited amount of time off work and will therefore still earn an income. However higher amounts can be considered where justified. Income Protection cover is not available.

6.6.10_Armed Service Reserves

Full details of duties as Volunteer Reserve are required to fully underwrite the occupation. Rating for IP or TPD can be between A rates to a Decline.

6.6.11_Archaeologists

Require details of overseas travel and field work to include country of destination and exact location of work and duration. Note that Territorial Exclusion may apply on all benefits. Rating for IP and TPD can be between B to a Decline.

6.6.12_Offshore Workers

We require further details of the offshore site, location at which the client is working, nature of duties, any site aviation, percentage of time spent offshore and work roster

Death, Living benefit, TPD and IP can be rated between A category to a Decline subject to the above details. Note that Territorial Exclusion may also apply on final assessment.

6.6.13_Underground Workers

Details of underground duties, percentage of time spent underground and any explosive handling are needed to assess this type of occupation.

Death and Living Benefit can be rated from an A or \$3 per mille.
IP and TPD can be rated between B to a Decline.

→ 7_Replacement of Existing Business

7.1_Replacing Non-BT Life Protection Plans Risk Insurance

7.1.1_Term Life, TPD or Living Benefit Insurance Contract

Where a client already has Term Life, TPD or Living Benefit insurance contract with another insurer, we can replace their existing cover with a BT Protection Plans policy subject to meeting all of the following criteria:

- 1_The sum insured and products being applied for must be the same (or lower) as the existing cover being replaced, subject to the following maximums:
 - Term Life — to age 60 up to \$3 million
 - TPD — to age 55 up to \$2 million
 - TPD — between 56 to 60 up to \$1 million
 - Living — to age 60 up to \$1 million.
- 2_The existing cover must have been fully underwritten within the last 5 years at either standard or +50% rates and/or up to one (1) exclusion.
- 3_We will require:
 - A fully completed Application Form;
 - Declaration of Continued Good Health (Takeover);
 - Policy Schedule and last renewal notice for the existing cover; and
 - A signed agreement from the existing policy owner/s to cancel the existing cover, to upgrade them to our current product.

Should these requirements be met then we will waive any usual mandatory medical or blood tests.

Note:

- We may request additional medical or financial information, particularly if the client's health or financial situation has changed since commencing the existing insurance;
- In some instances, it may be in the client's best interest to maintain their existing cover;
- Please ensure that your client's existing cover is NOT cancelled, until the replacement cover with Westpac Life has been accepted.

→ 7_Replacement of Existing Business

7.1.2_Income Protection

Where a client already has an Income Protection Insurance contract with another insurer, we can replace their existing cover with a BT Life Protection Plans policy subject to meeting all of the following criteria:

- 1_The sum insured and product being applied for must be the same (or lower) as the existing cover being replaced, subject to a maximum benefit of \$10,000 per month.
- 2_The existing cover must have been fully underwritten within the last 5 years at either standard or +50% rates and/or up to one (1) exclusion.
- 3_The maximum transfer age is to age 55 next birthday.
- 4_For Income Protection we will require:
 - A fully completed Application form;
 - Declaration of Continued Good Health (Takeover);
 - Policy Schedule and last renewal notice for the existing cover; and
 - A signed agreement from the existing policy owner/s to cancel the existing cover, to upgrade them to our current product.
 - Financial underwriting would be required for Agreed Value Income Protection contract but typically transfers are done on an indemnity basis. The financial requirements for the Income Protection Indemnity Value contract will also be waived.

Note:

- We may request additional medical or financial information, particularly if the client's health or financial situation has changed since commencing the existing insurance.
- In some instances, it may be in the client's best interest to maintain their existing cover.
- The client's existing cover must NOT be cancelled until the replacement cover with Westpac Life has been accepted.

8.1_Short Form Applications

A Short Form application is used when your clients fall within the limits of use regarding age and sum insured. It is a quicker application and has a shorter number of pages — which include the application and revised Personal Statement. The underwriting process can be quicker and the need for further medical and financial evidence is reduced.

