

ClearView **LifeSolutions**

Adviser Guide

30 November 2011



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The Product Disclosure Statement (PDS) for ClearView LifeSolutions is issued by ClearView Life Assurance Limited and ClearView Life Nominees Pty Limited.

The PDS for ClearView LifeSolutions Super Rollover is issued by ClearView Life Nominees Pty Limited.

The PDS are each dated 30 November 2011 and each are available at the ClearView website at www.clearview.com.au

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Your Adviser Guide

The ClearView Adviser Guide is a comprehensive ready-reference tool which will assist you to sell ClearView insurance products to your clients. It explains our underwriting philosophy, requirements and practices, as well as our claims procedures and new business process.

This guide is for Advisers use only and is not intended for general distribution. It must not be passed to clients or prospective clients. The product information contained in this guide should be read in conjunction with the Product Disclosure Statement (PDS) and the applicable Policy Documents, which contain the full statement of terms and conditions applicable to policyholders.

Our commitment

ClearView has been helping Australians achieve their financial goals for over 20 years. Now we're helping you build your business through LifeSolutions, a fresh suite of insurance products designed by industry professionals to meet the real needs of your clients.

To your clients

We recognise the value of long term relationships, and appreciate the investment you have made in establishing and developing your client base.

Quality products are at the heart of a committed relationship. Recognising this, LifeSolutions provides a genuine alternative – one that is flexible, innovative and delivers outstanding value.

We back this up with an underwriting process that is efficient and timely. We take pride in our high level of service and customer response. Most importantly, ClearView is there when your clients need us most – at claim time.

As a highly respected Australian company, we take our financial obligations and capital adequacy ratios very seriously. You can rest assured, with ClearView LifeSolutions your clients' life cover is in safe hands.

To you

ClearView is listed on the Australian Stock Exchange, and currently has more than 60,000 life risk insurance policies in force. We are responsible for \$1.8 billion in funds under advice, and deliver quality financial advice to help our clients grow their assets and protect their families. Along with quality life insurance, we offer a comprehensive range of investments, superannuation and retirement options.

As an independent, Australian-owned company, ClearView has the flexibility to shape our suite of products in line with input from you and the clients you work with. This will ensure our products continue to meet your clients' needs while strengthening your business and providing opportunities for growth.

Your feedback continues to play a vital role in the development of our products – a commitment that's underpinned by ready access to ClearView's senior decision makers.

ClearView is the name you can trust. LifeSolutions is the product your clients' can rely on.

ClearView Products

What is ClearView LifeSolutions?

ClearView LifeSolutions and ClearView LifeSolutions Super provide a range of insurance cover to help with your clients wealth protection needs, whether it is for personal or business needs. The flexible nature of these products allows your clients to tailor multiple covers under the one policy or link cover under separate policies (including policies held inside and outside of superannuation).

This summary provides an overview of the types of cover available, what your clients are covered for, potential purposes for the cover and types of cover available through ClearView LifeSolutions Super.

Type of cover	What your clients are covered for/When the cover will pay a benefit	Possible purposes of cover/ Reasons for holding the cover	Is cover available through ClearView LifeSolutions?	Is cover available through ClearView LifeSolutions Super?
Life Cover	If the person insured dies or is diagnosed as being terminally ill, we will pay a lump sum benefit amount.	Pay off the mortgage and other outstanding debts, provide a lump sum that could be invested to provide an ongoing income stream for dependants or help with estate planning or business buy outs.	Yes	Yes
Accidental Death Cover	If the person insured dies as a result of an accident, we will pay a lump sum benefit amount.	A lower cost alternative to Life Cover or an option for those who have a health condition and are unable to obtain full Life Cover.	Yes	No
Total and Permanent Disability (TPD) Cover	If the person insured becomes totally and permanently disabled and unable to work again, we will pay a lump sum benefit amount.	Pay off the mortgage and other outstanding debts, cover the costs associated with a long term disability such as full-time care or modifications to the home, cover the short fall of income from other benefits to maintain the person insured's standard of living.	Yes	Yes
Accidental Total and Permanent Disability (TPD) Cover	If the person insured becomes totally and permanently disabled as a result of an accident, we will pay a lump sum benefit amount.	A lower cost alternative to TPD Cover or an option for those who have a health condition and are unable to obtain full TPD Cover.	Yes	No
Trauma Cover	If the person insured is diagnosed with a specified trauma condition we will pay a lump sum benefit amount.	While this cover may also be used to pay down debts it may also be used to access medical treatment available for the person insured's condition, which may be overseas, allowing them to focus on their recovery rather than worrying about the bills.	Yes	No
Child Cover	If the person insured's child is diagnosed with a specified trauma condition, becomes terminally ill or dies we will pay a lump sum benefit amount.	To cover the costs of a very sick child, accessing medical treatment available, modifications to the family home or stopping work to be with the person insured's child.	Yes	No

Type of cover	What your clients are covered for/When the cover will pay a benefit	Possible purposes of cover/ Reasons for holding the cover	Is cover available through ClearView LifeSolutions?	Is cover available through ClearView LifeSolutions Super?
Income Protection Cover	If the person insured is totally or partially disabled as a result of sickness or injury and unable to work, we will pay an ongoing monthly benefit amount. The disability may be short term or long term.	To replace a portion of the person insured's income, pay their bills, help with rehabilitation programs, and assist in maintaining their standard of living.	Yes	Yes
Income Protection Plus Cover	Additional cover to Income Protection Cover and provides additional benefits and features.	To replace the person insured's income, pay their bills, help fund costs related to hospitalisation, care and rehabilitation, and assist in maintaining their standard of living.	Yes	Yes
Accidental Income Protection Cover	Offers all the benefits and features of Income Protection Cover, if the person insured is totally disabled or partially disabled as a result of an accident and unable to work.	A lower cost alternative to Income Protection Cover or an option for those who have a health condition and are unable to obtain Income Protection Cover.	Yes	No
Business Expense Cover	As a business owner, if the person insured is totally disabled or partially disabled as a result of sickness or injury, and unable to work, we will pay an ongoing monthly benefit amount.	To cover the costs of ongoing eligible business expenses.	Yes	No

Worldwide cover

Your client is fully covered, 24 hours per day, anywhere in the world under all of the covers set out in the PDS.

Guaranteed renewable

We guarantee to renew your clients policy each year up until the policy expiry, so long as they continue to pay their premiums when due. This means that we cannot cancel their cover, place any further restrictions on their cover or increase their individual premium because of any change to their health, occupation or pastimes.

Guaranteed upgrade of benefits to your clients cover

We will automatically pass on any future product enhancements to your clients policy, provided they do not result in an increase in premium. Where they do result in an increase in the premium rates, your clients will have the option to not take up the offer of the upgrade.

Any enhancements will apply to future claims. The enhancements will not apply to current claims or to any

claims resulting from medical conditions which occurred before these enhancements came into effect.

Where the legislation requires, we will advise your client of such changes with a supplementary PDS which we will send them on the policy anniversary immediately after the date of the changes.

Structuring your clients cover

Your client has a number of options available when it comes to how they structure their cover. Your client can hold all their types of cover under the one policy and the cover may be stand alone or linked. Your client can also link cover held under separate policies via flexi linking.

Stand alone cover

Stand alone cover operates independently of any other cover. When a benefit is paid for a stand alone type of cover it does not reduce the benefit amount for any other cover your client holds.

All covers may be purchased as stand alone cover except for Child Cover, which may only be purchased with an adult Life, TPD or Trauma Cover. Any benefit paid under Child Cover will not reduce the benefit amount on the

adult Life, TPD or Trauma Cover.

Stand alone cover is available inside superannuation and outside superannuation. Multiple policies may be held by the same or different policy owners.

Linked cover

Linked cover interacts with other covers it is linked to. When a benefit is paid, all cover with which it is linked will be reduced by the benefit amount paid.

The premium your client pays for linked cover is generally lower than what they will pay for the same types of cover held as stand alone cover. For example, your client may want to have their TPD and Trauma Cover linked to their Life Cover. This means your client has one policy, one policy owner and three types of cover. Similarly, your client could have Trauma Cover linked to their TPD Cover.

Linked cover is available inside superannuation and outside superannuation.

Please note that your client cannot link a Life, TPD or Trauma Cover with an Income Protection or Business Expense Cover. These types of cover act very differently, with Life, TPD and Trauma Cover paying a lump sum benefit amount and Income Protection and Business Expense Cover paying an ongoing monthly benefit amount.

Flexi linking

Flexi linking is a way of linking your clients cover but allowing them to have different policy owners for each of the types of cover. For example, your client may want to have their Trauma Cover linked to their Life Cover but want your Life Cover to be owned by the trustee of their self managed superannuation fund (SMSF) and the Trauma Cover to be owned by them, outside of superannuation – flexi linking enables your client to do this.

Flexi linking is also available between a ClearView LifeSolutions policy held outside of superannuation and a policy held through ClearView LifeSolutions Super . Similar to the example above your client may want to hold their Life Cover through ClearView LifeSolutions Super and flexi link this to Trauma Cover owned by them outside superannuation.

Only one policy can be connected through flexi linking to another policy at a time.

As with linked cover, when a benefit is paid, all cover to which it is flexi linked will be reduced by the amount of the benefit that has been paid.

Note: Cover must be issued under separate policies where there are different policy owners. Under flexi linking, two policies will be issued that will operate similarly to linked cover. The table below lists the possible combinations where flexi linking may be used.

Cover held inside superannuation	Flexi linked cover held outside of superannuation
Life Cover	<ul style="list-style-type: none"> • TPD Cover • Trauma Cover • TPD Cover with linked Trauma Cover
TPD Cover (<i>own or any occupation TPD</i>)	Trauma Cover
TPD Cover (<i>any occupation TPD</i>) <ul style="list-style-type: none"> • Via TPD Super Solutions 	<ul style="list-style-type: none"> • TPD Cover (<i>own occupation TPD</i>) Via TPD Super Solutions • Trauma Cover
<ul style="list-style-type: none"> • Income Protection Cover • Income Protection Plus Cover 	Extras Package Option*

* No reduction in the income protection benefit applies where a payment is made under the Extras Package Option. Flexi linking of the Extras Package Option allows your client to hold their income protection cover inside superannuation and hold the ancillary benefits of income protection outside of superannuation to minimise the chance of insurance benefits not meeting a condition of release under superannuation law.

Parties to the contract

Who can own the policy?

A policy can be owned by:

Type of policy	Type of policy owner
ClearView LifeSolutions policy	<ul style="list-style-type: none"> • an individual • two individuals who own the policy as joint tenants • a company • a trustee of a self managed super fund*
ClearView LifeSolutions Super policy	<ul style="list-style-type: none"> • the Trustee of ClearView LifeSolutions Super (for Life, TPD, Income Protection and Income Protection Plus Cover) for a member of the CRP.

* Please note that these policies are referred to as being held inside superannuation and as superannuation policies.

The policy owner is responsible for paying the premiums to ensure the cover continues. However, when it comes to ClearView Life Solutions Super, the member who is actually the person insured is responsible for paying the premiums.

If your client is applying for a ClearView LifeSolutions policy as the trustee of a SMSF, they should obtain their own professional legal and taxation advice to ensure that the cover they apply for is permitted under superannuation laws and to determine the appropriate taxation treatment.

Changing the policy owner

Your client may transfer the ownership of their policy (other than a ClearView LifeSolutions Super policy) to another person, subject to relevant law, including superannuation law, by completing a Memorandum of Transfer (which must be signed by your client and the transferee) and sending it to us with your original policy to be registered.

If there is more than one policy owner of a policy, we will regard them as joint tenants (ie on the death of one of the policy owners, their share passes to the surviving joint tenant) unless they own the policy as trustees.

If your client chooses to apply for cover through ClearView LifeSolutions Super, the Trustee is the owner of the policy. Generally, the Trustee will not transfer ownership to another person, superannuation fund or entity.

Continuation option

If your client is no longer eligible to hold cover inside superannuation or wishes to move their cover out of ClearView LifeSolutions Super to a policy that is owned outside of superannuation, we will allow them to replace the cover without the need for medical evidence.

- Life Cover can be replaced up until the policy anniversary immediately after your client turns age 75.

- TPD Cover can be replaced up until policy anniversary immediately after your client turns age 60.
- Income Protection Cover and Income Protection Plus Cover can be replaced up until policy anniversary immediately after your client turns age 60.

Your clients cover in ClearView LifeSolutions Super must be in place at the time they exercise this continuation option.

Who can be covered?

Your client can cover their own life, which means they are the policy owner and the insured person. Or they may cover someone else's life such as a family member or a business partner.

Your client may have up to five people insured under any one policy issued through ClearView Life Solutions, including where their policy is owned by a trustee of a SMSF. However, if their cover is held through ClearView LifeSolutions Super, they may only have one person insured on the policy.

There is no limit to the number of children that may be covered on the one Child Cover policy.

The questions that we ask in the application under the personal statement are all about the person(s) to be insured.

When cover starts

Cover starts once your clients application has been accepted by Underwriting and we have received the first premium. If your clients cover is held through ClearView LifeSolutions Super, they must be a member of the CRP before their cover can commence. If they are using a superannuation rollover to pay their initial premium, we will allow the policy to commence if we have not yet received the rollover, provided the rollover is received within 30 days from the cover start date.

We will issue your client with a copy of the policy certificate and a policy document which sets out the details of their cover.

When cover ends

As long as your client continues to pay their premiums, we guarantee to continue to provide cover until the first of the following occurs:

- the date on which all entitlements under the cover are paid out
- your client dies
- the policy anniversary immediately after the expiry age* (the expiry age for each type of cover and premium is explained in the PDS and is also shown on the policy certificate)
- we cancel your clients cover following your written request
- we cancel your clients cover because premiums are unpaid, as and when due

- we cancel your clients cover in accordance with our rights in relation to their duty of disclosure, or
- for cover held through ClearView LifeSolutions Super, 30 days after your client ceases to be a ClearView LifeSolutions Super member of the CRP or when they become ineligible for ClearView LifeSolutions Super membership of the CRP under law.

If there are two people insured under the cover and one dies, cover for the remaining person continues, but we may issue a new policy. Premiums will be reduced to reflect cover for one person and one benefit amount. If both people insured die as the result of the same event, we will pay the benefit amount for each person under the policy.

When all cover ceases, the policy ceases.

* If your clients cover is held through ClearView LifeSolutions Super and they wish to retain cover beyond the policy expiry age of 80, please refer to the section on Continuation Option in the PDS.

What is Life Cover?

Life Cover will provide a lump sum payment in the event of your client's death or terminal illness. Your client selects the amount of cover which is known as the benefit amount.

Life Cover is available via ClearView LifeSolutions Super, please refer to the PDS for more details.

Feature	Description
Insured events	<ul style="list-style-type: none"> • Death • <i>Terminal illness</i>
Minimum entry age	<ul style="list-style-type: none"> • 18
Maximum entry age	<ul style="list-style-type: none"> • 75 (stepped premium) • 60 (level premium)
Expiry age	<ul style="list-style-type: none"> • 99 (ClearView LifeSolutions) • 80 (ClearView LifeSolutions Super)
Minimum benefit amount that can be applied for	<ul style="list-style-type: none"> • \$50,000
Maximum benefit amount that can be applied for	<ul style="list-style-type: none"> • No maximum. The benefit amount applied for must be reasonable for your financial position and personal circumstances
Premium type	<ul style="list-style-type: none"> • Stepped premium • Level premium (reverts to stepped at age 65)
Product structure combinations	<ul style="list-style-type: none"> • Stand alone Life Cover • Life Cover linked or flexi linked with TPD Cover (TPD Cover must not exceed the Life Cover benefit amount) • Life Cover linked or flexi with Trauma Cover (Trauma Cover must not exceed the Life Cover benefit amount) • Life Cover linked or flexi linked with TPD Cover and Trauma Cover (TPD and Trauma Cover must not exceed the Life Cover benefit amount)
Built in benefits at no extra cost	<ul style="list-style-type: none"> • Funeral Advancement Benefit • Grief Support Benefit • Life Cover Buy Back Benefit (where TPD Cover or Trauma Cover is linked or flexi linked to Life Cover) • Indexation Benefit • Future Increase Benefit • Accommodation Benefit • Financial Advice Benefit • Premium Freeze Benefit • Suspending Cover Benefit
Options available at an extra cost	<ul style="list-style-type: none"> • Disability Premium Waiver Option • Business Guarantee Option

What is Accidental Death Cover?

Accidental Death Cover will provide a lump sum payment in the event of your clients death as a result of an accident. Your client selects the amount of cover which is known as the benefit amount.

As Accidental Death Cover is not subject to medical assessment, it may be a valuable alternative if your client has health conditions that make Life Cover expensive or unavailable. Accidental Death cover is also a lower cost alternative to Life Cover and could be used to complement your clients existing Life Cover.

Accidental Death Cover is not available inside superannuation.

Feature	Description
Insured events	<ul style="list-style-type: none"> • Death as a result of an accident
Minimum entry age	<ul style="list-style-type: none"> • 18
Maximum entry age	<ul style="list-style-type: none"> • 75
Expiry age	<ul style="list-style-type: none"> • 99
Minimum benefit amount that can be applied for	<ul style="list-style-type: none"> • \$50,000
Maximum benefit amount that can be applied for	<ul style="list-style-type: none"> • No maximum. The benefit amount applied for must be reasonable for your financial position and personal circumstances.
Premium type	<ul style="list-style-type: none"> • Stepped premium
Product structure combinations	<ul style="list-style-type: none"> • Accidental Death Cover • Accidental Death Cover linked with Accidental TPD Cover (Accidental TPD Cover must not exceed Accidental Death Cover benefit amount)
Built in benefits at no extra cost	<ul style="list-style-type: none"> • Grief Support Benefit • Indexation Benefit • Financial Advice Benefit • Suspending Cover Benefit
Options available at an extra cost	<ul style="list-style-type: none"> • Disability Premium Waiver Option

What is Total and Permanent Disability (TPD) Cover?

TPD Cover will provide a lump sum payment if your client suffers total and permanent disablement as a result of sickness or injury. Your client selects the amount of cover which is known as the benefit amount. TPD Cover is also available via ClearView LifeSolutions Super, please refer to the PDS for more details.

Feature	Description
Insured events	<ul style="list-style-type: none"> Total and Permanent Disability
Minimum entry age	<ul style="list-style-type: none"> 18
Maximum entry age	<ul style="list-style-type: none"> 60 (if applying for own, any or home duties TPD definition) 75 (if applying for non-working TPD definition)
Expiry age	<ul style="list-style-type: none"> 99 (ClearView LifeSolutions) 80 (ClearView LifeSolutions Super)
Minimum benefit amount that can be applied for	<ul style="list-style-type: none"> \$50,000
Maximum benefit amount that can be applied for (varies by type of TPD)	<ul style="list-style-type: none"> \$2 million (if home duties TPD definition applies) \$3 million (if non-working TPD definition applies) \$5 million (if own or any occupation TPD definition applies)
Premium type	<ul style="list-style-type: none"> Stepped premium Level premium (reverts to stepped at age 65)
Type of cover	<ul style="list-style-type: none"> Any occupation TPD Own occupation TPD TPD Super Solutions Home duties TPD Non-working TPD
Product structure combinations	<ul style="list-style-type: none"> Stand alone TPD Cover TPD Cover linked or flexi linked to Life Cover (TPD Cover must not exceed the Life Cover benefit amount) TPD Cover with linked or flexi linked Trauma Cover (Trauma Cover must not exceed the TPD Cover benefit amount) TPD Cover linked or flexi linked with Life Cover and Trauma Cover (TPD Cover and Trauma Cover must not exceed the Life Cover benefit amount)
Built in benefits at no extra cost	<ul style="list-style-type: none"> Waiver of Qualifying Period Benefit Specific Loss Benefit Life Cover Buy Back Benefit (where TPD Cover is linked or flexi linked to Life Cover) Death Benefit (for stand alone TPD Cover) Indexation Benefit Accommodation Benefit Financial Advice Benefit Future Increase Benefit Premium Freeze Suspending Cover
Options available at an extra cost	<ul style="list-style-type: none"> Accelerated Life Cover Buy Back Option (where TPD Cover is linked or flexi linked to Life Cover) Life Cover Purchase Option (for stand alone TPD Cover) Disability Premium Waiver Option Business Guarantee Option

What is Accidental TPD Cover?

Accidental TPD Cover provides a lump sum payment in the event of your clients total and permanent disability as a result of an accident. As Accidental TPD Cover is not subject to medical assessment it may be a valuable alternative if your client has health conditions that make TPD Cover expensive or unavailable. Accidental TPD Cover is also a lower cost alternative to TPD Cover and could be used to complement your clients existing TPD Cover.

Accidental TPD Cover is not available inside superannuation.

