



# Life lessons

life lessons  
from a bike  
courier...

## **BT Protection Plans**

**Adviser Guide**

22 August 2011

Insurance



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**“ It’s about  
doing A to Z in  
A to B. ”**

→ **The BT Adviser Guide  
makes Life Insurance  
easier**

In this guide you'll find tools to help you with the smooth running of your business.

There's essential underwriting information at your fingertips for the efficient processing and assessment of risk.

Plus you'll have the latest information to use with clients where you need it most — right at the point of sale, including:

- Product Summary
- Premium Options and Discounts
- Medical and Financial Requirements
- Loadings
- Exclusions
- Innovations and Enhancements
- Comprehensive Occupation Listing, and
- Remuneration Options.

This guide will make it easier to assess applications, be responsive, manage expectations, and avoid surprises — whether you're on the phone, at your desk, or in the field.

Welcome to BT Protection Plans. We look forward to working with you.

If you have any questions at all, please speak to your Business Development Manager.





Introduction

# 1

**1.1\_BT Protection Plans Overview**

BT Protection Plans provides a comprehensive range of insurance solutions that offer protection no matter the situation or stage of life of your client.

<b>Death Benefit</b>	Pays a lump sum benefit if the Insured Person dies or is diagnosed with a terminal illness.
<b>TPD Benefit</b>	Pays a lump sum benefit where the Insured Person is unlikely to work again, perform household duties again, or suffers a loss of ability due to a permanent disability.
<b>Living Benefit</b>	Pays a lump sum benefit if the Insured Person suffers from one of a range of specific medical events such as cancer, a heart condition or a loss of limb.
<b>Income Protection</b>	Pays a monthly benefit where the Insured Person is unable to work at their full capacity due to sickness or injury.
<b>Business Overheads</b>	Pays a monthly benefit to help cover the costs of running a business where the Insured Person cannot work at their full capacity due to sickness or injury.
<b>Needlestick Benefit</b>	Provides lump sum cover for Insured Persons who are medical professionals if they are diagnosed with HIV or Hepatitis B or C while performing the duties of their usual occupation.
<b>Children's Benefit</b>	Pays a lump sum benefit if your client's child suffers from one of a range of specified conditions.

All BT Protection Plans policies also provide the following features, to ensure that your client is receiving the most value out of their policy:

- CPI Increases
- Guaranteed Renewable
- Guaranteed Upgrade
- Loyalty Benefit
- Multi-Policy Discount
- Wrap and SuperWrap Discount
- Premium Holiday
- Cover Continuation
- Worldwide cover.

**1.2\_Benefit Fundamentals**

The following table summarises the eligibility criteria for each of the benefits available under BT Protection Plans. For information about the features and benefits available under each of the policies in BT Protection Plans, please refer to the BT Protection Plans Product Disclosure Statement and Policy Document (PDS).

## 1\_Introduction (continued)

Cover type	Entry ages	Expiry age (review date following the Insured Person's birthday)	Maximum initial sum insured <sup>#</sup>
Death Benefit	15–69 for Stepped premiums 15–59 for Level 65 premiums 15–49 for Level 55 premiums	99	Any financially justifiable amount.
TPD Benefit	15–59 for Stepped and Level 65 premiums 15–49 for Level 55 premiums	99 From age 65, the General Cover TPD definition will apply.  Where applicable, the TPD Continuation Benefit allows the Insured Person to continue cover under the Any Occupation TPD definition to age 70. After this time the definition reverts to General Cover TPD.	<b>Own Occupation TPD:</b> \$5million <b>Any Occupation TPD:</b> Occupation A: \$5million Occupation B & C: \$3million. An additional \$2million under General Cover TPD definition may be applied for <b>Home Duties TPD:</b> \$1.5million <b>General Cover TPD:</b> Occupation A, B & C: \$5million All other occupations: \$1million
Living Benefit	15–59 for Stepped and Level 65 premiums 15–49 for Level 55 premiums	65	\$2million
Income Protection	17–59 for Stepped and Level 65 premiums 17–49 for Level 55 premiums	65 for Stepped and Level 65 premiums 55 for Level 55 premium	<b>Occupation AA &amp; P:</b> \$60,000 per month. Amounts over \$30,000 limited to a 2 year benefit period <b>Occupation A, S, BB, B &amp; C:</b> \$30,000 per month <b>Occupation E:</b> \$10,000 per month
Business Overheads	17–59 for Stepped and Level 65 premiums	65	Any financially justifiable amount (ie the allowable business expenses at the time of application).
Needlestick Benefit	15–59	65	\$500,000*
Children's Benefit	2–14	16	\$200,000

\*A maximum amount of \$2 million (plus CPI increases) will be paid in total in the event that the Insured Person is eligible to claim on both the Needlestick Benefit and the Living Benefit.

# Including cover with BT and any other insurer.



### 1.3\_Ownership Options

BT Protection Plans can be structured to individually tailor the Policy to your client's needs. This includes deciding who is best to own the Policy as well as the option of having their benefits split between superannuation and non-superannuation ownership.

BT Protection Plans can be owned in the following structures:

- non-superannuation ownership (ie an individual, company or trust)
- self managed superannuation fund (SMSF)
- BT Protection Plans Superannuation (for Term Life as Superannuation); and
- SuperWrap.

#### NOTE

For Term Life as Superannuation, Income Protection, Income Protection Plus, Business Overheads and all policies owned through SuperWrap only one life can be insured per Policy.

For all other policies (including those owned by a SMSF), up to five lives can be insured per policy.

The client can also structure their policy using a combination of these ownership options with Flexible Linking Plus and Income Linking Plus.

#### 1.3.1\_Flexible Linking Plus

Flexible Linking Plus allows you the flexibility to structure your client's lump sum insurance inside and outside superannuation.

#### Flexible Living Benefit and Super Plus TPD Benefit

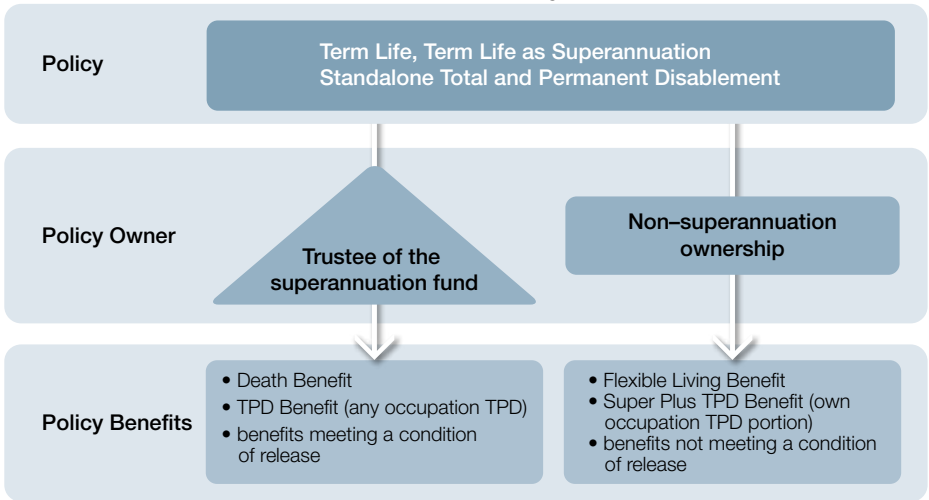
Flexible Linking Plus allows a Living Benefit and an Own Occupation TPD Benefit, which may not usually be available through your client's superannuation fund, to be linked to a Term Life or Term Life as Superannuation policy. A Super Plus TPD Benefit may also be linked to a Standalone Total and Permanent Disablement policy. The added benefit will be held outside of your client's superannuation fund.

If the Living Benefit or Super Plus TPD Benefit become payable, they will be paid directly to the owner of the non-superannuation portion. However, for cover owned by the trustee of a superannuation fund, the benefit will be paid to the trustee of the fund. The trustee must abide by the conditions of release in order to pay a benefit. Flexible Linking Plus Benefits are priced lower than the equivalent benefit in a standalone insurance policy as they are priced at 'rider' premium rates, not standalone premium rates.

In the event of a claim under the Living Benefit or Super Plus TPD Benefit, the sum insured of all other benefits on the Policy will be reduced by the amount paid.

→ 1\_Introduction  
(continued)

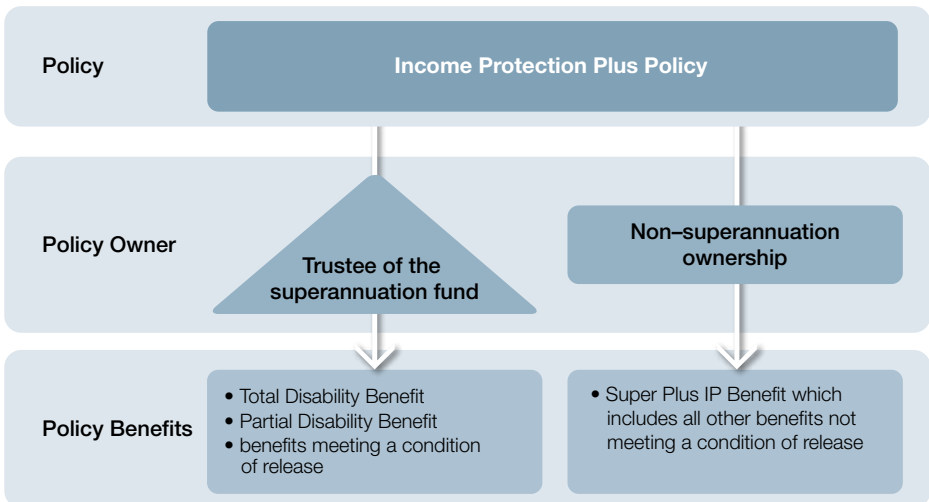
Here's how Flexible Linking Plus works:



1.3.2\_Income Linking Plus

Income Linking Plus provides the option to structure Income Protection Plus so that the benefits meeting a condition of release are provided through superannuation and the remaining benefits are funded outside of superannuation.

Here's how Income Linking Plus works:



**Super Plus IP Benefit**

If we pay a Super Plus Income Protection Benefit it will be paid directly to the Insured Person. However, for cover owned by the trustee of the superannuation fund, the benefit will be paid to the trustee of the fund.

**1.4\_Premiums and Policy Discounts**

BT Protection Plans offer a range of premium options to allow you to further tailor the policy to your clients needs. In addition, there are a number of discounts offered to reward loyal customers.

**1.4.1\_Premium Options**

BT Protection Plans offers the choice between stepped and level premiums. Your client can also select a combination of both stepped and level premiums within their policy.

Stepped premiums are re-calculated each year in line with the Insured Person's age.

Level premiums stay the same for a specified period of time. This specified period of time can either be:

- to the review date on or following age 55 for 'Level 55' premium option, or
- to the review date on or following age 65 for 'Level 65' premium option.

When the specified period of time has elapsed, the premiums will revert to a stepped structure.

Under both structures, the premium will increase with CPI, sum insured increases and when we increase the policy fee.

There are minimum premium requirements, and a policy fee payable on each BT Protection Plans policy — the amounts are dependent on the premium frequency selected and are outlined in the following table (as at 1 October 2010):

Premium Frequency	Minimum Premium	Policy Fee
Monthly	\$14	\$7.23
Quarterly	\$42	\$21.68
Half-Yearly	\$84	\$43.37
Yearly	\$150	\$79.60

**1.4.2\_Policy Discounts**

**Multi-Policy Discount**

If the Insured Person is covered by more than one Policy (Term Life, Term Life as Superannuation, Standalone Total and Permanent Disability, Standalone Living Insurance, Income Protection, Income Protection Plus or Business Overheads) they will be eligible for a 5% multi-policy discount on their premiums (excluding policy fee and stamp duty).

**Wrap/SuperWrap Discount**

A 10% discount on premiums (excluding policy fee and stamp duty) is available where premiums are paid through a Wrap or SuperWrap account.

→ 1\_Introduction  
(continued)

**Large Sum Insured Discounts**

To further reward clients who qualify for higher sums insured, we offer a range of large sum insured discounts:

Death Benefit and TPD Benefit* sum insured	Discount
0–\$249,999	Nil
\$250,000–\$499,999	10%
\$500,000–\$999,999	20%
\$1,000,000 and over	30%

Living Benefit sum insured	Discount
0–\$249,999	Nil
\$250,000–\$499,999	10%
\$500,000–\$999,999	15%
\$1,000,000 and over	20%

Income Products* sum insured (per month)	Discount
0–\$3,999	Nil
\$4,000–\$7,499	10%
\$7,500–\$9,999	12.5%
\$10,000 and over	15%

\*Benefits issued under different TPD definitions or Waiting Period/Benefit Period combinations are classified as separate benefits for sum insured banding purposes.

**1.4.3\_Premium calculation**

The premium calculation for each benefit/option is as follows:

$$\begin{aligned}
 &[\text{Base Rate} \times \text{Sum Insured/divisional factor}^* \\
 &\quad \times (1 - \text{large sum insured discount}) \\
 &\quad \times (1 - \text{multi-policy discount}) \\
 &\quad \times (1 - \text{Wrap/Superwrap discount}) \\
 &\quad \times \text{underwriting loadings (ie \% health/pastime loadings} \\
 &\quad \text{and occupational loadings)} \\
 &\quad + \text{Per Mille Loadings} \times \text{sum insured/divisional factor}^*] \\
 &\quad \times (1 - \text{dial down commission discount}) \\
 &\quad \times (1 + \text{frequency loading}) \\
 &\quad + \text{Policy Fee}
 \end{aligned}$$

\*Divisional factor = 1000 for Lump Sum products, and 100 for Income products

Stamp Duty is applied following the above calculation to particular policies (all Income Products, Standalone Total and Permanent Disablement, Standalone Living Insurance, Flexible Linking Plus and Needlestick Benefit). The amount depends on the Policy Owner's state of residence.

If the Waiver of Life Premium is selected, the sum of all Term Life policy premiums above are multiplied by 5% for males and 8% for females, to derive the applicable premium.

## 1.5\_Adviser Remuneration

BT Protection Plans offer a choice of a number of remuneration options depending on how you wish to structure your business. You can choose between the traditional commission options, and fee based remuneration.

### 1.5.1\_Commission

BT Protection Plans offers the choice of four commission options. The following amounts are inclusive of GST:

Commission Structure	Initial (Year 1)	Renewal (Year 2 +)
Upfront	121.0%	11.0%
Level	33.0%	33.0%
Hybrid Option 1	69.3%	23.1%
Hybrid Option 2	89.1%	18.7%

Commission may be split between two advisers in any percentage they may nominate. If no splitting percentage is nominated on the application form, the commission will be paid to one adviser. Other things to note on commission calculations and payments:

Commission Type	Calculation	Payment
Initial Commission for Upfront and Hybrid	<ul style="list-style-type: none"> <li>→ Percentage of annual premium on new or voluntary increases in benefits</li> <li>→ Includes all underwriting loadings (ie health/pastime loadings and occupational loadings) and discounts (including multi-policy, Wrap/SuperWrap, large sum insured and dial down commission discounts)</li> <li>→ Excludes policy fee, stamp duty and frequency loadings</li> <li>→ No initial commission is payable on increases due to CPI or age.</li> </ul>	Paid as a lump sum when the policy goes into force.
Renewal Commission for Upfront and Hybrid	<ul style="list-style-type: none"> <li>→ Percentage of the premium received from year 2 onwards</li> <li>→ Includes increases due to CPI, age, and frequency loadings</li> <li>→ Includes all underwriting loadings and all discounts</li> <li>→ Excludes policy fee and stamp duty.</li> </ul>	Paid on the frequency that the premium is received.
Level Commission	<ul style="list-style-type: none"> <li>→ Percentage of all premiums received before applying any commission dial down discount</li> <li>→ Includes all underwriting loadings and all discounts (except the commission dial down discount)</li> <li>→ Includes increases due to CPI, age, and frequency loadings</li> <li>→ Excludes policy fee and stamp duty.</li> </ul>	Paid on the frequency that the premium is received.

→ 1\_Introduction  
(continued)

No Initial Commission will be paid for the re-purchase of the:

- Death Benefit using the Living Buy Back Benefit
- Death Benefit using the TPD Buy Back Benefit
- Death Benefit using the Double TPD Benefit
- Death Benefit using the Double Living Benefit
- Living Benefit using the Living Reinstatement Benefit.

**1.5.2\_Commission Dial Down** BT Protection Plans offer you the ability to reduce the premiums your clients pay by reducing the remuneration you will receive. You are able to discount the premiums by any whole percentage up to 30%. The following table outlines the effect on commission percentage when utilising the dial down facility.

Premium Discount	Dialled Down Commission (including GST)						
	Upfront		Hybrid Option 1		Hybrid Option 2		Level
	Initial	Renewal	Initial	Renewal	Initial	Renewal	
0%	121.00%	11.00%	69.30%	23.10%	89.10%	18.70%	33.00%
5%	100.83%	9.17%	57.75%	19.25%	74.25%	15.58%	27.50%
10%	80.67%	7.33%	46.20%	15.40%	59.40%	12.47%	22.00%
15%	60.50%	5.50%	34.65%	11.55%	44.55%	9.35%	16.50%
20%	40.33%	3.67%	23.10%	7.70%	29.70%	6.23%	11.00%
30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

For Flexible Linking Plus and Income Linking Plus policies, remuneration on the portion paid from super can be automatically dialled down to zero by selecting the 'Commission — Non Super only' or 'Ins Admin Fee — Non Super only' option in LifeCENTRAL+ (as applicable).

This means remuneration on the portion of premium paid outside of super can continue to be dialled up or down between 0% and 30% (depending on the remuneration option chosen).

### 1.5.3\_Commission Responsibility Period

On the lapse or cancellation within one year of a policy's risk commencement date, initial commission which has been paid in the first year is written back according to the following scale:

Time from risk commencement	Writeback of Commission
0–6 months	100%
6–9 months	50%
9–12 months	25%

On cancellation from inception, the initial commission is written back in full.

A writeback will be reversed on the reinstatement of a policy following a lapse.

### 1.5.4\_Advice Service Fee

BT Protection Plans recognise that each adviser has different needs, and may choose or require a different method of remuneration depending on the client, their policy, or the needs of the dealergroup.

The Advice Service Fee is a flexible, transparent remuneration option which allows you and your client to openly discuss the fee you will receive, and the fact that it has no bearing on the premium they are paying.

The Advice Service Fee has the following features:

- you and your client can negotiate any dollar value for the services you provide. The fee is in no way linked to the life insurance premium being paid.
- the Advice Service Fee paid during the first year (initial fee) may differ from the fee which is paid for ongoing services (ongoing fee).
- the initial fee will be paid upfront by the client. The ongoing fee is paid at any frequency selected by the client.
- you and your client may elect to increase the ongoing fee with CPI.
- the Advice Service Fee will be set out in a separate schedule for the client which will be provided each year on the review date. This schedule will itemise the amount payable by the client (inclusive of GST).



## 1\_Introduction (continued)

### 1.5.5\_Insurance Administration Fee

The Insurance Administration Fee is a percentage-based remuneration option which allows the adviser to adjust the client's premium to match the adviser's effort.

You can select any whole percentage between 0–30% and the fee is calculated as a percentage of premium paid (excluding policy fee and stamp duty) starting in the first year of the policy. The fee is included in the premium paid by the client and affects the total amount payable.

The Insurance Administration Fee works in the opposite way to commission dial down. Therefore, if the fee selected is 30%, then the client will pay the retail premium rate (or the premium payable without dial down). If the Insurance Administration Fee selected is 0%, the client will pay the retail premium rate discounted by 30%.

The following table shows the effect of the Insurance Administration Fee on a \$700 base insurance premium before fees or commission:

Insurance Administration Fee	Insurance Premium	Insurance Administration Fee Payable (including GST)						Level
		Upfront		Hybrid Option 1		Hybrid Option 2		
		Initial	Renewal	Initial	Renewal	Initial	Renewal	
30%	\$1,000	\$1,210	\$110	\$693	\$231	\$891	\$187	\$330
25%	\$950	\$958	\$87	\$549	\$183	\$705	\$148	\$261
20%	\$900	\$726	\$66	\$416	\$139	\$535	\$112	\$198
15%	\$850	\$514	\$47	\$295	\$98	\$379	\$79	\$140
10%	\$800	\$323	\$29	\$185	\$62	\$238	\$50	\$88
0%	\$700	\$0	\$0	\$0	\$0	\$0	\$0	\$0





# 2

## Medical Requirements

# Medical Requirements



## → 2\_Medical Requirements

### 2.1\_Calculating Medical Requirements

Medical requirements will be based on the benefit amount being applied for and the age of the client. Existing cover with us must also be included if not being replaced by the new cover. Existing cover with other insurers is ignored for medical requirements purposes.

These requirements are set out in the tables in section 2.2. Costs for the medical requirements will be covered by us, unless otherwise advised.

In the case of multiple policies being applied for (ie Term Life, Standalone TPD and Standalone Living Insurance, or Income Protection and Business Overheads Insurance), the mandatory medical requirements will be calculated based on the formulas below. Please note that when applying for cover using LifeCENTRAL+, the quote and application system will calculate these requirements automatically.

#### 2.1.1\_Lump Sum Benefits

Calculation of requirements for the Death Benefit, TPD Benefit, and Living Benefit must be done separately at the benefit level.

- Step 1** Select the highest of:
- Death Benefit (the sum of all Death Benefits, proposed and existing)
  - TPD Benefit (the sum of all TPD Benefits in Standalone TPD and Term Life policies), and
  - Living Benefit (the sum of all Living Benefits in Standalone Living Insurance and Term Life policies).
- Step 2** Select the mandatory requirements from section 2.2 based on the highest benefit determined in Step 1.
- Step 3** Calculate additional requirements for Living Benefits. Add all Living Benefits (the sum of all Living Benefits in Standalone Living Insurance and Term Life policies) and select the mandatory requirements from section 2.2.

**Note:**

- Multiply the benefit amount for the Death, TPD Benefit and Living Benefit in Term Life (as applicable) by 3 if the Business Cover Benefit is selected for the purposes of the above calculation.
- Any existing benefits with us must be added to the relevant benefit calculations above if those policies are not being replaced.
- Double Living and Double TPD Benefits are excluded from the above calculation.
- The Needlestick Benefit is excluded from the above calculation.