Limits of Use:

- Only valid to applicants up to age 55 next birthday;
- Lump Sum cover can be up to \$750,000; and
- Income Protection Indemnity value contract up to \$7,500.

Points to Remember:

- If Death, TPD, and Living Benefit cover is combined in one policy, each benefit can be \$750,000;
- If Death and/or TPD and/or Living Benefit cover are in stand alone policies, each benefit needs to be added together and cannot add up to more than \$750,000; and
- Each application can be for only one applicant, however policies can be linked to create joint ownership of policies.

Note: If your client can use the Short Form application for income protection, but not for the lump sum cover then you must use the full form application and personal statement for ALL cover. In addition, if your client has complicated health issues, or perhaps many health issues, it may be beneficial to use the full form as full underwriting may actually be better for your client.

8.2_Full Form Applications

A Full Form Application, and Personal Statement, needs to be used when the cover proposed is over the limits as detailed in the Short Form Section, or the Income Protection being offered is an agreed value contract. It can also be used if your client needs full medical and/or financial underwriting due to their individual circumstances.

Limits of Use:

- Review the PDS/Insurance Booklet to establish maximum age for applicants for each product offered; and
- Depending upon limits, further medical and financial tests may be required.

Points to Remember:

- Multiple owners and insured's can use this application for joint policies and/or ownership.

Always consider using the short form application first, but if your client's cover is over the limits, or their medical information could be an issue, use the Full Form Application.

8.3_Ownership (Only applicable for Wrap and Wrap Essentials)

Ownership of policies and beneficiaries can help determine who the benefits go to. Owners of a policy could be any one of the following:

- individual insured
- spouse/family of insured
- superannuation fund or self managed superannuation fund
- trust, company or partnership.

You need to consider the needs of your client, their estate, and in some cases, their business, to determine the best owner of the policy.

Beneficiaries of a policy are also important, whether you are considering the estate, children or other dependant parties. Your client should consider their family needs, debt and income needs, and any legal advice (including a will) that they have received.

8.4_Beneficiaries

Beneficiaries of a policy are also important, whether you are considering the estate, children or other dependant parties. Your client should consider their family needs, debt and income needs, and any legal advice (including a will) that they have received.

For policies under Wrap and Wrap Essentials, beneficiaries may only be nominated on a Term Life policy with a single policy owner. Where a policy has more than one policy owner, the benefits are divided among the surviving policy owners.

8.5_Reinsurers and the Chief Medical Officer

Westpac Life Insurance has the benefit of multiple reinsurers. This allows our underwriters to obtain the best underwriting terms available in the Australian market for our clients.

Westpac Life Insurance has access to several chief medical officers, both employed internally and also through our reinsurers. They are qualified specialist doctors and have a thorough understanding of insurance medicine.

8.6_Exclusions and Loadings

Exclusions and loadings are underwriting tools which allow coverage to be provided on a modified basis. It allows our clients the opportunity to have insurance which may not otherwise be available.

Exclusions may be offered for particular medical conditions or hazardous sports as examples. Generally policies will only have up to 3 exclusions.

Loadings may be offered where an illness or injury is disclosed on application which would result in a higher risk of claim than allowed for in our standard premium rates. Westpac Life Insurance has the ability to load up to 400% in absolute need, although this can be cost prohibitive for the client.

A policy can have exclusions and a loading at the same time if that is the best offer for the client.