Feature	Description
Insured events	<ul style="list-style-type: none"> Total and permanent disability as a result of an <i>accident</i>
Minimum entry age	<ul style="list-style-type: none"> 18
Maximum entry age	<ul style="list-style-type: none"> 60 (if applying for own, any or home duties TPD definition) 70 (if applying for non-working TPD definition)
Expiry age	<ul style="list-style-type: none"> 99 (ClearView LifeSolutions)
Minimum benefit amount that can be applied for	<ul style="list-style-type: none"> \$50,000
Maximum benefit amount that can be applied for	<ul style="list-style-type: none"> \$2 million (if applying for home duties TPD definition) \$3 million (if applying for non-working TPD definition) \$5 million (if applying for own or any occupation TPD definition)
Premium type	<ul style="list-style-type: none"> Stepped premium
Type of cover	<ul style="list-style-type: none"> Any occupation TPD (see PDS for definition) Own occupation TPD (see PDS for definition) Home duties TPD (see PDS for definition) Non-working TPD (see PDS for definition)
Product structure combinations	<ul style="list-style-type: none"> Stand alone Accidental TPD cover Accidental TPD cover linked to <i>Accidental Death Cover</i>
Built in benefits at no extra cost	<ul style="list-style-type: none"> Specific Loss Benefit Life Cover Buy Back Benefit (where Accidental TPD Cover linked to <i>Accidental Death Cover</i>) <i>Accidental Death Benefit</i> (for stand alone Accidental TPD Cover) Indexation Benefit Accommodation Benefit Financial Advice Benefit Suspending Cover Benefit
Options available at an extra cost	<ul style="list-style-type: none"> Disability Premium Waiver Option

What is Trauma Cover?

Trauma Cover will provide a lump sum payment if your client is diagnosed with one of the listed trauma conditions and survives 14 days from the date of diagnosis. Your client selects the amount of cover which is known as the benefit amount.

Trauma Cover is not available inside superannuation.

Feature	Description
Insured events	<ul style="list-style-type: none"> • Diagnosis or occurrence of a specified trauma condition
Minimum entry age	<ul style="list-style-type: none"> • 18
Maximum entry age	<ul style="list-style-type: none"> • 65 (stepped premium) • 60 (level premium)
Expiry age	<ul style="list-style-type: none"> • 80
Minimum benefit amount that can be applied for	<ul style="list-style-type: none"> • \$50,000
Maximum benefit amount that can be applied for	<ul style="list-style-type: none"> • \$2 million
Premium type	<ul style="list-style-type: none"> • Stepped premium • Level premium (reverts to stepped premium at age 65)
Product structure combinations	<ul style="list-style-type: none"> • Stand alone Trauma Cover • Trauma Cover linked or flexi linked to TPD Cover • Trauma Cover linked or flexi linked to Life Cover • Trauma Cover linked or flexi linked to Life and TPD Cover
Built in benefits at no extra cost	<ul style="list-style-type: none"> • Trauma Cover Reinstatement Benefit • Life Cover Buy Back Benefit (where Trauma Cover is linked or flexi linked to Life Cover) • Death Benefit (for stand alone Trauma Cover) • Blood Borne Diseases Benefit • Indexation Benefit • Accommodation Benefit • Future Increase Benefit • Financial Advice Benefit • Premium Freeze Benefit • Suspending Cover Benefit
Options available at an extra cost	<ul style="list-style-type: none"> • Trauma Plus Option • Accelerated Life Cover Buy Back Option (where Trauma Cover is linked or flexi linked to Life Cover) • Life Cover Purchase Option (for stand alone Trauma Cover) • Disability Premium Waiver Option • Business Guarantee Option

What is Child Cover?

Child Cover will provide a lump sum payment in the event of the death or terminal illness of the child insured or where they are diagnosed with a specified trauma condition. Your client can insure more than one child on their policy but each child insured must have the same benefit amount.

Child Cover is not available inside superannuation.

Feature	Description
Insured events	<ul style="list-style-type: none"> • Diagnosis of a specified trauma condition • <i>Terminal illness</i> • Death
Minimum entry age	<ul style="list-style-type: none"> • 2
Maximum entry age	<ul style="list-style-type: none"> • 18
Expiry age	<ul style="list-style-type: none"> • 21
Minimum benefit amount	<ul style="list-style-type: none"> • \$10,000
Maximum benefit amount	<ul style="list-style-type: none"> • \$200,000
Premium type	<ul style="list-style-type: none"> • Stepped premium (but currently the same premium rate across all ages)
Product structure combinations	<ul style="list-style-type: none"> • Child Cover can be applied for in conjunction with Life, Accidental Death, TPD, Accidental TPD or Trauma Cover for an adult.
Built in benefits at no extra cost	<ul style="list-style-type: none"> • Funeral Advancement Benefit • Grief Support Benefit • Continuation of Cover Benefit • Conversion of Child Cover Benefit • Indexation Benefit • Accommodation Benefit • Suspending Cover Benefit

What is income protection?

Income protection provides an ongoing monthly benefit amount if your client is unable to work as a result of sickness or injury.

We offer two types of income protection covering sickness and injury; Income Protection Cover and Income Protection Plus Cover.

Income Protection Plus is only available for occupations we classify at the time of application as white collar professional.

Income Protection Cover and Income Protection Plus Cover are available via ClearViewLifeSolutions Super.

Feature	Description
Insured events	<ul style="list-style-type: none"> • Total disability • Partial disability
Minimum entry age and eligibility requirements	<ul style="list-style-type: none"> • 18 and gainfully employed for at least 20 hours per week
Maximum entry age and eligibility requirements	<ul style="list-style-type: none"> • 60 and gainfully employed for at least 20 hours per week
Expiry ages available	<ul style="list-style-type: none"> • 60, 65 or 70 (depending on benefits)
Minimum <i>monthly benefit amount</i>	<ul style="list-style-type: none"> • \$1,500 (excluding superannuation contribution monthly benefit)
Maximum <i>monthly benefit amount</i>	<ul style="list-style-type: none"> • \$40,000 (including any superannuation contribution monthly benefit) with the <i>monthly benefit amount</i> in excess of \$30,000 limited to a 2 year <i>benefit period</i> • Calculated as follows: <ul style="list-style-type: none"> – 75% of the first \$320,000 of regular annual income; – 50% of the next \$240,000; and – 20% of the balance.
Premium type	<ul style="list-style-type: none"> • Stepped premium • Level premium (reverts to stepped at age 65)
Cover combinations	<ul style="list-style-type: none"> • Income Protection Cover • Income Protection Plus Cover
Waiting period	<ul style="list-style-type: none"> • 14, 30, 60, 90 or 180 days • 1 or 2 years
Benefit period	<ul style="list-style-type: none"> • 2 or 5 years • Age 60, 65 or 70
Benefit payment type	<ul style="list-style-type: none"> • Indemnity • Agreed value* • Guaranteed agreed value*
Built in benefits at no extra cost	<ul style="list-style-type: none"> • Flexibility to reduce 2 year Waiting Period Benefit • Waiver of Waiting Period for Specific Medical Conditions Benefit • Indexation Benefit • Relapse Benefit • Accommodation Benefit* • Medical Professionals Benefit • Rehabilitation Benefit* • Waiver of Premium While on Claim Benefit • Waiver of Premium if on Maternity Leave Benefit • Future Increase Benefit • Suspend Cover Benefit • Extended Cover Benefit • Death Benefit

Options available at an extra cost	<ul style="list-style-type: none"> • Extras Package Option* • Increasing Claim Option • Accident Option • Superannuation Contribution Option
Options available at no extra cost	<ul style="list-style-type: none"> • TPD Lump Sum Option (to age 65 or age 70) <p>Note: This option does not cost any extra in premium but will effect the tax deductibility of your premium.</p>

* If income protection is held inside superannuation, then the following benefits and options are not available:

- Extras Package Option (this can be purchased outside of superannuation and flexi linked to the income protection held inside superannuation)
- Agreed value or Guaranteed agreed value benefit payment type
- Rehabilitation Benefit, and
- Accommodation Benefit.

What is Accidental Income Protection?

Accidental Income Protection Cover provides an ongoing monthly benefit amount if your client is unable to work as a result of an injury.

Accidental Income Protection Cover is not available inside superannuation.

Feature	Description
Insured events	<ul style="list-style-type: none"> • Total disability • Partial disability
Minimum entry age and eligibility requirements	<ul style="list-style-type: none"> • 18 and gainfully employed for at least 20 hours per week
Maximum entry age and eligibility requirements	<ul style="list-style-type: none"> • 60 and gainfully employed for at least 20 hours per week
Expiry ages available	<ul style="list-style-type: none"> • 60, 65 or 70 (depending on benefits)
Minimum <i>monthly benefit amount</i>	<ul style="list-style-type: none"> • \$1,500 (excluding superannuation contribution benefit)
Maximum <i>monthly benefit amount</i>	<ul style="list-style-type: none"> • \$40,000 (including any superannuation contribution monthly benefit) with the <i>monthly benefit amount</i> in excess of \$30,000 limited to a 2 year benefit period • Calculated as follows: <ul style="list-style-type: none"> – 75% of the first \$320,000 of regular annual income; – 50% of the next \$240,000; and – 20% of the balance.
Premium type	<ul style="list-style-type: none"> • Stepped premium
Cover combinations	<ul style="list-style-type: none"> • Accidental Income Protection Cover
Waiting period	<ul style="list-style-type: none"> • 14, 30, 60, 90 or 180 days • 1 or 2 years
Benefit period	<ul style="list-style-type: none"> • 2 or 5 years • Age 60, 65 or 70
Benefit payment type	<ul style="list-style-type: none"> • Indemnity • Agreed value • Guaranteed agreed value
Built in benefits at no extra cost	<ul style="list-style-type: none"> • Flexibility to Reduce 2 Year Waiting Period Benefit • Indexation Benefit • Relapse Benefit • Accommodation Benefit • Medical Professionals Benefit • Rehabilitation Benefit* • Waiver of Premium While on Claim Benefit • Waiver of Premium if on Maternity Leave Benefit • Suspend Cover Benefit • Extended Cover Benefit • Death Benefit
Options available at an extra cost	<ul style="list-style-type: none"> • Extras Package Option* • Increasing Claim Option • Accident Option • Superannuation Contribution Option
Options available at no extra cost	<ul style="list-style-type: none"> • TPD Lump Sum Option (to age 65 or age 70) <p>Note: This option does not cost any extra in premium but will effect the tax deductibility of your premium</p>

What is Business Expense Cover?

Business Expense Cover provides an ongoing monthly benefit amount if your client is unable to work as a result of sickness or injury and unable to meet the fixed operating expenses of their business.

Business Expense Cover is not available inside superannuation.

Feature	Description
Insured events	<ul style="list-style-type: none"> Total disability Partial disability
Minimum entry age	<ul style="list-style-type: none"> 18
Maximum entry age	<ul style="list-style-type: none"> 60
Expiry ages available	<ul style="list-style-type: none"> 60, 65 or 70
Minimum <i>monthly benefit amount</i>	<ul style="list-style-type: none"> \$1,500
Maximum <i>monthly benefit amount</i>	<ul style="list-style-type: none"> \$60,000 per month (can be up to 100% of <i>eligible business expenses</i>)
Eligibility	<ul style="list-style-type: none"> Available if you are self-employed or a small business owner (with no more than 5 staff including yourself and other owners), and work a minimum of 20 hours per week in your principal occupation. Type of occupation and employment status are also taken into account
Premium type	<ul style="list-style-type: none"> Stepped premium Level premium (reverts to stepped premium at age 65)
Waiting period	<ul style="list-style-type: none"> 14, 30, 60 or 90 days
Benefit period	<ul style="list-style-type: none"> 1 year
Benefit payment type	<ul style="list-style-type: none"> Indemnity
Built in benefits at no extra cost	<ul style="list-style-type: none"> Indexation Benefit Relapse Benefit Future Increase Benefit Death Benefit Waiver of Premium While on Claim Benefit Suspending Cover Benefit Premium Freeze Benefit Extended Cover Benefit
Option available at an extra cost	<ul style="list-style-type: none"> Accident Option

What is ClearView LifeSolutions Super?

ClearView LifeSolutions Super is the risk-only division of the ClearView Retirement Plan (CRP). ClearView LifeSolutions Super allows your client to hold their Life, TPD, Income Protection and Income Protection Plus Cover inside the superannuation environment. This may be a tax effective solution for some people or simply a choice of affordability; because ClearView LifeSolutions Super will accept a rollover from your clients superannuation fund to pay the premium for their insurance cover. In order to do this, your client will need to apply for membership in the CRP. If your client would like further information on this, please refer to ClearView LifeSolutions Super Rollover PDS.

Please note that some benefits and optional extras are not available if cover is held inside superannuation, please refer to the relevant benefit or option to understand if this is the case.

What are the superannuation contribution caps?

As superannuation enjoys concessional taxation treatment, limits known as 'contribution caps' have been placed on superannuation contributions which are administered by the Australian Taxation Office (ATO). The contributions your client makes to the Trustee to cover their insurance premium are recorded as superannuation contributions and will count towards these contributions cap.

It is important to be aware that excess contributions tax of between 31.5% and 46.5% will apply if these contributions caps are exceeded in a financial year.

The cap and the amount of extra tax your client pays once they exceed will depend on the type of contribution.

Concessional contributions: these are generally made by your client or for your client in a financial year and are included as assessable income for the superannuation fund, including:

- Employer contributions (such as SG, award, and salary sacrifice contributions)
- Personal deductible contributions for which a tax deduction has been claimed
- Certain directed termination payments
- Certain foreign superannuation fund amounts.

Note: Concessional contributions which are split with a spouse are assessed against your clients cap and not their spouse's cap.

Non-concessional contributions: these are generally made by your client or for your client in a financial year and are not included as assessable income for the superannuation fund, including:

- Personal contributions for which no tax deduction has been claimed
- Spouse contributions
- Non-taxable portion of a foreign superannuation fund amount.

Premiums, Policy Fees and Discounts

Premium

The amount your client pays for a ClearView LifeSolutions policy or cover through ClearView LifeSolutions Super is called the premium.

As part of the application process, an indicative premium (quote) will be provided to your client. The actual premium your client pays may be different if:

- your client has a birthday during the period between when the quote was provided and when the cover starts, and
- after assessing your clients application we are only able to offer cover on varied terms which may involve your client paying a higher premium (which your client agrees to).

What factors affect your clients premium?

A number of factors will determine the premium your client pays including the level of cover and any optional extras your client has selected, as well as a range of personal factors such as their age, gender, smoking status, state of health, occupation and pastimes.

For Income Protection Cover, Income Protection Plus Cover and Business Expense Cover, the waiting period, benefit period and benefit payment type will also affect the premium your client pays.

If your client has selected an extra cost option and the option expires or your client is no longer eligible to exercise the option, we will remove it from their cover so they are no longer charged for it, provided they have not exercised any benefit under the option.

Government taxes and charges

The premium may include allowances for current government charges and taxes including stamp duty. Stamp duty is either incorporated into the base premium rate or is an additional charge. If it is an additional charge it will be shown on your clients annual statement.

Currently, stamp duty charges range between 1.5% and 11% of the cost of the base premium, depending on the type of cover and the State or Territory we have recorded as the address of the first person insured on the policy. No GST is currently payable on your clients insurance premium.

We may pass on to your client any applicable new or increased government taxes or charges.

Premium type

When your client applies for cover, depending on the type of cover and their age at the time of application, they may select a stepped or level premium type.

Stepped Premium

Stepped premiums are recalculated each year based on your clients changing benefit amount and age each year. Generally step premium rates increases each year in line with your clients age and in the early years of the cover will tend to be lower than what your client would pay under a level premium.

Level Premium

Level premiums are also recalculated each year for changes in your clients benefit amount, but not for their change in age. The premium is calculated based on your clients age at the time of application and will increase as a result of your client increasing their amount of cover or if we increase our premium rates. A level premium will generally be higher during the early years of the cover than what your client would pay under a stepped premium, but generally becomes lower in later years.

If your client has a level premium and accepts an increase in cover under the Indexation Benefit, we will base the cost of that increase in cover on the age your client was at the time they took out the cover, rather than the age your client is at the time they accept the increase in cover.

All other increases in cover will be based on your clients age at the time they apply for the increase.

The option of a level premium is only available if your client is aged between 18 and 60 at the time of application. Level premiums are level up to the policy anniversary immediately after your client turns age 65. If your client continues to hold their cover past this age, their premium will convert to a stepped premium basis.

Policy fee

A policy fee is charged to cover the costs of administering your clients policy and applies across all types of cover for each person insured.

If your client holds multiple policies with us, we will only apply one policy fee per insured person.

For example, if a husband and wife were on the same policy and each had a trauma benefit and income protection benefit, we would charge a total of two policy fees. In addition to this policy, if each of them took out a Life Cover through ClearView LifeSolutions Super policy, we would waive the policy fee for each of them on these Life Cover policies.

There is no policy fee charged for an insured child under Child Cover.

The policy fee is \$84.00 per year (or \$7 per month if paying monthly) at the time the PDS was prepared. We will index the policy fee on 1 January each year in line with the CPI.

Premium discounts

Your client may be eligible for a premium discount if they are:

- applying for a large benefit amount
- part of an allowable group (refer to Group Discount below)
- a new customer enjoying the benefit of our New Cover Reward, and/or
- participating in our Health Maintenance Reward Program.

Note: These discounts do not apply to the policy fee.

Large benefit amount discount

Large benefit amount discounts are built into our standard premium rates and are summarised as at the date of the PDS in the tables below.

Benefit amount	Premium discount		
	Life Cover/ Accidental Death Cover	TPD Cover/ Accidental Death Cover	Trauma Cover
\$0 – \$249,999	Nil	Nil	Nil
\$250,000 – \$499,999	5%	5%	1%
\$500,00 – \$749,999	15%	15%	3%
\$750,000 – \$999,999	20%	20%	5%
\$1,000,00 + \$1,999,999	22%	22%	8%
\$2,000,000+	24%	24%	8%

Monthly benefit amount	Premium discount		
	Income Protection Cover/ Accidental Income Protection Cover	Income Protection Plus Cover	Business Expense Cover
\$0 – \$4,000	Nil	Nil	Nil
\$4,001 – \$7,499	8%	8%	8%
\$7,500 – \$9,999	10%	10%	10%
\$10,000 +	12.5%	12.5%	12.5%

Group discount

We will apply a group discount at the time of application where there is a family group relationship or business relationship between the adult lives insured. There is no need for the adult lives insured to be on the same policy, so long as their applications for a policy are submitted together and the relationship is significant and explained at the time of application. Examples of allowable group relationships include but are not limited to, a husband and wife or for business purposes; business partners taking out cover for the purposes of a buy sell agreement, key person cover or debt protection. The following scale of discounts apply as at 5 December 2011:

Number of people insured	Premium discount
2	2.5%
3	5%
4	7.5%
5 +	10%

If a policy lapses or is cancelled, the discount will continue for any remaining policies.

In order to apply these discounts, please fill in the Policy Relations Form and submit to ClearView with the application forms.

Group discounts for existing policies will only take effect from the next renewal date of the existing policy.

New Cover Reward

We offer a reward for customers who have completed the application process and have obtained cover under ClearView LifeSolutions or ClearView LifeSolutions Super. The premium discount provided is based on the length of time your clients cover has been in place as per the attached table, as at the date of the PDS:

Time (Years) In-place or Since Last Reset	Premium discount
1	10%
2	9%
3	8%
4	7%
5	6%
6	5%
7	4%
8	3%
9	2%
10	1%

Health Maintenance Reward

Our health maintenance reward program is a voluntary program that encourages your client to actively manage their health and wellbeing. Your clients reward is the reset of their New Cover Reward discount back to year 1, as described below.

Every 2 years from the cover start date, we will give your client the opportunity to complete an online questionnaire on their health. This questionnaire, as at the date of the PDS contains 10 questions (but the number of questions may be revised from time to time). The types of questions that will be asked include your clients height and current weight, if they have been for a medical check-up and if so whether or not they have acted on the advice of that check-up.

If your clients answers reflect that they are proactively managing their health, your clients New Cover Reward premium discount will reset back to the start of the scale above (i.e. back to 10% discount at year 1). The discount scale reset will apply from the policy anniversary immediately after your client has completed the questionnaire.

If your client chooses not to complete the questionnaire or they are unable to give a positive answer, then their premium rate will simply continue to be determined without a reset discount. If for example your client did not complete the questionnaire in year 2 or 4 but decide to participate in year 6 and provided a positive attestation, their premium will be reset back to the year 1 New Cover Reward discount of 10%. If your client never participates in the program again, the 10% discount will simply reduce each year thereafter.

We will notify your client 2 months prior to the relevant policy anniversary (every 2 years) and provide them with details of how to complete the questionnaire. Your client will have 14 days to complete this and the questionnaire can only be completed during this period. We will issue your clients renewal notice approximately 45 days prior to the policy anniversary and will confirm if their New Cover Reward discount scale has been reset to year 1.

This program is offered on a “no regrets” basis, which means that your client can be no worse off in terms of the premium they pay as a result of participating in this program. We will not apply a medical loading as a result of any change in your clients health.

This program is not available if your clients cover has been issued with a medical loading, as shown on their policy certificate.

All discounts are current as at the time of the PDS but are subject to change.

Taxation Information

The information provided in this section relates to cover held outside superannuation and is general in nature and based on our interpretation of the tax laws and rulings current at the date the PDS was prepared (see section on LifeSolutions Super for taxation information on cover held inside superannuation). Individual circumstances can be quite different and the law may change so we strongly recommend that your client speaks with a taxation professional in regards to their own situation.

Type of cover	Tax treatment of premium	Tax treatment of benefit
Life Cover, including Accidental Death Cover	Generally not deductible	Generally not assessable income*
Total and Permanent Disability Cover (TPD), including Accidental TPD Cover	Generally not deductible	Generally not assessable income*
Trauma Cover	Generally not deductible	Generally not assessable income*
Child Cover	Generally not deductible	Generally not assessable income*
Income Protection and Income Protection Plus Cover, including Accidental Income Protection Cover	Generally deductible	Generally treated as assessable income
Business Expense Cover	Generally deductible	Generally treated as assessable income

*Capital gains tax may apply if the benefit is paid to someone who is not the original owner of the policy or paid to someone who is not a relative of the person insured (as defined for tax purposes).