→ 2\_Medical Requirements  
(continued)

Example 1:		
Proposed Cover	Term Life Policy	Death Benefit \$1,000,000 TPD Benefit \$1,000,000 Living Benefit \$500,000
	Standalone Total and Permanent Disablement Policy \$500,000 and Standalone Living Insurance Policy \$250,000	
Existing Cover	BT Term Life Policy	Death Benefit \$500,000 TPD Benefit \$500,000
Calculation:		
Death	\$1,000,000 (application) + \$500,000 (existing cover) = \$1,500,000	
TPD	\$1,000,000 + \$500,000 (application) + \$500,000 (existing cover) = \$2,000,000	
Living	\$500,000 + \$250,000 (application) = \$750,000	
<b>Total Risk:</b>	<b>\$2,000,000 + requirements for additional Living Benefit of \$750,000</b>	

Example 2:		
Proposed Cover	Term Life policy	Death Benefit \$1,000,000 TPD Benefit \$1,000,000 Living Benefit \$500,000 with Business Cover on the Death Benefit.
	Standalone Total and Permanent Disablement Policy \$2,000,000 and Standalone Living Insurance Policy \$500,000	
Existing Cover	BT Term Life Policy	Death Benefit \$1,000,000
Calculation:		
Death	\$1,000,000 × 3 (application) + \$1,000,000 (existing cover) = \$4,000,000	
TPD	\$1,000,000 + \$2,000,000 = \$3,000,000	
Living	\$500,000 + \$500,000 = \$1,000,000	
<b>Total Risk:</b>	<b>\$4,000,000 + requirements for additional Living Benefit of \$1,000,000</b>	

2.1.2\_Income Products

Calculation of requirements for Income Products is done at the policy level.

To calculate the mandatory medical requirements for Income Products, take the higher of the:

- Income Protection monthly benefit, and
- Business Overheads monthly benefit,  
being applied for.

You must include any existing cover with us for the purposes of the above calculation.

## 2.2\_Mandatory Medical Requirements

BLDTST	=	Blood Tests (MBA20, Hepatitis B and C and HIV)
BLOX	=	Blood Tests (MBA20, Hepatitis B and C, HIV and FBC)
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 Examination (If the applicant has a pre-existing or current condition, it is usually preferable for their own GP to do the exam).
MEDXOD	=	Medical Examination (for the applicant's own GP to do the exam)
MSU	=	Microscopic Urinalysis
PSA	=	Prostate Specific Antigen (PSA) test or latest PSA test results acquired within the last 12 months (males only)
QCHECK	=	Quick Check, consisting of full measurements, pulse and blood pressure, urinalysis, and information on current treatment
SPX	=	Specialist Physician Exam

### Please Note:

- The calculation of cover in section 2.1 should be used for the following tables.
- There are additional requirements for Living Benefits. If there is a duplication of requirements as a result of the two tables, only one test is required.
- If both ECG\_R and ECG\_EX appear, only an ECG\_EX is required, and if MEDXAM/MEDXOD and SPX appear, only a SPX is required.
- 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.
- Other requirements may apply subject to individual consideration.
- Please refer to the glossary in section 9 for the administration codes used in the system tracking and reporting of applications.

→ 2\_Medical Requirements  
(continued)

Sum insured	Death, TPD and Living Benefit Requirements					
	Age Next Birthday					
	Up to 45	46–50	51–55	56–60	61–65	66–70
\$0– \$100,000	—	—	—	—	—	—
\$100,001– \$350,000	—	—	—	—	—	QCHECK
\$350,001– \$500,000	—	—	—	—	—	QCHECK
\$500,001– \$750,000	—	—	—	BLDTST, QCHECK	BLDTST, QCHECK	BLDTST, QCHECK
\$750,001– \$1,000,000	—	—	—	BLDTST, QCHECK	BLDTST, QCHECK	BLDTST, QCHECK
\$1,000,001– \$1,500,000	—	—	BLDTST, QCHECK	BLDTST, MEDXAM	BLDTST, MEDXAM, ECG_R	BLDTST, MEDXAM, ECG_R
\$1,500,001– \$2,000,000	—	BLDTST, QCHECK	BLDTST, QCHECK	BLDTST, MEDXAM, ECG_R	BLDTST, MEDXAM, ECG_R	BLDTST, MEDXAM, ECG_R
\$2,000,001– \$2,500,000	—	BLDTST, QCHECK	BLDTST, QCHECK	BLDTST, MEDXAM, ECG_R	BLDTST, MEDXAM, ECG_R	BLDTST, MEDXAM, ECG_R
\$2,500,001– \$3,000,000	BLDTST, MEDXAM	BLDTST, MEDXAM, ECG_R	BLDTST, MEDXAM, ECG_R	BLDTST, MEDXAM, ECG_R	BLDTST, MEDXAM, ECG_R, PSA	BLDTST, MEDXAM, ECG_R, PSA
\$3,000,001– \$5,000,000	BLDTST, MEDXAM, EMAR*	BLDTST, MEDXAM, ECG_R, EMAR*	BLDTST, MEDXAM, ECG_R, EMAR*	BLDTST, MEDXAM, ECG_R, EMAR*	BLDTST, MEDXAM, ECG_R, EMAR*, PSA	BLDTST, MEDXAM, ECG_R, EMAR*, PSA
\$5,000,001– \$10,000,000	BLOX, SPX, EMAR, ECG_EX, MSU	BLOX, SPX, EMAR, ECG_EX, MSU	BLOX, SPX, EMAR, ECG_EX, MSU, PSA	BLOX, SPX, EMAR, ECG_EX, MSU, PSA	BLOX, SPX, EMAR, ECG_EX, MSU, PSA	BLOX, SPX, EMAR, ECG_EX, MSU, PSA
\$10,000,000 +	BLOX, SPX, EMAR, ECG_EX, MSU, CXR, ECHOEX, PSA or MAM	BLOX, SPX, EMAR, ECG_EX, MSU, CXR, ECHOEX, PSA or MAM	BLOX, SPX, EMAR, ECG_EX, MSU, CXR, ECHOEX, PSA or MAM	BLOX, SPX, EMAR, ECG_EX, MSU, CXR, ECHOEX, PSA or MAM	BLOX, SPX, EMAR, ECG_EX, MSU, CXR, ECHOEX, PSA or MAM	BLOX, SPX, EMAR, ECG_EX, MSU, CXR, ECHOEX, PSA or MAM

\*EMAR is not a mandatory requirement for Death Benefits up to \$5m. A mandatory EMAR will be required for TPD Benefits exceeding \$3m

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	QCHECK	QCHECK	BLDTST, QCHECK	BLDTST, QCHECK, ECG_R	ECG_EX, BLDTST, MEDXAM
\$1,500,001– \$2,000,000	BLOX, MEDXAM, MAM	BLOX, MEDXAM, MAM, ECG_R	ECG_R, BLOX, MEDXAM, PSA or MAM	ECG_EX, BLOX, MEDXAM, PSA or MAM	ECG_EX, BLOX, MEDXAM, PSA or MAM

Sum insured	Income Protection and Business Overheads		
	Age Next Birthday		
	Up to 45	46–50	Over 50
\$0–\$7,500	—	—	—
\$7,501– \$10,000	—	QCHECK	QCHECK
\$10,001– \$15,000	QCHECK	BLDTST, QCHECK	BLDTST, QCHECK
\$15,001– \$20,000	BLDTST, MEDXAM	BLDTST, MEDXAM	BLDTST, MEDXAM
\$20,001– \$30,000	BLOX, MEDXAM, EMAR, ECG_EX	BLOX, MEDXAM, EMAR, ECG_EX	BLOX, MEDXAM, EMAR, ECG_EX
\$30,000+	BLOX, SPX, EMAR, ECG_EX, MSU	BLOX, SPX, EMAR, ECG_EX, MSU	BLOX, SPX, EMAR, ECG_EX, MSU, PSA or MAM

### 2.3 Arranging for Mandatory Medical Requirements

You can choose to arrange the medical requirements on behalf of your client, or ask for our Case Management team to do this for you.

If you wish to arrange the medical requirements:

- Ensure that you understand exactly what tests or investigations are required and the appropriate examiner. Please refer to the LifeCENTRAL+ application output for a summary of requirements.
- Make the arrangement via the websites listed below or complete the Paramedical Services Request Form in the Personal Statement and fax 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 Personal Statement, to avoid confusion in arranging requirements with multiple providers.

→ **2\_Medical Requirements  
(continued)**

If you wish for the medical requirements to be arranged by our Case Management team, simply leave this section of the Personal Statement blank. We will assume that you require us to make these arrangements and we will contact a provider without further referral to you.

**TIP**

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

We offer a choice of providers for medical and paramedical services. If you wish to use a provider other than UHG, please use the providers listed below:

**UHG (our preferred Service Provider)**

Services: Mobile pathology services, paramedical services, and medical practitioner exams.

Telephone: 1800 101 984

Website: [www.uhg.com.au](http://www.uhg.com.au)

**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](http://www.healthpredictions.com)

**Lifescreeen**

Services: Mobile pathology, paramedical services, ECG, spirometry, and medical practitioner exams.

Telephone: 1800 673 123

Website: [www.sonichealthcare.com.au/lifescreeen](http://www.sonichealthcare.com.au/lifescreeen)



## 2.4 Understanding Medical Requirements

Medical Requirement	May be required due to:	What is involved?
Blood Test (BLDTST, BLOX)	<ul style="list-style-type: none"> <li>→ Mandatory requirements based on the level of cover being applied for,</li> <li>→ The client's medical history (particularly if the client has had high cholesterol, unfavourable BMI, diabetes, liver abnormalities or hepatitis)</li> <li>→ The client's BMI, or</li> <li>→ Results of a medical examination or EMAR.</li> </ul>	<p>Blood sample(s) taken and then analysed by a pathology lab. For more accurate results, particularly for cholesterol and glucose readings, the client should fast for 8 hours before the blood test unless there are medical reasons otherwise.</p> <p>The sample(s) can be taken by either:</p> <ul style="list-style-type: none"> <li>→ the client's doctor (not a family member). 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.</li> <li>→ one of the paramedical service providers in section 2.3. They will supply the consent form directly to the client for completion.</li> </ul> <p>Irrespective of the doctor or service used, the medical costs are paid by us.</p> <p><b>Types of Blood Tests</b></p> <ul style="list-style-type: none"> <li>→ Full Blood Count (FBC) and Hepatitis B &amp; C — a single test with a broader analysis that checks the types and numbers of blood cells and Hepatitis B &amp; C antibodies and antigens.</li> <li>→ Multiple Biochemical Analysis (MBA20) — primarily examines glucose, liver function, renal function and cholesterol.</li> <li>→ Human Immunodeficiency Virus (HIV) — checks for HIV antibodies and can usually be done at the same time as the MBA20.</li> </ul>
Chest X-ray (CXR)	<ul style="list-style-type: none"> <li>→ Mandatory requirements based on the level of cover being applied for, or</li> <li>→ The client's medical history.</li> </ul>	<p>This is an x-ray typically with two views of the chest, one from the back and the other from the side of the body as the client stands against the image recording plate.</p> <p>An abnormal result may indicate possible lung or heart disease.</p>

→ 2\_Medical Requirements  
(continued)

Medical Requirement	May be required due to:	What is involved?
Electrocardiogram (ECG_EX, ECG_R)	<ul style="list-style-type: none"> <li>→ Mandatory requirements based on the level of cover being applied for, or</li> <li>→ The client's medical history (eg heart disease).</li> </ul>	<p>Leads are placed on the chest, wrist and ankles to record the transmission of the electrical impulses of the heart. The test is to determine whether these impulses are normal or not. An abnormal result may indicate possible heart disease.</p> <p><b>Types of ECG</b></p> <ul style="list-style-type: none"> <li>→ Resting ECG (ECG_R) — the test is performed when a person is sedentary. Abnormal results will usually then require a stress ECG to be performed.</li> <li>→ Stress ECG (ECG_EX) — the test is performed at authorised medical centres or hospitals, when exercising on a treadmill or bike.</li> </ul>
Stress Echocardiogram (ECHOEX)	<ul style="list-style-type: none"> <li>→ Mandatory requirements based on the level of cover applied for, or</li> <li>→ The client's medical history (eg heart disease).</li> </ul>	<p>This is a sonogram or cardiac ultrasound of the heart. It uses standard ultrasound techniques to image two-dimensional slices of the heart (also 3D real-time imaging).</p> <p>An abnormal result may indicate possible cardiovascular disease.</p>
Extended Medical Attendant's Report (EMAR)	<ul style="list-style-type: none"> <li>→ Mandatory requirements based on the level of cover being applied for, or</li> <li>→ The client's medical history.</li> </ul>	<p>A report 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). The client is not required to attend their doctor for this report.</p> <p>We will write directly to the doctor requesting the EMAR, which we will pay for.</p>
Mammogram (MAM)	<ul style="list-style-type: none"> <li>→ Mandatory requirements based on the level of cover being applied for,</li> <li>→ The client's medical history, or</li> <li>→ The client's family history.</li> </ul>	<p>This is an x-ray performed on the breast. The client will be asked to change positions between images. The routine views are a top-to-bottom view and an oblique side view. The process will be repeated for the other breast.</p> <p>Mammograms are most often used to detect breast cancer or other benign breast lumps.</p>

Medical Requirement	May be required due to:	What is involved?
<p>Medical Examination (MEDXAM, MEDXOD)</p>	<ul style="list-style-type: none"> <li>→ Mandatory requirements based on the level of cover being applied for,</li> <li>→ The client's medical history,</li> <li>→ The client's BMI, or</li> <li>→ The client not attending a doctor for a long period of time. The length of time will depend on the client's age and/or medical history.</li> </ul>	<p>A physical examination with information collected, checked and/or recorded on height and weight, blood pressure, pulse rate, urine test, heart sounds and any indication of physical abnormality.</p> <p>The exam can be done by either:</p> <ul style="list-style-type: none"> <li>→ the client's doctor (not a family member). We will mail a medical examination form to the client to take to their doctor, and the doctor will then send the completed form to us, together with an invoice for their fee.</li> <li>→ one of the paramedical service providers in section 2.3. They will supply the medical examination form.</li> </ul> <p>Irrespective of the doctor or service used, the medical costs are paid by us.</p>
<p>Microscopic Urinalysis (MSU)</p>	<ul style="list-style-type: none"> <li>→ Mandatory requirements based on the level of cover being applied for, or</li> <li>→ The client's medical history.</li> </ul>	<p>Urine sample(s) taken and then analysed by a pathology lab.</p> <p>The sample(s) can be taken by either:</p> <ul style="list-style-type: none"> <li>→ the client's doctor (not a family member). 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 urine sample, to a pathology practice.</li> <li>→ one of the paramedical service providers in section 2.3. They will supply the consent form directly to the client for completion.</li> </ul> <p>Irrespective of the doctor or service used, the medical costs are paid by us.</p>
<p>Prostate Specific Antigen Test (PSA)</p>		<p>Blood sample(s) taken and then analysed by a pathology lab.</p> <p>The sample(s) can be taken by either:</p> <ul style="list-style-type: none"> <li>→ the client's doctor (not a family member). 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.</li> <li>→ one of the paramedical service providers in section 2.3. They will supply the consent form directly to the client for completion.</li> </ul> <p>Irrespective of the doctor or service used, the medical costs are paid by us.</p>

→ **2\_Medical Requirements**  
(continued)

Medical Requirement	May be required due to:	What is involved?
Quick Check (QCHECK)	<ul style="list-style-type: none"> <li>→ Mandatory requirements based on the level of cover being applied for,</li> <li>→ The client's BMI, or</li> <li>→ The client's medical history.</li> </ul>	<p>A series of simple medical tests performed, and a brief medical history taken of the client.</p> <p>The exam can be done by either:</p> <ul style="list-style-type: none"> <li>→ the client's doctor (not a family member). We will mail a medical examination form to the client to take to their doctor, and the doctor will then send the completed form to us, together with an invoice for their fee.</li> <li>→ one of the paramedical service providers in section 2.3. They will supply the medical examination form.</li> </ul> <p>Irrespective of the doctor or service used, the medical costs are paid by us.</p>
Specialist Physician Exam (SPX)	<ul style="list-style-type: none"> <li>→ Mandatory requirements based on the level of cover being applied for, or</li> <li>→ The client's medical history.</li> </ul>	<p>An exam performed by a specialist, preferably a cardiologist.</p>

**2.5 Underwriting Approach for Specific Conditions**

This section discusses the following in more detail:

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

**2.5.1 Depression, Anxiety and Stress**

For the Death Benefit and the Living Benefit, Depression, Anxiety and Stress usually doesn't pose much of a concern to underwriting, unless the condition is severe, long standing, or if suicidal tendencies are shown.

When underwriting Income Protection, Business Overheads and TPD 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

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

Exclusions of this nature can be reviewed in two years. Please note that work stress is not considered reactive depression.

### 2.5.2\_Back Problems

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

### Exclusions

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 by the doctor
- 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)
- 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). An exclusion is usually 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
- 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.

Please note if the client has severe back problems and works in a heavy manual occupation, we may not be able to offer cover.

### 2.5.3\_Skin Lesions and 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

→ **2\_Medical Requirements  
(continued)**

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.

The removal of benign skin lesions is evidence of previous sun damage and the potential exists for other more serious lesion(s) to be growing unnoticed. We will take into account all history of skin lesions, the method of removal, and the type of lesion (eg melanoma, BCC or SCC as described above) when making an underwriting assessment.

**2.5.4\_Breast Abnormalities  
and Breast Cancer**

Females diagnosed with breast abnormalities may be offered a breast cancer exclusion on their Living Benefit, subject to medical evidence. This means that the client is covered for any other types of cancer excluding cancer of the breast and other cancers that have originated in the breast.

For Death Benefits, TPD Benefits, Income Protection and Business Overheads, standard rates will usually apply unless the client has a history of breast abnormalities.

A client who has had breast cancer is usually not accepted for any benefits. In certain circumstances, a Death Benefit can be considered (ie where at least 4 years have elapsed since last treatment).

**2.5.5\_Diabetes**

Diabetes Mellitus (diabetes) is a chronic (long-term) illness affecting many parts of the body, contributing to illness, disability and early death. 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 is also a contributor to many other medical problems such as heart disease, stroke, and poor circulation to the legs, which may cause gangrene.

Diabetes may also cause nerve damage (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. Gestational diabetes occurs during pregnancy and usually disappears after childbirth. If a client has recently had gestational diabetes we will obtain an Extended Medical Attendants Report (EMAR). This is to ensure that glucose metabolism has returned to normal after childbirth.

### 2.5.6\_Combined Risk Factors

Sometimes you may receive an assessment that has a loading and/or an exclusion when you expected the application to be accepted at ordinary rates. Often this is due to the combination of medical factors, which on their own may not 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

The client may have 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 considered together, it is clear that the client has a higher than normal risk of heart disease which may therefore incur a loading.

### 2.5.7\_Family History

Family history is particularly significant in assessing Income Protection, Living and TPD Benefits.

Clients who are adopted: If your client is adopted and does not know their family history, then they should indicate this on the Personal Statement.

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 dependent on the age and the number of family members affected, and the results of any genetic tests.

Breast Cancer: We will offer a breast 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.

### 2.5.8\_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. Pipe and cigar smokers will also be rated as smokers.

→ **2\_Medical Requirements  
(continued)**

However, client's smoking the occasional celebratory cigar 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, a loading may apply in addition to the normal smoker rates.

**Smokers who quit**

If the 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, after which they may apply for non-smoker rates by completing a Non-Smokers Declaration Form and returning it to us.





# 3

Financial  
Requirements

Financial  
Requirements



## → 3\_Financial Requirements

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.

Information provided at the time of application helps the underwriters to assess the appropriateness of the cover in terms of the type of product as well as the sum insured applied for.

This includes:

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

For the maximum initial sum insured limits, please refer to the Benefit Fundamentals in section 1.

### 3.1\_Personal Insurance

#### 3.1.1\_Multiples of Income

The following multiples of annual income can be used as a guide to indicate the maximum level of cover. Where income has fluctuated over the last few years, an average should be taken. As each person's financial circumstances differ, the amount of cover may vary from the maximums shown below.

Age next birthday	Death Benefit Multiples of Income
Up to 40	30
41 to 45	20
46 to 50	18
51 to 55	15
56 to 60	11
61 to 65	8

Age next birthday	TPD Benefit Multiples of Income
Up to 45	15
46 to 50	12
51 to 55	10
56 to 60	8

→ **3\_Financial Requirements**  
(continued)

Age next birthday	Living Benefit Multiples of Income
Up to 40	20
41 to 45	15
46 to 50	12
51 to 55	6
56 to 60	3

**3.1.2\_Debt Protection**

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 to the financial requirements set out in section 3.2).

**3.1.3\_Homemakers/  
Non-Working Spouse**

An appropriate level of cover will be based on:

- cost of medical care (for TPD and Living Benefits)
- cost of a nanny/housekeeper, and
- income lost if the surviving spouse has time off work to care for dependants.

We will assume that the surviving spouse will return to work (especially if an amount has already been set aside to cover the cost of a nanny/housekeeper) and will continue to earn an income.

Where a Death or TPD Benefit 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.

**3.1.4\_‘Own’ or ‘Any’  
Occupation Definition**

An appropriate level of cover will be based on the lump sum required to:

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

## 3.2 Business Insurance

### 3.2.1 Keyperson Revenue Purpose

When calculating the sum insured to cover the loss of revenue that a business would face should a keyperson die, become disabled or suffer a major trauma, we will consider 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 keyperson's 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 five to ten times the income of a keyperson for Death and TPD cover and up to three to five times for Living Insurance, subject to the maximum initial sum insured limits in the Benefit Fundamentals in section 1.

### 3.2.2 Keyperson 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 keyperson, we will consider the following when calculating the appropriate level of cover:

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

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

### 3.2.3 Partnership Protection (Buy/Sell — Share Purchase)

Partnership Protection 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 the appropriate level of cover is based on the value of the business.