8.7_Conditions of Release — Superannuation

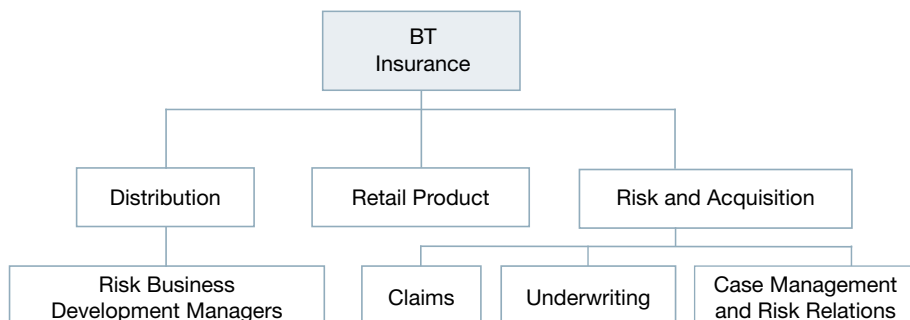
TPD can be held within superannuation, either within BT Life Protection Plans cover within SuperWrap or SuperWrap Essentials, or within Wrap and Wrap Essentials, a Self Managed Superannuation fund owning a policy.

In certain cases if the client suffers a terminal illness or becomes Totally and Permanently Disabled, then the insurer will pay the Terminal Illness Benefit or the Total and Permanent Disability Benefit to the Trustee. However, the Trustee can only release this lump sum insurance payout to your client if they also meet a condition of release for superannuation law purposes. If they do not meet a condition of release for superannuation law purposes, then the insurance payout received from the insurer will be paid into their Superannuation Account and will be fully preserved until they meet another condition of release.

The conditions of release are:

- Reaching age 65;
- Reaching your preservation age and having permanently retired from full or part-time gainful employment;
- Meeting financial hardship conditions;
- Qualifying on compassionate grounds;
- Being a temporary resident of Australia (on a specified class of visa) and have departed Australia permanently;
- Suffering from a terminal medical condition;
- Meeting the definition of permanent incapacity.

For more detailed information, contact your Business Development Manager.



Risk Management Team

→ Phil Hay	Head of Life Insurance	02 8253 6737
→ Sean Boner	Senior Manager Risk and Acquisition	02 8253 2471
→ Andrea Brown	Senior Retail Product Manager	02 8253 2117
→ Mitch Sinclair	National Distribution Manager	0408 333 461

Risk Business Development Managers

National

→ Jim Mills	Distribution Development Manager	0409 899 235
→ Gordon McNaught	Strategic Sales Manager	0429 777 071

NSW ACT

→ Bryan Roberts	State Manager NSW ACT	0400 392 418
→ Susan Musumeci	DSO NSW ACT	02 8254 3877
→ Sarah Moore	BDM NSW ACT	0408 990 007
→ Sandi Gracie	BDM NSW ACT	0414 845 345
→ Melinda Hui	BDM NSW ACT	0419 698 264
→ Kate Freeman	BDM NSW ACT	0448 277 776
→ Tony Hawkins	BDM NSW ACT	0429 777 578

VIC TAS

→ Rodney Quong	State Manager VIC TAS	0400 996 335
→ Tara Gallagher	DSO VIC TAS	03 9608 3833
→ Dennis Koklas	BDM VIC TAS	0447 224 566
→ Warwick Gribble	BDM VIC TAS	0400 334 902

→ 9_Contact Details

QLD

→ Rod Seaman	DSO QLD	07 3227 2405
→ Richard Monroe	BDM QLD	0408 960 745
→ Ross Henden	BDM QLD	0419 746 519

WA SA NT

→ Guy Savage	State Manager WA SA NT	0400 354 650
→ Soroya McMahon	DSO WA SA NT	08 9426 2696
→ Paul Kassulke	BDM WA	0428 550 084
→ Michael Baragwanath	BDM SA NT	0429 770 201

Underwriting

→ Jaco van Heerden	Senior Manager Underwriting	02 8253 2300
→ Andrew Davidson	Underwriting Relationship Manager	0428 771 366

Executive Underwriters

→ Mick Barry	Senior Underwriter	02 8253 6437
→ John Motu	Senior Underwriter	02 8253 6506
→ Marcia Armada	Senior Underwriter	02 8253 7067
→ Leonora Caguin	Technical and Development	02 8253 6467
→ Catherine Lim	Financial Underwriter	02 8253 2128

Claims

→ Paula Taweel	Senior Manager Claims	02 8253 7392
----------------	-----------------------	--------------

Case Management

→ David Hillery	Risk Relationship Manager	02 8254 2701
→ Jason Schonhagen	Senior Manager Case Management	02 8253 7387
→ Anzia Metera	Team Manager	02 8253 6641
→ Katrina Ziradinovic	Team Manager	02 8253 6934
→ Jonathon Abednego	Team Manager	02 8253 2470

For questions related to Underwriting, Case Management, Policy Services, please call 1300 360 899.