Income Protection Cover and Income Protection Plus Cover

The premium for your clients cover will generally be deductible from your clients assessable income under Section 8-1 of the Income Tax Assessment Act 1997 and any benefit will be treated as income and taxed accordingly. However, there are some special

considerations that apply to some of the features included in Income Protection Cover and Income Protection Plus Cover. The following benefits and options are treated as follows:

TPD Lump Sum Option

If your client selects this option, approximately 10% of their premium will not be tax deductible. We will confirm the dollar amount of deductible and non-deductible premiums in your clients annual statement. However, any lump sum benefit amount paid under this option will not be treated as income and will not be taxable.

Trauma Benefit

This benefit is included as part of the Extras Package Option. Payment of a lump sum benefit amount in the event of suffering one of the specific medical conditions will not be treated as income and will not be assessable.

Superannuation Contribution Option

If your client selects this option and a benefit is payable, we will pay a super contribution monthly benefit to your clients nominated superannuation fund as their personal contribution. This should be included in your clients assessable income and accordingly treated by the fund trustee as a non-concessional contribution. However, if your client satisfies the tests for claiming a tax deduction for personal superannuation contributions and gives the trustee the appropriate notice, your client will receive a tax deduction for some or all of the superannuation contribution monthly benefit and the equivalent amount will be treated by the fund trustee as a taxable contribution.

Paying premiums

Your client may pay their premiums monthly or annually, via the following payment methods.

Premium frequency	Method of payment/contribution		
	Credit card (MasterCard, Visa)	Direct Debit	Rollover (transfer)*
Annually	Yes	Yes	Yes
Monthly	Yes	Yes	No

*This method of payment is only available where cover is held through ClearView LifeSolutions Super. Please refer to ClearView LifeSolutions Super Rollover PDS for more information on this payment method and an application form.

If your client pays their premium more regularly than annually, we will apply a premium frequency loading to their premium.

The frequency loading for paying monthly is 8% at the time the PDS was prepared.

If your client stops paying their premiums

To ensure your clients cover continues they must pay their premium, as and when due. If your client doesn't pay their premium within 30 days of the due date, we will write to them explaining that we will cancel their policy. If we cancel their policy all cover will cease and they will be unable to make a claim for an event which occurs after the date cover ceases.

Your client may apply to us to reinstate their policy after it is cancelled, subject to our approval and payment of outstanding premiums. Please note that a declaration of good health may be required in order for us to consider reinstatement of your clients policy and we are under no obligation to reinstate their policy.

Can premium rates and/or the policy fee change?

Premium rates and the policy fee are not guaranteed and we may review either or both up or down in the future, regardless of which premium type your client selects. Any change to the premium rate and/or policy fee though will apply to all policies in a defined group, we will not single out an individual policy.

If we need to change the premium rates and/or policy fee (outside of the annual indexation of the policy fee), we will give your client at least 30 days notice in writing and the change will take effect from the next policy anniversary after the change is announced.

Newly Qualified Professional (waiver of mandatory financials)

Newly qualified professionals as shown in the table below are eligible for higher limits of cover without the need for upfront financials to support their income.

The graduate occupations and maximum amount of cover allowed is listed in the table below:

Eligibility

A graduate must have become registered or licensed with in the last three years, working full time and generating an income to be eligible.

Occupation	Maximum Life	Maximum TPD	Maximum Trauma	Maximum Income Protection (Guaranteed Agreed Value)
Accountant – CA & CPA	\$1.5m	\$1m	\$1m	\$6,250
Actuarial Graduate	\$1.5m	\$1m	\$1m	\$6,250
Actuarial Fellow	\$3m	\$2m	\$1.5m	\$6,250
Architect	\$1.5m	\$1m	\$1m	\$6,250
Barrister	\$3m	\$2m	\$1.5m	\$6,250
Chemist/Pharmacist	\$1.5m	\$1m	\$1m	\$6,250
Chiropractor	\$1.5m	\$1m	\$1m	\$6,250
Dentist	\$1.5m	\$1m	\$1m	\$6,250
Dental specialist*	\$5m	\$2m	\$2m	\$15,000
Doctor GP/Medical Intern	\$3m	\$2m	\$1m	\$6,250
Doctor specialist*	\$5m	\$2m	\$2m	\$15,000
Engineer	\$1.5m	\$1m	\$1m	\$6,250
Optometrists	\$1.5m	\$1m	\$1m	\$6,250
Physiotherapist	\$1.5m	\$1m	\$1m	\$6,250
Quantity surveyor	\$1.5m	\$1m	\$1m	\$6,250
Solicitor	\$3m	\$2m	\$1.5m	\$6,250
Veterinarian/Veterinary Surgeon	\$1.5m	\$1m	\$1m	\$6,250

*Must have completed a post-graduate specialist qualification (or similar) appropriate to their specialty

Quotation Tool

How do I access the quotation tool?

The quotation tool is available on www.clearview.com.au in a secured area.

To access you will need to log onto the appropriate area on the website and enter a password.

You will be advised of your password. If you have any questions or issues while completing the quote please contact ClearView on 132977 between 8.00 am to 6.00 pm (AEST/AEDT)

How to apply?

Application forms

To apply for a ClearView LifeSolutions policy your client will need to complete the ClearView LifeSolutions Application Form. Application Forms and Personal Statements can be found at the back of the PDS.

If the application meets the following rules and guidelines a Short Form Personal Statement can be completed instead of the Full Personal Statement:

- the cover is only for Life Cover, TPD (own, any & ADL) or Trauma. Your client cannot complete a Short Form Personal Statement for Income Protection or Business Expense
- the life insured is ≤55
- Total sum insured of all ClearView insurance being applied for or currently held with ClearView for all Life Cover, TPD and Trauma is \$750,000 or less

The following must be attached to the Application Form:

- the quote
- any additional information we may require to assess the application

Applications can be sent by:

Mail:

ClearView Life Assurance Limited
Reply Paid 4232
Sydney NSW 2001

Fax:

02 9233 1960

Email:

Scan the Application Form and attach a PDF file to an email to ClearView New Business, clearviewnewbusiness@clearview.com.au

Additional benefits and increases to an existing policy

A ClearView LifeSolutions Application Form will need to be completed for any additional benefits or increases to the sum insured.

The Full Personal Statement will need to be included with the application.

Transferring existing policies to ClearView

To transfer existing policies to ClearView an Application Form from the current PDS will need to be completed, along with a full personal statement. The only underwriting concession offered is the waiving of standard screening requirements (eg medical examination and bloods)

Existing cover with other insurers should not be cancelled until ClearView has confirmed acceptance.

ClearView will then only be on risk once the existing policy is cancelled.

The following rules apply for transferring policies:

- the life insured must be under the age of 55 next birthday if transferring TPD, Trauma or Income Protection
- the life insured must be under the age of 60 next birthday if transferring Life Cover
- the existing policy must have been **fully underwritten** in the last 5 years, or if including Income Protection, in the last 3 years. Auto accept or default cover is not considered to have been 'fully underwritten'.
- the underwriter must be provided with a benefit statement or certificate of currency no more than 90 days old
- the policy must have been accepted at standard rates or with a maximum loading of +100 or two exclusions, or a 50% loading or no more than one exclusion in respect to Trauma cover or TPD or income protection
- for Trauma cover, the existing insurance must cover the same conditions and be a like for like contract – if required the underwriters will consult with the product manager and chief underwriter to determine the validity of the transfer
- the cover being issued by ClearView will be limited to the same amount of cover as the existing cover being transferred with maximums of:
 - Life Cover = \$3 million
 - TPD = \$2 million
 - Trauma = \$1 million
 - Child Cover Insurance = \$200,000
 - Income Protection = \$10,000 per month
 - Business Expenses Cover = \$10,000 per month.

Waiver of suicide exclusion on transferring policies

The suicide exclusion on life insurance, does not apply to the policy issued by ClearView if it replaces other similar insurance under a policy issued by another insurer or another similar policy issued by ClearView and:

- the level of cover being issued by ClearView is the same amount or less than the existing cover being replaced
- we were specifically told about the intended replacement of the other policy in the answer to the relevant question in the application and we agreed to issue this policy on the basis that it replaced the other policy (as shown in the policy document);
- the existing policy has been continuously in force for 13 months immediately prior to the issue of the new policy;
- the existing policy was cancelled immediately after the issue of the new policy; and
- no claim is pending or payable under the existing policy.

Exclusion discounts

Should the underwriter decide to remove eligibility for cover in respect to certain Trauma conditions, a discount reflecting the reduction in risk may apply to the premium for Trauma cover.

The conditions are:

<i>Heart Attack</i>
<i>Out of Hospital Cardiac Arrest</i>
<i>Coronary Artery Bypass Surgery</i>
<i>Coronary Artery Angioplasty</i>
<i>Coronary Artery Angioplasty - Triple Vessel</i>
<i>Repair and Replacement of a Heart Valve</i>
<i>Surgery of the Aorta</i>
<i>Open Heart Surgery</i>
<i>Stroke</i>
<i>Cancer</i>

A discount is possible for these conditions only as they comprise the majority of the expected claims, and thus the bulk of the premium reserve allocated to claims. We are able to strike a discount based on actual claims experience, which is not possible for many of the other trauma conditions, where incidence is low.

All discounts are at the discretion of the underwriter, and application of the discount (and the amount of the discount) will depend on the circumstances of the individual application.

Transferring Trauma and Child Cover

The deferred commencement of cover by 90 days on certain Trauma Conditions, Child Trauma Conditions or Health Events cover as outlined in the relevant existing PDS, does not apply to the policy issued by ClearView if it replaces other similar insurance under a policy issued by another insurer or another policy issued by ClearView and:

- the level of cover being issued by ClearView is the same amount or less than the existing cover being replaced;
- we were specifically told about the intended replacement of the other policy in the answer to the relevant question in the application for this policy and we agreed to issue this policy on the basis that it replaced the other policy (as shown in the policy document);
- the existing policy provided similar cover for the Trauma Condition or Health Event;
- the existing policy was continuously in force for 90 days immediately prior to the issue of the new policy;
- the existing policy was cancelled immediately after the issue of the new policy; and
- no claim is pending or payable under the existing policy.

What happens after the application is submitted?

ClearView's New Business and Underwriting teams will assess the application.

ClearView will contact you to obtain any outstanding requirements. In addition, you will receive, on a fortnightly basis, a summary of all pending applications for your clients, and the progress of the requirements for each.

Once all requirements are received, ClearView Underwriters will make a final decision on the application, ClearView will either accept, decline or accept the application with new proposed terms.

If the application is accepted by ClearView, the policy will be issued and put in force effective from the acceptance date. Policy documentation will be sent to your client and copies will be provided to you.

If the requested requirements are not received within the specified timeframes below, you and your client will receive a 'not proceeded with application' letter.

If the application is declined, a loading or exclusion is offered or other special terms applied a ClearView Underwriter will contact you to discuss the application and reasons for the decision. This will be followed up with a confirmation letter to you and your client confirming the outcome

Suspense cycle time limits

If after 90 days from the date of application, all requirements have not been fulfilled, a declaration of good health will be additionally required for the application to proceed.

If after 180 days from the date of application, there are still outstanding requirements, the application will be withdrawn as a 'not proceeded' with and both you and your client will be advised in writing.

Complimentary Interim Accident Cover

We will provide your client with Interim Accident Cover, at no extra cost, while we assess their application for cover. This interim cover will not apply where the insurance applied for is replacing existing insurance with us or another insurer. Please refer to the PDF for more details on Interim Accident Cover.

Underwriting

Underwriting approach/philosophy

ClearView understands that a professional and efficient underwriting service plays an important role in our partnership with you. Being able to talk to and seek advice from our underwriters is a central part of the service.

We assure you that we will:

- Approach the assessment of applications on the basis that our decisions will be logical to our customer, profitable to ClearView and marketable for you, our partner.
- Assess applications in a timely and efficient manner, but never sacrificing quality of decision for speed.
- Keep you and your client informed of the application progress at all times.
- Communicate in a professional manner with you, your administration support people and your client throughout the process with the aim of ensuring the best outcome for everyone (including ClearView).
- Maintain and develop a team of qualified underwriters that are empowered (and encouraged) to make decisions for all applications and on a pre-assessment request – the underwriters will look for ways to accept, and not reject applications.

What we will do for you:

- Provide an initial underwriting decision within 24 hours of receiving the application.
- While maintaining quality outcomes, work with a minimum of discretionary medical information.
- Use Tele-underwriting to obtain further details.
- Work with an efficient and reliable business partner to obtain pathology requests and medical reports.

Medical requirements

Life, TPD & Trauma Medical Underwriting Requirements						
Sum Insured	Up to 45	46 – 50	51 – 55	56 – 60	61 – 65	66+
\$0 To \$250,000	1	1	1	1	1	1
\$250,001 To \$500,000	1	1	1	1	2	2
\$500,001 To \$750,000	1	1	1	3	3	3
\$750,001 To \$1,000,000	1	1	1	3	3	3

Life, TPD & Trauma Medical Underwriting Requirements						
Sum Insured	Up to 45	46 – 50	51 – 55	56 – 60	61 – 65	66+
\$1,000,001 To \$1,500,000	1	1	3	4	4	4
\$1,500,001 To \$2,000,000	1	3	3	4	4	4
\$2,000,001 To \$2,500,000	1	3	3	4	4	4
\$2,500,001 To \$3,000,000	4	4	4	4	5	5
\$3,000,001 To \$5,000,000	4	4	4	4	5	5
\$5,000,001 To \$10,000,000	6	6	7	7	7	7
\$10,000,001 +	7	7	7	7	7	7

Life, TPD & Trauma Medical Underwriting Requirements	
1	Personal statement
2	Personal statement, mini check
3	Personal statement, bloods – HIV, MBA 20, Hep B & C, mini check
4	Personal statement, bloods (HIV, MBA 20, Hep B & C,) medical exam, PMAR*
5	Personal statement, bloods (HIV, MBA 20, Hep B & C) PSA, medical exam, PMAR*
6	Personal statement, bloods (HIV, MBA 20, Hep B & C, full blood count) GP medical exam, PMAR, MSU, Exercise ECG
7	Personal statement, bloods (HIV, MBA 20, Hep B & C, full blood count) PSA/Breast check, specialist medical exam, PMAR, MSW, exercise ECG

*PMAR may be waived if all other tests and personal statement are clear

Additional Trauma Requirements						
Sum Insured	Up to 45	46 – 50	51 – 55	56 – 60	61 – 65	66+
\$0 To \$1,000,000	N/A	N/A	N/A	N/A	N/A	N/A
\$1,000,001 To \$1,500,000	T1	T2	T2	T3	N/A	N/A
\$1,500,001 To \$2,000,000	T4	T5	T6	T6	N/A	N/A

Additional Trauma Requirements	
T1	Mini Check
T2	Bloods (HIV, Hep B & C, MBA-20) Mini Check
T3	Bloods (HIV, Hep B & C, MBA-20) Medical Exam, Exercise ECG
T4	Bloods (HIV, Hep B & C, MBA-20, Full Blood Count) Medical Exam, PSA/Breast Exam
T5	Bloods (HIV, Hep B & C, MBA-20, Full Blood Count) Medical Exam, PSA/Breast Check, Exercise ECG
T6	Bloods (HIV, Hep B & C, MBA-20, Full Blood Count) Medical Exam, PSA/Breast Exam, Exercise ECG, MSU

Total Risk Medical Requirements

Accelerated Life Cover Option

The medical requirements for cover with the Accelerated Life Cover Option will be based on the Life Cover amount benefit plus 50% of the amount benefit for the Double TPD or Double Trauma Option.

For example, if the benefit amount applied for is \$200,000 of Life Cover with optional (accelerated) Trauma Cover of \$100,000 with the ALC Option, the application would be underwritten for an amount insured of \$250,000 total risk and \$100,000 Trauma risk.

Where both Double Trauma and Double TPD Options are selected, whichever is the greater amount insured will be used to establish the total risk.

For example, if the amount insured applied for is \$600,000 of Death Cover with optional Trauma Cover of \$200,000 with the Double Trauma Option, and optional TPD Cover of \$300,000 with the Double TPD option, the application would be underwritten for an amount insured of \$750,000 total risk and \$200,000 Trauma risk.

Business Guarantee Option

The medical requirements for cover with the Business Guarantee Option are based on three times the level of the initial cover. For Example, if the benefit amount applied for is \$1 million of Life Cover, the application would be medically underwritten for an amount insured of \$3 million Death Cover.

Standalone Lump Sum Covers

The medical requirements for standalone lump sum benefits will be those which apply to the single standalone lump sum benefits that carries the most comprehensive medical requirements. However, multiple benefits of the same type must be added together.

For example, if the amount insured applied for is \$2 million of Death Cover with optional (accelerated) Trauma & TPD Covers of \$1 million each, with additional Standalone Trauma Cover of \$1 million and Standalone TPD of \$500,000, the medical requirements for this application would be considered on an amount insured

of \$2 million Death Risk and \$2 million Trauma risk. Whichever carries the most comprehensive medical requirements. (Refer to the following table and example)

Example: Clive is 49 and applying for the following insurance:

Cover type	Amount insured	Single standalone benefits to be considered	Trauma risk
Death Cover	\$3,000,000	\$2,000,000	
Optional (accelerated) Trauma Cover	\$1,000,000		\$1,000,000
Optional (accelerated) TPD Cover	\$1,000,000		
Standalone Trauma Cover	\$1,000,000		\$1,000,000
Standalone TPD Cover	\$500,000	\$500,000	
Total			\$2,000,000

To establish his medical requirements, we check both the 'Life, TPD & Trauma Medical Underwriting Requirements Table' & 'Additional Trauma Medical Underwriting Requirements Table', using the above Single Stand alone Benefits and Trauma Risk figures. Selecting whichever carries the most comprehensive medical requirements.

- Requirements for \$500,000 Standalone TPD are: Personal Statement
- Requirements for \$2 million Death Cover are: Personal Statement, HIV, Hep B&C, MBA-20 & Mini Check
- Requirements for \$2 million Trauma Risk are: Personal Statement, HIV, Hep B&C, MBA-20, FBC, Medical Exam, PSA / Breast Check & Exercise ECG

The medical requirements requested will be based on the Trauma Risk.

NB: Medical Requirements will only be calculated based on the combined cover proposed and held with ClearView (not the total throughout the industry).