→ **3\_Financial Requirements**  
(continued)

**3.3\_Income Protection and Business Overheads**

**3.3.1\_Types of Income**

<b>Insurable Income – Employee</b>	<p>An employee's insurable income will be their base salary before tax, plus any additional benefits such as superannuation and other package items. These include, but are not limited to 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.</p> <p>We will consider including overtime, commissions and bonuses that have been part of your client's income for at least the last 2 years. If these payments haven't fluctuated dramatically over the last few years, we'll take an average and add it to the base salary.</p> <p><b>Example</b></p> <p>If a client is an employee and has a remuneration package comprising of the following:</p> <ul style="list-style-type: none"><li>→ \$40,000 base salary</li><li>→ \$3,600 employer superannuation contributions (ie SGC)</li><li>→ \$6,000 salary sacrifice super contributions</li><li>→ \$16,000 for a novated lease motor vehicle</li><li>→ \$20,000 in commissions (averaged over last 3 years).</li></ul> <p>Their total insurable income will be \$85,600, not just the \$40,000 base salary.</p>
<b>Insurable Income – Self-employed</b>	<p>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. Their insurable income will be calculated as follows (all amounts are before tax):</p> <ul style="list-style-type: none"><li>→ total income generated from their personal exertion (eg income that would stop if they could not work due to sickness or injury), less</li><li>→ expenses incurred in generating that income, plus</li><li>→ expenses that can be added back.</li></ul> <p><b>Common add-backs to consider:</b></p> <ul style="list-style-type: none"><li>→ Personal salary (recorded under expenses on the P&amp;L)</li><li>→ Personal superannuation (for the client and 'non-working' spouse)</li><li>→ Motor vehicle lease and expenses (unless the vehicle is used primarily for work purposes)</li><li>→ Director's fees (to the extent that they relate to the applicant)</li><li>→ Depreciation for the lesser of the amount in the P&amp;L, or up to 10% of the total adjusted net profit across all entities, up to a maximum of \$30,000</li><li>→ Donations</li><li>→ 'Non-working' spouse income (ie income splitting)</li><li>→ Income distribution to a family trust for non-working family members.</li></ul> <p>The 'non-working' spouse income can only be added back if the spouse does not have Income Protection, is not applying for Income Protection, and does not intend to do so in the future.</p> <p>These items will only be allowed as add-backs if clearly shown as expenses in the Profit and Loss (P&amp;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&amp;L Statement, as this may include income generated by employees that will continue even if the business owner cannot work. If the life to be insured is only one of several partners, then only his share of the net profit of the business will constitute his income.</p>

<b>Ongoing business Income</b>	Where the business/entity is likely to have an ongoing income should the Insured Person become disabled, consideration will be given to: <ul style="list-style-type: none"> <li>→ the nature of the business,</li> <li>→ how the business generates its income,</li> <li>→ the number and size of income streams for the business, and</li> <li>→ the number of employees.</li> </ul> Income Protection may be considered subject to offsets for ongoing income.																											
<b>Benefits exceeding \$20,000 per month</b>	If the client is applying for a benefit of more than \$20,000 per month, and has <ul style="list-style-type: none"> <li>→ a net investment income greater than \$250,000 per year, or</li> <li>→ net assets exceeding \$5 million, excluding the family home and superannuation,</li> </ul> we will review the need for Income Protection benefit on a case by case basis.																											
<b>Investment Income</b>	<b>Investment income</b> is the income that is generated as a result of non-business activities that will continue to be generated irrespective of whether the individual is disabled or not. This includes interest, rental income, royalties, annuities and/or dividends (received from a publicly listed company).  <b>Net investment income</b> is investment income less all related expenses (eligible tax deductions) associated with this investment income.  <b>Example 1: Rental Investment Income</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Rental Income</td> <td></td> <td style="text-align: right;">\$4,000.00</td> </tr> <tr> <td>Less expenses</td> <td>Interest, maintenance, etc.</td> <td style="text-align: right;">-\$2,500.00</td> </tr> <tr> <td></td> <td>Council rates and other expenses</td> <td style="text-align: right;">-\$240.00</td> </tr> <tr> <td></td> <td>Building allowances (depreciation)</td> <td style="text-align: right;">-\$150.00</td> </tr> <tr> <td colspan="2"><b>Net Rental Investment Income:</b></td> <td style="text-align: right;"><b>\$1,110.00</b></td> </tr> </table> <b>Example 2: Share Investment Income</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Total value of share portfolio</td> <td></td> <td style="text-align: right;">\$2,000,000.00</td> </tr> <tr> <td>Dividends received</td> <td></td> <td style="text-align: right;">\$100,000.00</td> </tr> <tr> <td>Less interest received</td> <td></td> <td style="text-align: right;">-\$80,000.00</td> </tr> <tr> <td colspan="2"><b>Net Dividend Investment Income</b></td> <td style="text-align: right;"><b>\$200,000.00</b></td> </tr> </table>	Rental Income		\$4,000.00	Less expenses	Interest, maintenance, etc.	-\$2,500.00		Council rates and other expenses	-\$240.00		Building allowances (depreciation)	-\$150.00	<b>Net Rental Investment Income:</b>		<b>\$1,110.00</b>	Total value of share portfolio		\$2,000,000.00	Dividends received		\$100,000.00	Less interest received		-\$80,000.00	<b>Net Dividend Investment Income</b>		<b>\$200,000.00</b>
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Less interest received		-\$80,000.00																										
<b>Net Dividend Investment Income</b>		<b>\$200,000.00</b>																										
<b>Net Assets</b>	Net assets refer to the total assets after taking into account all loans and liabilities. The principal residence and accumulated superannuation are not included in the individual's assets.																											

### 3.3.2\_Income Protection Monthly Benefit

The maximum monthly benefit available under Income Protection is subject to the income replacement ratios shown below. For the maximum monthly benefit under Income Protection for each occupation category, please refer to section 3.4.2.

Insurable annual income	Max % covered <sup>1</sup>
Up to \$320,000	75%
From \$320,001 to \$560,000	\$20,000 (monthly benefit) + 50% of excess > \$320,000
From \$560,001 to \$2,360,000	\$30,000 (monthly benefit) + 20% of excess > \$560,000

Income Protection Benefits above \$30,000 per month will be issued on a 2 year benefit period.

<sup>1</sup> Up to 80% can be covered where the Superannuation Contribution Option has been selected. See PDS for more information.

## → 3\_Financial Requirements (continued)

**Note:** For medical graduates that have started to work in their profession (dentists and medical practitioners with less than 3 years experience), a monthly benefit of up to \$10,000 per month (Agreed value) will be considered.

For legal graduates that have started to work in their profession, a monthly benefit of up to a total of \$10,000 may be applied for, consisting of \$5,000 per month Agreed value and \$5,000 per month indemnity.

This is based on the expectation of significant earnings increases over the short to medium term in these professions and overrides the fact that these clients may not be able to financially justify the benefit amount at application.

### 3.3.3\_Business Overheads Monthly Benefit

This benefit will cover your client's share of most fixed business expenses for up to 12 months if they are unable to work at their full capacity due to sickness or injury. In assessing the level of cover being applied for, the underwriter needs to differentiate between who is generating the income, and who is paying the bills. In all other respects the financial underwriting guidelines for Business Overheads are the same as those for Income Protection.

**Note:** Category 'C' and 'E' occupations are not eligible for Business Overheads

#### Example

A hairdresser has her own business and has 3 employees, all of whom cut hair and generate revenue for the business. The business generates monthly revenue of \$20,000 and has monthly business expenses of \$15,000. It has been established that if the business owner was unable to work due to sickness or injury, the business would remain open and the employees would continue to generate monthly revenue of \$12,500. As there would only be a \$2,500 shortfall in revenue to meet fixed expenses, the maximum monthly Business Overheads benefit allowable would be \$2,500.

### 3.3.4\_Agreed Value and Indemnity

Income Protection contracts can be issued on an agreed value or indemnity basis. The main difference between these two options is when the financial underwriting will occur.

For an agreed value contract, if financial underwriting was performed at the time of application (ie proof of income was verified at application) then this is the only time we will require financial justification. However, if we have not verified the income at application, we will do so at claim time, based on the income of the insured at time of application.

For an indemnity contract, financial underwriting is mainly performed at the time of claim. However, for higher sums insured we will

\*up to \$10,000 Agreed for medical graduates and up to \$5,000 Agreed plus \$5,000 Indemnity (to a total of \$10,000) for legal graduates.



perform financial underwriting to ensure that the level of cover is financially justified.

Income Protection may be considered if the client has a:

- steady income, where income for the last 2 financial years is reasonable and consistent, or
- fluctuating income with a reasonable explanation regarding the fluctuation, such as job promotion or had 3 months long service leave in the previous year.

In some cases, cover will only be considered on an indemnity basis.

Examples include:

- Insured's who are newly self employed,
- Insured's with a decreasing income, or
- Insured's with a self employed, but business income can't be reliably estimated if disabled.

### 3.4\_Mandatory Financial Requirements

The following tables show the financial information that must be supplied to support the type of cover and total sum insured being applied for.

When using these tables, please note that the total sum insured is made up of the:

- the sum insured of the cover being applied for
- the sum insured of any existing cover held with the us, and
- the sum insured of any existing cover with any other insurer.

#### Abbreviations used in this section:

BETR	= Last 2 years Business Entities Taxation Returns including Profit and Loss and Balance Sheets for all entities.
Evidence of loan	= Signed letter of offer from financial institution or loan schedule (to include details of lender, borrower, purpose, type, amount, term and interest rate)
FINQ	= Financial Questionnaire (can be signed by the Insured Person, Accountant or Business Banking Manager)
Key Person statement	= Statement from Employer/Accountant re salary package, role, skills and duties which makes them a key person, if KPR is based on salary and how the potential loss was calculated in determining the amount of Cover. If self employed to include length of time anticipated for key person replacement
NOA	= Last 2 years Notice of Assessment
Personal Cover statement	= Reason for cover, and how benefit was calculated if not in SOA/FINQ
PTR	= Last 2 years Personal Taxation Returns
SOA	= Statement of Advice (photocopy or electronic)
Valuation	= A copy of the most recent business valuation or partnership/share purchase or buy/sell agreement, which outlines the valuation methodology used to determine the business value and the level of cover

#### 3.4.1\_Lump Sum Requirements

→ 3\_Financial Requirements  
(continued)

Death Benefit	Personal	Business		
		Debt protection	Key-person capital or revenue	Partnership/ Buy-sell
\$0– \$2,500,000	Nil	Nil	Nil	Nil
\$2,500,001– \$6,000,000	→ SOA	→ FINQ or SOA → BETR → Evidence of Loan  Other requirements may be required subject to individual consideration (eg PTR)	→ FINQ or SOA → BETR → Key Person Statement  Other requirements may be required subject to individual consideration (eg PTR)	→ FINQ or SOA → BETR → Valuation  Other requirements may be required subject to individual consideration (eg PTR)
\$6,000,000 +	→ FINQ or SOA → Personal Cover Statement → BETR → PTR	As above	As above	As above

TPD Benefit	Personal*	Business		
		Debt protection	Key-person capital or revenue	Partnership/ Buy-sell
\$0– \$2,000,000	Nil	Nil	Nil	Nil
\$2,000,001– \$3,000,000	→ FINQ or SOA	→ FINQ or SOA → BETR → Evidence of Loan	→ FINQ or SOA → BETR → Key person Statement	→ FINQ or SOA → BETR → Valuation
\$3,000,001– \$5,000,000	As above plus → PTR → For self-employed, last 2 years annual accounts, last 2 years company tax returns  Other requirements may be required subject to individual consideration.	As above  Other requirements may be required subject to individual consideration (eg PTR)	As above  Other requirements may be required subject to individual consideration (eg PTR)	As above  Other requirements may be required subject to individual consideration (eg PTR)

\*For personal cover, there is no financial requirement for applicants up to age 45 applying for a TPD Benefit up to \$2.5 million.

Living Benefit	Personal	Business		
		Debt protection	Key-person capital or revenue	Partnership/ Buy-sell
\$0–\$1,500,000	Nil	Nil	Nil	Nil
\$1,500,001–\$2,000,000	→ FINQ or SOA	→ FINQ or SOA → Evidence of Loan	→ FINQ or SOA → Key person statement	→ FINQ or SOA → Valuation

### 3.4.2 Income Product Requirements

No financial requirements will be required for monthly benefits up to the agreed value and indemnity amounts provided in the following table.

	Occupation Category							
	P	AA	S	A	BB	B	C	E
<b>Agreed Value</b>								
Employed	\$15,000	\$15,000	\$12,500	\$10,000	\$7,500	\$5,000	\$5,000	n/a
Self Employed	\$15,000	\$12,500	\$12,500	\$10,000	\$7,500	\$5,000	\$5,000	n/a
<b>Indemnity</b>								
Employed	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$5,000
Self Employed	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$5,000
Maximum Monthly Benefit	\$60,000	\$60,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$10,000

Monthly Benefit	Income Protection		Business Overheads
	Employees	Self-Employed	
Benefit as per table above	→ PTR or letter from employer → NOA	→ PTR* → NOA* → BETR*	→ BETR  Other requirements may be required subject to individual consideration.
\$30,001–\$60,000	→ FINQ → PTR → NOA → BETR → Partnership agreements (if applicable). <b>Please note:</b> → There may be instances where investment income will need to be offset. → There may be instances where potential income derived from assets will need to be offset. → Insured Person must earn at least the required income for the last 2 years. Income will not be averaged.		

\*Also required of the spouse if income splitting is used.

→ **3\_Financial Requirements  
(continued)**

**3.5\_Other Financial  
Underwriting Guidelines**

**3.5.1\_Multi-Link Benefits**

Generally, business loan insurance is provided to each of the business owners based on their proportionate share of a business loan. However, most business loans are established as 'jointly and severally liable', which means that each individual borrower or guarantor is liable for the entire amount of the loan.

The Multi-link Benefit is suitable for the purpose of business loan protection for two or more business owners where the loan is 'jointly and severally liable'. It enables each business owner to be insured for the entire amount of a business loan. When the Multi-link Benefit is applied, whenever a benefit is paid out, the amount of every other benefit for all the other Insured Persons under the policy will be reduced by the amount that has been paid.

When the event occurs, provided the financial need exists, the sum insured can be reinstated without evidence of health. However, financial evidence will be required.

**3.5.2\_Limited Policy  
Term Flexibility**

In cases where business loans are of a short term nature, we may not be able to 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 for 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.

**3.5.3\_Bankruptcy**

Bankruptcy is a significant issue that requires careful consideration in the financial assessment of TPD Benefits, Income Protection and Business Overheads.

In order to consider clients who have disclosed a history of bankruptcy, we require completion of a Bankruptcy Questionnaire. If favourable factors are presented in relation to the client's situation, we may be able to provide cover.

We also require an Extended Medical Attendants Report (EMAR) from the client's usual doctor to exclude any health problems that arose from a financial crisis eg stress, anxiety or hypertension.



# 4

Occupation  
Guidelines

# Occupation Guidelines

# 4

## → 4\_Occupation Guidelines

The assessment of an occupation is based on the actual duties performed by the particular client, rather than their job title. It is important that your client provides a full description of the duties they perform in their occupation.

Many self-employed tradespeople are 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 is a 'business owner' or 'company director', but 90% of their duties are as a plumber, then they should be rated as a plumber.

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, nurse assistants/aides who work in medical facilities).

A comprehensive list of occupations and their relevant ratings for Term Life, Living, TPD, Income Protection and Needlestick cover is provided in section 4.3.

### TIP

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, 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.

### 4.1\_Occupation Categories

#### Death Benefit

Most occupations do not generally affect an application for a Death Benefit, except those of a hazardous nature where an extra increase in premium of a \$ amount per \$1,000 sum insured normally applies (eg underground miners, professional divers, oil riggers). Refer to the Occupation Guide in section 4.3 for more detail.

#### Living Benefit

The same occupational rating will generally apply for the Death Benefit 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). For these occupations a possible exclusion of the specific trauma condition may apply. Please refer to our underwriting team for individual consideration.

#### TPD Benefit, Income Protection and Business Overheads

TPD Benefits, Income Protection and Business Overheads 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

→ 4\_Occupation  
Guidelines (continued)

can be offered and at what premium rate. These occupation categories are provided in the table below. Please note for TPD Benefits, only the first letter of the occupation category is used (eg 'AA' occupation classification for Income Protection is shown as 'A' for TPD).

Occupation category	Description
P	White collar medical and legal professional performing no manual duties (eg doctor, lawyer).  Also includes white collar medical and legal workers with a degree who have been earning at least an average of \$100,000 pa over the last 3 years, or white collar medical and legal workers with no degree but earning at least an average of \$125,000 pa over the last 3 years.  Eligible for 'Own Occupation' TPD.
AA	White collar professional (excluding medical and legal professionals) performing no manual duties (eg chartered or associate accountant).  Eligible for 'Own Occupation' TPD.
S	White collar sedentary workers (excluding medical and legal workers) performing no manual duties and with a degree who have been earning at least an average of \$100,000 pa over the last 3 years, or performing no manual duties and no degree but earning at least an average of \$125,000 pa over the last 3 years.  Eligible for 'Own Occupation' TPD.
A	White collar workers, including those performing less than 10% light manual duties (eg administration manager, data entry operator, schoolteacher — non manual).  Eligible for 'Own Occupation' TPD.
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	Trades people 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 trades people (eg qualified bricklayer, trade qualified welder, farmer). For certain occupations, a maximum benefit period of 2 or 5 years will apply (shown as C2 or C5 in the occupation guide).  <b>Note:</b> Category 'C' occupations are not eligible for Business Overheads.
E	Special risk category for certain blue collar occupations.  <b>Note:</b> Category 'E' occupations are not eligible for Business Overheads.
D	Declined occupations — hazardous or unskilled workers (eg armed guard, asbestos worker).



**Note:**

- If your client is a white collar worker, don't forget to check the qualification and income provisions of occupation categories 'P' and 'S', as they may be in one of these categories instead of 'A', based on holding a degree (which may or may not be relevant to their current occupation) and/or their income.

**4.2\_Special Consideration**

There are a number of other factors and specific duties that need to be considered when assessing the occupation and eligibility for Income Protection, Business Overheads or TPD Benefits. We have explored a number of these in the following section, including:

- the number of hours worked
- apprentices
- unqualified trades people
- newly self-employed
- recent change of occupation
- second occupation
- seasonal work
- clients working from home
- homemakers
- offshore workers
- underground workers.

If you require further information on any of these items, or wish to discuss your clients case, please contact the underwriting team.

**4.2.1\_Number of 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. Business Overheads is only available to clients that are employed on a full-time basis, for at least 30 hours per week. Please note that cover is not available for those working in multiple part-time positions which add up to 20 hours a week or more.

TPD 'Any Occupation' is only available to clients working at least 20 hours per week, and TPD 'Own Occupation' is only available to white collar clients working at least 20 hours per week in their primary occupation. For clients with dependants working less than 20 hours per week, the TPD 'Home Duties' definition may be available. Applicants who are unemployed, retired, semi-retired, or work part time are only be eligible for TPD under the 'Home Duties' or 'General Cover' definition.

Please note we will review client's with excessive working hours, taking into account the industry in which the Insured Person works.

**4.2.2\_Apprentices**

Income Protection and TPD Benefits can be considered for 3rd and 4th year apprentices. Please note we may restrict the benefit period available on Income Protection, however this may be extended on the completion of the apprenticeship.

→ **4\_Occupation Guidelines (continued)**

**4.2.3\_Unqualified Trades people** 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 have at least 3 years continuous experience in that occupation. Please refer to the Occupation Guide in section 4.3 for further details.

**4.2.4\_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 we will generally consider income protection cover, in the following scenarios:

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"> <li>→ Indemnity option only.</li> <li>→ Benefit period restricted to maximum of 5 years.</li> <li>→ Monthly benefit to be based on reasonable projected income, but not exceeding previous income.</li> </ul>	<ul style="list-style-type: none"> <li>→ Maximum \$4000 monthly benefit for blue collar occupations.</li> <li>→ Maximum \$6000 monthly benefit for white collar occupations.</li> <li>→ Indemnity, benefit period and monthly benefit restrictions can be reviewed after 12 months, with proof of earnings.</li> </ul>
Less than 6 months, but in an industry related to previous occupation or experience.	<ul style="list-style-type: none"> <li>→ Indemnity option only.</li> <li>→ Monthly benefit to be based on reasonable projected earnings, but not exceeding previous income.</li> </ul>	<ul style="list-style-type: none"> <li>→ Indemnity and monthly benefit restriction can be reviewed after 12 months, with proof of earnings.</li> </ul>
More than 6 months but less than 12 months.	<ul style="list-style-type: none"> <li>→ Indemnity option only.</li> <li>→ Monthly benefit to be based on reasonable projected income.</li> </ul>	<ul style="list-style-type: none"> <li>→ Indemnity and monthly benefit restriction can be reviewed after 12 months, with proof of earnings.</li> </ul>
Moving from a previously uninsurable occupation to self-employed.	<ul style="list-style-type: none"> <li>→ No cover available until after 12 months of business operation.</li> </ul>	

#### 4.2.5\_Change of Occupation

Where a client has completely changed their type of occupation within the last 12 months, the type of policy (indemnity basis), monthly benefit, waiting period, benefit period and the occupation category may be restricted. In determining whether policy terms are available, consideration will be based on whether the:

- new occupation is similar in duties/industry to the previous occupation
- previous occupation was a different occupation category than the new position
- 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.

#### 4.2.6\_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. 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 our Underwriting team 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.

#### 4.2.7\_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 the time of claim 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 our Underwriting team for more information.

#### 4.2.8\_Clients Working From Home

Clients working from home present difficulties at the underwriting and claims stage for Income Protection and TPD 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.

Eligibility of cover 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

→ 4\_Occupation  
Guidelines (continued)

- if there is a separate office/work area with separate phone lines
- if there is constant contact with clients
- the degree of establishment (ie period of time that the Insured Person has been working from home)
- percentage of time that the Insured Person 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 Insured Person. White collar occupation categories may be eligible for benefit period to age 65. Occupation categories 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 Insured Person would assist in assessing and providing the best terms for the client. If you have a client that fits this criterion, please contact our Underwriting team to discuss their eligibility.

#### 4.2.9\_Homemakers

TPD cover is available for homemakers, with the 'home duties' definition applicable. Generally, the maximum allowable sums insured are restricted (refer to section 3.1.3), however higher amounts can be considered where justified.

Income Protection and Business Overheads cover are not available.

#### 4.2.10\_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.

Assessments for Term Life, TPD, Living Insurance and Income Protection can be between occupation category 'A' to a Decline, subject to the above details. Please note that territorial exclusion may also apply on final assessment.

#### 4.2.11\_Underground Workers

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

Assessments for Term Life and Living Insurance can range from an occupation category 'A' or a \$3 per mille loading. Income Protection and TPD can be between an occupation category 'B' to a Decline.

### 4.3\_Occupation Guide

This is a general guide only. Any additional information or a description of the exact duties performed would assist our Underwriting team in their assessment.