10.1_Glossary of Terms

Term	Definition
AA (occupational)	White collar professional performing no manual duties (eg: doctor, lawyer, accountant). Also includes white collar workers with a degree who have been earning at least an average of \$100,000 pa over the last 3 years, or no degree but earning at least an average of \$125,000 pa over the last 3 years.
A (occupational)	White collar workers, including those performing less than 10% light manual duties (eg: administration manager, data entry operator, school teacher).
Abscess	A localised collection of pus usually due to an infective process.
Agreed Value	Under the Agreed Value option for Income Protection, we will not reduce the amount you are paid when the Insured Person is disabled because their Monthly Earnings have reduced since taking out the insurance, provided income details were correctly disclosed at the time of application. Please note, conditions apply for SuperWrap policies.
AIDS/HIV	HIV: the Human Immunodeficiency Virus that is responsible for AIDS. AIDS: the disease caused by HIV that results in immune system failure and debilitation and is often accompanied by infections such as tuberculosis. AIDS is spread through direct contact with bodily fluids.
Alcoholism	A disorder characterised by a pathological pattern of alcohol use that causes a serious impairment in social or occupational functioning.
Anaemia	Having less than the normal number of red blood cells or less haemoglobin (iron) than normal in the blood.
Angina	Chest pain caused by lack of blood oxygen supply to an area of the heart. Usually caused by narrowing of the coronary arteries.
Ankylosing spondylitis	A polyarthritis involving the spine, which is characterised by progressive, painful stiffening of the joints and ligaments. It almost exclusively affects young men.
Anxiety	A feeling of nervousness or fear about everyday life events. There are often feelings of low self esteem, guilt and self reproach, withdrawal from interpersonal contact and somatic symptoms such as eating and sleep disturbances.
Appendicitis	Inflammation of the appendix, which may lead to its rupture.
Arthritis (osteo)	A type of arthritis that is caused by the breakdown and eventual loss of the cartilage of one or more joints.
Arthritis (rheumatoid)	An autoimmune disease that causes chronic inflammation of the joints, tissue around the joints, and sometimes other organs in the body.
Asthma	Inflammation of the bronchial tubes (airways in the lungs) that causes wheezing and shortness of breath.