Income Protection and Business Expenses Medical Underwriting Requirements			
Monthly Benefit	Up to 45	46 – 50	51 +
\$0 To \$7,500	D1	D1	D1
\$7,501 To \$10,000	D1	D2	D2
\$10,001 To \$15,000	D2	D3	D3

Income Protection and Business Expenses Medical Underwriting Requirements			
Monthly Benefit	Up to 45	46 – 50	51 +
\$15,001 To \$20,000	D3	D3	D3

Income Protection and Business Expenses Medical Underwriting Requirements			
Monthly Benefit	Up to 45	46 – 50	51 +
\$20,001 To \$30,000	D4	D4	D5
\$30,001 +	D6	D6	D6

Income Protection and Business Expenses	
D1	Personal Statement
D2	Personal Statement, Mini Check
D3	Personal Statement, Bloods (HIV, HEP B & C, MBA 20) Medical Exam
D4	Personal Statement, Bloods (HIV, HEP B & C, MBA 20) Medical Exam, PMAR
D5	Personal Statement, Bloods (HIV, HEP B & C, MBA 20) Medical Exam, PMAR, Exercise ECG
D6	Personal Statement, Bloods (HIV, HEP B & C, MBA 20, Full Blood Count) specialist medical exam, PMAR, Exercise ECG, MSU, PSA/Breast Check

Medical Requirements Legend	
Mini Check	Mini Check, containing full measurements, pulse & blood pressure, MSU and information on current treatment etc. (This can be completed by a paramedical nurse).
HIV	Human Immunodeficiency Virus Antibody Test
Hepatitis B & C	Hepatitis B and Hepatitis C Serology Test
MBA-20	Multiple Biochemical Analysis (NB: To include; Triglycerides, Lipids – including HDL & LDL (High Density Lipoprotein/Low Density Lipoprotein), Glucose, Liver Function Tests, Urea, Electrolytes and Creatinine)
Medical Exam	Medical Exam or Paramedical (This can be completed by a paramedical nurse). (NB: If the applicant has a pre-existing or current condition, it is preferable for their own GP to do the exam)
GP Medical Exam	Medical Exam or Paramedical – Must be completed by a GP/Doctor (MBBS), NOT a nurse (NB: If the applicant has a pre-existing or current condition, it is preferable for their own GP to do the exam)
PMAR	Personal Medical Attendants Report (NB: If the applicant has not known their Doctor for more than two years, or has not consulted a doctor for within the last two years, a GP medical exam may be required from the insured's own GP)
Exercise ECG	Stress (Exercise) Electrocardiogram
PSA	Prostate Specific Antigen (PSA) test or latest PSA test results performed within the last 12 months (males only)
Breast Check	Mammogram test or latest mammogram test results performed within the last 12 months (females only)
MSU	Microscopic Urinalysis
FBC / FBE	Full Blood Count or Full Blood Examination)

Financial requirements

Death	Personal	Business		
		Debt protection	Key-person capital or revenue	Partnership/Buy-sell
\$0 to \$2,500,000	Generally Nil	Generally Nil	Generally Nil	Generally Nil
\$2,500,001 to \$6,000,000	Generally Nil	SOA or FINQ Evidence of loan Last 2 years business entity Tax Returns, including Profit & Loss and Balance Sheets for all entities Other requirements may be required subject to individual consideration (e.g. Last 2 years personal tax returns)	SOA or FINQ Last 2 years business entity Tax Returns, including Profit & Loss and Balance Sheets for all entities Key person statement Other requirements may be required subject to individual consideration (e.g. Last 2 years personal tax returns)	SOA or FINQ Last 2 years business entity Tax Returns, including Profit & Loss and Balance Sheets for all entities 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 Other requirements may be required subject to individual consideration (e.g. Last 2 years personal tax returns)
≥\$6,000,001	SOA or FINQ Last 2 years personal Tax Returns Last 2 years Notice of Assessment Last 2 years business entity Tax Returns, including Profit & Loss and Balance Sheets for all entities Other requirements may be required subject to individual consideration (e.g. Evidence of loans)	As above for \$2,500,001 to \$6,000,000	As above for \$2,500,001 to \$6,000,000	As above for \$2,500,001 to \$6,000,000

TPD	Personal	Business		
		Debt protection	Key-person capital or revenue	Partnership/Buy-sell
\$0 to \$2,000,000	Generally Nil	Generally Nil	Generally Nil	Generally Nil
\$2,000,001 to \$3,000,000	SOA or FINQ	FINQ or SOA Last 2 years business entity Tax Returns, including Profit & Loss and Balance Sheets for all entities Evidence of Loan	FINQ or SOA Last 2 years business entity Tax Returns, including Profit & Loss and Balance Sheets for all entities Key person Statement	FINQ or SOA Last 2 years business entity Tax Returns, including Profit & Loss and Balance Sheets for all entities
\$3,000,001 to \$5,000,000	SOA or FINQ Last 2 years personal Tax Returns Last 2 years Notice of Assessment Last 2 years business entity Tax Returns, including Profit & Loss and Balance Sheets for all entities Other requirements may be required subject to individual consideration (e.g. Evidence of loans)	SOA or FINQ Evidence of loan Last 2 years business entity Tax Returns, including Profit & Loss and Balance Sheets for all entities Other requirements may be required subject to individual consideration (e.g. Last 2 years personal tax returns etc)	SOA or FINQ Last 2 years business entity Tax Returns, including Profit & Loss and Balance Sheets for all entities Key person statement Other requirements may be required subject to individual consideration (e.g. Last 2 years personal tax returns etc)	SOA or FINQ Last 2 years business entity Tax Returns, including Profit & Loss and Balance Sheets for all entities 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 Other requirements may be required subject to individual consideration (e.g. Last 2 years personal tax returns etc)

Trauma	Personal	Business		
		Debt protection	Key-person capital or revenue	Partnership/Buy-sell
\$0 to \$1,500,000	Generally Nil	Generally Nil	Generally Nil	Generally Nil
\$1,500,001 to \$2,000,000	SOA or FINQ	FINQ or SOA Evidence of Loan Other requirements may be required subject to individual consideration (e.g. Last 2 years full annual accounts, Last 2 years company tax return, along with Last 2 years personal tax returns etc)	FINQ or SOA Key Person Statement Other requirements may be required subject to individual consideration (e.g. Last 2 years full annual accounts, Last 2 years company tax return, along with Last 2 years personal tax returns etc)	FINQ or SOA 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 Other requirements may be required subject to individual consideration (e.g. Last 2 years full annual accounts, Last 2 years company tax return, along with Last 2 years personal tax returns etc)

Lump Sum Income Replacement Multiples (Personal Cover Only)			
Age	Multiples Per Product		
	Life	TPD	Trauma
Up to 40	Up to 25x	Up to 25x	Up to 15x
41 – 50	Up to 20x	Up to 20x	Up to 10x
51 – 55	Up to 15x	Up to 15x	Up to 8x
56 – 60	Up to 10x	Up to 10x	Up to 15x
≥61	Up to 5x	Up to 5x	Up to 2x

NB: Both TPD and Trauma coverage is subject to an overall market limit including all in-force Trauma coverage held by the insured with all companies.

IP Financial Requirements									
	Occupation Category								
	AM & AL	AAA	AA	A	BB	B	CC	C	SR
Guaranteed Agreed Value									
Employed	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1
Self Employed	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1
Agreed Value									
Employed	\$15,000	\$15,000	\$12,500	\$10,000	\$10,000	\$7,500	\$5,000	\$5,000	\$5,000
Self Employed	\$15,000	\$12,500	\$12,500	\$10,000	\$10,000	\$7,500	\$5,000	\$5,000	\$5,000
Indemnity									
Employed	\$20,000	\$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	\$15,000	\$5,000
Maximum Monthly Benefit	\$60,000	\$60,000	\$40,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$10,000

Maximum Replacement Ratio		
Personal Exertion Income	Replacement Ratio	Monthly Benefit
\$1 – \$320,000	75%	\$1 – \$20,000
\$320,001 – \$560,000	50%	\$20,001 – \$30,000
\$560,001 +	20%	\$30,001 +

Income Protection and Business Expenses Guidelines & Requirements	
Employees	<ul style="list-style-type: none"> Last 2 years Personal Tax Returns or Letter from employer confirming total remuneration Last 2 Years Notice of Assessment Financial Questionnaire or SOA for all covers in excess of \$15,000 per month.
Self Employed	<ul style="list-style-type: none"> Last 2 years Personal Tax Returns Last 2 years Notice of Assessment Last 2 years Personal Tax Returns and Notice of Assessment of spouse where there is income splitting Last 2 years Profit and Loss Statement of all entities associated with the Insured Person and spouse where there is income splitting Last 2 years Balance Sheet for all entities associated with the Insured Person and spouse where there is income splitting Last 2 years Business Tax Returns for all entities associated with the Insured Person and spouse where there is income splitting
Business Expenses	<ul style="list-style-type: none"> Last 2 years Profit and Loss Statement of all entities associated with the Insured Person and spouse where there is income splitting Last 2 years Balance Sheet for all entities associated with the Insured Person and spouse where there is income splitting Other requirements may be requested subject to individual consideration
Income Protection and Business Expenses Cover >\$40,000p/m	Cover over \$40,000 p/m is only available to Professional White Collar occupations, however this offer is restricted to those white collar occupations whose income is not subject to market fluctuations. i.e. we will not consider those occupations whose income is sales or commission based e.g. Property Development, Insurance Agents, Real Estate or those involved in the money markets or trading etc.
Income Protection and Business Expenses Cover >\$30,000p/m	<ul style="list-style-type: none"> Maximum monthly benefit level will be \$60,000 for the first two years of any claim and revert to \$30,000 per month thereafter. The Insured person must have earned at least the required income for the last 2 years. Income will not be averaged.
Income Protection and Business Expenses Cover >\$30,000p/m	<p>For all proposed monthly benefits in excess of \$30,000 per month, the financial requirements must include the following:</p> <ul style="list-style-type: none"> Fully Completed Financial Questionnaire Full details of the Insured's unearned or investment income. There may be instances where this income will need to be offset. Full details of the Insured's assets and liabilities (including personal/family). There may be instances where potential income derived from these assets will need to be offset. Last 2 years Personal Tax Returns Last 2 years Notice of Assessment Last 2 years full company / partnership accounts, to include; Profit and Loss Statement, Balance Sheets and Business Tax Returns for all associated entities with the Insured Person and spouse where there is income splitting For those insured's who are involved in partnerships, copies of the partnership agreements will need to be provided The insured person's accountant will need to submit a signed statement with justification for this level of insurance
	<p>NOTE:</p> <ul style="list-style-type: none"> Financial Requirements will always be calculated based on the combined total risk of cover proposed and held industry wide. (Excluding cover that is being replaced by the applicable ClearView application). We may occasionally request financial evidence below the above levels, subject to individual consideration

Financial Requirements Legend	
SOA	Statement of Advice (NB: To include; Reason(s) for cover / details of the policy recommended by the adviser, how cover was calculated / calculations for sum insured, financial position (assets, liabilities, income, dependents etc), needs analysis etc)
FINQ	Financial Questionnaire (NB: To include; Reason(s) for cover / details of the policy recommended by the adviser, how cover was calculated / calculations for sum insured, financial position (assets, liabilities, income, dependents etc), needs analysis etc)
NOA	Notice of Assessment
Evidence of Loan	Signed letter of offer from financial institution with evidence of draw down amount or loan schedule with evidence of draw down amount (to include details of lender, borrower, purpose, type, amount, term and interest rate)

Lifestyle Factors

Height and Weight

Excess weight increases the risk of the following medical conditions:

- cardiovascular disease
- high Blood Pressure
- high Cholesterol
- type 2 diabetes
- sleep apnoea

ClearView will use BMI (Body Mass Index) to assess the medical implications of your client's weight compared to their height.

We will use the following formula to calculate BMI:

$$\text{BMI} = \text{Weight/Height} \times \text{Height}$$

Eg: Weight 90kg and Height 180cm

$$\text{BMI} = 90/(1.8 \times 1.8) = 28 \text{ BMI}$$

For customers aged over 18, a BMI between 18.5 and 25 is considered to be a healthy range. A BMI over 30 is considered to be obese and a premium loading maybe applied. For a BMI of 32 and greater some further medical investigations maybe required taking into consideration the customer's individual circumstances and family history.

BMI	Death Benefit Requirements	TPD Benefit, Living Benefits, and Income Product Medical Requirements
32 – 33	Standard	Mini Check
34 – 36	Mini Check and MBA20	Mini Check – MBA20
37 – 39	Paramedical Exam and MBA 20	Paramedical Exam and MBA 20
40+	Paramedical Exam and MBA 20	Medical Exam Usual GP and MBA 20

Pregnancy

ClearView will consider all applications for Life, Trauma and TPD up to the due date of confinement provided there are no present or previous complications with the pregnancy. (For TPD occupation rating will be classed as home duties)

Complications in relation to present and previous include:

- diabetes
- ectopic Pregnancies
- high Blood Pressure
- Pre-eclampsia
- Post natal Depression

Where complications are present or there has been a history of complications a medical report (PMAR) will be required.

Income Protection applications will be considered within the first two trimesters of the pregnancy (under 6 months of the pregnancy), provided there no complications. The life insured must have been working full time in

their current occupation and does involve working from their place of residence and will be returning to full time employment within 12 months of their due date.

Residency and Travel

Residency

Your client must have been granted permanent residency within Australia to apply for Life Cover, TPD, Trauma and Income Protection. We will also consider where your client has applied for permanent residency but not yet granted.

The following is required for us to assess the application:

- confirmation that permanent residency has been applied for, the person is eligible and the expected date of approval
- type, nature and expiry date of current visa
- how long the insured has lived in Australia
- current occupation, duration of current occupation and employment status (full time, part-time etc)
- personal circumstances, i.e. married to an Australian permanent resident or citizen
- had purchased or is looking to purchase a home or business.

For Income Protection, Indemnity policies will only be offered when all requirements below have been fulfilled. The life insured must meet the following:

- occupation must be category AAA or A
- holds a long term visa (3 years and over, or employer sponsored visa)
- has resided in Australia for a minimum of 12 months
- and has applied for permanent residency within Australia.

Overseas Travel and residence

When applying for cover it is important that all known overseas travel, even for holiday is disclosed as it is an important factor to the overall underwriting decision.

When underwriting the application we will consider the cover subject to the following:

- destination
- duration of the stay
- the purpose
- frequency of travel

Where a person is planning on living overseas for a period of time for holiday or work we will consider Life Cover and Trauma based on the information above. Where the person has no intention of returning to Australia permanently the application will be declined.

The Department of Foreign Affairs and Trade (DFAT) provides recommendations for Australians potentially travelling outside of 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. We use the following table as a guide.

DFAT	Travel Advice	Underwriting Approach
Level 1	Be alert to own security	No restrictions
Level 2	Exercise caution	No restrictions
Level 3	High degree of caution	For longer duration stays some restrictions/exclusions may apply.
Level 4	Reconsider your need to travel	Exclusions may apply depending on the purpose/duration of travel or application maybe declined until return to Australia from pending travel
Level 5	Do Not Travel	Application will be declined.

Smoking and Non Smoking

A non smoker is a person who has not smoked tobacco or any other substance, or uses a product containing nicotine within the last 12 months prior to the application.

If a person smokes socially or smokes one cigarette a week they are classed as a smoker and smoking premium rates will be applied.

Where a customer has been classed as a smoker and does not qualify for non smoking rates, the life insured may apply for Non Smoker rates by completing a Non Smoker's declaration. ClearView requires the life insured to confirm that they have not stopped smoking due to a medical condition such as heart disease or a lung disorder.

Once the policy has been accepted if a person that was a non smoker at the time of the application takes up smoking they do not need to notify ClearView unless they are applying for additional business or reinstatement of benefits.

Occupation guidelines/categories/classifications/listings

Occupation Ratings		
CV IP	CV TPD	Description
AM	A	Qualified medical professionals requiring membership of a professional or government body in order to practice that occupation.
AL	A	Qualified legal professionals requiring membership of a professional or government body in order to practice that occupation.
AAA	A	White collar professional/executive workers (excluding medical and legal workers) performing no manual duties who: <ul style="list-style-type: none"> • Have a degree, or • No degree but earning at least an average of \$125,000 pa over the last 3 years.
AA	A	White collar senior management performing no manual duties, who: <ul style="list-style-type: none"> • Have been earning at least an average of \$80,000 pa over the last 3 years, or • Are qualified professionals with membership of a professional or government body, or • Some indoor occupations which require tertiary qualifications and involve some light physical work or minimal onsite inspections e.g. osteopath, acupuncturist, architect
A	A	White collar, administrative or clerical based occupations that do not involve any manufacturing or physical duties. <ul style="list-style-type: none"> • 100% Sedentary • Includes most occupations which involve no manual work and are not eligible for categories AAA and AA.
BB	A	White collar workers, including those performing less than 10% light manual duties, and/or those occupations which are not limited to the office environment involving purely desk type duties, but whose duties involve the need to get out of the office on a regular basis where these activities are integral to the performance of the occupation (e.g. real estate, some salespersons, schoolteacher – non manual)
B	B	Certain light-manual skilled workers (e.g. jewellers, photocopy/TV repairers, computer technician), business owners in non-hazardous industries involved in light manual work (e.g. coffee shop owner) and supervisors of blue collar workers, where less than 20% of their time is spent performing light manual duties.
CC	B	Tradespeople and skilled workers (e.g. trade qualified carpenter, plumber, registered nurse). For certain occupations, a maximum benefit period of 2 or 5 years will apply (shown as CC2 or CC5 in the occupation guide).
C	C	Heavy manual tradespeople or other semi-skilled people with at least two years experience (e.g. 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). Own occupation TPD & Business Expenses are not available.
SR	ADL	Special risk category for certain blue collar occupations, semi-skilled manual workers, unqualified but experienced tradespeople and some occupations involved in hazardous or very heavy manual work. In most instances, a minimum two years experience will be required. For example concrete contractor. Eligible for 'ALD' TPD only. Business Expenses is not available
D	D	Declined occupations – hazardous or unskilled workers (e.g. armed guard, farmhand, labourer).

Occupation Guidelines Legend	
NS (Y/N)	Needlestick Benefit (Yes/No)
Y	Benefit Can Be Considered
N	Benefit Not Available
ADL	TPD Activities of Daily Living Cover definition. These occupations are not eligible for the 'Own' or 'Any' occupation definition.
HM (Home Maker)	TPD Home Duties Definition. These occupations are not eligible for the 'Own' or 'Any' occupation definition.
D	Decline – Uninsurable occupation.
IC	Individual Consideration
C2, C5, SR2, SR5 etc	Limited to a 2 or 5 year benefit period.
\$2, \$5 etc	Extra Premium or Loading per \$1,000 of sum insured per annum.