If your client's occupation is not listed, or you think that the category is inappropriate, please contact our Underwriting team to discuss your client's specific occupational duties in more detail. A pre-assessment reference number will then be provided to confirm the underwriting advice provided. This reference number should be recorded in LifeCENTRAL+, or displayed on the Personal Statement when submitted.

#### Abbreviations used in the Occupation Guide:

C2, C5, E2, E5, etc	=	Limited to a 2 or 5 year benefit period
GEN	=	TPD General Cover definition. These occupations are not eligible for the 'Own Occupation', 'Any Occupation', or 'Home Duties' definitions.
HDPT	=	TPD Home Duties definition. These occupations are not eligible for the 'Own Occupation' or 'Any Occupation' TPD definitions
Max \$10,000	=	Maximum of \$10,000 monthly benefit
NS	=	Needlestick Benefit
\$2.00, \$5.00 etc	=	Extra Premium or Loading per \$1,000 of sum insured pa.
90 day	=	Minimum of 90 day waiting period.
D	=	Decline

→ 4\_Occupation  
Guidelines (continued)

Occupation		Life/ Living	TPD	IP	NS
Abalone Diver	Shallow water — 30 metres or less	\$2.50	D	D	N
	Deep or open water	\$5.00	D	D	N
Abattoir Worker	Supervisor — no manual work	A	B	B	N
	Butcher — trade qualified	A	B	B	N
	Not qualified Butcher or Supervisor	A	GEN	E2	N
Accountant	Associate or chartered	A	A	AA	N
	Non Associate or non chartered — meeting the requirements of S	A	A	S	N
	Non Associate or non chartered — not meeting the requirements of S	A	A	A	N
	Clerk/Bookkeeper — meeting the requirements of S	A	A	S	N
	Clerk/Bookkeeper — not meeting the requirements of S	A	A	A	N
Acrobat	Not performing at heights	A	D	D	N
	Performing at heights with adequate safety precautions	\$2.00	D	D	N
Actor		A	HDPT	D	N
Actuary		A	A	AA	N
Acupuncturist	Member of Australian Acupuncturist Association	A	A	P	Y
	Not a Member of Australian Acupuncturist Association	A	HDPT	D	N
Advertising	Agent — meeting the requirements of S	A	A	S	N
	Agent — not meeting the requirements of S	A	A	A	N
	Executive — tertiary qualified	A	A	S	N
	Executive — not tertiary qualified, meeting the requirements of S	A	A	S	N
	Executive — not tertiary qualified, not meeting the requirements of S	A	A	A	N
Aerial/Antennae Erector	Up to 10 metres	A	C	C2	N
	Over 10 metres	\$2.00	D	D	N
Air Conditioning	Qualified Installer/Repairer — up to 10 metres	A	B	B	N
	Qualified Installer/Repairer — over 10 metres	\$2.00	D	D	N
	Supervisor — qualified	A	B	B	N
Airline Staff of Major Airlines Only	Baggage handlers/porters	A	C	C2	N
	Truck drivers	A	C	C2	N
	Pilot, aircrew, flight attendant	A	D	D	N
	Office workers — meeting the requirements of S	A	A	S	N
	Office workers — not meeting the requirements of S	A	A	A	N

Occupation		Life/ Living	TPD	IP	NS
Airline Staff of Minor/Charter Airlines	Baggage handlers/porters	A	D	D	N
	Truck drivers	A	C	C2	N
	Pilot, aircrew, flight attendant	\$2.50	D	D	N
	Office workers — meeting the requirements of S	A	A	S	N
	Office workers — not meeting the requirements of S	A	A	A	N
Ambulance Officer/ Paramedical/ Driver		A	B	B5	Y
Amway Seller/ Distributor	Full-time, established minimum 3 years	A	B	BB	N
	Part-time	A	D	D	N
Anaesthetist	Minimum 3 years experience	A	A	P	Y
	Less than 3 years experience	A	A	P	Y
Antique Dealer	Sales and office only	A	B	BB	N
	Deliveries	A	B	BB	N
Apprentice	Not in final year	A	GEN	E2	N
Archaeologist	Qualified, office, no overseas travel	A	A	AA	N
	Qualified, field work, no overseas travel	A	B to D	B to D	N
Architect	University qualified, less than 10% on site	A	A	AA	N
	University qualified, more than 10% on site, meeting the requirements of S	A	A	S	N
	University qualified, more than 10% on site, not meeting the requirements of S	A	A	A	N
	Architectural draftperson — meeting the requirements of S	A	A	S	N
	Architectural draftperson — not meeting the requirements of S	A	A	A	N
<b>Armed Services</b>					
Air Force	All ranks — office duties, civilian, meeting the requirements of S	A	A	S	N
	All ranks — office duties, civilian, not meeting the requirements of S	A	A	A	N
	Pilots and Crew	\$5.00	D	D	N
	Volunteer Reserve	A	A to D	A to D	N
Army	All ranks — office duties only	A	D	D	N
	Special Air Services/Commando	\$5.00	D	D	N
	Bomb disposal	\$5.00	D	D	N
	Volunteer Reserve	A	A to D	A to D	N
	Pilots and Crew	\$5.00	D	D	N

→ 4\_Occupation  
Guidelines (continued)

Occupation		Life/ Living	TPD	IP	NS
Navy	All ranks — office duties only	A	D	D	N
	Divers — no special hazards	\$5.00	D	D	N
	Bomb Disposal	\$5.00	D	D	N
	Volunteer Reserve	A	A to D	A to D	N
Art Dealer/ Proprietor	Not working from home, meeting the requirements of S	A	A	S	N
	Not working from home, not meeting the requirements of S	A	A	A	N
Artist/Painter	Commercial, qualified, office only, no set production work, not working from home	A	B	BB	N
	Freelance, commercial, qualified, office only, no set production work, not working from home	A	D	D	N
Asbestos Worker		A	D	D	N
Asphalt Layer		A	GEN	E5	N
Assembly Line Worker		A	C	C5	N
Astronomer	Fully qualified	A	A	AA	N
Attorney	Minimum 3 years experience	A	A	P	N
	Less than 3 years experience	A	A	P	N
Auctioneer	Livestock	A	B	B	N
	Not Livestock — meeting the requirements of S	A	A	S	N
	Not Livestock — not meeting the requirements of S	A	A	A	N
Auditor	Qualified	A	A	AA	N
	Other, meeting the requirements of S	A	A	S	N
	Other, not meeting the requirements of S	A	A	A	N
Author/Writer		A	HDPT	D	N
Auto-Electrician		A	B	B	N
Aviation Industry — ground staff	Aircraft Engineer (qualified — flying)	A	D	D	N
	Aircraft Engineer (qualified — non flying, manual duties)	A	B	B	N
	Cleaner	A	C	C5	N
	Management and Administration, meeting the requirements of S	A	A	S	N
	Management and Administration, not meeting the requirements of S	A	A	A	N
	Air Traffic Controller	A	GEN	E2	N
	Aircraft Maintenance (qualified/skilled)	A	C	C5	N
	Refuellers	A	C	C2	N
Security (unarmed)	A	C	C2	N	



Occupation		Life/ Living	TPD	IP	NS
Awning/Blind/ Screen Installer	Sales and Quoting only — meeting the requirements of S	A	A	S	N
	Sales and Quoting only — not meeting the requirements of S	A	A	A	N
	Supervisor — less than 10% manual work	A	B	BB	N
	Installer	A	B	B	N
Bailiff	Unarmed	A	B	B	N
	Armed	A	D	D	N
Baker	Trade qualified	A	B	BB	N
	Unqualified, minimum 3 years experience	A	C	C5	N
	Shop counter	A	B	BB	N
Bank staff	Degree qualified Senior Manager	A	A	S	N
	Bank Manager — meeting the requirements of S	A	A	S	N
	Bank Manager — not meeting the requirements of S	A	A	A	N
	Bank Officer — meeting the requirements of S	A	A	S	N
	Bank Officer — not meeting the requirements of S	A	A	A	N
Bar Staff	Bar Manager — less than 10% bar work	A	B	B	N
	Bar Manager — less than 40% bar work	A	B	B5	N
	Bar Manager — more than 40% bar work	A	GEN	E5	N
	Bar Attendant	A	GEN	E5	N
Barber/ Hairdresser	Not working from home	A	B	BB	N
	Working from home	A	HDPT	D	N
Barrister/ Solicitor	Minimum 3 years experience	A	A	P	N
	Graduate — less than 3 years experience	A	A	P	N
Battery Fitter/ Repairer	Qualified	A	B	B	N
	Unqualified, minimum 3 years experience	A	C	C2	N
Beach Inspector		A	GEN	E5	N
Beautician	Qualified, Salon only	A	B	BB	N
	Working from home/mobile	A	B	B	N
Beekeeper/ Apiarist		A	C	C5	N
Biochemist		A	A	AA	Y
Biologist	Not marine	A	A	AA	Y
	Marine — no field work	A	A	AA	N
	Marine — field work, diving up to 40m and less than 20% of total duties	A	B	BB	N
	Marine — field work, diving more than 40m and field work more than 20% of total duties	A	D	D	N

→ 4\_Occupation  
Guidelines (continued)

Occupation		Life/ Living	TPD	IP	NS
Blacksmith/ Farrier	Minimum 3 years experience	A	C	C2	N
	Less than 3 years experience	A	D	D	N
Blaster/ Explosives Handler		\$2.00 or \$5.00	D	D	N
Boarding House Proprietor		A	C	C	N
Boat Builder	Qualified	A	B	B	N
	Unqualified, minimum 3 years experience	A	C	C5	N
Boat Operator	Charter — deep sea	A	C	C5	N
	Charter — harbour and inlets	A	C	C5	N
Body Piercer		A	C	C2	N
Boilermaker	Qualified	A	C	C	N
	Unqualified, minimum 3 years experience	A	C	C5	N
Bookkeeper	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Bookmaker/ Betting		A	D	D	N
Bootmaker	Minimum 3 years experience	A	B	BB	N
	Less than 3 years experience	A	C	C5	N
Botanist	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Bouncer/crowd control		A	D	D	N
Boxer	Professional	D	D	D	N
Bricklayer	Qualified	A	C	C	N
	Unqualified	A	C	C5	N
Brickpaver		A	C	C5	N
Broker	Insurance — meeting the requirements of S	A	A	S	N
	Insurance — not meeting the requirements of S	A	A	A	N
Builder	Foreman — less than 20% light manual duties	A	B	BB	N
	Licensed — fully qualified	A	B	B	N
	Unqualified, minimum 3 years experience	A	B	B	N
	Labourer	A	GEN	E2	N
Business Consultant	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Butcher	Retail — trade qualified	A	B	B	N
	Retail — unqualified, minimum 3 years experience	A	C	C	N
	Slaughterman	A	GEN	E2	N

Occupation		Life/ Living	TPD	IP	NS
Butler	Qualified	A	B	BB	N
	Unqualified, minimum 3 years experience	A	C	C5	N
Buyer	Retail store — office only, meeting the requirements of S	A	A	S	N
	Retail store — office only, not meeting the requirements of S	A	A	A	N
	Retail store — other than office only	A	B	BB	N
Cabinet Maker	Trade qualified	A	B	B	N
	Unqualified, less than 4 years experience	A	C	C2	N
	Unqualified, minimum 4 years experience	A	B	B	N
Cable Maker/ Wire Maker		A	GEN	E5	N
Cake Decorator	Minimum 3 years experience — full time, working from home	A	B	B	N
Cafe/Coffee Lounge	Proprietor — less than 20% light manual work	A	B	BB	N
	Proprietor — more than 20% light manual work	A	B	B	N
	Waiter/Waitress	A	B	B5	N
	Kitchen hand	A	C	C5	N
Cameraman	Studio only	A	B	BB	N
	On location — Australia only	A	B	B	N
	Aerial	A or \$5.00	D	D	N
Cane Farmer	Owner/Manager	A	C	C2	N
	Cane Labourer/worker/harvester	A	GEN	E2	N
Canteen Work	Manager — less than 20% light manual work	A	B	BB	N
	Manager — more than 20% light manual work	A	B	B	N
	Not manager	A	C	C2	N
Car Detailer	Minimum 3 years in occupation	A	C	C2	N
	Less than 3 years in occupation	A	D	D	N
Car Salesperson	Office only, meeting the requirements of S	A	A	S	N
	Office only, not meeting the requirements of S	A	A	A	N
	Yard sales, minimum 2 years experience	A	B	BB	N
Car Wrecker		A	GEN	E5	N
Car Wrecker	Foreman — no manual	A	C	C2	N
Carer		A	GEN	E5	N
Caravan Park	Owner	A	C	C	N
	Worker/Employee	A	GEN	E2	N
Caretaker	Not living on premises	A	C	C2	N
	Living on premises	A	D	D	N

→ 4\_Occupation  
Guidelines (continued)

Occupation		Life/ Living	TPD	IP	NS
Carpenter	Foreman — less than 20% light manual work	A	B	BB	N
	Trade qualified	A	B	B	N
	Unqualified, less than 4 years experience	A	C	C2	N
	Unqualified, minimum 4 years experience	A	B	B	N
Carpet Cleaner		A	C	C5	N
Carpet/ Linoleum Layer		A	C	C5	N
Cartographer	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Cartoonist	Employed full time, meeting the requirements of S	A	A	S	N
	Employed full time, not meeting the requirements of S	A	A	A	N
	Freelance/self employed	A	A	A5 (90 day)	N
Carver	Wood — minimum 3 years experience	A	C	C2	N
Casino Employee	Management/Clerical — meeting the requirements of S	A	A	S	N
	Management/Clerical — not meeting the requirements of S	A	A	A	N
	Cashier	A	B	BB	N
	Croupier	A	B	B5	N
	Security	A	D	D	N
	Supervisor	A	B	BB	N
	Cleaner/maintenance	A	C	C5	N
	Bar Attendant	A	GEN	E5	N
Caterer	Qualified, minimum 3 years experience	A	B	B	N
	Unqualified, minimum 3 years experience	A	C	C5	N
Ceiling Fixer	Trade qualified plasterer	A	C	C5	N
	Unqualified, minimum 3 years experience	A	C	C2	N
	Unqualified, less than 3 years experience	A	D	D	N
Cellarman		A	D	D	N
Chauffeur		A	B	BB	N
Chef/Cook	Qualified	A	B	BB	N
	Unqualified	A	C	C5	N
Chemist — Retail	Pharmacist	A	A	AA	N
	Shop Assistant	A	A	A	N

Occupation		Life/ Living	TPD	IP	NS
Chemist – Industrial	Non-hazardous, meeting the requirements of S	A	A	S	N
	Non-hazardous, not meeting the requirements of S	A	A	A	N
	Hazardous	A	D	D	N
	Lab Technician – qualified, meeting the requirements of S	A	A	S	N
	Lab Technician – qualified, not meeting the requirements of S	A	A	A	N
	Lab Assistant	A	B	BB	N
Childcare	Proprietor	A	B	BB	N
	Qualified and registered, not at home	A	B	B	N
	Unqualified, not at home	A	B	B	N
	At home	A	HDPT	D	N
Chimney Sweep		A	D	D	N
Chiropodist/ Podiatrist	Qualified and registered, minimum 3 years experience	A	A	P	Y
	Qualified and registered, less than 3 years experience	A	A	P	Y
Chiropractor	Qualified and registered	A	A	P	N
Choreographer		A	D	D	N
Claims/Loss Adjustor	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Cleaner	Proprietor	A	C	C5	N
	Brick	A	GEN	E5	N
	Carpet	A	C	C5	N
	Mobile car – established minimum 3 years	A	C	C5	N
	Office, industrial, school	A	C	C5	N
	Street	A	D	D	N
	Domestic	A	C	C5	N
	Window – home or shops, less than 10 metres	A	GEN	E2	N
	Window – outdoors, more than 10 metres	\$2.00	D	D	N
	Window – hazards, abseiling from building	\$5.00	D	D	N
Clergy (sole occupation)	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Clerk	Administration only, meeting the requirements of S	A	A	S	N
	Administration only, not meeting the requirements of S	A	A	A	N

→ 4\_Occupation  
Guidelines (continued)

Occupation		Life/ Living	TPD	IP	NS
<b>Clothing Industry</b>					
Management and administration	No manual work, meeting the requirements of S	A	A	S	N
	No manual work, not meeting the requirements of S	A	A	A	N
Clothing/ Fashion Designer	Qualified, not based at home, meeting the requirements of S	A	A	S	N
	Qualified, not based at home, not meeting the requirements of S	A	A	A	N
	Qualified, working from home	A	HDPT	D	N
	Unqualified, not working from home	A	C	C5	N
Clothing Machinist	Not working from home	A	C	C5	N
Dressmaker	Trade qualified, not working from home	A	B	BB	N
	Working from home	A	HDPT	D	N
Pattern Maker	Trade qualified, not working from home	A	B	BB	N
	Working from home	A	D	D	N
Tailor	Trade qualified, not working from home	A	B	BB	N
	Working from home	A	HDPT	D	N
Club Worker – Bar Staff		A	GEN	E5	N
Coach (sports)	Employed by the Australian Institute of Sport	A	B	B	N
	Swimming – full time, with multiple clients/squads	A	B	B5	N
	Tennis – full time, with multiple clients/squads	A	B	B5	N
	Other than swimming or tennis	A	D	D	N
Coach Builder	Qualified	A	C	C5	N
	Unqualified	A	D	D	N
Commentator	Radio/Television	A	C	C2	N
Composer	Qualified	A	B	BB	N
	Computer work only, meeting the requirements of S	A	A	S	N
	Computer work only, not meeting the requirements of S	A	A	A	N
<b>Computer Industry</b>					
Analyst/ Programmer/ Consultant	University qualified	A	A	AA	N
	Not university qualified, meeting the requirements of S	A	A	S	N
	Not university qualified, not meeting the requirements of S	A	A	A	N

Occupation		Life/ Living	TPD	IP	NS
Computer Operator	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Maintenance Engineer		A	B	BB	N
Technician	No manual, meeting the requirements of S	A	A	S	N
	No manual, not meeting the requirements of S	A	A	A	N
	Manual	A	B	BB	N
Sales	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Concretor worker	Concretor	A	GEN	E5	N
	Concretor/Finisher/Stamper — no concreting or formwork	A	C	C2	N
	Contractor	A	C	C5	N
	Form worker (up to 10 metres)	A	GEN	E5	N
	Steel fixer (up to 10 metres)	A	GEN	E5	N
Control Panel Operator	No manual work, meeting the requirements of S	A	A	S	N
	No manual work, not meeting the requirements of S	A	A	A	N
	Less than 20% manual work	A	B	B	N
	More than 20% manual work	A	C	C2	N
Conveyancer		A	A	P	N
Coroner		A	A	P	Y
Crane Labourer or hooker on		A	GEN	E5	N
Crane Operator/ Derrickman	Onshore	A	GEN	E5	N
	Offshore	\$2.00	GEN	E2	N
Cray Fishermen	Skipper only — less than 10% manual work	A	C	C2	N
	Skipper only — more than 10% manual work	A	GEN	E2	N
Crematorium / Cemetery Worker	Not grave digger	A	C	C	N
Curtain/Blind Installer		A	B	B	N
Curator (museum, art gallery, library)	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Customs Agent/Officer	Clerical/office only, meeting the requirements of S	A	A	S	N
	Clerical/office only, not meeting the requirements of S	A	A	A	N
	Investigations/offsite	A	B	BB	N

→ 4\_Occupation  
Guidelines (continued)

Occupation		Life/ Living	TPD	IP	NS
Dairy Industry	Farmer/Proprietor	A	C	C5	N
	Milk delivery — local rounds	A	C	C5	N
	Process worker	A	C	C5	N
Dancer		A	D	D	N
Dancing Instructor	Full time, not working from home	A	B	B5	N
Data Entry Operator	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Dealer	Money Market — meeting the requirements of S	A	A	S	N
	Money Market — not meeting the requirements of S	A	A	A	N
Debt Collector	Office only, meeting the requirements of S	A	A	S	N
	Office only, not meeting the requirements of S	A	A	A	N
	Field work	A	D	D	N
Decorator/ Designer	Interior Designer — no manual work, qualified, meeting the requirements of S	A	A	S	N
	Interior Designer — no manual work, qualified, not meeting the requirements of S	A	A	A	N
	Interior Designer — no manual work, unqualified, minimum 3 years exp, meeting the requirements of S	A	A	S	N
	Interior Designer — no manual work, unqualified, minimum 3 years exp, not meeting the requirements of S	A	A	A	N
	Interior Designer — unqualified, minimum 3 years experience, less than 20% manual work	A	B	BB	N
	Interior Designer — unqualified, less than 3 years experience and/or more than 20% manual work	A	D	D	N
	Decorator exterior — up to 10 metres, qualified	A	C	C5	N
	Decorator exterior — over 10 metres	\$2.00	D	D	N
Delicatessen	Proprietor	A	B	BB	N
	Shop Assistant	A	B	B	N
Delivery Person	Whitegoods, furniture etc	A	GEN	E5	N
	Grocery, milk	A	C	C2	N
Demolition worker	No explosives	\$2.50	D	D	N
Demolition Supervisor	No explosives	A	C	C2	N



Occupation		Life/ Living	TPD	IP	NS
Dental worker	Dental Hygienist	A	A	A	Y
	Dental Nurse	A	B	BB	Y
	Dental Prosthetist/Technician	A	A	A	Y
	Dentist/Surgeon/Periodontist — minimum 3 years experience	A	A	P	Y
	Dentist/Surgeon/Periodontist — Graduate — less than 3 years experience	A	A	P	Y
	Dental Receptionist — no dental work, meeting the requirements of S	A	A	S	N
	Dental Receptionist — no dental work, not meeting the requirements of S	A	A	A	N
	Student — with dental work	A	HDPT	D	Y
Department Store	Deliveries	A	C	C5	N
	Detective/Security	A	D	D	N
	Sales — no lifting, meeting the requirements of S	A	A	S	N
	Sales — no lifting, not meeting the requirements of S	A	A	A	N
	Sales — lifting, no deliveries	A	B	B	N
	Cleaner	A	C	C5	N
Dermatologist	Minimum 3 years experience	A	A	P	Y
	Less than 3 years experience	A	A	P	Y
Detective		A	D	D	N
Diamond Cutter/Polisher/Setter	Qualified	A	B	BB	N
	Unqualified, minimum 3 years experience	A	B	B5	N
Die Maker	Qualified	A	B	BB	N
	Unqualified, minimum 3 years experience	A	B	B5	N
Diesel Mechanic	Qualified	A	B	B	N
	Unqualified, minimum 3 years experience	A	C	C2	N
Disc Jockey		A	D	D	N
Distillery Worker		A	GEN	E5	N
Diver	Abalone (see Abalone Diver)				
	Navy (see Navy Diver)				
	Other, qualified	\$5.00	D	D	N
Dock worker		A	GEN	E5	N
Doctor	Graduate (Intern, Resident, Registrar)	A	A	P	Y
	GP	A	A	P	Y
	Specialist	A	A	P	Y