Term	Definition
BB (occupational)	Certain light manual skilled workers (eg: jewellers, photocopy/TV repairers), business owners in non-hazardous industries involved in light manual work (eg coffee shop owner) and supervisors of blue collar workers, where less than 20% of their time is spent performing light manual duties.
B (occupational)	Tradespeople and skilled workers (eg carpenter, plumber, nurse). For certain occupations, a maximum benefit period of 2 or 5 years will apply (shown as B2 or B5 in the occupation guide).
Back Pain	There are many structures in the lower back that can cause severe pain. These include muscles, ligaments, tendons, bones, joints and discs.
Basal Cell Carcinoma (BCC)	The most common form of skin cancer, almost never spreading (metastasising) to other parts of the body.
Bell's Palsy	Paralysis of the facial nerve, causing paralysis of the muscles on that side of the face.
Benign	Not cancerous and can affect surrounding tissue but it cannot spread to other parts of the body.
Blindness	The inability to see or the loss or absence of perception of visual stimuli. This condition may be the result of disorders in the organs of sight or of damage or injury to certain areas of the brain.
Blood Pressure	Blood pressure varies with age and gender. It is reported as two numbers – systolic (1st or upper number) and diastolic (2nd or lower number). A rough rule of thumb for normal adult systolic pressure is 100+ age of individual. The diastolic pressure should be roughly 2/3 the systolic pressure.
Bowel Polyps	Fleshy growths that occur in the lining of the large intestine that may be pre-cancerous.
BLOX	Standard blood tests (HIV, MBA20, Hepatitis B & C and FBC)
BMI	Body Mass Index = Weight in kilograms / Height in metres ²
Breast Abnormalities	May be benign or malignant (cancer). Some benign breast abnormalities are not life threatening but are linked with an increased risk of developing breast cancer.
C (occupational)	Heavy manual tradespeople (eg: bricklayer, welder, farmer). Maximum benefit period is 5 years. For certain occupations it will be 2 years (shown as C2 in the occupation guide).
Caesarean section	Procedure in which an infant, rather than being born vaginally, is surgically removed from the uterus. Also referred to as a C section.
Cancer	General term for uncontrolled abnormal growth of cells. Cancer cells can spread locally or through the bloodstream and lymphatic system to other parts of the body.
Cardiomyopathy	Disease of the heart muscles.
Carpal Tunnel	Nerve damage caused by compression and irritation of the median nerve in the wrist due to pressure from the transverse carpal ligament.
Chronic Fatigue	A disorder characterized by profound fatigue of six months or longer duration that is not improved by bed rest.
Celiac Disease	A condition that affects the small bowel, caused by an abnormal immune response, or sensitivity, to a dietary protein known as gluten. Gluten is found in wheat, rye and barley, and possibly oats. Sensitivity to gluten causes inflammation and damage to the small intestine, and sometimes the damage is so severe that the intestine is unable to absorb essential nutrients, leading to malnutrition.

Term	Definition
Colitis	Inflammation of the colon.
Conjunctivitis	Inflammation of the conjunctiva of the eye.
Coronary Artery Bypass Surgery	Heart surgery that re-routes or 'bypasses' blood around clogged or damaged arteries to improve blood flow and oxygen to the heart.
Crohn's Disease	A chronic inflammatory disease primarily involving the small and large intestine but which can affect other parts of the body as well.
CXR	Chest X-ray
Cyst	An abnormal sac containing gas, liquid, semisolid or solid material.
Cystic Fibrosis	A genetic disease affecting the exocrine glands, resulting in the production of abnormal secretions, leading to mucous build-up affecting the pancreas, intestines and lungs.
D (occupational)	Declined occupations – hazardous or unskilled workers (eg: armed guard, farmhand, labourer).
Deafness	Loss of hearing from mild to profound. May be caused by injury, disease or genetic defect.
DEC	Cover will usually be declined.
Depression	A sad mood exceeding normal sadness or grief, characterized by a greater intensity and duration and by more severe symptoms and functional disabilities than is normal.
Dermatitis	Inflammation of the skin.
Diabetes	A group of metabolic diseases characterised by high blood sugar (glucose) levels, which result from defects in insulin secretion, or action, or both.
Diverticulitis	Inflammation of diverticula (small protruding pouches) along the wall of the large intestine.
Drug Use	Taking a psychoactive drug or performance enhancing drug for a non-therapeutic or non-medical effect.
Duodenal Ulcer	See Peptic Ulcer
E (Occupational)	Special risk category for certain blue collar occupations.
ECG	Electrocardiogram
Eczema	A persistent type of dermatitis causing red, itchy and scaly skin.
EMAR	Extended Medical Attendants Report (if the applicant has not known their doctor for more than two years, or has not consulted a doctor within two years, a medical exam may be required).
Emphysema	Lung disease characterised by shortness of breath, often associated with smoking.
Endometriosis	Condition where uterine tissue is found in the pelvic cavity, outside the uterus.
Epilepsy	Abnormal electrical activity in the brain.
EXC	An exclusion may be applied.
Exclusion	A particular condition or activity which is not covered under the policy.
Fibro-myalgia	Illness characterized by muscle, joint or bone pain, fatigue and other symptoms.
FINQ	Financial Questionnaire.
Full Blood Count	Blood test which reports the types and numbers of blood cells.