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Abalone Diver	D	D	N	N	\$2	N	N	N	N	N
Abattoir Worker: Butcher – trade qualified	C2	C	Y	N	Y	Y	N	Y	N	N
Abattoir Worker: Butcher – not trade qualified	SR2	ADL	Y	N	Y	N	N	Y	N	N
Abattoir Worker: Supervisor – no manual work	CC	B	Y	Y	Y	Y	N	Y	Y	N
Accountant – CPA/CA qualified	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Accounting: Clerk/Bookkeeper – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Accounting: Clerk/Bookkeeper – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Accountant – not CPA/CA qualified, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Accountant – not CPA/CA qualified, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Acrobat – not performing at heights	D	D	N	N	Y	N	N	N	N	N
Acrobat – performing at heights with adequate safety precautions	D	D	N	N	\$2	N	N	N	N	N
Actor	D	D	N	N	Y	N	N	Y	N	N
Actuary – not degree qualified, average income >\$125000	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Actuary – not degree qualified, average income <\$125000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Actuary – degree qualified	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Acupuncturist – member of Australian Acupuncturist Association	AA	A	Y	Y	Y	Y	N	Y	Y	Y
Acupuncturist – not a member of Australian Acupuncturist Association	D	D	N	N	Y	N	N	Y	N	N
Advertising Executive – not tertiary qualified, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Advertising Executive – not tertiary qualified, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Advertising Executive – tertiary qualified	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Advertising Executive – not tertiary qualified, average income >\$125000	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Advertising Executive – not tertiary qualified, average income <\$125000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Advertising Agent – tertiary qualified	A	A	Y	Y	Y	Y	N	Y	Y	N
Advertising Agent – not tertiary qualified, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Advertising Agent – not tertiary qualified, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Aerial/Antennae Erector – over 10 metres	D	D	N	N	Y	N	N	Y	N	N
Aerial/Antennae Erector – up to 10 metres	C2	C	Y	N	Y	Y	N	Y	N	N
Aerobics Instructor – full time, minimum 3 years experience	SR5	ADL	Y	N	Y	N	N	Y	N	N
Agronomist – field work (less than 20%, no hazardous chemicals), degree qualified	AA	A	Y	Y	Y	Y	N	Y	Y	N
Agronomist – field work (less than 20%, no hazardous chemicals), not degree qualified, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Agronomist – field work (less than 20%, no hazardous chemicals), not degree qualified, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Agronomist – field work (more than 20%, no hazardous chemicals)	B	B	Y	Y	Y	Y	N	Y	Y	N
Air Conditioning: Engineer – not degree qualified, consultant, office only, average income >\$125000	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Air Conditioning: Engineer – not degree qualified, consultant, office only, average income <\$125000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Air Conditioning: Engineer – degree qualified, consultant, office only	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Air Conditioning: Qualified Installer/Repairer – over 10 metres	D	D	N	N	Y	N	N	Y	N	N
Air Conditioning: Qualified Installer/Repairer – up to 10 metres	C	C	Y	N	Y	Y	N	Y	N	N
Air Conditioning: Supervisor – qualified	B	B	Y	Y	Y	Y	N	Y	Y	N
Airline Staff of Major Airlines Only: Baggage handlers/porters	C2	C	Y	N	Y	Y	N	Y	N	N
Airline Staff of Major Airlines Only: Office workers – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Airline Staff of Major Airlines Only: Office workers – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Airline Staff of Major Airlines Only: Pilot, aircrew, flight attendant	D	D	N	N	Y	N	N	Y	N	N
Airline Staff of Major Airlines Only: Truck drivers	C2	C	Y	N	Y	Y	N	Y	N	N
Airline Staff of Minor/Charter Airlines: Baggage handlers/porters	D	D	N	N	Y	N	N	Y	N	N
Airline Staff of Minor/Charter Airlines: Office workers – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Airline Staff of Minor/Charter Airlines: Office workers – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Airline Staff of Minor/Charter Airlines: Pilot, aircrew, flight attendant	D	D	N	N	Y	N	N	Y	N	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Airline Staff of Minor/Charter Airlines: Truck drivers	C2	C	Y	N	Y	Y	N	Y	N	N
Ambulance Officer/Paramedical/Driver	C	C	Y	N	Y	Y	N	Y	N	Y
Amway Seller/Distributor – full-time, established minimum 3 years	C5	C	Y	N	Y	Y	N	Y	N	N
Amway Seller/Distributor – full-time, established under 3 years	D	D	N	N	Y	N	N	Y	N	N
Amway Seller/Distributor – part-time	D	D	N	N	Y	N	N	Y	N	N
Anaesthetist	AM	A	Y	Y	Y	Y	N	Y	Y	Y
Antique Dealer – deliveries	C5	C	Y	N	Y	Y	N	Y	N	N
Antique Dealer – Restoration	C	C	Y	N	Y	Y	N	Y	N	N
Antique Dealer – sales and office only	B	B	Y	Y	Y	Y	N	Y	Y	N
Apprentice – not in final year	SR2	ADL	Y	N	Y	N	N	Y	N	N
Archaeologist – not qualified	D	D	N	N	Y	N	N	N	N	N
Archaeologist – qualified, field work, no overseas travel	C5	C	Y	N	Y	Y	N	Y	N	N
Archaeologist – qualified, field work, with overseas travel	D	D	N	N	Y	N	N	IC	N	N
Archaeologist – qualified, no field work, no overseas travel – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Archaeologist – qualified, no field work, no overseas travel – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Archaeologist – qualified, no field work, with overseas travel	IC	IC	IC	N	Y	IC	N	IC	IC	N
Archaeologist – qualified, office, no overseas travel	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Architect – university qualified, less than 10% on site	AA	A	Y	Y	Y	Y	N	Y	Y	N
Architect – not university qualified, office only, no on site, average income >\$125000	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Architect – not university qualified, office only, no on site, average income <\$125000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Architect – university qualified, office only, no on site	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Architect – university qualified, more than 10% on site	BB	A	Y	Y	Y	Y	N	Y	Y	N
Architectural draftperson – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Architectural draftperson – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Armed Services: All ranks – office duties only, no notice of deployment	D	D	N	N	Y	N	N	N	N	N
Armed Services: All ranks – other than office duties	D	D	N	N	IC	N	N	N	N	N
Art Dealer/Proprietor – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Art Dealer/Proprietor – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Artist/Painter – employed, commercial, qualified, office only, no set production work, not working from home	B	B	Y	Y	Y	Y	N	Y	Y	N
Artist/Painter – freelance, commercial, qualified, office only, no set production work, not working from home	D	D	N	N	Y	N	N	Y	N	N
Asbestos Worker	D	D	N	N	Y	N	N	N	N	N
Asphalt Layer	SR5	ADL	Y	N	Y	N	N	Y	N	N
Assembly Line Worker	D	D	N	N	Y	N	N	Y	N	N
Astronomer – fully qualified	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Attorney	AL	A	Y	Y	Y	Y	N	Y	Y	N
Auctioneer – livestock	CC	B	Y	Y	Y	Y	N	Y	Y	N
Auctioneer – not livestock, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Auctioneer – not livestock, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Audiologist – not degree qualified, average income <\$125000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Audiologist – not degree qualified, average income >\$125000	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Audiologist – degree qualified	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Auditor – not degree qualified, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Auditor – not degree qualified, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Auditor – degree qualified	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Author/Writer	D	D	N	N	Y	N	N	Y	N	N
Auto-Electrician	CC	B	Y	Y	Y	Y	N	Y	Y	N
Air Traffic Controller	D	D	N	N	Y	N	N	Y	N	N
Aircraft Engineer – degree qualified, flying	D	D	N	N	Y	N	N	Y	N	N
Aircraft Engineer – degree qualified, non flying, manual duties	CC	B	Y	Y	Y	Y	N	Y	Y	N
Aircraft Maintenance – qualified/skilled	C5	C	Y	N	Y	Y	N	Y	N	N
Aviation Industry: Ground staff – cleaner	C2	C	Y	N	Y	Y	N	Y	N	N
Aviation Industry: Management and Administration – office duties only, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Aviation Industry: Management and Administration – office duties only, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Aviation Industry: Ground staff – refuellers	C2	C	Y	N	Y	Y	N	Y	N	N
Aviation Industry: Ground staff – security, unarmed	C2	C	Y	N	Y	Y	N	Y	N	N
Awning/Blind/Screen Installer – installer	CC	B	Y	Y	Y	Y	N	Y	Y	N
Awning/Blind/Screen Installer – sales and quoting only	BB	A	Y	Y	Y	Y	N	Y	Y	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Awning/Blind/Screen Installer – supervisor, less than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Bailiff – armed	D	D	N	N	Y	N	N	Y	N	N
Bailiff – unarmed	C	C	Y	N	Y	Y	N	Y	N	N
Baker – counter work only	B	B	Y	Y	Y	Y	N	Y	Y	N
Baker – trade qualified	CC	B	Y	Y	Y	Y	N	Y	Y	N
Baker – unqualified, minimum 3 years experience	C5	C	Y	N	Y	Y	N	Y	N	N
Bank Manager – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Bank Manager – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Bank Officer – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Bank Officer – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Bank Senior Manager – university degree qualified	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Bank Senior Manager – not university degree qualified, average income >\$125000	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Bank Senior Manager – university degree qualified, average income <\$125000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Bar Attendant	SR5	ADL	Y	N	Y	N	N	Y	N	N
Bar Manager – less than 10% bar work	CC	B	Y	Y	Y	Y	N	Y	Y	N
Bar Manager – less than 40% bar work	C5	C	Y	N	Y	Y	N	Y	N	N
Bar Manager – more than 40% bar work	SR5	ADL	Y	N	Y	N	N	Y	N	N
Barber/Hairdresser – not working from home	B	B	Y	Y	Y	Y	N	Y	Y	N
Barber/Hairdresser – working from home	D	D	N	N	Y	N	N	Y	N	N
Barrister/Solicitor	AL	A	Y	Y	Y	Y	N	Y	Y	N
Battery Fitter/Repairer – qualified	CC	B	Y	Y	Y	Y	N	Y	Y	N
Battery Fitter/Repairer – unqualified, minimum 3 years experience	C2	C	Y	N	Y	Y	N	Y	N	N
Beach Inspector – permanent, fulltime, minimum 2 years experience	SR5	ADL	Y	N	Y	N	N	Y	N	N
Beautician – qualified, Salon only	B	B	Y	Y	Y	Y	N	Y	Y	N
Beautician – working from home/mobile	D	D	N	N	Y	N	N	Y	N	N
Beekeeper/Apiarist	C5	C	Y	N	Y	Y	N	Y	N	N
Biochemist	AAA	A	Y	Y	Y	Y	N	Y	Y	Y
Biologist: Marine – field work, diving more than 40m and/or field work more than 20% of total duties	D	D	N	N	Y	N	N	N	N	N
Biologist: Marine – field work, diving up to 40m and less than 20% of total duties	C5	C	Y	N	Y	Y	N	Y	N	N
Biologist: Marine – no field work	AAA	A	Y	Y	Y	Y	N	Y	Y	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Biologist: Not marine	AAA	A	Y	Y	Y	Y	N	Y	Y	Y
Blacksmith/Farrier – less than 3 years experience	D	D	N	N	Y	N	N	Y	N	N
Blacksmith/Farrier – minimum 3 years experience	C2	C	Y	N	Y	Y	N	Y	N	N
Blaster/Explosives Handler	D	D	N	N	Y	N	N	Y	N	N
Boarding House Proprietor	SR2	ADL	Y	N	Y	N	N	Y	N	N
Boat Builder – qualified	CC	B	Y	Y	Y	Y	N	Y	Y	N
Boat Builder – unqualified, minimum 3 years experience	C5	C	Y	N	Y	Y	N	Y	N	N
Boat Operator – charter – deep sea	SR5	ADL	Y	N	Y	N	N	Y	N	N
Boat Operator – charter – harbour and inlets	C5	C	Y	N	Y	Y	N	Y	N	N
Body Piercer	SR2	ADL	Y	N	Y	N	N	Y	N	N
Boilermaker – qualified	C	C	Y	N	Y	Y	N	Y	N	N
Boilermaker – unqualified, minimum 3 years experience	SR5	ADL	Y	N	Y	N	N	Y	N	N
Bookkeeper – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Bookkeeper – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Bookmaker/Betting	D	D	N	N	Y	N	N	Y	N	N
Bootmaker – less than 3 years experience	C5	C	Y	N	Y	Y	N	Y	N	N
Bootmaker – minimum 3 years experience	CC	B	Y	Y	Y	Y	N	Y	Y	N
Botanist – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Botanist – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Bouncer/Crowd control	D	D	N	N	Y	N	N	N	N	N
Boxer – professional	D	D	N	N	IC	N	N	N	N	N
Bricklayer – qualified	C	C	Y	N	Y	Y	N	Y	N	N
Bricklayer – unqualified, minimum 3 years experience	SR5	ADL	Y	N	Y	N	N	Y	N	N
Brickpaver	C5	C	Y	N	Y	Y	N	Y	N	N
Broker – insurance, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Broker – insurance, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Builder – foreman, less than 20% light manual duties	B	B	Y	Y	Y	Y	N	Y	Y	N
Builder – labourer	SR2	ADL	Y	N	Y	N	N	Y	N	N
Builder – licensed, fully qualified	CC	B	Y	Y	Y	Y	N	Y	Y	N
Builder – unqualified, minimum 3 years experience	C5	C	Y	N	Y	Y	N	Y	N	N
Business Consultant – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Business Consultant – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Butcher – retail, trade qualified	CC	B	Y	Y	Y	Y	N	Y	Y	N
Butcher – retail, unqualified, minimum 3 years experience	SR5	ADL	Y	N	Y	N	N	Y	N	N
Butcher – slaughterman	SR2	ADL	Y	N	Y	N	N	Y	N	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Butler – qualified	B	B	Y	Y	Y	Y	N	Y	Y	N
Butler – unqualified, minimum 3 years experience	C5	C	Y	N	Y	Y	N	Y	N	N
Buyer – retail store, office only, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Buyer – retail store, office only, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Buyer – retail store, other than office only	B	B	Y	Y	Y	Y	N	Y	Y	N
Cabinet Maker – trade qualified	CC	B	Y	Y	Y	Y	N	Y	Y	N
Cabinet Maker – unqualified, less than 3 years experience	SR2	ADL	Y	N	Y	N	N	Y	N	N
Cabinet Maker – unqualified, minimum 3 years experience	C5	C	Y	N	Y	Y	N	Y	N	N
Cable Maker/Wire Maker	SR5	ADL	Y	N	Y	N	N	Y	N	N
Cafe/Coffee Lounge: Kitchen hand	C5	C	Y	N	Y	Y	N	Y	N	N
Cafe/Coffee Lounge: Proprietor – less than 20% light manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Cafe/Coffee Lounge: Proprietor – more than 20% light manual work	CC	B	Y	Y	Y	Y	N	Y	Y	N
Cafe/Coffee Lounge: Waiter/Waitress	C5	C	Y	N	Y	Y	N	Y	N	N
Cake Decorator – minimum 3 years experience, full time, not working from home	CC	B	Y	Y	Y	Y	N	Y	Y	N
Cake Decorator – minimum 3 years experience, full time, working from home	SR2	ADL	Y	N	Y	N	N	Y	N	N
Cameraman – film and television, employed, Australia only	CC	B	Y	Y	Y	Y	N	Y	Y	N
Cameraman – film and television, freelance, Australia only	C5	C	Y	N	Y	Y	N	Y	N	N
Cameraman – aerial (commercial pilot)	D	D	N	N	Y	N	N	Y	N	N
Cane Farm Labourer/Worker/ Harvester	SR2	ADL	Y	N	Y	N	N	Y	N	N
Cane Farmer Owner/Manager	C2	C	Y	N	Y	Y	N	Y	N	N
Canteen Manager – less than 20% light manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Canteen Manager – more than 20% light manual work	CC	B	Y	Y	Y	Y	N	Y	Y	N
Canteen Work – not manager	C2	C	Y	N	Y	Y	N	Y	N	N
Car Dealership Owner – office only, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Car Dealership Owner – office only, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Car Detailer – less than 3 years in occupation	D	D	N	N	Y	N	N	Y	N	N
Car Detailer – minimum 3 years in occupation	C2	C	Y	N	Y	Y	N	Y	N	N
Car Salesperson – office only, not dealership owner	A	A	Y	Y	Y	Y	N	Y	Y	N
Car Salesperson – yard sales, minimum 2 years experience	B	B	Y	Y	Y	Y	N	Y	Y	N
Car Wrecker	SR5	ADL	Y	N	Y	N	N	Y	N	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Car Wrecker – foreman, no manual work	C2	C	Y	N	Y	Y	N	Y	N	N
Caravan Park Owner	C	C	Y	N	Y	Y	N	Y	N	N
Caravan Park Worker/Employee	SR2	ADL	Y	N	Y	N	N	Y	N	N
Carer	SR5	ADL	Y	N	Y	N	N	Y	N	N
Caretaker – living on premises	D	D	N	N	Y	N	N	Y	N	N
Caretaker – not living on premises	C2	C	Y	N	Y	Y	N	Y	N	N
Carpenter – trade qualified	CC	B	Y	Y	Y	Y	N	Y	Y	N
Carpenter – unqualified, less than 3 years experience	SR2	ADL	Y	N	Y	N	N	Y	N	N
Carpenter – unqualified, minimum 3 years experience	C5	C	Y	N	Y	Y	N	Y	N	N
Carpenter – foreman, less than 20% light manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Carpet Cleaner	C5	C	Y	N	Y	Y	N	Y	N	N
Carpet/Linoleum Layer	C5	C	Y	N	Y	Y	N	Y	N	N
Cartographer – field work	B	B	Y	Y	Y	Y	N	Y	Y	N
Cartographer – no field work, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Cartographer – no field work, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Cartoonist – employed full time, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Cartoonist – employed full time, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Cartoonist – freelance/self employed	BB5	A	Y	Y	Y	Y	N	Y	Y	N
Carver – wood, minimum 3 years experience	C2	C	Y	N	Y	Y	N	Y	N	N
Casino Employee: Bar Attendant	SR5	ADL	Y	N	Y	N	N	Y	N	N
Casino Employee: Cashier	B	B	Y	Y	Y	Y	N	Y	Y	N
Casino Employee: Cleaner / maintenance	C2	C	Y	N	Y	Y	N	Y	N	N
Casino Employee: Croupier	CC5	B	Y	Y	Y	Y	N	Y	Y	N
Casino Employee: – Management/ clerical only – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Casino Employee: Management/ clerical only – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Casino Employee: Security	D	D	N	N	Y	N	N	Y	N	N
Casino Employee: Supervisor	B	B	Y	Y	Y	Y	N	Y	Y	N
Caterer – qualified, minimum 3 years experience	CC	B	Y	Y	Y	Y	N	Y	Y	N
Caterer – unqualified, minimum 3 years experience	C5	C	Y	N	Y	Y	N	Y	N	N
Ceiling Fixer – trade qualified plasterer	C5	C	Y	N	Y	Y	N	Y	N	N
Ceiling Fixer – unqualified, less than 3 years experience	D	D	N	N	Y	N	N	Y	N	N
Ceiling Fixer – unqualified, minimum 3 years experience	SR2	ADL	Y	N	Y	N	N	Y	N	N
Cellarman	D	D	N	N	Y	N	N	Y	N	N
Chauffeur	B	B	Y	Y	Y	Y	N	Y	Y	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Chef/Cook – qualified	CC	B	Y	Y	Y	Y	N	Y	Y	N
Chef/Cook – unqualified	C5	C	Y	N	Y	Y	N	Y	N	N
Chemist – industrial, hazardous	D	D	N	N	Y	N	N	N	N	N
Chemist – industrial, lab assistant	B	B	Y	Y	Y	Y	N	Y	Y	N
Chemist – industrial, lab technician, qualified, sedentary only, no manual work	A	A	Y	Y	Y	Y	N	Y	Y	N
Chemist – Industrial, lab technician, qualified, involving some light manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Chemist – industrial, non-hazardous, sedentary only, no manual work	A	A	Y	Y	Y	Y	N	Y	Y	N
Chemist – industrial, non-hazardous, involving some light manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Chemist – retail pharmacist	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Chemist – retail shop assistant	BB	A	Y	Y	Y	Y	N	Y	Y	N
Childcare Proprietor – less than 20% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Childcare Proprietor – more than 20% manual work	CC	B	Y	Y	Y	Y	N	Y	Y	N
Childcare – qualified and registered, not at home	CC	B	Y	Y	Y	Y	N	Y	Y	N
Childcare – unqualified, not at home	C	C	Y	Y	Y	Y	N	Y	Y	N
Childcare – working from home	D	D	N	N	Y	N	N	Y	N	N
Chimney Sweep	D	D	N	N	Y	N	N	N	N	N
Chiropodist/Podiatrist – qualified and registered, less than 3 years experience	AA	A	Y	Y	Y	Y	N	Y	Y	Y
Chiropodist/Podiatrist – qualified and registered, minimum 3 years experience	AA	A	Y	Y	Y	Y	N	Y	Y	Y
Chiropractor – qualified and registered	AA	A	Y	Y	Y	Y	N	Y	Y	N
Choreographer	D	D	N	N	Y	N	N	Y	N	N
Claims/Loss Adjustor – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Claims/Loss Adjustor – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Cleaner – brick	SR2	ADL	Y	N	Y	N	N	Y	N	N
Cleaner – carpet	C5	C	Y	N	Y	Y	N	Y	N	N
Cleaner – domestic	C5	C	Y	N	Y	Y	N	Y	N	N
Cleaner – mobile car, established minimum 3 years	C5	C	Y	N	Y	Y	N	Y	N	N
Cleaner – office, industrial, school	C5	C	Y	N	Y	Y	N	Y	N	N
Cleaner – proprietor	C5	C	Y	N	Y	Y	N	Y	N	N
Cleaner – street	D	D	N	N	Y	N	N	Y	N	N
Cleaner – window, hazards, abseiling from building	D	D	N	N	\$2	N	N	N	N	N
Cleaner – window, home or shops, less than 10 metres	SR2	ADL	Y	N	Y	N	N	Y	N	N
Cleaner – window, outdoors, more than 10 metres	D	D	N	N	\$2	N	N	N	N	N
Clergy – sole occupation, sedentary only, no manual work	A	A	Y	Y	Y	Y	N	Y	Y	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Clergy – sole occupation, involving some light manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Clerk – administration only, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Clerk – administration only, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Clothing Machinist – not working from home	C5	C	Y	N	Y	Y	N	Y	N	N
Clothing Industry: Clothing/Fashion Designer – qualified, not working from home, sedentary only, no manual work	A	A	Y	Y	Y	Y	N	Y	Y	N
Clothing Industry: Clothing/Fashion Designer – qualified, not working from home, involving some light manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Clothing Industry: Clothing/Fashion Designer – qualified, working from home	D	D	N	N	Y	N	N	Y	N	N
Clothing Industry: Clothing/Fashion Designer – unqualified, not working from home	C5	C	Y	N	Y	Y	N	Y	N	N
Clothing Industry: Dressmaker – trade qualified, not working from home	B	B	Y	Y	Y	Y	N	Y	Y	N
Clothing Industry: Dressmaker – working from home	D	D	N	N	Y	N	N	Y	N	N
Clothing Industry: Management and administration – no manual work, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Clothing Industry: Management and administration – no manual work, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Clothing Industry: Pattern Maker – trade qualified, not working from home	B	B	Y	Y	Y	Y	N	Y	Y	N
Clothing Industry: Pattern Maker – working from home	D	D	N	N	Y	N	N	Y	N	N
Clothing Industry: Tailor – trade qualified, not working from home	B	B	Y	Y	Y	Y	N	Y	Y	N
Clothing Industry: Tailor – working from home	D	D	N	N	Y	N	N	Y	N	N
Club Worker: Bar Staff	SR2	ADL	Y	N	Y	N	N	Y	N	N
Coach (sports) – Employed by the Australian Institute of Sport	CC5	B	Y	Y	Y	Y	N	Y	Y	N
Coach (sports) – Other than swimming or tennis	D	D	N	N	Y	N	N	Y	N	N
Coach (sports) – Swimming, full time, with multiple clients/squads	CC5	B	Y	Y	Y	Y	N	Y	Y	N
Coach (sports) – Tennis, full time, with multiple clients/squads	CC5	B	Y	Y	Y	Y	N	Y	Y	N
Coach Builder – qualified	C5	C	Y	N	Y	Y	N	Y	N	N
Coach Builder – unqualified	D	D	N	N	Y	N	N	Y	N	N
Commentator – radio / television – minimum 5 years experience	C2	C	Y	N	Y	Y	N	Y	N	N
Composer – computer work only, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Compositor – computer work only, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Compositor – qualified	B	B	Y	Y	Y	Y	N	Y	Y	N
Computer Industry: Analyst/ Programmer/Consultant – not university qualified, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Computer Industry: Analyst/ Programmer/Consultant – not university qualified, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Computer Industry: Analyst/ Programmer/Consultant – university qualified	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Computer Industry: Analyst/ Programmer/Consultant – not university qualified, average income >\$125000	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Computer Industry: Analyst/ Programmer/Consultant – not university qualified, average income <\$125000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Computer Industry: Maintenance Engineer	B	B	Y	Y	Y	Y	N	Y	Y	N
Computer Industry: Sales – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Computer Industry: Sales – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Computer Industry: Technician – manual	B	B	Y	Y	Y	Y	N	Y	Y	N
Computer Industry: Technician – no manual, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Computer Industry: Technician – no manual, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Computer Operator – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Computer Operator – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Concrete Contractor	SR5	ADL	Y	N	Y	N	N	Y	N	N
Concrete Form Worker – up to 10 meters	SR5	ADL	Y	N	Y	N	N	Y	N	N
Concrete Steel Fixer – up to 10 meters	SR5	ADL	Y	N	Y	N	N	Y	N	N
Concrete Worker: Concretor	SR5	ADL	Y	N	Y	N	N	Y	N	N
Concrete Worker: Concretor/Finisher/ Stamper – no concreting or formwork	SR5	ADL	Y	N	Y	N	N	Y	N	N
Control Panel Operator – less than 20% manual work	CC	B	Y	Y	Y	Y	N	Y	Y	N
Control Panel Operator – more than 20% manual work	C2	C	Y	N	Y	Y	N	Y	N	N
Control Panel Operator – no manual work	A	A	Y	Y	Y	Y	N	Y	Y	N
Conveyancer	AL	A	Y	Y	Y	Y	N	Y	Y	N
Coroner	AM	A	Y	Y	Y	Y	N	Y	Y	Y
Crane Labourer or Hooker On	SR5	ADL	Y	N	Y	N	N	Y	N	N
Crane Operator/Derrickman – offshore	D	D	N	N	Y	N	N	Y	N	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Crane Operator/Derrickman – onshore	SR5	ADL	Y	N	Y	N	N	Y	N	N
Cray Fishermen: Skipper only – less than 10% manual work	C2	C	Y	N	Y	Y	N	Y	N	N
Cray Fishermen: Skipper only – more than 10% manual work	D	D	N	N	Y	N	N	N	N	N
Crematorium/Cemetery Worker – not grave digger	C	C	Y	N	Y	Y	N	Y	N	N
Curator (museum, art gallery, library) – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Curator (museum, art gallery, library) – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Curtain/Blind Installer	CC	B	Y	Y	Y	Y	N	Y	Y	N
Customs Agent/Officer – clerical/ office only, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Customs Agent/Officer – clerical/ office only, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Customs Agent/Officer – investigations/offsite	B	B	Y	Y	Y	Y	N	Y	Y	N
Dairy Industry: Farmer/Proprietor	C5	C	Y	N	Y	Y	N	Y	N	N
Dairy Industry: Milk delivery – local rounds	C5	C	Y	N	Y	Y	N	Y	N	N
Dairy Industry: Process worker	SR5	ADL	Y	N	Y	N	N	Y	N	N
Dancer	D	D	N	N	Y	N	N	Y	N	N
Dancing Instructor – full time, not working from home	CC5	B	Y	Y	Y	Y	N	Y	Y	N
Data Entry Operator	A	A	Y	Y	Y	Y	N	Y	Y	N
Dealer: Money Market – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Dealer: Money Market – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Debt Collector – field work	D	D	N	N	Y	N	N	Y	N	N
Debt Collector – office only	A	A	Y	Y	Y	Y	N	Y	Y	N
Decorator/Designer: Decorator exterior – over 10 metres	D	D	N	N	Y	N	N	Y	N	N
Decorator/Designer: Decorator exterior – up to 10 metres, qualified	C	C	Y	N	Y	Y	N	Y	N	N
Decorator/Designer: Interior Designer – no manual work, qualified, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Decorator/Designer: Interior Designer – no manual work, qualified, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Decorator/Designer: Interior Designer – no manual work, unqualified, minimum 3 years exp, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Decorator/Designer: Interior Designer – no manual work, unqualified, minimum 3 years exp, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Decorator/Designer: Interior Designer – unqualified, less than 3 years experience and/or more than 20% manual work	D	D	N	N	Y	N	N	Y	N	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Decorator/Designer: Interior Designer – unqualified, minimum 3 years experience, less than 20% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Delicatessen: Proprietor	B	B	Y	Y	Y	Y	N	Y	Y	N
Delicatessen: Shop Assistant	CC	B	Y	Y	Y	Y	N	Y	Y	N
Delivery Person: Grocery, milk	C5	C	Y	N	Y	Y	N	Y	N	N
Delivery Person: Whitegoods, furniture etc	C5	C	Y	N	Y	Y	N	Y	N	N
Demolition supervisor – no explosives	C2	C	Y	N	Y	Y	N	Y	N	N
Demolition Worker – no explosives	D	D	N	N	Y	N	N	Y	N	N
Dental Worker: Dental Hygienist	BB	A	Y	Y	Y	Y	N	Y	Y	Y
Dental Worker: Dental Nurse	B	B	Y	Y	Y	Y	N	Y	Y	Y
Dental Worker: Dental Prosthetist/ Technician	BB	A	Y	Y	Y	Y	N	Y	Y	Y
Dental Worker: Dental Receptionist – no dental work	A	A	Y	Y	Y	Y	N	Y	Y	N
Dental Worker: Dentist/Surgeon/ Periodontist	AM	A	Y	Y	Y	Y	N	Y	Y	Y
Dental Worker: Student – with dental work	D	D	N	N	Y	N	N	Y	N	Y
Department Store: Cleaner	C2	C	Y	N	Y	Y	N	Y	N	N
Department Store: Deliveries	C5	C	Y	N	Y	Y	N	Y	N	N
Department Store: Detective/Security	D	D	N	N	Y	N	N	Y	N	N
Department Store: Sales – lifting, no deliveries	B	B	Y	Y	Y	Y	N	Y	Y	N
Department Store: Sales – no lifting, no deliveries	BB	A	Y	Y	Y	Y	N	Y	Y	N
Dermatologist	AM	A	Y	Y	Y	Y	N	Y	Y	Y
Detective	D	D	N	N	Y	N	N	Y	N	N
Diamond Cutter/Polisher/Setter – qualified	B	B	Y	Y	Y	Y	N	Y	Y	N
Diamond Cutter/Polisher/Setter – unqualified, minimum 3 years experience	CC5	B	Y	Y	Y	Y	N	Y	Y	N
Die Maker – qualified	B	B	Y	Y	Y	Y	N	Y	Y	N
Die Maker – unqualified, minimum 3 years experience	CC5	B	Y	Y	Y	Y	N	Y	Y	N
Diesel Mechanic – qualified	C	C	Y	N	Y	Y	N	Y	N	N
Diesel Mechanic – unqualified, minimum 3 years experience	SR5	ADL	Y	N	Y	N	N	Y	N	N
Disc Jockey	D	D	N	N	Y	N	N	Y	N	N
Distillery Worker	SR5	ADL	Y	N	Y	N	N	Y	N	N
Diver – other, qualified	D	D	N	N	\$2	N	N	N	N	N
Dock worker	D	D	N	N	Y	N	N	Y	N	N
Doctor of Medicine	AM	A	Y	Y	Y	Y	N	Y	Y	Y
Dog Breeder – no racing involvement	D	D	N	N	Y	N	N	Y	N	N
Dog Groomer: owner – minimum 3 years – not working from home	C2	C	Y	N	Y	Y	N	Y	N	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Dog Groomer: owner – working from home	D	D	N	N	Y	N	N	Y	N	N
Dogman/Steeplejack	D	D	N	N	Y	N	N	Y	N	N
Doorman: hotel/shop	C2	C	Y	N	Y	Y	N	Y	N	N
Draftsperson – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Draftsperson – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Draper	B	B	Y	Y	Y	Y	N	Y	Y	N
Dredger – harbour or river	C5	C	Y	N	Y	Y	N	Y	N	N
Driller: water, oil, minerals, quarry – offshore	D	D	N	N	Y	N	N	Y	N	N
Driller: water, oil, minerals, quarry – onshore	D	D	N	N	Y	N	N	Y	N	N
Driver: Concrete mixer	C5	C	Y	N	Y	Y	N	Y	N	N
Driver: Armoured car	SR5	ADL	Y	N	Y	N	N	Y	N	N
Driver: Bakery Van	C5	C	Y	N	Y	Y	N	Y	N	N
Driver: Bicycle, motorbike (including courier)	D	D	N	N	Y	N	N	Y	N	N
Driver: Bobcat/Bulldozer/Backhoe Driver	SR5	ADL	Y	N	Y	N	N	Y	N	N
Driver: Bread Carter/Vendor	C5	C	Y	N	Y	Y	N	Y	N	N
Driver: Bus driver – local	C5	C	Y	N	Y	Y	N	Y	N	N
Driver: Bus/coach driver – long distance, less than 750km per day, daily return	C2	C	Y	N	Y	Y	N	Y	N	N
Driver: Bus/coach driver – long distance/interstate	SR5	ADL	Y	N	Y	N	N	Y	N	N