→ 4\_Occupation  
Guidelines (continued)

Occupation		Life/ Living	TPD	IP	NS
Dog Breeder	No racing involvement	A	HDPT	D	N
Dog Groomer	Owner — minimum 3 years	A	C	C2	N
Dogman/ Steeplejack		\$2.00	D	D	N
Doorman	Hotel/shop	A	C	C2	N
Draftsperson	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Draper		A	B	BB	N
Dredge Operator	Harbour or river	A	C	C5	N
Driller	Water, oil, minerals, quarry — onshore	A	C	C2	N
	Water, oil, minerals, quarry — offshore	\$3.00	GEN	E2	N
Driver	Armoured car	A	GEN	E5	N
	Bakery van	A	C	C5	N
	Bicycle, motorbike (including courier)	A	D	D	N
	Bobcat/Bulldozer/Backhoe Driver	A	GEN	E5	N
	Bread Carter/Vendor	A	C	C5	N
	Bus driver — local	A	C	C5	N
	Bus/coach driver — long distance/interstate	A	GEN	E5	N
	Bus/coach driver — long distance, less than 1,000km per day, daily return	A	C	C2	N
	Car — courier	A	C	C2	N
	Concrete mixer	A	C	C5	N
	Driving Instructor	A	B	B	N
	Driving test examiner	A	B	B	N
	Fork lift driver	A	C	C2	N
	Hazardous Goods (explosives, toxic chemicals)	\$2.50	D	D	N
	Logging driver	A	GEN	E5	N
	Milkman/Vendor	A	C	C2	N
	Removalist driver	A	GEN	E2	N
	Taxi driver — full time owner driver	A	C	C5	N
	Taxi driver — not owner and full time	A	GEN	E2	N
	Truck driver — less than 100km radius from base, local deliveries, no loading or unloading	A	C	C5	N
	Petrol truck driver	\$2.50	D	D	N
	Tow truck driver	A	GEN	E2	N
	Truck driver — more than 100km radius from base, minimum 2 years experience, regular contracts	A	GEN	E2	N

Occupation		Life/ Living	TPD	IP	NS
Dry Cleaner	Proprietor	A	B	BB	N
	Employee, not proprietor	A	B	B	N
Earthmoving Contractor	Bobcat/Bulldozer/Backhoe Owner — established minimum 3 years, employees, less than 20% manual work/driving	A	B	B5	N
	Bobcat/Bulldozer/Backhoe Owner — established minimum 3 years, employees, less than 40% manual work/driving	A	C	C5	N
Editor	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Electrician	Building and construction — licensed	A	B	B	N
	Domestic	A	B	B	N
	qualified, offshore	\$2.50	A to D	A to D	N
	Power stations — low voltage	A	B	B	N
	Power stations — high voltage	\$2.50	D	D	N
	Linesman	A	C	C5	N
Electrical Inspector	Working at heights	A	C	C5	N
Electroplater	Qualified	A	B	BB	N
	Unqualified, minimum 3 years experience	A	B	B	N
Elevator Mechanic/ Installer	Trade qualified	A	C	C2	N
	Unqualified	A	D	D	N
Employment Consultant	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Enameller	Qualified	A	B	B	N
	Unqualified, minimum 3 years experience	A	C	C2	N
Endodontist	Minimum 3 years experience	A	A	P	Y
	Less than 3 years experience	A	A	P	Y
Engineer	University qualified, office/consulting (up to 40% field work or underground)	A	A	AA	N
	University qualified, (more than 40% field work or working underground)	A	A	A	N
Engraver/Etcher		A	B	BB	N
Estimator		A	B	BB	N
Explosives Maker		\$2.50	D	D	N
Exporter/ Importer	Not handling goods (clerical only), meeting the requirements of S	A	A	S	N
	Not handling goods (clerical only), not meeting the requirements of S	A	A	A	N
	Handling goods	A	D	D	N

→ 4\_Occupation  
Guidelines (continued)

Occupation		Life/ Living	TPD	IP	NS
Factory Worker		A	GEN	E5	N
Farming Industry (proprietor/ owner/ manager)	Farmer/Grazier owner	A	C	C5	N
	Beef Cattle	A	C	C5	N
	Dairy	A	C	C5	N
	Fruit/vegetables grower, orchardist	A	C	C2	N
	Grain/Wheat	A	C	C2	N
	Grape grower	A	C	C2	N
	Mixed farming	A	C	C2	N
	Oyster	A	D	D	N
	Poultry/Pig	A	C	C5	N
	Sugarcane	A	C	C2	N
Orchardist, qualified	A	C	C2	N	
Farm Labourer/ Employee	Permanent employee	A	GEN	E2	N
Farrier/ Blacksmith	Minimum 3 years experience	A	C	C2	N
	Less than 3 years experience	A	D	D	N
Fast Food/ Takeaway	Owner/Manager	A	B	B	N
	Employee	A	C	C5	N
Fencing Contractor	Agricultural/rural	A	GEN	E5	N
	Domestic/suburban	A	C	C5	N
Ferry/Harbour Pilot		A	C	C5	N
Fibre Glass Moulder		A	C	C5	N
Film Industry					
Studio only	Cameraman	A	B	BB	N
	Director	A	B	BB	N
	Editor, meeting the requirements of S	A	A	S	N
	Editor, not meeting the requirements of S	A	A	A	N
	Engineer (no heights)	A	B	BB	N
	Engineer (heights)	A	C	C2	N
	Lighting (no heights)	A	B	BB	N
	Lighting (heights)	A	C	C2	N
	Producer, meeting the requirements of S	A	A	S	N
	Producer, not meeting the requirements of S	A	A	A	N
Sound	A	B	BB	N	

Occupation		Life/ Living	TPD	IP	NS
Non-studio	Cameraman (on location — Australia only)	A	B	B	N
	Cameraman (aerial)	A or \$5.00	D	D	N
	Director	A	A or D	D	N
	Editor	A	A or D	D	N
	Engineer	A	A or D	D	N
	Producer	A	A or D	D	N
	Sound, lighting, electrical	A	A or D	D	N
Financial Adviser/ Planner/ Consultant		A	A	AA	N
Firefighter	Chief firefighter/station officer	A	B	B	N
	Fireman — not senior officer	A	GEN	E2	N
Fisherman	Captain, no manual work	A	C	C2	N
	Manual work	A	GEN	E2	N
Fishmonger		A	C	C2	N
Fitness Centre	Administration only — meeting the requirements of S	A	A	S	N
	Administration only — not meeting the requirements of S	A	A	A	N
	Manager — less than 10% classes	A	B	B5	N
	Instructors	A	GEN	E5	N
Aerobics Instructor	Full time, minimum 3 years experience	A	GEN	E5	N
Fitter and Turner	Trade qualified	A	B	B	N
	Unqualified, minimum 3 years experience	A	B	B5	N
Floor Coverer/ Layer		A	C	C5	N
Floor Sander		A	D	D	N
Floor/Wall Tiler	Trade qualified, no roof tiling or paving	A	C	C5	N
	Not qualified	A	C	C2	N
Florist	Shop proprietor — no deliveries, meeting the requirements of S	A	A	S	N
	Shop proprietor — no deliveries, not meeting the requirements of S	A	A	A	N
	Sales	A	B	BB	N
	Deliveries	A	C	C2	N
Food Technologist	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Footballer	Professional	A	D	D	N

→ 4\_Occupation  
Guidelines (continued)

Occupation		Life/ Living	TPD	IP	NS
Forester	Supervisory	A	C	C	N
	Tree felling	A	GEN	E5	N
Forest Ranger	Trade qualified	A	C	C5	N
	Unqualified	A	D	D	N
Form Worker/ Concretor		A	GEN	E5	N
Foundry Worker		A	GEN	E5	N
Freezing Works	Employee	A	GEN	E5	N
French Polisher	Qualified	A	B	B	N
	Unqualified, minimum 3 years experience	A	C	C2	N
	Unqualified, less than 3 years experience	A	D	D	N
Fruit Packer/ Picker		A	D	D	N
Fruiterer/ Greengrocer		A	B	B	N
Funeral Parlour	Director — no embalming, meeting the requirements of S	A	A	S	N
	Director — no embalming, not meeting the requirements of S	A	A	A	N
	Driver/pallbearer	A	B	B	N
	Embalmer	A	B	B	N
	Undertaker	A	B	B	N
Furnaceman		A	GEN	E5	N
Furniture Dealer	Deliveries	A	C	C5	N
	Sales — no manual, meeting the requirements of S	A	A	S	N
	Sales — no manual, not meeting the requirements of S	A	A	A	N
	Sales — less than 20% light manual work	A	B	BB	N
	Sales — more than 20% light manual work	A	B	B	N
Furniture Removalist		A	GEN	E5	N
Furniture Restorer	Trade qualified	A	B	B	N
	Unqualified, minimum 3 years experience	A	C	C2	N
	Unqualified, less than 3 years experience	A	D	D	N
Furrier		A	B	B	N
Garage/Service Station	Pump attendant/operator	A	C	C2	N
	Console Operator	A	B	BB	N
	Mechanic	A	B	B	N
	Proprietor	A	B	BB	N

Occupation		Life/ Living	TPD	IP	NS
Garbage Collector/Driver		A	GEN	E5	N
Gardener	Trade qualified	A	C	C	N
	Unqualified	A	GEN	E5	N
Gas Fitter	Trade qualified	A	B	B	N
	Unqualified, minimum 3 years experience	A	C	C2	N
	Unqualified, less than 3 years experience	A	D	D	N
Gas Meter Reader/Tester		A	B	BB	N
Gas Pipelayer		A	GEN	E5	N
Geologist/ Geophysicist	University qualified — office only	A	A	AA	N
	Not university qualified — office only, meeting the requirements of S	A	A	S	N
	Not university qualified — office only, not meeting the requirements of S	A	A	A	N
	Field work — no underground	A	B	BB	N
	Field work — underground	A or \$3.00	B to D	B to D	N
	Offshore, qualified — meeting the requirements of S	A	A	S	N
	Offshore, qualified — not meeting the requirements of S	A	A to D	A to D	N
	Using Explosives	\$2.00	GEN	E2	N
Glass Blower		A	D	D	N
Glazier	Trade qualified	A	B	B	N
	Unqualified, minimum 3 years experience	A	C	C5	N
Goldsmith	Trade qualified	A	B	BB	N
	Unqualified, minimum 3 years experience	A	B	B	N
Golf Professional	Shop only	A	B	BB	N
	Shop and tuition	A	B	B (90 day)	N
	Tournaments	A	D	D	N
Government Employees	Clerical only, meeting the requirements of S	A	A	S	N
	Clerical only, not meeting the requirements of S	A	A	A	N
Graphic Designer	Qualified, not working from home, meeting the requirements of S	A	A	S	N
	Qualified, not working from home, not meeting the requirements of S	A	A	A	N
	Qualified, working from home	A	HDPT	D	N
	Not qualified	A	D	D	N

→ 4\_Occupation  
Guidelines (continued)

Occupation		Life/ Living	TPD	IP	NS
Grave Digger		A	GEN	E5	N
Greenkeeper/ Groundsman	Qualified	A	C	C	N
	Unqualified	A	GEN	E5	N
Greyhound Trainer		A	D	D	N
Grocer		A	B	B	N
Guest House Proprietor		A	B	B	N
Gunsmith		A	B	B	N
Gynaecologist	Minimum 3 years experience	A	A	P	Y
	Less than 3 years experience	A	A	P	Y
Gyprock Fixer	Trade qualified	A	C	C5	N
	Unqualified, minimum 3 years experience	A	C	C2	N
	Unqualified, less than 3 years experience	A	D	D	N
Haberdasher		A	B	BB	N
Handyman	Full time, not self employed	A	C	C2	N
	Self employed or part time	A	D	D	N
Harbour Pilot		A	C	C5	N
Hardware Retailer		A	B	BB	N
Health Inspector		A	A	A	N
Helicopter Pilot/ Crew	TV/Radio	IC	D	D	N
	Westpac Rescue	A	B	B5 (90 day, max \$10,000)	N
Home Duties/ Housewife/ Homemaker		A	HDPT	D	N
Homeopath	Qualified, not working from home, meeting the requirements of S	A	A	S	N
	Qualified, not working from home, not meeting the requirements of S	A	A	A	N
	Not qualified or working from home	A	D	D	N
Horse Riding Instructor		A	D	D	N
Horse Strappers/ Trainers		A	D	D	N



Occupation		Life/ Living	TPD	IP	NS
Horticulturalist	Qualified (university/TAFE course)	A	B	B	N
	Other	A	B	B5	N
Hospital Orderly/Porter		A	C	C5	N
Hotel/Motel Industry	Manager/Proprietor — meeting the requirements of S	A	A	S	N
	Manager/Proprietor — not meeting the requirements of S	A	A	A	N
	Administration only — meeting the requirements of S	A	A	S	N
	Administration only — not meeting the requirements of S	A	A	A	N
	Bellboy	A	D	D	N
	Concierge — meeting the requirements of S	A	A	S	N
	Concierge — not meeting the requirements of S	A	A	A	N
	Laundry Staff	A	HDPT	D	N
	Maid — minimum 2 years experience	A	C	C2	N
	Porter	A	GEN	E2	N
	Maintenance — qualified	A	C	C2	N
	Security (unarmed)	A	C	C2	N
House Reblocker/ Stumper		A	GEN	E5	N
Human Resources	Manager — university qualified	A	A	AA	N
	Manager — not university qualified, meeting the requirements of S	A	A	S	N
	Manager — not university qualified, not meeting the requirements of S	A	A	A	N
	Human Resources Officer — meeting the requirements of S	A	A	S	N
	Human Resources Officer — not meeting the requirements of S	A	A	A	N
Hydraulic Hose Fitter		A	C	C2	N
Hypnotherapist	Qualified Member of Australian Hypnotherapist Society, meeting the requirements of S	A	A	S	N
	Qualified Member of Australian Hypnotherapist Society, not meeting the requirements of S	A	A	A	N
	Unqualified or not Member of Australian Hypnotherapist Society	A	D	D	N

→ 4\_Occupation  
Guidelines (continued)

Occupation		Life/ Living	TPD	IP	NS
Ice Cream vendor	Working from van	A	C	C2	N
Instrument maker	Qualified	A	B	BB	N
	Unqualified, minimum 3 years experience	A	B	B	N
Insulation Installer	Minimum 3 years experience	A	C	C2	N
Insurance Industry	Assessor/Adjustor — meeting the requirements of S	A	A	S	N
	Assessor/Adjustor — not meeting the requirements of S	A	A	A	N
	Agent/Broker/Planner/Consultant — meeting the requirements of S	A	A	S	N
	Agent/Broker/Planner/Consultant — not meeting the requirements of S	A	A	A	N
	Insurance Management/Executive — university qualified	A	A	AA	N
	Clerk — meeting the requirements of S	A	A	S	N
	Clerk — not meeting the requirements of S	A	A	A	N
	Investigator — no surveillance work/ administration only, meeting the requirements of S	A	A	S	N
	Investigator — no surveillance work/ administration only, not meeting the requirements of S	A	A	A	N
	Investigator — surveillance work	A	D	D	N
Interpreter	Not working from home, meeting the requirements of S	A	A	S	N
	Not working from home, not meeting the requirements of S	A	A	A	N
Investment Banker	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Iridologist	Qualified, not working from home, meeting the requirements of S	A	A	S	N
	Qualified, not working from home, not meeting the requirements of S	A	A	A	N
	Unqualified or working from home	A	D	D	N
Ironing Contractor		A	GEN	E5	N
Irrigation/ Drainage Worker		A	C	C5	N
Ironmonger		A	GEN	E5	N

Occupation		Life/ Living	TPD	IP	NS
Jackeroo/ Jillaroo		A	D	D	N
Jeweller	Sales retail store — meeting the requirements of S	A	A	S	N
	Sales retail store — not meeting the requirements of S	A	A	A	N
	Trade Qualified Cutter, Polisher, Repairs	A	B	BB	N
	Unqualified Cutter/Polisher — minimum 2 years experience	A	C	C2	N
Jockey	Flat racing	A	D	D	N
	Steeple/jump racing	\$2.00	D	D	N
	Harness racing	A	D	D	N
Joiner	Trade qualified	A	B	B	N
	Unqualified, minimum 3 years experience	A	C	C2	N
Journalist	Employed, no overseas assignments or unusual hazards, meeting the requirements of S	A	A	S	N
	Employed, no overseas assignments or unusual hazards, not meeting the requirements of S	A	A	A	N
	Freelance, not at home, no overseas, regular work	A	B	BB	N
Judge		A	A	P	N
Judges Clerk	Meeting the requirements of P	A	A	P	N
	Not meeting the requirements of P	A	A	A	N
Kennel/Cat Homes	Owner/Proprietor	A	B	B	N
	Worker	A	C	C2	N
Kiln Operator		A	C	C2	N
Laboratory Technician	Qualified, meeting the requirements of S	A	A	S	N
	Qualified, not meeting the requirements of S	A	A	A	N
Laboratory Assistant		A	B	BB	N
Labourer		A	D	D	N
Landscape worker	Landscape architect — university qualified, less than 10% manual work, meeting the requirements of S	A	A	S	N
	Landscape architect — university qualified, less than 10% manual work, not meeting the requirements of S	A	A	A	N
	Trade qualified with min 2 years experience unqualified or less than 2 years experience	A	C	C	N
Lathe Operator	Trade qualified	A	GEN	E5	N
	Not trade qualified	A	D	D	N

→ 4\_Occupation  
Guidelines (continued)

Occupation		Life/ Living	TPD	IP	NS
Laundry/ Laundromat	Owner	A	C	C5	N
	Staff	A	D	D	N
Law Clerk	Meeting the requirements of P	A	A	P	N
	Not meeting the requirements of P	A	A	A	N
Lawn Mowing Contractor	Minimum 3 years experience	A	C	C2	N
	Less than 3 years experience	A	D	D	N
	Sales/Service	A	B	BB	N
Lawyer	Minimum 3 years experience	A	A	P	N
	Graduate — less than 3 years experience	A	A	P	N
Leather Worker		A	D	D	N
Lecturer (university or equivalent)		A	A	AA	N
Librarian	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Life Guard	Full time, employed	A	GEN	E5	N
Linesperson	Electrical/telephone, heights over 10 metres	A	C	C2	N
	Electrical/telephone, heights up to 10 metres	A	C	C	N
Livestock Broker/Buyer/ Dealer	No manual	A	B	BB	N
	Including manual	A	B	B	N
Locksmith		A	B	BB	N
Logging Contractor/Log Hauler		A	D	D	N
Lumberjack		A	D	D	N
Machinery Sales/Hire		A	B	BB	N
Machinist/ Machine Operator	Trade qualified	A	C	C5	N
	Not trade qualified	A	D	D	N
Magistrate		A	A	P	N
Manager	Office/administration only, meeting the requirements of S	A	A	S	N
	Office/administration only, not meeting the requirements of S	A	A	A	N
	Up to 20% light manual duties and supervising blue collar workers	A	B	BB	N
	More than 20% light manual duties and supervising blue collar workers	A	B	B	N

Occupation		Life/ Living	TPD	IP	NS
Manicurist	Not working from home	A	C	C2	N
	Working from home	A	C	C2	N
Marina Owner	No manual work, meeting the requirements of S	A	A	S	N
	No manual work, not meeting the requirements of S	A	A	A	N
Marine Crew	Not ocean going	A	C	C2	N
	Ocean going (in Australian Waters)	A	GEN	E2	N
Market Gardener	Minimum 3 years experience	A	C	C2	N
	Less than 3 years experience	A	D	D	N
Market Researcher/ Analyst	Degree qualified	A	A	AA	N
	No degree, meeting the requirements of S	A	A	S	N
	No degree, not meeting the requirements of S	A	A	A	N
Market Stall Holder		A	D	D	N
Marketing/ Sales Manager	University degree qualified	A	A	AA	N
	No degree, meeting the requirements of S	A	A	S	N
	No Degree, not meeting the requirements of S	A	A	A	N
Martial Arts Instructor		A	D	D	N
Masseur	Qualified, working in recognised centre or salon only	A	B	B5	N
	Unqualified, or working from home	A	D	D	N
Meat Industry	Inspector	A	B	B	N
	Supervisor — no manual	A	B	B	N
	Packer	A	GEN	E5	N
	Boner	A	GEN	E2	N
Mechanic (motor)	Trade qualified	A	B	B	N
	Unqualified	A	D	D	N
Medical Practitioner	Minimum 3 years experience	A	A	P	Y
	Less than 3 years experience	A	A	P	Y
	Student	A	HDPT	D	Y
Merchant Banker		A	A	AA	N
Metallurgist	Qualified, no underground work	A	A	AA	N
Meteorologist		A	A	AA	N
Meter Reader		A	B	BB	N
Midwife	Registered	A	B	B	Y

→ 4\_Occupation  
Guidelines (continued)

Occupation		Life/ Living	TPD	IP	NS
Mining Less than 40% underground	Carpenter, no explosives — Surface worker or up to 40% underground	A	B	B	N
	Clerical/Office work only — meeting the requirements of S — Surface worker or up to 40% underground	A	A	S	N
	Clerical/Office work only — not meeting the requirements of S — Surface worker or up to 40% underground	A	A	A	N
	Driver/Operator — Crane, no explosives — Surface worker or up to 40% underground	A	GEN	E5	N
	Driver/Operator — Truck, no explosives — Surface worker or up to 40% underground	A	GEN	E5	N
	Driver/Operator — Dump Truck, no explosives — Surface worker or up to 40% underground	A	GEN	E5	N
	Driver/Operator — Excavator, no explosives — Surface worker or up to 40% underground	A	GEN	E5	N
	Driver/Operator — Bogger, Mill, no explosives — Surface worker or up to 40% underground	A	GEN	E5	N
	Electrician, no explosives — Surface worker or up to 40% underground	A	B	B	N
	Engineer — university qualified, office/consulting/ up to 40% field work or underground	A	A	AA	N
	Fitter/Turner, no explosives — Surface worker or up to 40% underground	A	B	B	N
	Foreman/Supervisor, no explosives — Surface worker or up to 40% underground	A	B	B	N
	Geologist, university qualified, office/consulting/ up to 40% field work or underground, no explosives	A	A	AA	N
	Manager, no manual work, meeting the requirements of S — Surface worker or up to 40% underground	A	A	S	N
	Manager, no manual work, not meeting the requirements of S — Surface worker or up to 40% underground	A	A	A	N
	Mechanic, no explosives — Surface worker or up to 40% underground	A	B	B	N
	Metallurgist — qualified — Surface worker or up to 40% underground	A	A	AA	N
	Plant Operator, no explosives — Surface worker or up to 40% underground	A	B	B	N
Quarry worker, no explosives — Surface worker or up to 40% underground	A	GEN	E5	N	