Term	Definition
Gall Stones	Stones which develop in the gall bladder which may cause pain in the abdomen and back.
Ganglion	Usually refers to a benign growth of nerve cell bodies on a tendon or joint, such as in the wrist or foot.
Gastritis	Inflammation of the stomach.
Glandular Fever	Otherwise known as Infectious Mononucleosis. A transient viral disease caused by the Epstein-Barr virus.
Glaucoma	An eye condition in which fluid pressure inside the eye increases causing damage to the optic nerve.
Glomerulo-nephritis	Inflammation of the filtering structures in the kidneys, which can lead to high blood pressure and loss of kidney function.
Gout	Painful inflammation of the joints, especially the big toe, caused by the accumulation of uric acid.
Haemophilia	The absence of certain clotting factors in the blood, resulting in increased bleeding.
Haemochromatosis	An inherited disorder of excessive body accumulation of iron which may cause damage to the liver.
Haemorrhoids	Swelling of a vein around or within the anus.
Hay fever	Inflammatory response in the nasal passages causing congestion, sneezing, runny or itchy nose, often due to allergy.
HDPT	Home duties definition for Total & Permanent Disablement.
Heart Attack (Myocardial Infarction)	Damage to the heart muscle due to lack of blood supply, often when a coronary artery becomes blocked.
Heart Valve Surgery	Surgical insertion of synthetic material to repair injured or diseased heart valves.
Hepatitis	Inflammation of the liver.
Hernia	The protrusion of an organ, or part of an organ through the wall of the cavity that normally contains it. Most common types of hernia involve the organs of the abdomen which can herniate externally through the abdominal wall, or internally through a defect in the diaphragm.
HIV	The Human Immunodeficiency Virus that is responsible for AIDS.
Hyperthyroidism	Any state in which thyroid hormone production is above normal.
Hypothyroidism	Any state in which thyroid hormone production is below normal.
Hysterectomy	A surgical operation to remove the uterus and sometimes the cervix.
Indemnity	Under the Indemnity option for Income Protection, if the Insured Person's Monthly Earnings have reduced since taking out the insurance we may reduce the amount you are paid when they are disabled.
Indigestion	General term for digestive symptoms such as discomfort, heartburn or nausea.
IP	Income protection insurance.
Iritis	Inflammation of the iris of the eye causing pain and other symptoms.
Irritable Bowel Syndrome/ Irritable Bowel Disease (IBS/IBD)	Bowel disorder with symptoms of diarrhoea and/or constipation, abdominal pain and bloating.
Kidney Stones	Stones which form in the kidney, possibly blocking the flow of urine and potentially causing infection or kidney damage.

Term	Definition
Knee pain	Can be caused by injury , infection or 'wear and tear' of the joint.
Laryngitis	Laryngitis is an inflammation of the larynx. It causes hoarse voice or the complete loss of the voice because of irritation to the vocal cords.
Loading	Percentage increase in premium.
Lupus/SLE	Autoimmune disease which can affect kidneys, joints, the heart and the blood vessels.
Malaria	A life threatening viral illness carried by mosquitoes which can affect multiple body systems.
Malignant	The medical term for cancer, or the uncontrolled and abnormal growth of cells.
MBA 20 Blood Test	A blood test which examines glucose, liver function, renal function and cholesterol.
MEDXAM	Medical exam (if the applicants have a pre-existing or current condition, it is usually preferable for their own GP to do the exam).
MEDXOD	Medical exam by own doctor.
Melanoma	A type of cancer, usually of the skin, formed from the malignancy of the melanocyte (the cell that produces skin pigment).
Meningitis	Inflammation of the meninges, a tissue layer surrounding the brain.
Motor Neurone disease	A progressive, degenerative disease affecting nerves throughout the body, causing difficulty swallowing, limb weakness, slurred speech, impaired gait, facial weakness, and muscle cramps.
MPAG	Medical Pre-Assessment Guide.
MSU	Microscopic Urinalysis.
Multiple Sclerosis	An autoimmune disease of the brain and spinal cord.
NOAs	Notice of Assessments issued by the Australian Taxation Office.
Pancreatitis	Inflammation of the pancreas.
Paraplegia	Paralysis of the legs and lower part of the body.
Parkinson's Disease	A slowly progressive neurological disease caused by degeneration of an area of the brain.
PDS	Product Disclosure Statement
Peptic Ulcer	An ulcer in the wall of the stomach or duodenum resulting from the digestive action of the gastric juice on the lining of the stomach or duodenum.
Pleurisy	Inflammation of the lining around the lungs.
Pneumonia	Inflammation of the lungs, usually caused by viral or bacterial infection.
Polio	Poliomyelitis (abbreviated to polio) is a highly infectious viral disease causing inflammation of the brain and spinal cord, sometimes resulting in permanent damage.
Pregnancy – complication	There is an extensive range of complications that may occur during pregnancy. Will need to be assessed on a case by case basis.
Prostatitis	Inflammation of the prostate gland.
PS	Personal Statement
PSA	Prostate Specific Antigen test (males only).
Psoriasis	A chronic skin disease characterised by scaling and inflammation.