Driver: Car – courier	C5	C	Y	N	Y	Y	N	Y	N	N
Driver: Driving Instructor – minimum 2 years experience	B	B	Y	Y	Y	Y	N	Y	Y	N
Driver: Driving test examiner	B	B	Y	Y	Y	Y	N	Y	Y	N
Driver: Fork lift driver	C2	C	Y	N	Y	Y	N	Y	N	N
Driver: Hazardous Goods (explosives, toxic chemicals)	D	D	N	N	Y	N	N	Y	N	N
Driver: Logging Driver	SR5	ADL	Y	N	Y	N	N	Y	N	N
Driver: Milkman/Vendor	C2	C	Y	N	Y	Y	N	Y	N	N
Driver: Petrol Truck driver	D	D	N	N	Y	N	N	Y	N	N
Driver: Removalist Driver	SR2	ADL	Y	N	Y	N	N	Y	N	N
Driver: Taxi driver – full time owner driver	C5	C	Y	N	Y	Y	N	Y	N	N
Driver: Taxi driver – not owner and full time	SR2	ADL	Y	N	Y	N	N	Y	N	N
Driver: Tow Truck Driver	SR2	ADL	Y	N	Y	N	N	Y	N	N
Driver: Truck Driver – less than 100km radius from base, local deliveries, no loading or unloading	C5	C	Y	N	Y	Y	N	Y	N	N
Driver: Truck Driver – more than 100km radius from base, minimum 2 years experience, regular contracts	SR2	ADL	Y	N	Y	N	N	Y	N	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Dry Cleaner: Employee – not proprietor	CC	B	Y	Y	Y	Y	N	Y	Y	N
Dry Cleaner: Proprietor	B	B	Y	Y	Y	Y	N	Y	Y	N
Earthmoving Contractor: Bobcat/ Bulldozer/Backhoe Owner – established minimum 3 years, employees, less than 20% manual work/driving	CC5	B	Y	Y	Y	Y	N	Y	Y	N
Earthmoving Contractor: Bobcat/ Bulldozer/Backhoe Owner – established minimum 3 years, employees, less than 40% manual work/driving	C5	C	Y	N	Y	Y	N	Y	N	N
Earthmoving Contractor: Bobcat/ Bulldozer/Backhoe Owner – established minimum 3 years, more than 40% manual work/driving	SR2	ADL	Y	N	Y	N	N	Y	N	N
Editor – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Editor – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Electrical inspector – working at heights	C5	C	Y	N	Y	Y	N	Y	N	N
Electrician: Building and construction – licensed	CC	B	Y	Y	Y	Y	N	Y	Y	N
Electrician: Domestic – licensed	CC	B	Y	Y	Y	Y	N	Y	Y	N
Electrician: Engineer – qualified, onshore	CC	B	Y	Y	Y	Y	N	Y	Y	N
Electrician: Linesman	C5	C	Y	N	Y	Y	N	Y	N	N
Electrician: Power stations – high voltage	C	C	Y	N	Y	Y	N	Y	N	N
Electrician: Power stations – low voltage	CC	B	Y	Y	Y	Y	N	Y	Y	N
Electroplater – qualified	B	B	Y	Y	Y	Y	N	Y	Y	N
Electroplater – unqualified, minimum 3 years experience	CC	B	Y	Y	Y	Y	N	Y	Y	N
Elevator Mechanic/Installer – trade qualified	C	C	Y	N	Y	Y	N	Y	N	N
Elevator Mechanic/Installer – unqualified, minimum 3 years experience	SR2	ADL	Y	N	Y	N	N	Y	N	N
Employment Consultant – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Employment Consultant – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Enameller – qualified	B	B	Y	Y	Y	Y	N	Y	Y	N
Enameller – unqualified, minimum 3 years experience	C2	C	Y	N	Y	Y	N	Y	N	N
Endodontist	AM	A	Y	Y	Y	Y	N	Y	Y	Y
Engineer – university qualified offshore, office only	A	A	Y	Y	Y	Y	N	Y	Y	N
Engineer – university qualified, manual work, less than 20% light manual	B	B	Y	Y	Y	Y	N	Y	Y	N
Engineer – university qualified, manual work, more than 20% light manual	CC	B	Y	Y	Y	Y	N	Y	Y	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Engineer – university qualified, office/ consulting only, up to 10% on site	AA	A	Y	Y	Y	Y	N	Y	Y	N
Engineer – university qualified, office/ consulting only, office only, no on site	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Engineer – university qualified, offshore, other	CC	B	Y	Y	Y	Y	N	Y	Y	N
Engineer – university qualified, supervising on site, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Engineer – university qualified, supervising on site, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Engineer – university qualified, underground, no explosives	CC	B	Y	Y	Y	Y	N	Y	Y	N
Engineer – university qualified, underground, using explosives	D	D	N	N	Y	N	N	Y	N	N
Explosives Maker	D	D	N	N	Y	N	N	Y	N	N
Exporter/Importer – handling goods less than 20%	B	B	Y	Y	Y	Y	N	Y	Y	N
Exporter/Importer – handling goods more than 20%	D	D	N	N	Y	N	N	Y	N	N
Exporter/Importer – not handling goods, clerical only, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Exporter/Importer – not handling goods, clerical only, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Factory Worker	SR5	ADL	Y	N	Y	N	N	Y	N	N
Farm Labourer/Employee – permanent employee	SR2	ADL	Y	N	Y	N	N	Y	N	N
Farming Industry: Proprietor/Owner/ Manager: Beef Cattle	C5	C	Y	N	Y	Y	N	Y	N	N
Farming Industry: Proprietor/Owner/ Manager: Dairy	C5	C	Y	N	Y	Y	N	Y	N	N
Farming Industry: Proprietor/Owner/ Manager: Farmer/Grazier owner	C5	C	Y	N	Y	Y	N	Y	N	N
Farming Industry: Proprietor/Owner/ Manager: Fruit/vegetables grower/ orchardist	C2	C	Y	N	Y	Y	N	Y	N	N
Farming Industry: Proprietor/Owner/ Manager: Grain/Wheat	C2	C	Y	N	Y	Y	N	Y	N	N
Farming Industry: Proprietor/Owner/ Manager: Grape grower	C2	C	Y	N	Y	Y	N	Y	N	N
Farming Industry: Proprietor/Owner/ Manager: Mixed farming	C2	C	Y	N	Y	Y	N	Y	N	N
Farming Industry: Proprietor/Owner/ Manager: Orchardist – qualified	C2	C	Y	N	Y	Y	N	Y	N	N
Farming Industry: Proprietor/Owner/ Manager: Oyster – not offshore	D	D	N	N	Y	N	N	Y	N	N
Farming Industry: Proprietor/Owner/ Manager: Oyster – offshore	D	D	N	N	Y	N	N	N	N	N
Farming Industry: Proprietor/Owner/ Manager: Poultry/Pig	C5	C	Y	N	Y	Y	N	Y	N	N
Farming Industry: Proprietor/Owner/ Manager: Sugarcane	C2	C	Y	N	Y	Y	N	Y	N	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Farrier/Blacksmith – less than 3 years experience	D	D	N	N	Y	N	N	Y	N	N
Farrier/Blacksmith – minimum 3 years experience	C2	C	Y	N	Y	Y	N	Y	N	N
Fast Food/Takeaway: Employee	C5	C	Y	N	Y	Y	N	Y	N	N
Fast Food/Takeaway: Owner/Manager	CC	B	Y	Y	Y	Y	N	Y	Y	N
Fencing Contractor: Agricultural/rural	SR5	ADL	Y	N	Y	N	N	Y	N	N
Fencing Contractor: Domestic/suburban	C5	C	Y	N	Y	Y	N	Y	N	N
Ferry/Harbour Pilot	C5	C	Y	N	Y	Y	N	Y	N	N
Fibre Glass Moulder	C5	C	Y	N	Y	Y	N	Y	N	N
Film Industry: Non-studio – Cameraman (aerial – with commercial pilot)	D	D	N	N	Y	N	N	Y	N	N
Film Industry: Non-studio – Cameraman, employee (on location – Australia only)	CC	B	Y	Y	Y	Y	N	Y	Y	N
Film Industry: Non-studio – Cameraman, freelance (on location – Australia only)	C5	C	Y	N	Y	Y	N	Y	N	N
Film Industry: Non-studio – Director	IC	ADL/IC	IC	N	Y	IC	N	Y	IC	N
Film Industry: Non-studio – Editor	IC	ADL/IC	IC	N	Y	IC	N	Y	IC	N
Film Industry: Non-studio – Engineer	IC	ADL/IC	IC	N	Y	IC	N	Y	IC	N
Film Industry: Non-studio – Producer	IC	ADL/IC	IC	N	Y	IC	N	Y	IC	N
Film Industry: Non-studio – Sound, lighting, electrical	IC	ADL/IC	IC	N	Y	IC	N	Y	IC	N
Film Industry: Studio only – Cameraman, employed	CC	B	Y	Y	Y	Y	N	Y	Y	N
Film Industry: Studio only – Cameraman, freelance	C5	C	Y	N	Y	Y	N	Y	N	N
Film Industry: Studio only – Director	B	B	Y	Y	Y	Y	N	Y	Y	N
Film Industry: Studio only – Editor, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Film Industry: Studio only – Editor, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Film Industry: Studio only – Engineer (heights)	C2	C	Y	N	Y	Y	N	Y	N	N
Film Industry: Studio only – Engineer (no heights)	B	B	Y	Y	Y	Y	N	Y	Y	N
Film Industry: Studio only – Lighting (heights)	C2	C	Y	N	Y	Y	N	Y	N	N
Film Industry: Studio only – Lighting (no heights)	B	B	Y	Y	Y	Y	N	Y	Y	N
Film Industry: Studio only – Producer, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Film Industry: Studio only – Producer, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Film Industry: Studio only – Sound	B	B	Y	Y	Y	Y	N	Y	Y	N
Financial Adviser/Planner/Consultant	AA	A	Y	Y	Y	Y	N	Y	Y	N
Firefighter: Chief firefighter/station officer – Admin only	B	B	Y	Y	Y	Y	N	Y	Y	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Firefighter: Fireman – not senior officer	SR2	ADL	Y	N	Y	N	N	Y	N	N
Fisherman: Captain – manual work, estuaries and freshwater	D	D	N	N	Y	N	N	N	N	N
Fisherman: Captain – manual work, offshore	D	D	N	N	\$2	N	N	N	N	N
Fisherman: Captain – no manual work, estuaries and freshwater	C2	C	Y	N	Y	Y	N	Y	N	N
Fisherman: Captain – no manual work, offshore	D	D	N	N	\$2	N	N	N	N	N
Fisherman: Estuaries and freshwater	D	D	N	N	Y	N	N	N	N	N
Fisherman: Offshore	D	D	N	N	\$2	N	N	N	N	N
Fishmonger	C	C	Y	N	Y	Y	N	Y	N	N
Fitness Centre: Administration only – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Fitness Centre: Administration only – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Fitness Centre: Instructors	SR5	ADL	Y	N	Y	N	N	Y	N	N
Fitness Centre: Manager – less than 10% classes	B5	B	Y	Y	Y	Y	N	Y	Y	N
Fitter and Turner – trade qualified	CC	B	Y	Y	Y	Y	N	Y	Y	N
Fitter and Turner – unqualified, minimum 3 years experience	SR5	ADL	Y	N	Y	N	N	Y	N	N
Floor Coverer/Layer	C2	C	Y	N	Y	Y	N	Y	N	N
Floor Sander	C2	C	Y	N	Y	Y	N	Y	N	N
Floor/Wall Tiler – not qualified, minimum 3 years experience	SR2	ADL	Y	N	Y	N	N	Y	N	N
Floor/Wall Tiler – trade qualified, no roof tiling or paving	C	C	Y	N	Y	Y	N	Y	N	N
Florist: Deliveries	C5	C	Y	N	Y	Y	N	Y	N	N
Florist: Sales	B	B	Y	Y	Y	Y	N	Y	Y	N
Florist: Shop proprietor – no deliveries, less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Florist: Shop proprietor – no deliveries, more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Food Technologist – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Food Technologist – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Footballer – professional	D	D	N	N	Y	N	N	Y	N	N
Forest Ranger – trade qualified	C	C	Y	N	Y	Y	N	Y	N	N
Forest Ranger – unqualified	D	D	N	N	Y	N	N	Y	N	N
Forester – Supervisory	C	C	Y	N	Y	Y	N	Y	N	N
Forester – tree felling	SR5	ADL	Y	N	Y	N	N	Y	N	N
Form Worker/Concretor	SR5	ADL	Y	N	Y	N	N	Y	N	N
Foundry Worker	SR5	ADL	Y	N	Y	N	N	Y	N	N
Freezing Works – employee	SR5	ADL	Y	N	Y	N	N	Y	N	N
French Polisher – qualified	CC	B	Y	Y	Y	Y	N	Y	Y	N
French Polisher – unqualified, less than 3 years experience	D	D	N	N	Y	N	N	Y	N	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
French Polisher – unqualified, minimum 3 years experience	SR2	ADL	Y	N	Y	N	N	Y	N	N
Fruit Packer/Picker	D	D	N	N	Y	N	N	Y	N	N
Fruiterer/Greengrocer – employee	C5	C	Y	N	Y	Y	N	Y	N	N
Fruiterer/Greengrocer – proprietor	C	C	Y	N	Y	Y	N	Y	N	N
Funeral Parlour: Director – no embalming, admin only, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Funeral Parlour: Director – no embalming, admin only, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Funeral Parlour: Driver/pallbearer	B	B	Y	Y	Y	Y	N	Y	Y	N
Funeral Parlour: Embalmer	CC	B	Y	Y	Y	Y	N	Y	Y	N
Funeral Parlour: Undertaker	C	C	Y	N	Y	Y	N	Y	N	N
Furnaceman	SR5	ADL	Y	N	Y	N	N	Y	N	N
Furniture Dealer: Deliveries	C5	C	Y	N	Y	Y	N	Y	N	N
Furniture Dealer: Sales – less than 20% light manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Furniture Dealer: Sales – more than 20% light manual work	CC	B	Y	Y	Y	Y	N	Y	Y	N
Furniture Dealer: Sales – no manual, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Furniture Dealer: Sales – no manual, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Furniture Removalist	SR5	ADL	Y	N	Y	N	N	Y	N	N
Furniture Restorer – trade qualified	CC	B	Y	Y	Y	Y	N	Y	Y	N
Furniture Restorer – unqualified, less than 3 years experience	D	D	N	N	Y	N	N	Y	N	N
Furniture Restorer – unqualified, minimum 3 years experience	SR5	ADL	Y	N	Y	N	N	Y	N	N
Furrier	C	C	Y	N	Y	Y	N	Y	N	N
Garage/Service Station: Console Operator	B	B	Y	Y	Y	Y	N	Y	Y	N
Garage/Service Station: Mechanic – trade qualified	C	C	Y	N	Y	Y	N	Y	N	N
Garage/Service Station: Proprietor	B	B	Y	Y	Y	Y	N	Y	Y	N
Garage/Service Station: Pump attendant/operator	C2	C	Y	N	Y	Y	N	Y	N	N
Garbage Collector/Driver	SR5	ADL	Y	N	Y	N	N	Y	N	N
Gardener – trade qualified	C	C	Y	N	Y	Y	N	Y	N	N
Gardener – unqualified	SR5	ADL	Y	N	Y	N	N	Y	N	N
Gas Fitter – trade qualified	CC	B	Y	Y	Y	Y	N	Y	Y	N
Gas Fitter – unqualified, less than 3 years experience	D	D	N	N	Y	N	N	Y	N	N
Gas Fitter – unqualified, minimum 3 years experience	C2	C	Y	N	Y	Y	N	Y	N	N
Gas Meter Reader/Tester	B	B	Y	Y	Y	Y	N	Y	Y	N
Gas Pipelayer	SR5	ADL	Y	N	Y	N	N	Y	N	N
Geologist/Geophysicist – field work, no underground, no explosives	B	B	Y	Y	Y	Y	N	Y	Y	N
Geologist/Geophysicist – field work, no underground, using explosives	D	D	N	N	Y	N	N	Y	N	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Geologist/Geophysicist – field work, underground, no explosives	CC	B	Y	Y	Y	Y	N	Y	Y	N
Geologist/Geophysicist – field work, underground, using explosives	D	D	N	N	Y	N	N	Y	N	N
Geologist/Geophysicist – not university qualified, office only, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Geologist/Geophysicist – not university qualified, office only, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Geologist/Geophysicist – offshore, qualified, office only	A	A	Y	Y	Y	Y	N	Y	Y	N
Geologist/Geophysicist – offshore, qualified, other	CC	B	Y	Y	Y	Y	N	Y	Y	N
Geologist/Geophysicist – university qualified, office only	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Geologist/Geophysicist – using explosives	D	D	N	N	Y	N	N	Y	N	N
Glass Blower	D	D	N	N	Y	N	N	Y	N	N
Glazier – trade qualified	CC	B	Y	Y	Y	Y	N	Y	Y	N
Glazier – unqualified, minimum 3 years experience	C5	C	Y	N	Y	Y	N	Y	N	N
Goldsmith – trade qualified	B	B	Y	Y	Y	Y	N	Y	Y	N
Goldsmith – unqualified, minimum 3 years experience	CC	B	Y	Y	Y	Y	N	Y	Y	N
Golf Professional: Shop and tuition	CC	B	Y	Y	Y	Y	N	Y	Y	N
Golf Professional: Shop only	B	B	Y	Y	Y	Y	N	Y	Y	N
Golf Professional: Tournaments	D	D	N	N	Y	N	N	Y	N	N
Government Employees – clerical only, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Government Employees – clerical only, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Graphic Designer – not qualified	D	D	N	N	Y	N	N	Y	N	N
Graphic Designer – qualified, not working from home, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Graphic Designer – qualified, not working from home, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Graphic Designer – qualified, working from home	D	D	N	N	Y	N	N	Y	N	N
Grave Digger	SR5	ADL	Y	N	Y	N	N	Y	N	N
Greenkeeper/Groundsman – qualified	C	C	Y	N	Y	Y	N	Y	N	N
Greenkeeper/Groundsman – unqualified	SR5	ADL	Y	N	Y	N	N	Y	N	N
Greyhound Trainer	D	D	N	N	Y	N	N	Y	N	N
Grocer	CC	B	Y	Y	Y	Y	N	Y	Y	N
Guest House Proprietor/Bed and Breakfast Proprietor	CC5	B	Y	Y	Y	Y	N	Y	Y	N
Gunsmith	CC	B	Y	Y	Y	Y	N	Y	Y	N
Gynaecologist	AM	A	Y	Y	Y	Y	N	Y	Y	Y
Gyprock Fixer – trade qualified	C5	C	Y	N	Y	Y	N	Y	N	N
Gyprock Fixer – unqualified, less than 3 years experience	D	D	N	N	Y	N	N	Y	N	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Gyprock Fixer – unqualified, minimum 3 years experience	SR2	ADL	Y	N	Y	N	N	Y	N	N
Haberdasher	B	B	Y	Y	Y	Y	N	Y	Y	N
Handyman – full time, not self employed	C2	C	Y	N	Y	Y	N	Y	N	N
Handyman – self employed or part time	D	D	N	N	Y	N	N	Y	N	N
Harbour Pilot	C5	C	Y	N	Y	Y	N	Y	N	N
Hardware Retailer	B	B	Y	Y	Y	Y	N	Y	Y	N
Health Inspector	BB	A	Y	Y	Y	Y	N	Y	Y	N
Helicopter Pilot/Crew: TV/Radio	D	D	N	N	Y	N	N	Y	N	N
Home Duties/Housewife/Homemaker	D	B	N	N	Y	N	Y	Y	N	N
Homeopath – not qualified or working from home	D	D	N	N	Y	N	N	Y	N	N
Homeopath – qualified, not working from home, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Homeopath – qualified, not working from home, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Horse Riding Instructor	D	D	N	N	Y	N	N	Y	N	N
Horse Strappers/Trainers	D	D	N	N	Y	N	N	Y	N	N
Horticulturalist – other	CC5	B	Y	Y	Y	Y	N	Y	Y	N
Horticulturalist – qualified (university/TAFE course)	CC	B	Y	Y	Y	Y	N	Y	Y	N
Hospital Orderly/Porter	C5	C	Y	N	Y	Y	N	Y	N	N
Hotel/Motel: Administration only – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Hotel/Motel: Administration only – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Hotel/Motel: Bellboy	D	D	N	N	Y	N	N	Y	N	N
Hotel/Motel: Concierge – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Hotel/Motel: Concierge – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Hotel/Motel: Laundry Staff	D	D	N	N	Y	N	N	Y	N	N
Hotel/Motel: Maid – minimum 2 years experience	C2	C	Y	N	Y	Y	N	Y	N	N
Hotel/Motel: Maintenance – qualified	C	C	Y	N	Y	Y	N	Y	N	N
Hotel/Motel: Manager/Proprietor – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Hotel/Motel: Manager/Proprietor – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Hotel/Motel: Porter	SR2	ADL	Y	N	Y	N	N	Y	N	N
Hotel/Motel: Security – armed	D	D	N	N	Y	N	N	Y	N	N
Hotel/Motel: Security – unarmed	C2	C	Y	N	Y	Y	N	Y	N	N
House reblocker/restumper	SR5	ADL	Y	N	Y	N	N	Y	N	N
Human Resources Officer – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Human Resources Officer – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Human Resources: Manager – not university qualified, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Human Resources: Manager – not university qualified, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Human Resources: Manager – university qualified	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Human Resources: Manager – not university qualified, average income >\$125000	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Human Resources: Manager – not university qualified, average income <\$125000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Hydraulic Hose Fitter	SR5	ADL	Y	N	Y	N	N	Y	N	N
Hypnotherapist – qualified Member of Australian Hypnotherapist Society, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Hypnotherapist – qualified Member of Australian Hypnotherapist Society, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Hypnotherapist – unqualified or not Member of Australian Hypnotherapist Society	D	D	N	N	Y	N	N	Y	N	N
Instrument Maker – qualified	B	B	Y	Y	Y	Y	N	Y	Y	N
Instrument Maker – unqualified, minimum 3 years experience	CC	B	Y	Y	Y	Y	N	Y	Y	N
Insulation Installer – minimum 3 years experience	C2	C	Y	N	Y	Y	N	Y	N	N
Insurance Agent/Broker/Planner/Consultant – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Insurance Agent/Broker/Planner/Consultant – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Insurance Assessor/Adjustor – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Insurance Assessor/Adjustor – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Insurance Clerk – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Insurance Clerk – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Insurance Investigator – no surveillance work/administration only, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Insurance Investigator – no surveillance work/administration only, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Insurance Investigator – surveillance work	D	D	N	N	Y	N	N	Y	N	N
Insurance Management/Executive – university qualified	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Insurance Management/Executive – not university qualified, average income >\$125000	AAA	A	Y	Y	Y	Y	N	Y	Y	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Insurance Management/Executive – not university qualified, average income <\$125000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Interpreter – not working from home, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Interpreter – not working from home, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Investment Banker – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Investment Banker – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Iridologist – qualified, not working from home, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Iridologist – qualified, not working from home, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Iridologist – unqualified or working from home	D	D	N	N	Y	N	N	Y	N	N
Ironing Contractor	SR5	ADL	Y	N	Y	N	N	Y	N	N
Ironmonger	SR5	ADL	Y	N	Y	N	N	Y	N	N
Irrigation/drainage worker	SR5	ADL	Y	N	Y	N	N	Y	N	N
Jackaroo/Jillaroo	D	D	N	N	Y	N	N	N	N	N
Jeweller: Sales retail store – meeting the requirements of A	A	A	Y	Y	Y	Y	N	Y	Y	N
Jeweller: Sales retail store – not meeting the requirements of A	BB	A	Y	Y	Y	Y	N	Y	Y	N
Jeweller: Trade Qualified Cutter, Polisher, Repairs	B	B	Y	Y	Y	Y	N	Y	Y	N
Jeweller: Unqualified Cutter/Polisher – minimum 2 years experience	C2	C	Y	N	Y	Y	N	Y	N	N
Jockey: Flat racing	D	D	N	N	Y	N	N	N	N	N
Jockey: Harness racing	D	D	N	N	Y	N	N	N	N	N
Jockey: Steeple/jump racing	D	D	N	N	\$2	N	N	N	N	N
Joiner – trade qualified	CC	B	Y	Y	Y	Y	N	Y	Y	N
Joiner – unqualified, minimum 3 years experience	C2	C	Y	N	Y	Y	N	Y	N	N
Journalist – employed, no overseas assignments or unusual hazards, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Journalist – employed, no overseas assignments or unusual hazards, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Journalist – freelance, not at home, no overseas assignments or unusual hazards, regular work	B	B	Y	Y	Y	Y	N	Y	Y	N
Judge	AL	A	Y	Y	Y	Y	N	Y	Y	N
Judges Clerk – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Judges Clerk – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Kennel/Cat Homes: Owner/Proprietor	C	C	Y	N	Y	Y	N	Y	N	N
Kennel/Cat Homes: Worker	C2	C	Y	N	Y	Y	N	Y	N	N
Kiln Operator	C2	C	Y	N	Y	Y	N	Y	N	N
Laboratory Assistant	B	B	Y	Y	Y	Y	N	Y	Y	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Laboratory Technician – qualified, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Laboratory Technician – qualified, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Labourer	D	D	N	N	Y	N	N	Y	N	N
Landscape worker: Landscape architect – university qualified, less than 10% manual work, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Landscape worker: Landscape architect – university qualified, less than 10% manual work, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Landscape Worker: Trade qualified	C	C	Y	N	Y	Y	N	Y	N	N
Landscape Worker: unqualified or less than 3 years experience	SR5	ADL	Y	N	Y	N	N	Y	N	N
Lathe Operator – not trade qualified	D	D	N	N	Y	N	N	Y	N	N
Lathe Operator – trade qualified	C5	C	Y	N	Y	Y	N	Y	N	N
Laundry/Laundromat: Owner	C5	C	Y	N	Y	Y	N	Y	N	N
Laundry/Laundromat: Staff	D	D	N	N	Y	N	N	Y	N	N
Law Clerk – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Law Clerk – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Lawn Mowing Contractor: less than 3 years experience	D	D	N	N	Y	N	N	Y	N	N
Lawn Mowing Contractor: minimum 3 years experience	C2	C	Y	N	Y	Y	N	Y	N	N
Lawn Mowing Contractor: Sales/Service	B	B	Y	Y	Y	Y	N	Y	Y	N
Lawyer	AL	A	Y	Y	Y	Y	N	Y	Y	N
Lecturer – university or equivalent	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Librarian – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Librarian – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Life Guard	D	D	N	N	Y	N	N	Y	N	N
Linesperson – electrical/telephone, heights over 10 metres	C2	C	Y	N	Y	Y	N	Y	N	N
Linesperson – electrical/telephone, heights up to 10 metres	C	C	Y	N	Y	Y	N	Y	N	N
Livestock Broker/Buyer/Dealer – including manual	CC	B	Y	Y	Y	Y	N	Y	Y	N
Livestock Broker/Buyer/Dealer – no manual	B	B	Y	Y	Y	Y	N	Y	Y	N
Locksmith	B	B	Y	Y	Y	Y	N	Y	Y	N
Logging Contractor/Log Hauler	D	D	N	N	Y	N	N	Y	N	N
Lumberjack	D	D	N	N	\$2	N	N	N	N	N
Machinery Sales/Hire	B	B	Y	Y	Y	Y	N	Y	Y	N
Machinist/Machine Operator – not trade qualified	D	D	N	N	Y	N	N	Y	N	N
Machinist/Machine Operator – trade qualified	C5	C	Y	N	Y	Y	N	Y	N	N
Magistrate	AL	A	Y	Y	Y	Y	N	Y	Y	N
Manager – more than 20% light manual duties and supervising blue collar workers	CC	B	Y	Y	Y	Y	N	Y	Y	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Manager – office/administration only, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Manager – office/administration only, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Manager – up to 20% light manual duties and supervising blue collar workers	B	B	Y	Y	Y	Y	N	Y	Y	N
Manicurist – not working from home, salon only	C2	C	Y	N	Y	Y	N	Y	N	N
Manicurist – working from home/mobile	D	D	N	N	Y	N	N	Y	N	N
Marina Owner – no manual work, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Marina Owner – no manual work, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Marine Crew – not ocean going	C2	C	Y	N	Y	Y	N	Y	N	N
Marine Crew – ocean going in Australian Waters	SR2	ADL	Y	N	Y	N	N	Y	N	N
Market Gardener – less than 3 years experience	D	D	N	N	Y	N	N	Y	N	N
Market Gardener – minimum 3 years experience	C2	C	Y	N	Y	Y	N	Y	N	N
Market Researcher/Analyst – degree qualified	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Market Researcher/Analyst – not degree qualified, average income >\$125000	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Market Researcher/Analyst – not degree qualified, average income <\$125000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Market Researcher/Analyst – not degree qualified, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Market Researcher/Analyst – not degree qualified, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Market Stall Holder	D	D	N	N	Y	N	N	Y	N	N
Marketing/Sales Manager – not degree qualified, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Marketing/Sales Manager – not degree qualified, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Marketing/Sales Manager – not degree qualified, average income >\$125000	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Marketing/Sales Manager – not degree qualified, average income <\$125000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Marketing/Sales Manager – university degree qualified	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Martial Arts Instructor	D	D	N	N	Y	N	N	Y	N	N
Masseur – qualified, working in recognised centre or salon only	CC5	B	Y	Y	Y	Y	N	Y	Y	N
Masseur – unqualified or working from home	D	D	N	N	Y	N	N	Y	N	N
Meat Industry: Boner	SR2	ADL	Y	N	Y	N	N	Y	N	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Meat Industry: Inspector	CC	B	Y	Y	Y	Y	N	Y	Y	N
Meat Industry: Packer	SR5	ADL	Y	N	Y	N	N	Y	N	N
Meat Industry: Supervisor – no manual	CC	B	Y	Y	Y	Y	N	Y	Y	N
Motor Mechanic – trade qualified	CC	B	Y	Y	Y	Y	N	Y	Y	N
Motor Mechanic – unqualified	D	D	N	N	Y	N	N	Y	N	N
Medical Practitioner	AM	A	Y	Y	Y	Y	N	Y	Y	Y
Medical Practitioner – student	D	D	N	N	Y	N	N	Y	N	Y
Merchant Banker	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Metallurgist – qualified, no underground work	AA	A	Y	Y	Y	Y	N	Y	Y	N
Meteorologist	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Meter Reader	B	B	Y	Y	Y	Y	N	Y	Y	N
Midwife – registered	CC	B	Y	Y	Y	Y	N	Y	Y	Y
Mining: Clerical/Office work only – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Mining: Clerical/Office work only – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Mining: Executive managers – degree qualified, office only	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Mining: Manager – no manual work, average income >\$125000	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Mining: Manager – no manual work, average income <\$125000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Mining: Manager – no manual work, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Mining: Manager – no manual work, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Mining: Plant operators – open cut mines only	C2	C	Y	N	Y	Y	N	Y	N	N
Mining: Quarry worker – no explosives	SR5	ADL	Y	N	Y	N	N	Y	N	N
Mining: Safety Officer	B	B	Y	Y	Y	Y	N	Y	Y	N
Mining: Surface worker – bogger operator	SR5	ADL	Y	N	Y	N	N	Y	N	N
Mining: Surface worker – explosives handling	D	D	N	N	Y	N	N	Y	N	N
Mining: Surface worker – mill operator	SR5	ADL	Y	N	Y	N	N	Y	N	N
Mining: Surface worker – not trade qualified, explosives handling	D	D	N	N	Y	N	N	Y	N	N
Mining: Surface worker – not trade qualified, no explosives	D	D	N	N	Y	N	N	Y	N	N
Mining: Surface worker – trade qualified (e.g. Welder, Carpenter, Electrician, Machanic), no explosives	C5	C	Y	N	Y	Y	N	Y	N	N
Mining: Surface worker – trade qualified, explosives handling	D	D	N	N	Y	N	N	Y	N	N
Mining: Underground – bogger operator	SR2	ADL	Y	N	Y	N	N	Y	N	N
Mining: Underground – explosives handling	D	D	N	N	Y	N	N	Y	N	N
Mining: Underground – jumbo operator, no explosives	SR2	ADL	Y	N	Y	N	N	Y	N	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Mining: Underground – not trade qualified, explosives handling	D	D	N	N	Y	N	N	Y	N	N
Mining: Underground – not trade qualified, no explosives	D	D	N	N	Y	N	N	Y	N	N
Mining: Underground – trade qualified (e.g. Welder, Carpenter, Electrician, Machanic), no explosives	C5	C	Y	N	Y	Y	N	Y	N	N
Mining: Underground – trade qualified, explosives handling	D	D	N	N	Y	N	N	Y	N	N
Minister of Religion – sole occupation	A	A	Y	Y	Y	Y	N	Y	Y	N
Mobile coffee van operator/owner, established minimum three years	C5	C	Y	N	Y	Y	N	Y	N	N
Model	D	D	N	N	Y	N	N	Y	N	N
Motor Vehicle – assembly worker	SR5	ADL	Y	N	Y	N	N	Y	N	N
Moulder/casting workers – qualified	SR5	ADL	Y	N	Y	N	N	Y	N	N
Moulder/casting workers – unqualified	SR2	ADL	Y	N	Y	N	N	Y	N	N
Muffler Fitter – less than 3 years experience	D	D	N	N	Y	N	N	Y	N	N
Muffler Fitter – minimum 3 years experience	C2	C	Y	N	Y	Y	N	Y	N	N
Museum Curator – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Museum Curator – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Musician	D	D	N	N	Y	N	N	Y	N	N
Musician – orchestra, full time, salaried	C2	C	Y	N	Y	Y	N	Y	N	N
Nanny	D	D	N	N	Y	N	Y	Y	N	N
Naturopath – not qualified, working from home	D	D	N	N	Y	N	N	Y	N	N
Naturopath – qualified, not working from home, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Naturopath – qualified, not working from home, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Neurologist	AM	A	Y	Y	Y	Y	N	Y	Y	Y
News Reader	D	D	N	N	Y	N	N	Y	N	N
Newsagent: Counter sales duties only, sedentary only, no manual work	A	A	Y	Y	Y	Y	N	Y	Y	N
Newsagent: Counter sales duties, involving some light manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Newsagent: Paper deliveries	CC	B	Y	Y	Y	Y	N	Y	Y	N
Newspaper Compositor	B	B	Y	Y	Y	Y	N	Y	Y	N
Newspaper Editor – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Newspaper Editor – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Nurse: Assistant/Aide	C2	C	Y	N	Y	Y	N	Y	N	Y
Nurse: Director of Nursing – no manual duties, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	Y