Occupation		Life/ Living	TPD	IP	NS
Mining Less than 40% underground continued	Welder, no explosives — Surface worker or up to 40% underground	A	C	C	N
	Safety Officer — Surface worker or up to 40% underground	A	B	BB	N
	Surface worker — explosives handling	\$2.00	D	D	N
Mining More than 40% underground	Carpenter, no explosives — Underground more than 40%	\$2.00	C	C	N
	Driver/Operator — Crane, no explosives — Underground more than 40%	\$2.00	GEN	E2	N
	Driver/Operator — Truck, no explosives — Underground more than 40%	\$2.00	GEN	E2	N
	Driver/Operator — Dump Truck, no explosives — Underground more than 40%	\$2.00	GEN	E2	N
	Driver/Operator — Excavator, no explosives — Underground more than 40%	\$2.00	GEN	E2	N
	Driver/Operator — Bogger, Mill, Excavator, no explosives — Underground more than 40%	\$2.00	GEN	E2	N
	Electrician, no explosives — Underground more than 40%	\$2.00	C	C	N
	Engineer — university qualified, office/consulting only/more than 40% field work or underground	\$2.00	A	A	N
	Fitter/Turner, no explosives — Underground more than 40%	\$2.00	C	C	N
	Foreman/Supervisor, no explosives — Underground more than 40%	\$2.00	C	C	N
	Geologist, university qualified, office/consulting/more than 40% field work or underground, no explosives	\$2.00	A	A	N
	Manager, no manual work, meeting the requirements of S — Underground more than 40%	\$2.00	A	A	N
	Manager, no manual work, not meeting the requirements of S — Underground more than 40%	\$2.00	B	BB	N
	Mechanic, no explosives — Underground more than 40%	\$2.00	C	C	N
	Metallurgist — qualified — Underground more than 40%	\$2.00	A	A	N
	Plant Operator, no explosives — Underground more than 40%	\$2.00	C	C	N
	Quarry worker, no explosives — Underground more than 40%	\$2.00	GEN	E2	N
	Welder, no explosives — Underground more than 40%	\$2.00	GEN	E5	N
	Underground — explosives handling	\$5.00	D	D	N

→ 4\_Occupation  
Guidelines (continued)

Occupation		Life/ Living	TPD	IP	NS
Minister of Religion	Sole occupation, meeting the requirements of S	A	A	S	N
	Sole occupation, not meeting the requirements of S	A	A	A	N
Mobile coffee van operator/owner	Established minimum three years	A	C	C5	N
Model		A	D	D	N
Motor Vehicle	Assembly worker	A	GEN	E5	N
Moulder/ Casting workers	Qualified	A	GEN	E5	N
	Unqualified	A	GEN	E2	N
Muffler Fitter	Minimum 3 years experience	A	C	C2	N
	Less than 3 years experience	A	D	D	N
Musician		A	D	D	N
Musician	Orchestra, full time, salaried	A	C	C2	N
Museum Curator	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Nanny		A	HDPT	D	N
Naturopath	Qualified, not working at home, meeting the requirements of S	A	A	S	N
	Qualified, not working at home, not meeting the requirements of S	A	A	A	N
	Not qualified, working from home	A	D	D	N
Neurologist	Minimum 3 years experience	A	A	P	Y
	Less than 3 years experience	A	A	P	Y
Newsagent	Counter sales duties only, meeting the requirements of S	A	A	S	N
	Counter sales duties only, not meeting the requirements of S	A	A	A	N
	Paper deliveries	A	B	B	N
Newspaper Compositor		A	B	BB	N
Newspaper Editor	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
News Reader		A	D	D	N
Nurse	Director of Nursing — meeting the requirements of S	A	A	S	Y
	Director of Nursing — not meeting the requirements of S	A	A	A	Y
	Registered/Enrolled	A	B	B	Y
	Assistant/Aide	A	C	C2	Y



Occupation		Life/ Living	TPD	IP	NS
Nurse <small>continued</small>	Intellectual disability/Psychiatric	A	C	C5	Y
	Student	A	HDPT	D	Y
	Theatre	A	B	B	Y
	Unit Managers — no manual duties, meeting the requirements of S	A	A	S	N
	Unit Managers — no manual duties, not meeting the requirements of S	A	A	A	N
Nursery	Retail employee — less than 20% manual work	A	B	B	N
	Qualified nurseryman	A	C	C	N
	Unqualified nurseryman	A	GEN	E5	N
Obstetrician	Minimum 3 years experience	A	A	P	Y
	Less than 3 years experience	A	A	P	Y
Occupational Therapist		A	A	P	N
Oil and Gas Industry Up to 40% off-shore	Carpenter — Onshore or up to 40% Offshore	A	B	B	N
	Crane Driver — Onshore or up to 40% Offshore	A	GEN	E5	N
	Derrickman — Onshore or up to 40% Offshore workers	A	GEN	E5	N
	Driller — Onshore or up to 40% Offshore workers	A	C	C2	N
	Electrician — Onshore or up to 40% Offshore	A	B	B	N
	Engineer — qualified, up to 40% field work — Onshore or up to 40% Offshore	A	A	AA	N
	Executive Manager — university qualified — Onshore or up to 40% Offshore	A	A	AA	N
	Labourer — Onshore or up to 40% Offshore workers	A	D	D	N
	Management/Clerical only — meeting the requirements of S — Onshore or up to 40% Offshore workers	A	A	S	N
	Management/Clerical only — not meeting the requirements of S — Onshore or up to 40% Offshore workers	A	A	A	N
	Mechanic — Onshore or up to 40% Offshore workers	A	B	B	N
	Metallurgist — Onshore or up to 40% Offshore workers	A	A	AA	N
	Rigger (height less than 10 metres) — Onshore or up to 40% Offshore workers	A	D	D	N

→ 4\_Occupation  
Guidelines (continued)

Occupation		Life/ Living	TPD	IP	NS
Oil and Gas Industry Up to 40% off-shore continued	Rigger (height more than 10 metres) — Onshore or up to 40% Offshore workers	\$2.00	D	D	N
	Supervisor — Onshore or up to 40% Offshore workers	A	C	C5	N
	Pipeline workers Oil and Gas: Onshore or up to 40% Offshore: Repairmen/Trench workers	A	GEN	E2	N
	Pipeline workers Oil and Gas: Onshore or up to 40% Offshore: Welder — trade qualified	A	C	C	N
	Pipeline workers Oil and Gas: Onshore or up to 40% Offshore: Welder — not trade qualified	A	D	D	N
	Refinery workers Oil and Gas: Onshore or up to 40% Offshore: General definition workers	A	D	D	N
	Refinery workers Oil and Gas: Onshore or up to 40% Offshore: Rigger (height less than 10 metres)	A	D	D	N
	Refinery workers Oil and Gas: Onshore or up to 40% Offshore: Rigger (height more than 10 metres)	\$2.00	D	D	N
More than 40% off-shore	Chef or kitchen worker — More than 40% Offshore	\$2.00	GEN	E5	N
	Crane Driver — More than 40% Offshore	\$2.00	GEN	E2	N
	Derrickman — More than 40% Offshore	\$2.00	GEN	E2	N
	Driller — More than 40% Offshore	\$3.00	GEN	E2	N
	Electrician — More than 40% Offshore	A	C	C	N
	Engineer — qualified, more than 40% field work — More than 40% Offshore	A	A	A	N
	Laboratory Technician — A rates, meeting the requirements of S — More than 40% Offshore	\$2.00	A	A	N
	Laboratory Technician — A rates, not meeting the requirements of S — More than 40% Offshore	\$2.00	B	B	N
	Labourer/tool pusher — More than 40% Offshore	\$2.00	GEN	E5	N
	Rigger — More than 40% Offshore	\$2.00	D	D	N
	Supervisor — More than 40% Offshore	\$2.00	GEN	E5	N
Optician/ Optical Dispenser	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Optometrist	Minimum 3 years experience	A	A	P	N
	Less than 3 years experience	A	A	P	N
Ophthalmologist	Minimum 3 years experience	A	A	P	Y
	Less than 3 years experience	A	A	P	Y

Occupation		Life/ Living	TPD	IP	NS
Orchardist	Proprietor/owner only	A	C	C2	N
Orthodontist	Minimum 3 years experience	A	A	P	Y
	Less than 3 years experience	A	A	P	Y
Orthopaedic Surgeon	Minimum 3 years experience	A	A	P	Y
	Less than 3 years experience	A	A	P	Y
Osteopath	Qualified and registered	A	A	P	Y
Oyster Farmer/ Packer		A	D	D	N
Paediatrician	Minimum 3 years experience	A	A	P	Y
	Less than 3 years experience	A	A	P	Y
Painter	Trade qualified, or unqualified with minimum 3 years experience	A	C	C5	N
	Trade qualified, or unqualified with less than 3 years experience	A	D	D	N
Panelbeater	Trade qualified	A	C	C5	N
	Not qualified	A	D	D	N
Paper/Pulp Industry	Skilled	A	GEN	E5	N
	Unskilled	A	GEN	E2	N
Paralegal	Meeting the requirements of P	A	A	P	N
	Not meeting the requirements of P	A	A	A	N
Paramedic		A	B	B5	Y
Parking Station Attendant	Cashier only	A	B	B	N
	Parking cars	A	GEN	E2	N
Parole Officer	Office only	A	A	A	N
Pathologist	Minimum 3 years experience	A	A	P	Y
	Less than 3 years experience	A	A	P	Y
Patrolman	Security — unarmed	A	C	C2	N
	Security — armed	A	D	D	N
Paver		A	C	C5	N
Pawnbroker	Minimum 3 years experience	A	C	C2	N
Periodontist	Minimum 3 years experience	A	A	P	Y
	Less than 3 years experience	A	A	P	Y
Personal Assistant	Not working at home, administration only, meeting the requirements of S	A	A	S	N
	Not working at home, administration only, not meeting the requirements of S	A	A	A	N
	Working at home, administration only	A	D	D	N
Personnel Consultant	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N

→ 4\_Occupation  
Guidelines (continued)

Occupation		Life/ Living	TPD	IP	NS
Pest Controller/ Exterminator	Heights less than 10 metres	A	C	C	N
Pharmacist		A	A	AA	N
Photocopier Technician/ Repairman		A	B	BB	N
Photographer	Aerial	A or \$5.00	D	D	N
	Location or Freelance (Australia only), no aviation, no hazardous activities	A	B	B	N
	Studio only, meeting the requirements of S	A	A	S	N
	Studio only, not meeting the requirements of S	A	A	A	N
	Studio, weddings and private functions (local only)	A	B	BB	N
	Press/TV news Photographer (Australia only)	A	B	B5	N
Physicist		A	A	AA	N
Physiologist		A	A	P	N
Physiotherapist	Degree qualified	A	A	P	Y
	Not degree qualified	A	A	A	Y
Piano Tuner		A	B	BB	N
Picture Framer		A	B	BB	N
Plant Operator	Office, control room, no manual work, meeting the requirements of S	A	A	S	N
	Office, control room, no manual work, not meeting the requirements of S	A	A	A	N
	Less than 20% manual work	A	B	B	N
Plasterer	trade qualified, or with minimum 4 years experience	A	C	C5	N
	Unqualified or less than 4 years experience	A	GEN	E2	N
Plumber	Trade qualified	A	B	B	N
	Roof Plumber — qualified or unqualified with minimum 3 years experience	A	C	C	N
	Unqualified and less than 3 years experience	A	D	D	N
Podiatrist	Minimum 3 years experience	A	A	P	Y
	Less than 3 years experience	A	A	P	Y
Police	Clerical — non officer (past or present), meeting the requirements of S	A	A	S	N
	Clerical — non officer (past or present), not meeting the requirements of S	A	A	A	N
	All officers	A	D	D	N
	Parking Police	A	C	C5	N

Occupation		Life/ Living	TPD	IP	NS
Pool Cleaner		A	C	C5	N
Post Office	Clerical, counter staff	A	A	A	N
	Mail Contractor/Sorter/Delivery	A	C	D	N
	Postman — not using motorbike	A	C	C2	N
	Postman — using motorbike	A	C	C5	N
Potter	Commercial, qualified, office only, not working from home	A	B	BB	N
	Commercial, unqualified, working from home	A	D	D	N
Poultry Farmer	Manager only	A	C	C2	N
	Other than manager	A	C	C5	N
Priest (sole occupation)	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Printer	Bookbinder/Compositor	A	B	BB	N
	Editor/Proofreader — meeting the requirements of S	A	A	S	N
	Editor/Proofreader — not meeting the requirements of S	A	A	A	N
	Lithographer	A	B	BB	N
	Trade qualified	A	B	B	N
	Unqualified, minimum 3 years experience	A	C	C2	N
Prison	Clerical — non officer, meeting the requirements of S	A	A	S	N
	Clerical — non officer, not meeting the requirements of S	A	A	A	N
Prison Warden/ Officer		A	D	D	N
Private Investigator	Well established, minimum 3 years experience, unarmed	A	C	C2	N
Probation Officer	Clerical only, meeting the requirements of S	A	A	S	N
	Clerical only, not meeting the requirements of S	A	A	A	N
Process Worker		A	C	C5	N
Production Line Worker		A	C	C5	N
Professional Sportsperson		A	D	D	N
Professor		A	A	AA	N

→ 4\_Occupation  
Guidelines (continued)

Occupation		Life/ Living	TPD	IP	NS
Property Developer/ Investor	Full time, involved with project management and actual development, meeting the requirements of S	A	A	S	N
	Full time, involved with project management and actual development, not meeting the requirements of S	A	A	A	N
	No involvement with project management or in actual development	A	D	D	N
Property Manager/ Caretaker	Not living on premises	A	C	C2	N
	Living on premises	A	D	D	N
Property Rental Manager	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Psychiatrist	Minimum 3 years experience	A	A	P	Y
	Less than 3 years experience	A	A	P	Y
Psychologist		A	A	P	N
Public Relations Officer	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Publisher	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Quantity Surveyor	Consulting/office work only, university qualified	A	A	AA	N
	Office duties only, meeting the requirements of S	A	A	S	N
	Office duties only, not meeting the requirements of S	A	A	A	N
Quarries	Blaster	\$2.50	D	D	N
	Crusher	A	D	D	N
	Jackhammer operator	A	D	D	N
	Licensed tradesman, no explosives	A	C	C2	N
	Semi-skilled, plant operator	A	GEN	E2	N
Radio worker	Director/producer — meeting the requirements of S	A	A	S	N
	Director/producer — not meeting the requirements of S	A	A	A	N
	Sound Engineer — qualified	A	B	BB	N
	Technician	A	B	BB	N
Radiographer	Meeting the requirements of S	A	A	S	Y
	Not meeting the requirements of S	A	A	A	Y
Radiologist	Minimum 3 years experience	A	A	P	Y
	Less than 3 years experience	A	A	P	Y

Occupation		Life/ Living	TPD	IP	NS
Railway workers	Station master	A	B	BB	N
	Signalman	A	B	BB	N
	Booking officer	A	A	A	N
	Ganger	A	D	D	N
	Guard	A	D	D	N
	Inspector – ticket	A	B	B5	N
	Maintenance staff	A	D	D	N
	Porter	A	GEN	E2	N
	Ticket collector	A	D	D	N
	Train/Tram driver	A	GEN	E2	N
Ranger		A	C	C5	N
Real Estate Agent	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Receptionist	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Reflexologist	Qualified, Australian registered, not working at home	A	A	P	Y
Refrigeration Mechanic	Trade qualified	A	B	B	N
	Unqualified, minimum 3 years experience	A	C	C2	N
Rehabilitation consultant	Degree qualified	A	A	P	N
Removalist		A	GEN	E5	N
Renderer	Cement	A	C	C5	N
Reporter	Employed, no overseas work, office only, meeting the requirements of S	A	A	S	N
	Employed, no overseas work, office only, not meeting the requirements of S	A	A	A	N
	Self employed or overseas work	A	D	D	N
Repossession Agent		A	D	D	N
Restaurant	Maitred	A	B	BB	N
	Kitchen hand	A	C	C5	N
	Waitress/Waiter	A	B	B5	N
Residential Care Worker		A	GEN	E5	N
Road Maintenance and Construction		A	GEN	E5	N
Road Sweeper/ Cleaner Driver		A	GEN	E5	N

→ 4\_Occupation  
Guidelines (continued)

Occupation		Life/ Living	TPD	IP	NS
Roller Door Installer		A	C	C2	N
Rubbish/ Garbage Removalist	Non-driver	A	GEN	E5	N
Saddlemaker		A	B	BB	N
Sailmaker		A	B	BB	N
Sales Representative	Commercial travel (no deliveries/repairs) — meeting the requirements of S	A	A	S	N
	Commercial travel (no deliveries/repairs) — not meeting the requirements of S	A	A	A	N
	Commercial travel (deliveries light goods only)	A	B	BB	N
	Deliveries	A	B	B	N
	Requiring lifting, or demonstration of heavy goods	A	B	B	N
	Door to door	A	D	D	N
Sandblaster		A	D	D	N
Sawmiller		A	D	D	N
Scaffold worker	Up to 10 metres	A	C	C2	N
	Over 10 metres	\$2.00	D	D	N
Scientist	Agronomist — field work (less than 20%, no hazardous chemicals), meeting the requirements of S	A	A	S	N
	Agronomist — field work (less than 20%, no hazardous chemicals), not meeting the requirements of S	A	A	A	N
	Agronomist — field work (more than 20%, no hazardous chemicals)	A	B	BB	N
	Laboratory only, no hazardous chemicals, degree qualified	A	A	AA	N
	Field work (less than 20%, no hazardous chemicals), meeting the requirements of S	A	A	S	N
	Field work (less than 20%, no hazardous chemicals), not meeting the requirements of S	A	A	A	N
	Field work (more than 20%, no hazardous chemicals)	A	B	BB	N
	Field work (hazardous chemicals)	A	D	D	N
Scrap Metal	Dealer	A	GEN	E5	N
	Worker	A	GEN	E5	N
Screen Printer	Trade qualified	A	B	B	N
	Unqualified, minimum 3 years experience	A	C	C2	N



Occupation		Life/ Living	TPD	IP	NS
Sculptor		A	HDPT	D	N
Secretary	Not working from home, meeting the requirements of S	A	A	S	N
	Not working from home, not meeting the requirements of S	A	A	A	N
Security Guard	Control room, unarmed, no intruder confrontation	A	B	BB	N
	Aviation security — unarmed	A	C	C2	N
	Aviation security — armed	A	D	D	N
	Bailiff — unarmed, courtroom only	A	B	B5	N
	Bailiff — armed, courtroom only	A	D	D	N
	Bank security — armed	A	D	D	N
	Bank security — unarmed	A	C	C5	N
	Bodyguard	A	D	D	N
	Bouncer	A	D	D	N
	Casino security	A	D	D	N
	Department store security/detectives	A	D	D	N
	Detectives	A	D	D	N
	Hotel/Motel Industry security — unarmed	A	C	C2	N
	Railway guard	A	D	D	N
Sewage Plant Worker		A	GEN	E5	N
Sewing Machinist	Unqualified	A	D	D	N
	Qualified, not working at home	A	C	C5	N
Sewing Machine Mechanic		A	B	BB	N
Shearer		A	D	D	N
Shed/Carport Erector		A	C	C	N
Sheetmetal Worker	Trade qualified	A	C	C	N
	Not trade qualified	A	C	C2	N
Shipwright		A	B	B	N
Shipyards Worker		A	GEN	E2	N
Shoemaker/Repairer	Minimum 3 years experience	A	B	BB	N
	Less than 3 years experience	A	B	B	N
Shopfitter	Trade qualified	A	B	B	N
	Not trade qualified	A	D	D	N

→ 4\_Occupation  
Guidelines (continued)

Occupation		Life/ Living	TPD	IP	NS
Shop Assistant/ Keeper	Adult books/goods	A	B	B	N
	Antique dealers — no deliveries, meeting the requirements of S	A	A	S	N
	Antique dealers — no deliveries, not meeting the requirements of S	A	A	A	N
	Aquarium shop	A	B	BB	N
	Artist supplies — meeting the requirements of S	A	A	S	N
	Artist supplies — not meeting the requirements of S	A	A	A	N
	Baby shop — meeting the requirements of S	A	A	S	N
	Baby shop — not meeting the requirements of S	A	A	A	N
	Bakery	A	B	BB	N
	Battery sales — no fitting	A	B	BB	N
	Bedding — meeting the requirements of S	A	A	S	N
	Bedding — not meeting the requirements of S	A	A	A	N
	Bicycle sales	A	B	BB	N
	Bicycle repairs	A	B	B	N
	Boating equipment — sales only, meeting the requirements of S	A	A	S	N
	Boating equipment — sales only, not meeting the requirements of S	A	A	A	N
	Books/stationery — meeting the requirements of S	A	A	S	N
	Books/stationery — not meeting the requirements of S	A	A	A	N
	Bottle shop	A	C	C2	N
	Brassware shop — meeting the requirements of S	A	A	S	N
	Brassware shop — not meeting the requirements of S	A	A	A	N
	Building supplies — no deliveries	A	B	BB	N
	Camping equipment	A	B	BB	N
	Card shop — meeting the requirements of S	A	A	S	N
	Card shop — not meeting the requirements of S	A	A	A	N
	Carpet — sales only, meeting the requirements of S	A	A	S	N
	Carpet — sales only, not meeting the requirements of S	A	A	A	N
	Cars — office only, meeting the requirements of S	A	A	S	N