Term	Definition
Psychological or Psychiatric Disorder	General term for mental illnesses such as depression, anxiety, bipolar disorder, schizophrenia and so on. Conditions may vary from very mild to severe and need assessment on a case by case basis.
PTRs	Personal Taxation Returns.
Q	Questionnaire
Quadraplegia	Quadraplegia or Tetraplegia is when a person has a spinal cord injury above the first thoracic vertebra, paralysis usually affects the cervical spinal nerves resulting in paralysis of all four limbs. This may result in partial or complete paralysis of the arms as well as complete paralysis of the legs.
Revised Terms	Amendments made to the original application which may include loadings or exclusions.
Rheumatic Fever	An illness involving inflammation of joints and damage to heart valves that occurs following a streptococcus infection or scarlet fever and predominantly affects children.
Ross River Fever	The fever caused by an Australian virus transmitted by mosquitoes.
Sciatica	Pain radiating from the back into the buttock and into the lower extremity resulting from irritation of the sciatic nerve.
Sinusitis	Inflammation of a sinus. The condition may be purulent or non-purulent, acute or chronic.
Skin Lesion	A skin lesion is a superficial growth or patch of the skin that does not resemble the area surrounding it.
Sleep Apnoea	The temporary stoppage of breathing during sleep often resulting in daytime sleepiness.
SOA	Statement of Advice.
Solar Keratosis	Solar keratosis is a common skin lesion that indicates sun damaged skin, and may occasionally be pre-cancerous.
SPX	Specialist Physician Exam (preferably a cardiologist to perform the examination. If it is not possible for a specialist physician to conduct an exam, two GP exams will suffice, except for sums insured greater than \$2,000,000).
Squamous Cell Carcinoma (SCC)	Squamous Cell Carcinoma is a cancer usually found on the skin, but can also occur elsewhere such as lips, mouth, throat, eye etc.
STDR	Standard rates of premium will apply.
Stress	A person's physical and emotional response to external demands or pressures, which may lead to health problems.
Stroke	Sudden death of brain cells due to bleeding in the brain, or blockage of a vessel in the brain.
Tinnitus	Disorder characterised by noise in the ears such as ringing, buzzing, roaring, clicking, etc
Varicose veins	Swollen veins, most commonly seen in the legs.
---%	Premium will be increased by nominated percentage due to extra mortality charge.
\$ PER	An extra amount per \$1,000 sum insured is likely.