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Nurse: Director of Nursing – no manual duties, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	Y
Nurse: Intellectual disability/ Psychiatric	C5	C	Y	N	Y	Y	N	Y	N	Y
Nurse: Registered/Enrolled	CC	B	Y	Y	Y	Y	N	Y	Y	Y
Nurse: Student	D	D	N	N	Y	N	N	Y	N	Y
Nurse: Theatre	CC	B	Y	Y	Y	Y	N	Y	Y	Y
Nurse: Unit Managers – no manual duties, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Nurse: Unit Managers – no manual duties, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Nursery: Qualified nurseryman	C2	C	Y	N	Y	Y	N	Y	N	N
Nursery: Retail employee – less than 20% manual work	CC	B	Y	Y	Y	Y	N	Y	Y	N
Nursery: Unqualified nurseryman	D	D	N	N	Y	N	N	Y	N	N
Obstetrician	AM	A	Y	Y	Y	Y	N	Y	Y	Y
Occupational Therapist	AA	A	Y	Y	Y	Y	N	Y	Y	N
Oil and Gas Industry: Chef or kitchen worker – offshore	C5	C	Y	N	Y	Y	N	Y	N	N
Oil and Gas Industry: Crane Driver – offshore	SR2	ADL	Y	N	Y	N	N	Y	N	N
Oil and Gas Industry: Derrickman – offshore	SR2	ADL	Y	N	Y	N	N	Y	N	N
Oil and Gas Industry: Driller – offshore	SR2	ADL	Y	N	Y	N	N	Y	N	N
Oil and Gas Industry: Laboratory Technician – offshore	B	B	Y	Y	Y	Y	N	Y	Y	N
Oil and Gas Industry: Labourer/tool pusher – offshore	SR5	ADL	Y	N	Y	N	N	Y	N	N
Oil and Gas Industry: Rigger – offshore	D	D	N	N	Y	N	N	Y	N	N
Oil and Gas Industry: Supervisor – offshore, office duties only	A	A	Y	Y	Y	Y	N	Y	Y	N
Oil and Gas Industry: Supervisor – offshore, other	C5	C	Y	N	Y	Y	N	Y	N	N
Oil and Gas Industry: Crane Driver – onshore	SR5	ADL	Y	N	Y	N	N	Y	N	N
Oil and Gas Industry: Derrickman – onshore	SR2	ADL	Y	N	Y	N	N	Y	N	N
Oil and Gas Industry: Driller – onshore	SR2	ADL	Y	N	Y	N	N	Y	N	N
Oil and Gas Industry: Labourer – onshore	D	D	N	N	Y	N	N	Y	N	N
Oil and Gas Industry: Rigger – onshore, height less than 10 metres	D	D	N	N	Y	N	N	Y	N	N
Oil and Gas Industry: Rigger – onshore, height more than 10 metres	D	D	N	N	Y	N	N	Y	N	N
Oil and Gas Industry: Supervisor – onshore, other	C5	C	Y	N	Y	Y	N	Y	N	N
Oil and Gas Industry: Executive Manager – onshore, university qualified	AA	A	Y	Y	Y	Y	N	Y	Y	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Oil and Gas Industry: Executive Manager – onshore, university qualified, office only	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Oil and Gas Industry: Executive Manager – onshore, not university qualified, office only, average income >\$125000	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Oil and Gas Industry: Executive Manager – onshore, not university qualified, office only, average income <\$125000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Oil and Gas Industry: Management/ Clerical only – onshore, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Oil and Gas Industry: Management/ Clerical only – onshore, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Oil and Gas Industry: Pipeline workers: (e.g. Welder, Carpenter, Electrician, Machanic) – onshore, not trade qualified	SR2	ADL	N	N	Y	N	N	Y	N	N
Oil and Gas Industry: Pipeline workers: (e.g. Welder, Carpenter, Electrician, Machanic) – onshore, trade qualified	C5	C	Y	N	Y	Y	N	Y	N	N
Oil and Gas Industry: Pipeline workers: Repairmen/Trench workers – onshore	SR2	ADL	Y	N	Y	N	N	Y	N	N
Oil and Gas Industry: Refinery workers: General definition workers – onshore	D	D	N	N	Y	N	N	Y	N	N
Oil and Gas Industry: Refinery workers: Rigger – onshore, height less than 10 metres	D	D	N	N	Y	N	N	Y	N	N
Oil and Gas Industry: Refinery workers: Rigger – onshore, height more than 10 metres	D	D	N	N	Y	N	N	Y	N	N
Oil and Gas Industry: Refinery workers: Supervisor – onshore, office duties only	A	A	Y	Y	Y	Y	N	Y	Y	N
Ophthalmologist	AM	A	Y	Y	Y	Y	N	Y	Y	Y
Optician/Optical Dispenser – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Optician/Optical Dispenser – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Optometrist	AM	A	Y	Y	Y	Y	N	Y	Y	Y
Orchardist – proprietor/owner only	C2	C	Y	N	Y	Y	N	Y	N	N
Orthodontist	AM	A	Y	Y	Y	Y	N	Y	Y	Y
Orthopaedic Surgeon	AM	A	Y	Y	Y	Y	N	Y	Y	Y
Osteopath	AM	A	Y	Y	Y	Y	N	Y	Y	N
Other: Occupation not specified – A rates	A	A	Y	Y	Y	Y	N	Y	Y	N
Other: Occupation not specified – AA rates	AA	A	Y	Y	Y	Y	N	Y	Y	N
Other: Occupation not specified – AAA rates	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Other: Occupation not specified – AL rates	AL	A	Y	Y	Y	Y	N	Y	Y	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Other: Occupation not specified – AM rates	AM	A	Y	Y	Y	Y	N	Y	Y	N
Other: Occupation not specified – B rates	B	B	Y	Y	Y	Y	N	Y	Y	N
Other: Occupation not specified – BB rates	BB	A	Y	Y	Y	Y	N	Y	Y	N
Other: Occupation not specified – C rates	C5	C	Y	N	Y	Y	N	Y	N	N
Other: Occupation not specified – CC rates	CC	B	Y	Y	Y	Y	N	Y	Y	N
Other: Occupation not specified – D rates	D	D	N	N	Y	N	N	N	N	N
Other: Occupation not specified – SR rates	SR2	ADL	Y	N	Y	N	N	Y	N	N
Oyster Farmer/Packer – not offshore	D	D	N	N	Y	N	N	Y	N	N
Oyster Farmer/Packer – offshore	D	D	N	N	Y	N	N	N	N	N
Paediatrician	AM	A	Y	Y	Y	Y	N	Y	Y	Y
Painter – trade qualified, heights less than 10 metres	C	C	Y	N	Y	Y	N	Y	N	N
Painter – trade qualified or unqualified, heights more than 10 metres	D	D	N	N	Y	N	N	Y	N	N
Painter – unqualified, less than 3 years experience, heights less than 10 metres	D	D	N	N	Y	N	N	Y	N	N
Painter – unqualified, more than 3 years experience, heights less than 10 metres	C5	C	Y	N	Y	Y	N	Y	N	N
Panelbeater – not qualified	D	D	N	N	Y	N	N	Y	N	N
Panelbeater – trade qualified	C	C	Y	N	Y	Y	N	Y	N	N
Paper/Pulp Industry – skilled	SR5	ADL	Y	N	Y	N	N	Y	N	N
Paper/Pulp Industry – unskilled	SR2	ADL	Y	N	Y	N	N	Y	N	N
Paralegal – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Paralegal – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Paramedic	C	C	Y	N	Y	Y	N	Y	N	Y
Parking Station Attendant: Cashier only	CC	B	Y	Y	Y	Y	N	Y	Y	N
Parking Station Attendant: Parking cars	SR2	ADL	Y	N	Y	N	N	Y	N	N
Parole Officer – office only	BB	A	Y	Y	Y	Y	N	Y	Y	N
Pathologist	AM	A	Y	Y	Y	Y	N	Y	Y	Y
Patrolman: Security – armed	D	D	N	N	Y	N	N	Y	N	N
Patrolman: Security – unarmed	C2	C	Y	N	Y	Y	N	Y	N	N
Paver	C5	C	Y	N	Y	Y	N	Y	N	N
Pawnbroker – minimum 3 years experience	C2	C	Y	N	Y	Y	N	Y	N	N
Periodontist	AM	A	Y	Y	Y	Y	N	Y	Y	Y
Personal Assistant – not working from home, administration only, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Personal Assistant – not working from home, administration only, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Personal Assistant – working from home, administration only	D	D	N	N	Y	N	N	Y	N	N
Personnel Consultant – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Personnel Consultant – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Pest Controller/Exterminator – heights less than 10 metres	C	C	Y	N	Y	Y	N	Y	N	N
Pest Controller/Exterminator – heights more than 10 metres	D	D	N	N	Y	N	N	Y	N	N
Pharmacist	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Photocopier Technician/Repairman	B	B	Y	Y	Y	Y	N	Y	Y	N
Photographer: Aerial – commercial pilot	D	D	N	N	Y	N	N	Y	N	N
Photographer: Employee – Australia only, no aviation, no hazardous activities	CC	B	Y	Y	Y	Y	N	Y	Y	N
Photographer: Freelance – Australia only, no aviation, no hazardous activities	C5	C	Y	N	Y	Y	N	Y	N	N
Photographer: Press/TV news Photographer – Australia only	CC5	B	Y	Y	Y	Y	N	Y	Y	N
Photographer: Studio only – less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Photographer: Studio only – more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Photographer: Studio – weddings and private functions, local only	B	B	Y	Y	Y	Y	N	Y	Y	N
Physicist	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Physiologist	AM	A	Y	Y	Y	Y	N	Y	Y	N
Physiotherapist – degree qualified	AM	A	Y	Y	Y	Y	N	Y	Y	Y
Physiotherapist – not degree qualified	BB	A	Y	Y	Y	Y	N	Y	Y	Y
Piano Tuner	B	B	Y	Y	Y	Y	N	Y	Y	N
Picture Framer	B	B	Y	Y	Y	Y	N	Y	Y	N
Plant Operator – less than 20% manual work	CC	B	Y	Y	Y	Y	N	Y	Y	N
Plant Operator – office, control room, no manual work, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Plant Operator – office, control room, no manual work, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Plasterer – trade qualified or minimum 3 years experience	C5	C	Y	N	Y	Y	N	Y	N	N
Plasterer – unqualified or less than 3 years experience	SR2	ADL	Y	N	Y	N	N	Y	N	N
Plumber – trade qualified	CC	B	Y	Y	Y	Y	N	Y	Y	N
Plumber – unqualified, less than 3 years experience	D	D	N	N	Y	N	N	Y	N	N
Plumber: Roof Plumber – qualified or unqualified, minimum 3 years experience	SR5	ADL	Y	N	Y	N	N	Y	N	N
Podiatrist – less than 3 years experience	AA	A	Y	Y	Y	Y	N	Y	Y	Y