Occupation		Life/ Living	TPD	IP	NS
Shop Assistant/ Keeper <i>continued</i>	Cars — office only, not meeting the requirements of S	A	A	A	N
	Cars — yard sales	A	B	BB	N
	Chemist shop assistant — meeting the requirements of S	A	A	S	N
	Chemist shop assistant — not meeting the requirements of S	A	A	A	N
	Chinaware and glassware shop — meeting the requirements of S	A	A	S	N
	Chinaware and glassware shop — not meeting the requirements of S	A	A	A	N
	Clothing — meeting the requirements of S	A	A	S	N
	Clothing — not meeting the requirements of S	A	A	A	N
	Computer — meeting the requirements of S	A	A	S	N
	Computer — not meeting the requirements of S	A	A	A	N
	Confectionary — meeting the requirements of S	A	A	S	N
	Confectionary — not meeting the requirements of S	A	A	A	N
	Curtain — meeting the requirements of S	A	A	S	N
	Curtain — not meeting the requirements of S	A	A	A	N
	Delicatessen	A	B	B	N
	Department store — sales, no deliveries, meeting the requirements of S	A	A	S	N
	Department store — sales, no deliveries, not meeting the requirements of S	A	A	A	N
	Department store — deliveries	A	C	C5	N
	Disposal store	A	B	BB	N
	Duty free shop — meeting the requirements of S	A	A	S	N
	Duty free shop — not meeting the requirements of S	A	A	A	N
	Electrical — deliveries	A	C	C5	N
	Electrical — retail sales only, meeting the requirements of S	A	A	S	N
	Electrical — retail sales only, not meeting the requirements of S	A	A	A	N
	Fish and chip shop	A	B	B	N
	Florist	A	B	BB	N
	Foot wear — meeting the requirements of S	A	A	S	N
	Foot wear — not meeting the requirements of S	A	A	A	N

→ 4\_Occupation  
Guidelines (continued)

Occupation		Life/ Living	TPD	IP	NS
Shop Assistant/ Keeper <i>continued</i>	Furnishings (cushions, fabrics) — meeting the requirements of S	A	A	S	N
	Furnishings (cushions, fabrics) — not meeting the requirements of S	A	A	A	N
	Furniture — sales only, meeting the requirements of S	A	A	S	N
	Furniture — sales only, not meeting the requirements of S	A	A	A	N
	Furniture — deliveries	A	C	C5	N
	Gift shop — meeting the requirements of S	A	A	S	N
	Gift shop — not meeting the requirements of S	A	A	A	N
	Hardware — administration and sales	A	B	BB	N
	Health food — meeting the requirements of S	A	A	S	N
	Health food — not meeting the requirements of S	A	A	A	N
	Ice cream parlour	A	B	BB	N
	Lawn moving sales	A	B	BB	N
	Juice vendor	A	C	C2	N
	Light fittings — meeting the requirements of S	A	A	S	N
	Light fittings — not meeting the requirements of S	A	A	A	N
	Machinery sales/hire	A	B	BB	N
	Motor vehicle accessories and spare parts	A	B	BB	N
	Musical instruments — no deliveries, meeting the requirements of S	A	A	S	N
	Musical instruments — no deliveries, not meeting the requirements of S	A	A	A	N
	Musical instruments — deliveries	A	C	C5	N
	Newsagent — no deliveries, meeting the requirements of S	A	A	S	N
	Newsagent — no deliveries, not meeting the requirements of S	A	A	A	N
	Nursery retail — less than 20% manual work	A	B	B	N
	Office supply — meeting the requirements of S	A	A	S	N
	Office supply — not meeting the requirements of S	A	A	A	N
	Paint and wallpaper	A	B	BB	N
	Pet shop	A	B	BB	N
	Photographic — sales, meeting the requirements of S	A	A	S	N

Occupation		Life/ Living	TPD	IP	NS
Shop Assistant/ Keeper <i>continued</i>	Photographic — sales, not meeting the requirements of S	A	A	A	N
	Photographic — repairs	A	B	BB	N
	Record shop — meeting the requirements of S	A	A	S	N
	Record shop — not meeting the requirements of S	A	A	A	N
	Second hand goods	A	B	BB	N
	Sporting goods — sales only, meeting the requirements of S	A	A	S	N
	Sporting goods — sales only, not meeting the requirements of S	A	A	A	N
	Supermarket — cashier	A	B	B	N
	Supermarket — deliveries	A	C	C5	N
	Supermarket — shelf stockist	A	GEN	E5	N
	Supermarket — manager and clerical, meeting the requirements of S	A	A	S	N
	Supermarket — manager and clerical, not meeting the requirements of S	A	A	A	N
	Swimming pool supplies	A	B	B	N
	Tobacconist — meeting the requirements of S	A	A	S	N
	Tobacconist — not meeting the requirements of S	A	A	A	N
	Toy shop — meeting the requirements of S	A	A	S	N
	Toy shop — not meeting the requirements of S	A	A	A	N
Video/DVD/Record shop — meeting the requirements of S	A	A	S	N	
Video/DVD/Record shop — not meeting the requirements of S	A	A	A	N	
Shop Filler/ Shelf Stacker		A	C	C5	N
Shop Owner	Sales — counter only, meeting the requirements of S	A	A	S	N
	Sales — counter only, not meeting the requirements of S	A	A	A	N
	No manual work, meeting the requirements of S	A	A	S	N
	Less than 10% manual work, not meeting the requirements of S	A	A	A	N
	Less than 20% manual work	A	B	BB	N
	More than 20% manual work	A	C	C5	N
Shunter		A	D	D	N

→ 4\_Occupation  
Guidelines (continued)

Occupation		Life/ Living	TPD	IP	NS
Signwriter	Less than 10 metres, qualified	A	B	B	N
	More than 10 metres	\$2.00	D	D	N
Silversmith	Qualified	A	B	BB	N
	Unqualified, minimum 3 years experience	A	C	C2	N
Singer		A	D	D	N
Skylight Fitter	Less than 10 metres	A	C	C	N
Slaughterman		A	GEN	E2	N
Social Educator/ Trainer		A	HDPT	D	N
Social Worker/ Counsellor	Degree qualified, meeting the requirements of S	A	A	S	N
	Degree qualified, not meeting the requirements of S	A	A	A	N
	Unqualified, minimum 3 years experience	A	B	BB	N
Soft Drink Vendor		A	C	C2	N
Solicitor	Minimum 3 years experience	A	A	P	N
	Graduate — less than 3 years experience	A	A	P	N
Sound Technician	Studio only, minimum 3 years experience	A	B	BB	N
Speech Therapist/ Pathologist	Minimum 3 years experience	A	A	P	N
	Less than 3 years experience	A	A	P	N
Spray Painter	Trade qualified	A	B	B	N
	Unqualified, minimum 3 years experience	A	C	C5	N
Squash Court Proprietor	No coaching	A	B	BB	N
Statistician	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Steel Mill Worker		A	D	D	N
Stevedore		\$2.00	GEN	E5	N
Stock and Station Agent	No manual work	A	B	BB	N
	With manual work	A	B	B5	N
Stockbroker	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Stockman		A	D	D	N
Stone Mason		A	C	C	N
Storeperson/ Warehouse person		A	C	C5	N

Occupation		Life/ Living	TPD	IP	NS
Student	Medical/nursing/dentistry (with practical)	A	HDPT	D	Y
	Other	A	HDPT	D	N
Stuntperson	Film/TV	\$3.00	D	D	N
	Record attempts and one off stunts	D	D	D	N
Surfboard Reshaper		A	C	C5	N
Surgeon	Minimum 3 years experience	A	A	P	Y
	Less than 3 years experience	A	A	P	Y
Surveyor	Consulting/office work only, university qualified	A	A	AA	N
	Qualified — mining (no underground)	A	B	B5	N
	Qualified — mining (underground work)	\$2.00	B to D	B to D	N
	Qualified — underwater	\$2.00	D	D	N
	Qualified — quantity (Office duties only, university qualified)	A	A	AA	N
	Qualified — quantity (Office duties only, meeting the requirements of S)	A	A	S	N
	Qualified — quantity (Office duties only, not meeting the requirements of S)	A	A	A	N
	Qualified — quantity (Other)	A	B	B	N
	Qualified — land (less than 20% field work)	A	B	BB	N
	Field work — other, qualified	A	B	B	N
Swimming Pool Attendant	Permanent, full time, minimum 2 years experience	A	C	C5	N
Swimming Pool Builder	Above ground, qualified	A	C	C	N
	In ground, concrete, licensed	A	C	C	N
	In ground, fibreglass	A	C	C	N
TAB Agent	Full time, meeting the requirements of S	A	A	S	N
	Full time, not meeting the requirements of S	A	A	A	N
Tattooist		A	D	D	N
Tax Consultant	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Taxidermist		A	B	B	N
Teacher	Headmaster	A	A	AA	N
	Non-manual, classroom, meeting the requirements of S	A	A	S	N
	Non-manual, classroom, not meeting the requirements of S	A	A	A	N
	Physical education, trades, art, woodwork	A	B	B	N
	Kindergarten teacher — qualified	A	B	BB	N
	Kindergarten aide	A	B	B	N

→ 4\_Occupation  
Guidelines (continued)

Occupation		Life/ Living	TPD	IP	NS
Teacher <i>continued</i>	Music Teacher — qualified, not working from home, meeting the requirements of S	A	A	S	N
	Music Teacher — qualified, not working from home, not meeting the requirements of S	A	A	A	N
	Music Teacher — qualified, working from home	A	HDPT	D	N
	Teacher's aide	A	B	BB	N
Telephone Industry	Administration only, meeting the requirements of S	A	A	S	N
	Administration only, not meeting the requirements of S	A	A	A	N
	Technician — no underground	A	B	BB	N
	Cable installation	A	D	D	N
Television/ Radio Repairer		A	B	BB	N
Theatre/Cinema	Management — office only, meeting the requirements of S	A	A	S	N
	Management — office only, not meeting the requirements of S	A	A	A	N
	Projectionist	A	B	BB	N
	Ticket seller	A	B	BB	N
	Usher	A	B	B	N
Tiler	Floor and Wall tiler — trade qualified	A	C	C5	N
	Roof tiler — fully qualified, up to 10 metres	A	C	C5	N
	Roof tiler — unqualified or working over 10 metres	A	GEN	E2	N
Timber Merchant		A	D	D	N
Tool Maker	Trade qualified	A	B	BB	N
	Unqualified, minimum 3 years experience	A	B	B	N
	Unqualified, less than 3 years experience	A	D	D	N
Tourist Guide	Full time, not seasonal	A	B	B	N
	Part time or seasonal	A	GEN	D	N
Town Planner	Degree qualified	A	A	AA	N
	Not degree qualified, meeting the requirements of S	A	A	S	N
	Not degree qualified, not meeting the requirements of S	A	A	A	N
Translator	Not working from home, meeting the requirements of S	A	A	S	N
	Not working from home, not meeting the requirements of S	A	A	A	N



Occupation		Life/ Living	TPD	IP	NS
Travel Agent	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Tree Surgeon		A	GEN	E2	N
Tugboat Operator		A	GEN	E5	N
Tupperware Sales		A	D	D	N
Tutor	Full time, not working at home, meeting the requirements of S	A	A	S	N
	Full time, not working at home, not meeting the requirements of S	A	A	A	N
	Working at home	A	A	A5	N
Typesetter		A	B	BB	N
Typist	Not working from home, meeting the requirements of S	A	A	S	N
	Not working from home, not meeting the requirements of S	A	A	A	N
Tyre Fitter/ Repairer		A	C	C2	N
Upholsterer/ Trimmer	Trade qualified	A	B	B	N
	Not qualified, minimum 3 years experience	A	C	C2	N
Urologist	Minimum 3 years experience	A	A	P	Y
	Less than 3 years experience	A	A	P	Y
Valet	Full time	A	C	C5	N
Valuer	Livestock — no manual work	A	B	BB	N
	Livestock — with manual work	A	B	B	N
	Property — meeting the requirements of S	A	A	S	N
	Property — not meeting the requirements of S	A	A	A	N
Vehicle Body Builder	Trade qualified	A	C	C5	N
	Unqualified	A	D	D	N
Vending Machine Filler		A	C	C2	N
Vending Machine Serviceman		A	C	C2	N
Veterinary Nurse		A	B	B	Y
Veterinary Surgeon	Domestic pets	A	A	AA	Y
	Large animals — meeting the requirements of S	A	A	S	Y
	Large animals — not meeting the requirements of S	A	A	A	Y

→ 4\_Occupation  
Guidelines (continued)

Occupation		Life/ Living	TPD	IP	NS
Wardsman		A	D	D	N
Warehouse	Manager — less than 10% manual work, meeting the requirements of S	A	A	S	N
	Manager — less than 10% manual work, not meeting the requirements of S	A	A	A	N
	Manager — between 10% to 20% manual work	A	B	B	N
	Manager — more than 20% manual work	A	C	C2	N
	Not management	A	D	D	N
Washing Machine Mechanic		A	B	B	N
Watchmaker/ Repairer		A	B	BB	N
Waterproofer		A	C	C5	N
Weather Forecaster	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Welder	Trade qualified	A	C	C	N
	Unqualified	A	C	C5	N
Welfare Worker	Administration/office only, meeting the requirements of S	A	A	S	N
	Administration/office only, not meeting the requirements of S	A	A	A	N
	Qualified, visiting/outside work less than 20%	A	B	BB	N
	Qualified, visiting/outside work more than 20%	A	B	B	N
	Unqualified	A	B	B5	N
Wharf/ Waterside Worker		A	GEN	E5	N
Window Dresser	Qualified	A	B	BB	N
	Unqualified	A	D	D	N
Window Tinter	Proprietor	A	B	BB	N
	Employee	A	C	C2	N
Windscreen Fitter	Minimum 3 years experience	A	C	C5	N
	Less than 3 years experience	A	D	D	N
Winemaker	Qualified	A	B	BB	N
Woolbroker/ Buyer	Meeting the requirements of S	A	A	S	N
	Not meeting the requirements of S	A	A	A	N
Wool Classer		A	B	BB	N
Wrecker		A	D	D	N

Occupation		Life/ Living	TPD	IP	NS
Xray Technician	Meeting the requirements of S	A	A	S	Y
	Not meeting the requirements of S	A	A	A	Y
Zoo Attendant	Qualified	A	C	C5	N
	Unqualified	A	GEN	E2	N
Zoologist		A	A	AA	N





# 5

Other  
Underwriting  
Guidelines

Other  
Underwriting  
Guidelines

# 5

→ **5\_Other Underwriting Guidelines**

There are a number of other aspects of the Insured Person's situation which we must consider when they apply for insurance, including their residency, overseas travel plans, and activities they perform as a pastime.

**5.1\_Residency**

People who have been granted permanent residency in Australia can apply for Death Benefits, TPD Benefits, Living Benefits and Income Protection.

In certain situations, cover can be considered for non-residents, such as holders of certain visas. For further details, refer to the Department of Immigration and Citizenship website at [www.immi.gov.au](http://www.immi.gov.au).

**5.1.1\_Lump Sum Residency Requirements**

For Death Benefits, TPD Benefits and Living Benefits, the Insured Person must meet the following criteria:

Insured Person	Evidence required
Applying for 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.
A spouse of an Australian citizen	<ul style="list-style-type: none"> <li>→ A statement declaring that they intend to stay in Australia.</li> <li>→ If they have applied for permanent residency, they must provide the current status of their application.</li> </ul>
On a working visa	<ul style="list-style-type: none"> <li>→ A copy of the visa issued.</li> <li>→ A copy of the employment contract stating the details of the work contract, location(s) of employment, remuneration package and duties.</li> </ul>
On a temporary visa	<p>The following visas will be considered:</p> <ul style="list-style-type: none"> <li>→ Employer sponsored visa (457 visa): Eligible to work in Australia for up to 4 years. Visa is subject to extensions.</li> <li>→ Spouse visa (309 — temporary, or 100 — permanent): Allowed to remain in Australia with spouse and is entitled to work and study in Australia.</li> <li>→ Medical practitioner visa (422 visa).</li> </ul>

**Note:** Where the Insured Person is working overseas, we may apply a repatriation clause for TPD Benefits and Living Benefits which will limit payment of any claim unless they return to Australia.

**5.1.2\_Income Protection Residency Requirements**

For Income Protection, the Insured Person must meet the following criteria. Please note, only Indemnity contracts will be offered to these clients.

The Insured Person:

- is occupation category 'AA' or 'P'
- 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.

→ 5\_Other Underwriting Guidelines (continued)

**Note:** Where the Insured Person is working overseas, we may apply a repatriation clause for Income Protection Policies which will limit payment of any claim to three months unless they return to Australia.

**5.2\_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. There are three types of travellers — personal or holiday, business (ie travel associated with occupation), and combination of personal and business.

We will take into consideration the following factors in determining the impact, if any, on the contract of insurance we will offer your client:

- 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 following table provides guidelines of our underwriting approach.

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

Please note that the countries under each DFAT Advice Level may change from time to time. For further details, refer to the DFAT website at [www.smartraveller.gov.au](http://www.smartraveller.gov.au).

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

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 us and request to have the travel exclusion removed.

### 5.3 Pursuits and Pastimes Guide

The Pursuits and Pastimes Guide sets out the possible classification of pursuits and pastimes for particular types of insurance cover. Completion of a Pursuits and Pastimes Questionnaire is necessary with full and precise descriptions.

If your client's circumstances are not covered in this guide, please contact our Underwriting team to discuss. 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.

**Note:** Most social pursuits and pastimes such as squash, tennis and golf are accepted at standard rates unless otherwise shown.

#### Abbreviations used in the Pursuits and Pastimes Guide:

EXC	=	Exclusion
IC	=	Individual consideration
NA	=	Cover is not available
OR	=	Standard rates of premium
\$2.00, \$5.00 etc	=	Extra premium or loading per \$1,000 of sum insured pa
Loading%	=	Extra premium or loading by the nominated percentage
90 day	=	90 day waiting period applies to the relevant pursuit/pastime
90 day (B,C,E occs)	=	90 day waiting period for occupation categories 'B', 'C' and 'E' applies to the relevant pursuit/pastime

Note: In some cases, it may be possible to offer an option of an exclusion instead of a loading.

→ 5\_Other Underwriting  
Guidelines (continued)

Pursuit/Pastime		Death	Living	TPD	IP
Abseiling	Less than 10 metres	OR	OR	OR	90 day (B,C,E occs)
	More than 10 metres	\$2.50 or EXC	EXC	EXC	EXC
Acrobat	Professional	OR	OR	NA	NA
Archery	Amateur	OR	OR	OR	OR
Athletics	Amateur	OR	OR	OR	OR
	Coach	OR	OR	IC	IC
	Professional	OR	OR	IC	IC
Aviation					
Aerobatics		IC	NA	NA	NA
Ballooning	Competition	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
	Pleasure	OR	OR	OR	OR
Gliding	Up to 100 hours pa	OR	OR	OR	OR
	Over 100 hours pa	OR	OR	EXC	EXC
Hang gliding	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
Crop dusting, cattle mustering		\$15.00 or EXC	\$15.00 or EXC	NA	NA
Instructor (other than full time occupation)		\$2.00 or EXC	\$2.00 or EXC	NA	NA
Microlite/Ultralite	Up to 50 hours pa	\$2.50 or EXC	\$2.50 or EXC	EXC	EXC
	Over 50 hours pa	\$5.00 or EXC	\$5.00 or EXC	EXC	EXC
Parachuting	Static line, up to 25 jumps per annum	OR	OR	OR	90 day (B,C,E occs)
	Static line, more than 25 jumps pa	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
	Free fall or competition up to 25 jumps pa	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
	Free fall or competition, more than 25 jumps pa	\$3.50 or EXC	\$3.50 or EXC	EXC	EXC
	Wingsuit	EXC	EXC	EXC	NA

Pursuit/Pastime		Death	Living	TPD	IP
Aviation <i>continued</i> Private flying (including helicopters)	Up to 100 hours pa	OR	OR	OR	OR
	101–200 hours pa	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
	201–300 hours pa	\$2.50 or EXC	\$2.50 or EXC	EXC	EXC
	301+ hours pa	\$3.50 or EXC	\$3.50 or EXC	EXC	EXC
Student pilots		OR	OR	OR	OR
Badminton		OR	OR	OR	OR
Base jumping		EXC	EXC	EXC	NA
Baseball/softball	Amateur	OR	OR	OR	OR
	Coach	OR	OR	IC	IC
	Professional	OR	OR	NA	NA
Basketball	Amateur	OR	OR	OR	OR
	Coach	OR	OR	IC	IC
	Professional	OR	OR	NA	NA
Bowling	Indoor/lawn/ten-pin	OR	OR	OR	OR
Boxing	Amateur — competition	\$2.00 or EXC	EXC	EXC	EXC
	Pleasure/recreation only	OR	OR	OR	90 day
	Coach	OR	OR	NA	NA
	Professional	NA	NA	NA	NA
Bungee jumping	Amateur	\$5.00 or EXC	EXC	EXC	EXC
	Amateur — one off with no future plans	OR	OR	OR	OR
	Professional/instructor	\$5.00 or EXC	EXC	NA	NA
Bush walking		OR	OR	OR	OR
Cricket	Amateur	OR	OR	OR	OR
	Coach	OR	OR	IC	IC
	Professional	OR	OR	NA	NA
Cyclist	Amateur	OR	OR	OR	OR
	Coach	OR	OR	IC	IC
	Professional	OR	EXC	IC	IC
Fencing		OR	OR	OR	OR

→ 5\_Other Underwriting Guidelines (continued)

Pursuit/Pastime		Death	Living	TPD	IP
<b>Football</b>					
Soccer — indoor	Amateur	OR	OR	OR	OR
Soccer — outdoor	Amateur	OR	OR	OR	25% or 90 day (B, C, E occs)
	Coach	OR	OR	IC	IC
	Professional	OR	OR	NA	NA
Touch football		OR	OR	OR	OR
Union, League, Aussie Rules/AFL	Amateur	OR	OR	OR	90 day (B,C,E occs)
	Coach	OR	OR	IC	IC
	Professional	OR	OR	NA	NA
Golf	Amateur	OR	OR	OR	OR
	Coach	OR	OR	IC	IC
	Professional	OR	OR	NA	NA
Gymnastics	Amateur	OR	OR	OR	OR
	Coach	OR	OR	IC	IC
	Professional	OR	OR	IC	IC
Hockey	Field — amateur	OR	OR	OR	OR
	Ice — amateur	OR	OR	EXC	EXC
	Professional	OR	OR	NA	NA
Horse riding	Competition (including polo, show jumping)	OR	OR	EXC	EXC
	Pleasure/recreation only	OR	OR	OR	OR
	Rodeo	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
Hunting — no aviation	Amateur	OR	OR	OR	OR
	Professional	OR	OR	NA	NA
<b>Kayaking/canoeing/rafting</b>					
Still water	Pleasure/recreational	OR	OR	OR	OR
	Competition	OR	OR	EXC	EXC
White water	Recreation only — less than 10 times pa	OR	OR	OR	OR
	Recreation only — more than 10 times pa	OR	OR	EXC	EXC
	Competition	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC

Pursuit/Pastime		Death	Living	TPD	IP
Kickboxing	Amateur — competition	OR	OR	EXC	EXC
	Pleasure/recreation only	OR	OR	OR	90 day
	Professional	NA	NA	NA	NA
Kitesurfing	Amateur	OR	OR	OR	OR
Lacrosse		OR	OR	OR	OR
Marathon running		OR	OR	OR	OR
Martial arts	Amateur — competition	OR	OR	EXC	EXC
	Pleasure/recreation only	OR	OR	OR	90 day
	Professional	NA	NA	NA	NA
Motor car racing	Amateur — competitive racing (eg drag racing, sports cars, karting, endurance, off-road events, rallies, stock cars etc)	IC	IC	EXC	EXC
	Amateur — no internationals, social participation only. Include go karts, vintage cars, off roads, time trails, rallies, hill climbs events	OR	OR	OR	OR
	Professional	IC	IC	NA	NA
Motor cycle racing	Acrobats	\$10.00 or EXC	EXC	EXC	EXC
	Circuit racing/speedway	\$5.00 or EXC	\$5.00 or EXC	EXC	EXC
	Moto cross — international	EXC	EXC	NA	NA
	Professional	\$10.00 or EXC	\$10.00 or EXC	NA	NA
	Scrambles, hillclimbs	OR	OR	EXC	EXC
	Trail bike riding — competition	OR	OR	EXC	EXC
	Trail bike riding — no competition	OR	OR	OR	90 day
Mountain climbing/ mountaineering	Above 6,000m	NA	NA	NA	NA
	Australia and New Zealand only	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
	Outside Australia and New Zealand	\$5.00 or EXC	EXC	EXC	EXC
Netball	Amateur	OR	OR	OR	OR
	Professional	OR	OR	NA	NA
Rock climbing	Indoor	OR	OR	OR	OR
	Outdoor	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
Rowing	Amateur	OR	OR	OR	OR

→ 5\_Other Underwriting  
Guidelines (continued)

Pursuit/Pastime		Death	Living	TPD	IP
Sailboarding		OR	OR	OR	OR
Sailing	Amateur — Australian waters, daytime only	OR	OR	OR	OR
	Amateur — offshore/advanced competition	OR	OR	EXC	EXC
	Instructor	OR	OR	NA	NA
Scuba diving					
Diving depths less than 40 metres	No caving, potholing or wreck dives	OR	OR	OR	OR
	Some caving, potholing or wreck dives	\$2.00 or EXC	EXC	EXC	EXC
Diving depths more than 40 metres	No caving, potholing or wreck dives	\$2.00 or EXC	\$2.00 or EXC	EXC	EXC
	Some caving, potholing or wreck dives	\$5.00 or EXC	EXC	EXC	EXC
Instructor		OR	OR	NA	NA
Shooting	Amateur	OR	OR	OR	OR
	Professional	OR	OR	IC	IC
	Making ammunicions	EXC	EXC	EXC	EXC
Skating — skateboarding, ice skating, roller skating	Amateur — competition	OR	OR	EXC	EXC
	Pleasure/recreation only	OR	OR	OR	90 day
	Professional	OR	OR	EXC	EXC
Skiing — snow/water/grass/snow boarding	Amateur — competition	OR	OR	EXC	EXC
	Pleasure/recreation only	OR	OR	OR	OR
	Professional	OR	OR	EXC	EXC
Squash	Amateur	OR	OR	OR	OR
Surfing	Amateur — competition	OR	OR	OR	OR
	Pleasure/recreation only	OR	OR	OR	OR
	Professional	OR	OR	NA	NA
Swimming	Amateur	OR	OR	OR	OR
	Professional — pool only	OR	OR	NA	NA
Tennis	Amateur	OR	OR	OR	OR
	Coach — no touring or professional playing	OR	OR	50%	IC
	Professional	OR	OR	NA	NA
Triathlons		OR	OR	OR	OR
Volleyball		OR	OR	OR	OR
Waterskiing	Amateur with competition	OR	OR	EXC	EXC

Pursuit/Pastime		Death	Living	TPD	IP
Weightlifting	Competition	OR	OR	EXC	EXC
	Pleasure/recreation only	OR	OR	OR	OR
Wind surfing/ wind sailing		OR	OR	OR	OR
Wrestling	Amateur — competition	OR	OR	EXC	EXC
	Pleasure/recreation only	OR	OR	OR	90 day
	Professional	NA	NA	NA	NA







# 6

Replacement of  
Existing Business

# Replacement of Existing Business





## 6\_Replacement of Existing Business

### 6.1\_Replacing Existing BT Protection Plans Policies

Where the client already has an existing BT Protection Plans Policy, we can replace their policy subject to the following:

Scenario	Requirements
Benefit sum insured is less than or equal to existing cover	<ul style="list-style-type: none"> <li>→ Application Form, and</li> <li>→ Signed agreement from the existing Policy Owner(s) to cancel the existing cover.</li> </ul>
Benefit sum insured is greater than the existing cover	Normal underwriting guidelines apply.
Benefit type is different to existing cover	Normal underwriting guidelines apply.

### 6.2\_Replacing Non-BT Protection Plans Policies

Where a client already has an existing policy with another insurer, we can replace their existing cover with a BT Protection Plans Policy subject to meeting all of the following limits. Should these requirements be met then we will waive any usual mandatory medical or blood tests.

	Death Benefit	TPD Benefit		Living Benefit	Income Protection and Business Overheads
Maximum takeover entry age	59	54	59	59	54
Maximum takeover benefit limit	\$3,000,000	\$2,000,000	\$1,000,000	\$1,000,000	\$10,000 per month
Requirements	<ul style="list-style-type: none"> <li>→ Underwritten in the last 5 years, and</li> <li>→ Policy issued with up to +50% loading, and with no more than 1 exclusion. The Insured Person must provide with their application:               <ul style="list-style-type: none"> <li>→ An Application Form</li> <li>→ Declaration of Continued Good Health (takeover)</li> <li>→ The Policy Schedule and last renewal notice for the existing cover, and</li> <li>→ A signed agreement from the existing Policy Owner(s) to cancel the existing cover, to upgrade them to our current product.</li> </ul> </li> </ul>				

Other considerations to note:

- Financial underwriting is required for Agreed Value Income Protection.
- We may request additional medical or financial information, particularly if the client's health or financial situation has changed since commencing the existing insurance.
- If you have indicated that you will cancel any insurance and you do not do so, we will reduce any benefit you are entitled to under BT Protection Plans by the amount paid or payable from the other policy that was not cancelled. However, the existing policy should not be cancelled until the replacement policy has been accepted by us.

→ 6\_Replacement of Existing Business (continued)

**6.3 Insurance Rollover Process**

The following table outlines the process/requirements for transferring existing insurance within a retail superannuation fund or master trust to BT Protection Plans in SuperWrap.

<p>The existing insurance to be transferred</p>	<ul style="list-style-type: none"> <li>→ must be held within a retail superannuation fund or master trust</li> <li>→ must have been individually underwritten</li> <li>→ must have no more than 2 exclusions applied</li> <li>→ have a premium loading of no more than 100%, and</li> <li>→ cannot be a retail standalone policy or group insurance policy.</li> </ul> <p><b>Note:</b> Any exclusions and/or loadings applied to the original insurance will be transferred to the new BT Protection Plans Policy.</p>
<p>Eligible Clients</p>	<ul style="list-style-type: none"> <li>→ must be under age 65 to be applicable for this method of application</li> <li>→ must hold (or be applying for) a SuperWrap, and</li> <li>→ if applying for TPD (Any Occupation or Own Occupation) or Income Protection, be permanently employed on a full time basis for at least 20 hours per week at the time of applying for the transfer of cover.</li> </ul>
<p>The amount of insurance that can be transferred</p>	<ul style="list-style-type: none"> <li>→ must be no more than \$1,000,000 for Death Benefits (in total with us)</li> <li>→ must be no more than \$1,000,000 for TPD Benefit (in total with us), and/or</li> <li>→ must be no more than \$10,000 per month for Income Protection (in total with us).</li> </ul>
<p>How to apply</p>	<ul style="list-style-type: none"> <li>→ download and complete the 'Rollover Insurance Cover Form' (available on the Wrap Desktop)</li> <li>→ attach the quote, a copy of the existing insurance Policy Schedule and latest renewal notice. If the last renewal notice is not available a copy of the client's most up to date fund statement — stating the type, level, and terms of their current cover will also be accepted</li> <li>→ Fax the requirements to 02 9274 5764, email to <a href="mailto:gold.life@btfinancialgroup.com">gold.life@btfinancialgroup.com</a>, or mail us at GPO Box 5467 Sydney NSW 2001.</li> </ul>



# 7

Alterations to  
Existing Policies

# Alterations to Existing Policies



## → 7\_Alterations to Existing Policies

### 7.1\_General Alterations

In most cases a completed Alteration Request Form is all that is required to action the majority of policy changes, however, a general overview of what is required to alter a policy is provided below.

Alteration/Request	Requirements
Change of address or contact details	Signed letter by Policy Owner or by phone on 1300 553 764
Updating Direct Debit or billing details	Direct Debit Request Form or by phone on 1300 553 764
Smoker status change	Non-Smoking Declaration Form
Update beneficiary details	Nomination of Beneficiaries Form
Transfer of policy from one portfolio into another	Portfolio Transfer Request Form
Reduction in cover	Alteration Request Form or signed letter by Policy Owner detailing the request
Change of Policy Owner (non-super)	Memorandum of Transfer Form and the original Policy Document (if applicable)
Change of Policy Owner (super)	New Application Form and letter from existing Policy Owner to cancel existing policy (see section 7.2 below)
Review of existing loadings/exclusions	Alteration Request Form or signed letter by Policy Owner detailing the request. We may also require a: <ul style="list-style-type: none"> <li>→ Personal Statement, or</li> <li>→ Medical questionnaire depending on the specifics of the loading or exclusion.</li> </ul>
Increases to cover or addition of new cover/insured person	<ul style="list-style-type: none"> <li>→ Additional Benefit Form, and</li> <li>→ Personal Statement.</li> </ul>
Addition of the Children's Benefit	Children's Benefit Application Form
Reinstatement of a lapsed policy	<ul style="list-style-type: none"> <li>→ 0–2 months since lapse — outstanding premium due since lapse date</li> <li>→ 2–12 months since lapse — Declaration of Continued Good Health (reinstatement)</li> <li>→ Over 12 months — Personal Statement</li> </ul>

→ 7\_Alterations to Existing Policies (continued)

**7.2\_Transfer of Ownership in Superannuation**

Transfer of Policy Ownership into and out of a superannuation environment is a complex area. Listed below are some possible transfer scenarios and the general guideline as to whether transfer of ownership is acceptable, or whether a replacement policy is required. These rules are to be used as a guideline only. For more detailed information, please contact Technical Support Services.

Current Ownership	Proposed Ownership	Can life policy ownership be transferred?	Is a replacement policy required?
Non-Superannuation	Non-Superannuation	YES	NO
Non-Superannuation	Term Life as Superannuation	NO	YES
Non-Superannuation	SMSF	NO*	YES
Non-Superannuation	SuperWrap	NO	YES
Term Life as Superannuation	Non-Superannuation	NO	YES
Term Life as Superannuation	SMSF	NO	YES
Term Life as Superannuation	SuperWrap	NO	YES
SMSF	Non-Superannuation	YES — however dependent on rules of the SMSF	YES
SMSF	Term Life as Superannuation	NO	YES
SMSF	SMSF	YES — however dependent on rules of the SMSF	YES
SMSF	SuperWrap	NO	YES
SuperWrap	Non-Superannuation	NO	YES
SuperWrap	Term Life as Superannuation	NO	YES
SuperWrap	SMSF	NO	YES

\*A policy must be acquired for market value, and cannot be acquired from a member of the SMSF or a relative of a member of the SMSF. Note: The trustee(s) must ensure that all trustee obligations and duties are complied with in making the decision to transfer or acquire a life policy.





# 8

Claims

Claims

8

**Our Claims team**

We have a strong track record for assessing claims fairly and paying claims in a timely manner. Our claims team is thoroughly trained to assess claims promptly and justly and provide honest and helpful advice. We understand the importance of the claims assessment and payment processes to our customers and view our responsibilities in this regard as an essential aspect of our business.

**Our Claims Philosophy**

When it comes to claims, our philosophy is to put the customer at the centre of everything we do. We achieve this by:

- assessing claims fairly and promptly
- treating customers with empathy and understanding
- providing honest and helpful advice about a claim
- training our staff to give the best service they can
- maintaining our record as a socially responsible and ethical corporate citizen
- protecting and maintaining the privacy, accuracy and security of personal and sensitive information
- continually reviewing and improving the claim process
- conducting ourselves at all times with the utmost good faith.

**Free Claims Rehabilitation Services**

If injury or illness affects your client's ability to work, then managing a recovery back into employment can be a difficult journey, especially if your clients have to do it on their own. To assist in recovery, BT offers assessment and access to a range of occupational, physical and psychological rehabilitation services — at absolutely no cost to your clients. Our rehabilitation specialists will work closely with the insured and their Doctor to develop and implement rehabilitation tools to best aid a recovery.

Our physical rehabilitation services have been designed to help restore as much physical function after a disability has occurred. This rehabilitation will help ensure the insured can return to their normal physical ways, where possible. These services include:

- individualised physical conditioning programs
- preventative re-injury education
- workplace ergonomic assessment and modifications
- home aides assessment
- development and monitoring of a safe and sustainable return to work program.

Psychological rehabilitation services are focused on helping the insured achieve personal, career, and independent living goals through a personalised counselling process. These services include:

- psychological evaluation of a disability with clear recommendations on how to maximise a recovery
- adjustment to injury counselling

- suitability assessment for inclusion in specialised treatment programs ie Pain Management, Anxiety and Mood Disorders and Addiction programs
- development and monitoring of a safe and sustainable return to work program.

Vocational rehabilitation services include the continuous and coordinated process of rehabilitation which involves the provision of vocational guidance, vocational training and selective placement, designed to enable the insured to secure and retain suitable employment. These services include:

- transferable skills assessment including
- work history analysis
- identifying re-training needs
- co-coordinating and monitoring brief re training courses
- job seeking assistance
  - interview skills training
  - labour market analysis
  - development of individualised job seeking plans
  - resume preparation
  - written applications
  - development and monitoring of a safe and sustainable return to work program.

### Tele-claims make it easy



Our AFA innovation award-winning tele-claims service for Income Protection clients came out of market research that highlighted the importance of making the process as easy as possible for our customers.

This initiative is first to the market. It requires a claims assessment to be conducted over the phone. Decisions about the claim and total risk exposure can be decided 'live' without forms and signatures, once a medical certificate is received.

Since launching tele-claims in March 2010 BT has seen 23% of all income protection claims paid without the requirement of claim forms.

- We have reduced end to end times by up to 4 weeks.
- The life claims team deposits a payment in a customer's account the same day following receipt of the medical certificate.

**"Since launching this great initiative I've had so many great interactions with our customers. Their reaction to the news that we are paying on the spot creates trust and builds rapport when the customer has their first dealing with us. It makes my job worthwhile and really does free up my time to concentrate on other customers who require additional rehabilitation support."**

— Melissa Brady, Claims Consultant

For all claims queries or notifications, please contact the Claims team on:

Freecall: 1300 553 764

Email: [asklifeclaims@btfinancialgroup.com](mailto:asklifeclaims@btfinancialgroup.com)

Fax: 02 9274 5696

Postal: GPO Box 5467 Sydney NSW 2001

Alternatively, feel free to contact one of our Key Claims

Contacts below:

Name	Title	Direct Line
Paula Taweel	Head of Claims	02 8253 7392 / 0439 399 042
Max Parsons	Claims Technical Manager	02 8253 6450 / 0407 510 512
Andrew Prichard	Team Manager	02 8253 6495 / 0407 084 103
Johannah Hadley	Team Manager	02 8253 2186
Gene Williams	Senior Claims Consultant	02 8253 2622
Tara Glazier	Senior Claims Consultant	02 8254 8929
Ellie Icer	Senior Claims Consultant	02 8253 4889





# 9

Glossary of  
Administration Codes

# Glossary of Administration Codes





→ **9\_Glossary of Administration Codes**

The following administration codes are used in the system tracking and reporting of applications:

Administration codes	Description
ASTHMQ	Asthma questionnaire required
AWAIT	We await requirements
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)
BLOXM	L/I to undertake following blood tests (HIV MBA20, Hepatitis B & C and FBC) — mandatory requirement
BMR	Brief medical report being obtained
BPALT	Benefit payment period to be reduced
BSTD	Borderline standard rates (<+25%)
CANREQ	Requirement cancel
CLAIM	Requirement claim
CONFQ	Confidential questionnaire required
CONTUW	Continued UW
C_XRAY	Chest X-Ray required
CXRM	Chest X-Ray required — mandatory requirement
DECLR	Cover is declined
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_EXM	Exercise electrocardiogram required — mandatory requirement
ECG_R	Resting electrocardiogram required
ECG_RA	Resting electrocardiogram await as arranged
ECG_RM	Resting electrocardiogram required — mandatory requirement
ECHOEX	Stress Echocardiogram
EMAR	Extended medical attendant's report being obtained
EMARM	Extended medical attendant's report being obtained — mandatory requirement
EPIEQ	Epilepsy questionnaire required
EXCLSN	Exclusion to apply
EYEQ	Eye disorder questionnaire required

→ 9\_Glossary of Administration  
Codes (continued)

Administration codes	Description
FINACL	Additional financial information required
FINCLM	Financial Requirement required (Valuation of Business, Lending Schedules/ Credit Approval/Credit Memo etc.) — mandatory requirement
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
FINQM	Financial questionnaire required — mandatory requirement
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	Insured Person
LUNGFN	L/I to have full lung function tests
MAM	Mammogram test, or latest mammogram test results acquired within the last 12 months
MAMM	Mammogram test, or latest mammogram test results acquired within the last 12 months — mandatory requirement
MEDXAM	L/I to have a medical examination — we will arrange
MEDXLM	L/I to have a medical examination — we will arrange — mandatory requirement
MEDXOD	L/I to have a medical examination with usual doctor — we will arrange
MENTQ	Mental Health questionnaire reqd
MPQ	Multipurpose questionnaire required
MSU	L/I to have a microscopic urinalysis
MSUM	L/I to have a microscopic urinalysis — mandatory requirement
NOAM	Notice of Assessments — mandatory requirement
NPW	Not proceeded with
OP	Omission from personal statement. L/I to answer
P_PQ	Pastimes and pursuits questionnaire required
PSA	L/I to have Prostate Specific Antigen test, plus free PSA if result over 4 ng/ml
PSAM	L/I to have Prostate Specific Antigen test, plus free PSA if result over 4 ng/ml — mandatory requirement

Administration codes	Description
PST	Personal statement required
PTRM	Personal tax return — mandatory requirement
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
SOAM	Copy of Statement Of Advice required — mandatory requirement
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
SPXM	L/I to have a specialist medical examination — we await as arranged — mandatory requirement
STATMS	Omission. L/I to confirm
STDR	Standard terms
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
WSTD	Waiver of premium standard terms

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The Insurer of BT Protection Plans is Westpac Life Insurance Services Limited ABN 31 003 149 157. All BT Protection Plans, except for Term Life as Superannuation and policies paid via SuperWrap, are issued by the Insurer. For Term Life as Superannuation, the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 (WSAL). For Term Life as Superannuation, which is part of the Superannuation Division of Westpac MasterTrust ABN 81 236 903 448 SFN 281412 SPIN WFS0112AU RSE R1003970, the issuer and trustee is WSAL. For policies paid via SuperWrap, which is part of Retirement Wrap ABN 39 827 542 991 RSE R1001327, the issuer and trustee is BT Funds Management Limited ABN 63 002 916 458. The administrator of all policies paid via SuperWrap and Wrap and the arranger of policies paid via Wrap is BT Portfolio Services Ltd ABN 73 095 055 208 (BTPS). BT Protection Plans are distributed by the Westpac Banking Corporation ABN 33 007 457 141 (the Bank). The Insurer, WSAL and BTPS are wholly owned subsidiaries of the Bank. Neither of an investment in, or acquired using, SuperWrap or Wrap nor BT Protection Plans are an investment in, deposit with or other liability of the Bank. Neither the Bank nor any member of the Westpac Group (other than the Insurer and WSAL) guarantees the benefits payable in relation to BT Protection Plans. Investments in, or acquired using, Wrap and SuperWrap are subject to investment risk, including possible delays in repayment of withdrawal proceeds and loss of income and principal invested. None of the Bank or any other company in the Westpac Group stands behind or otherwise guarantees the capital value or investment performance of any investments in, or acquired through Wrap or SuperWrap. This information has been prepared without taking into consideration any person's personal objectives, financial situation or needs (personal circumstances). Because of this, before acting on this information, any person receiving this information should consider its appropriateness, having regard to your personal circumstances. Conditions, limits and exclusions on cover apply and are explained in the BT Protection Plans Product Disclosure Statement and Policy Document and BT Protection Plans (SuperWrap and SuperWrap Essentials) Insurance Booklet (each a PDS). Before making a decision in relation to BT Protection Plans, you should consider the relevant PDS available from advisers. This communication may contain financial product advice and has been prepared for use by advisers only. It must not be made available to any retail client and any information must not be communicated to any retail client or attributed to the Insurer, WSAL, the SuperWrap Trustee, BTPS, the Bank or any other member of the Westpac Group.



## **For more information**

- **Speak to your Business Development Manager**
- **Call us on 1800 025 127**  
**Monday to Friday 8.00am–6.30pm (Sydney time)**  
**and speak to a dedicated life insurance consultant**
- **Visit [lifecentral.com.au](http://lifecentral.com.au)**

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