10.2 Abbreviated terms used by New Business and Underwriting

Abbreviation	Definition
ASTHMQ	Asthma questionnaire required
AWAIT	We await
BACKQ	Back/neck questionnaire required
BLDRPT	Repeat blood tests
BLDTST	L/I to undertake following blood tests
BLOX	L/I to undertake following blood tests (HIV MBA20, Hepatitis B & C and FBC)
BMR	Brief medical report being obtained
BPALT	Benefit payment period to be reduced
CANREQ	Requirement cancel
CLAIM	Requirement claim
CONFQ	Confidential questionnaire required
CONTUW	Continued UW
C_XRAY	Chest X-Ray required
DIABEQ	Diabetes questionnaire required
DOCGH	L/I to complete a declaration of continued good health
ECG_EX	Exercise electrocardiogram required
ECG_EXA	Exercise electrocardiogram await as arranged
ECG_R	Resting electrocardiogram required
ECG_RA	Resting electrocardiogram await as arranged
ECHOEX	Stress Echocardiogram
EMAR	Extended medical attendant's report being obtained
EPILO	Epilepsy questionnaire required
EYEQ	Eye disorder questionnaire required
FINACL	Additional financial information required
FINCTR	Tax returns and notice of assessments for all entities and management companies/trusts (last 2 years)
FINITR	Tax returns and assessment notices for individual (last 2 years)
FINPLS	Profit and loss and balance sheets (last 2 years)
FINQ	Financial questionnaire required
FULLUW	Full UW required
GOUTQ	Gout questionnaire required
HEADQ	Head injury questionnaire required
HOMEQ	Working from home questionnaire required
IACDEC	Interim accident cover declined
JOINTQ	Joint questionnaire required
LI	Life Insured
LUNGFN	L/I to have full lung function tests
MAM	Mammogram test, or latest mammogram test results acquired within the last 12 months



Abbreviation	Definition
MEDXAM	L/I to have a medical examination – we will arrange
MEDXOD	L/I to have a medical examination with usual doctor – we will arrange
MENTQ	Mental Health questionnaire required
MPQ	Multipurpose questionnaire required
MSU	L/I to have a microscopic urinalysis
NOTE	Please note
OP	Omission from personal statement. L/I to answer
P_PQ	Pastimes & pursuits questionnaire required
PSA	L/I to have Prostate Specific Antigen test, plus free PSA if result over 4 ng/ml
PST	Personal statement required
REFCHE	Referred to Checking
REFCMO	Referred to CMO for review
REFREI	Referred to Reinsurer
REFTEL	Referred for Telcus of omission(s)
SFUHG	Short form medical information required
SHQ	Social habits questionnaire
SKINQ	Skin Lesion questionnaire required
SMOKQ	Smoking questionnaire
SOA	Copy of Statement Of Advice required
SPR	Specialist's report being obtained
SPX	L/I to have a specialist physician medical examination
SPXA	L/I to have a specialist medical examination – we await as arranged
STATMS	Omission. L/I to confirm
STDR	Standard rates
STOMQ	Stomach and Bowel questionnaire required
TELCUS	Omission. We have called the client to clarify
TEST	L/I to have the following test
TOTBA	Take over terms Business Advice Planners
UWAA	Underwriting awaiting planner information
UWAC	Await client information
UWAF	Await financial information
UWAM	Await medical information
UWAWPL	With underwriter, awaiting planner response to enquiry
UWFLNB	File passed to New Business



More information?

- **Call Wrap Adviser Relations on 1300 360 899 and speak to a dedicated consultant about your Insurance queries**
- **Talk to your Business Development Manager**

The Arranger of the BT Life Protection Plans (Wrap and Wrap Essentials) is BT Portfolio Services Ltd. ABN 73 095 055 208. The Issuer and Insurer of the BT Life Protection Plans (Wrap and Wrap Essentials) is Westpac Life Insurance Services Limited ABN 31 003 149 157. The Administrator of SuperWrap and SuperWrap Essentials is: BT Portfolio Services Ltd. ABN 73 095 055 208. The Issuer of SuperWrap and SuperWrap Essentials is Trust Company Superannuation Services Limited ABN 49 006 421 638. The Insurer of the BT Life Protection Plans (SuperWrap and SuperWrap Essentials) is Westpac Life Insurance Services Limited ABN 31 003 149 157. BT Insurance is a trademark of BT Financial Group Pty Ltd ABN 38 087 480 331. © BT Financial Group Pty Ltd 2009. This information is for financial advisers.