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Podiatrist – minimum 3 years experience	AA	A	Y	Y	Y	Y	N	Y	Y	Y
Police: All officers	D	D	N	N	Y	N	N	N	N	N
Police: Clerical – non officer (past or present), average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Police: Clerical – non officer (past or present), average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Pool Cleaner	C5	C	Y	N	Y	Y	N	Y	N	N
Post Office: Clerical – counter staff	BB	A	Y	Y	Y	Y	N	Y	Y	N
Post Office: Mail Contractor/Sorter/Delivery	D	D	N	N	Y	N	N	Y	N	N
Post Office: Postman – not using motorbike	C5	C	Y	N	Y	Y	N	Y	N	N
Post Office: Postman – using motorbike	C2	C	Y	N	Y	Y	N	Y	N	N
Potter – commercial, qualified, office only, not working from home	B	B	Y	Y	Y	Y	N	Y	Y	N
Potter – commercial, unqualified, working from home	D	D	N	N	Y	N	N	Y	N	N
Poultry Farmer: Manager only	C5	C	Y	N	Y	Y	N	Y	N	N
Poultry Farmer: Other than manager	C2	C	Y	N	Y	Y	N	Y	N	N
Priest – sole occupation	A	A	Y	Y	Y	Y	N	Y	Y	N
Printer: Bookbinder/Compositor	B	B	Y	Y	Y	Y	N	Y	Y	N
Printer: Editor/Proofreader – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Printer: Editor/Proofreader – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Printer: Lithographer	B	B	Y	Y	Y	Y	N	Y	Y	N
Printer: Trade qualified	CC	B	Y	Y	Y	Y	N	Y	Y	N
Printer: unqualified, minimum 3 years experience	C2	C	Y	N	Y	Y	N	Y	N	N
Prison Warden/Officer	D	D	N	N	Y	N	N	Y	N	N
Prison: Clerical – non officer, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Prison: Clerical – non officer, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Private Investigator: well established, minimum 3 years experience, unarmed	C2	C	Y	N	Y	Y	N	Y	N	N
Probation Officer – clerical only, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Probation Officer – clerical only, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Process Worker	SR2	ADL	Y	N	Y	N	N	Y	N	N
Production Line Worker	D	D	N	N	Y	N	N	Y	N	N
Professional Sportsperson	D	D	N	N	Y	N	N	Y	N	N
Professor	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Property Developer/Investor – full time, involved with project management and actual development	IC	ADL/IC	IC	N	Y	IC	N	Y	IC	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Property Developer/Investor – no involvement with project management or in actual development	D	D	N	N	Y	N	N	Y	N	N
Property Manager/Caretaker – living on premises	D	D	N	N	Y	N	N	Y	N	N
Property Manager/Caretaker – not living on premises	C2	C	Y	N	Y	Y	N	Y	N	N
Property Rental Manager – sedentary only, no manual work	A	A	Y	Y	Y	Y	N	Y	Y	N
Property Rental Manager – involving some light manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Psychiatrist	AM	A	Y	Y	Y	Y	N	Y	Y	Y
Psychologist	AM	A	Y	Y	Y	Y	N	Y	Y	N
Public Relations Officer – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Public Relations Officer – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Publisher – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Publisher – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Quantity Surveyor – consulting/office work only, university qualified	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Quantity Surveyor – office duties only, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Quantity Surveyor – office duties only, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Quantity Surveyor – qualified, other	CC	B	Y	Y	Y	Y	N	Y	Y	N
Quarries: Blaster	D	D	N	N	Y	N	N	Y	N	N
Quarries: Crusherman	D	D	N	N	Y	N	N	Y	N	N
Quarries: Jackhammer operator	D	D	N	N	Y	N	N	Y	N	N
Quarries: Licensed tradesman (e.g. Carpenter, Electrician, Mechanic) – explosives handling	D	D	N	N	Y	N	N	Y	N	N
Quarries: Licensed tradesman (e.g. Carpenter, Electrician, Mechanic) – no explosives	C5	C	Y	N	Y	Y	N	Y	N	N
Quarries – semi-skilled, plant operator	SR2	ADL	Y	N	Y	N	N	Y	N	N
Radio worker: Director/producer – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Radio worker: Director/producer – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Radio Worker: Sound Engineer – qualified	B	B	Y	Y	Y	Y	N	Y	Y	N
Radio Worker: Technician	B	B	Y	Y	Y	Y	N	Y	Y	N
Radiographer – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	Y
Radiographer – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	Y
Radiologist	AM	A	Y	Y	Y	Y	N	Y	Y	N
Railway Workers: Booking officer	A	A	Y	Y	Y	Y	N	Y	Y	N
Railway Workers: Ganger	D	D	N	N	Y	N	N	Y	N	N
Railway Workers: Guard	D	D	N	N	Y	N	N	Y	N	N
Railway Workers: Inspector – ticket	C5	C	Y	N	Y	Y	N	Y	N	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Railway Workers: Maintenance staff	D	D	N	N	Y	N	N	Y	N	N
Railway Workers: Porter	SR2	ADL	Y	N	Y	N	N	Y	N	N
Railway Workers: Signaller	B	B	Y	Y	Y	Y	N	Y	Y	N
Railway Workers: Station master	B	B	Y	Y	Y	Y	N	Y	Y	N
Railway Workers: Ticket collector	D	D	N	N	Y	N	N	Y	N	N
Railway Workers: Train/Tram Driver	SR2	ADL	Y	N	Y	N	N	Y	N	N
Ranger	C5	C	Y	N	Y	Y	N	Y	N	N
Real Estate Agent – administration only, no manual work	A	A	Y	Y	Y	Y	N	Y	Y	N
Real Estate Agent – administration, involving some light manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Receptionist – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Receptionist – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Reflexologist – qualified, Australian registered, not working from home	A	A	Y	Y	Y	Y	N	Y	Y	Y
Refrigeration Mechanic – trade qualified	CC	B	Y	Y	Y	Y	N	Y	Y	N
Refrigeration Mechanic – unqualified, minimum 3 years experience	C5	C	Y	N	Y	Y	N	Y	N	N
Rehabilitation consultant	AM	A	Y	Y	Y	Y	N	Y	Y	N
Removalist	SR5	ADL	Y	N	Y	N	N	Y	N	N
Renderer: Cement	SR5	ADL	Y	N	Y	N	N	Y	N	N
Reporter – employed, no overseas work, office only, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Reporter – employed, no overseas work, office only, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Reporter – self employed or overseas work	D	D	N	N	Y	N	N	IC	N	N
Repossession Agent	D	D	N	N	Y	N	N	Y	N	N
Residential Care Worker	D	D	N	N	Y	N	N	Y	N	N
Restaurant: Kitchen hand	C5	C	Y	N	Y	Y	N	Y	N	N
Restaurant: Maitre de	B	B	Y	Y	Y	Y	N	Y	Y	N
Restaurant: Waitress/Waiter	CC5	B	Y	Y	Y	Y	N	Y	Y	N
Road Maintenance and Construction	SR5	ADL	Y	N	Y	N	N	Y	N	N
Road sweeper/cleaner driver	SR5	ADL	Y	N	Y	N	N	Y	N	N
Roller Door Installer	C2	C	Y	N	Y	Y	N	Y	N	N
Rubbish/garbage removalist – non-driver	SR5	ADL	Y	N	Y	N	N	Y	N	N
Saddlemaker	B	B	Y	Y	Y	Y	N	Y	Y	N
Sailmaker	B	B	Y	Y	Y	Y	N	Y	Y	N
Sales Representative: Commercial travel – deliveries light goods only	B	B	Y	Y	Y	Y	N	Y	Y	N
Sales Representative: Commercial travel – no deliveries/repairs, no manual work	A	A	Y	Y	Y	Y	N	Y	Y	N
Sales Representative: Commercial travel – no deliveries/repairs, involving some light manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Sales Representative – Deliveries	CC	B	Y	Y	Y	Y	N	Y	Y	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Sales Representative – Door to door	D	D	N	N	Y	N	N	Y	N	N
Sales Representative – requiring lifting or demonstration of heavy goods	CC	B	Y	Y	Y	Y	N	Y	Y	N
Sandblaster	D	D	N	N	Y	N	N	Y	N	N
Sawmiller	D	D	N	N	Y	N	N	Y	N	N
Scaffold worker – over 10 metres	D	D	N	N	Y	N	N	Y	N	N
Scaffold worker – up to 10 metres	SR2	ADL	Y	N	Y	N	N	Y	N	N
Scientist – field work, hazardous chemicals	D	D	N	N	Y	N	N	N	N	N
Scientist – field work, less than 20%, no hazardous chemicals	B	B	Y	Y	Y	Y	N	Y	Y	N
Scientist – field work, more than 20%, no hazardous chemicals	CC	B	Y	Y	Y	Y	N	Y	Y	N
Scientist – laboratory only, no hazardous chemicals, degree qualified	AA	A	Y	Y	Y	Y	N	Y	Y	N
Scrap Metal Dealer	SR5	ADL	Y	N	Y	N	N	Y	N	N
Scrapmetal worker	SR5	ADL	Y	N	Y	N	N	Y	N	N
Screen Printer – trade qualified	CC	B	Y	Y	Y	Y	N	Y	Y	N
Screen Printer – unqualified, minimum 3 years experience	C2	C	Y	N	Y	Y	N	Y	N	N
Sculptor	D	D	N	N	Y	N	N	Y	N	N
Secretary – not working from home, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Secretary – not working from home, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Security Guard: Aviation security – armed	D	D	N	N	Y	N	N	Y	N	N
Security Guard: Aviation security – unarmed	C2	C	Y	N	Y	Y	N	Y	N	N
Security Guard: Bailiff – armed, courtroom only	D	D	N	N	Y	N	N	Y	N	N
Security Guard: Bailiff – unarmed, courtroom only	C	C	Y	N	Y	Y	N	Y	N	N
Security Guard: Bank security – armed	D	D	N	N	Y	N	N	Y	N	N
Security Guard: Bank security – unarmed	C2	C	Y	N	Y	Y	N	Y	N	N
Security Guard: Bodyguard	D	D	N	N	Y	N	N	N	N	N
Security Guard: Bouncer	D	D	N	N	Y	N	N	N	N	N
Security Guard: Casino security	D	D	N	N	Y	N	N	Y	N	N
Security Guard: Control room – unarmed, no intruder confrontation	B	B	Y	Y	Y	Y	N	Y	Y	N
Security Guard: Department store security/detectives	D	D	N	N	Y	N	N	Y	N	N
Security Guard: Detectives	D	D	N	N	Y	N	N	Y	N	N
Security Guard: Hotel/Motel Industry security – armed	D	D	N	N	Y	N	N	Y	N	N
Security Guard: Hotel/Motel Industry security – unarmed	C2	C	Y	N	Y	Y	N	Y	N	N
Security Guard: Railway guard	D	D	N	N	Y	N	N	Y	N	N
Sewage plant worker	SR5	ADL	Y	N	Y	N	N	Y	N	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Sewing Machine Mechanic	B	B	Y	Y	Y	Y	N	Y	Y	N
Sewing Machinist – qualified, not working from home	C5	C	Y	N	Y	Y	N	Y	N	N
Sewing Machinist – unqualified	D	D	N	N	Y	N	N	Y	N	N
Shearer	D	D	N	N	Y	N	N	Y	N	N
Shed/Carport Erector	C	C	Y	N	Y	Y	N	Y	N	N
Sheetmetal Worker – not trade qualified less than 3 years experience	D	D	N	N	Y	N	N	Y	N	N
Sheetmetal Worker – not trade qualified minimum 3 years experience	C2	C	Y	N	Y	Y	N	Y	N	N
Sheetmetal Worker – trade qualified	C	C	Y	N	Y	Y	N	Y	N	N
Shipwright	CC	B	Y	Y	Y	Y	N	Y	Y	N
Shipyards Worker	SR2	ADL	Y	N	Y	N	N	Y	N	N
Shoemaker/Repairer – less than 3 years experience	CC	B	Y	Y	Y	Y	N	Y	Y	N
Shoemaker/Repairer – minimum 3 years experience	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Adult books/goods	CC	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Antique dealers – deliveries	C5	C	Y	N	Y	Y	N	Y	N	N
Shop Assistant/Keeper: Antique dealers – Restoration	C	C	Y	N	Y	Y	N	Y	N	N
Shop Assistant/Keeper: Antique dealers – sales and office only, no deliveries	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Aquarium shop	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Art supplies – less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Art supplies – more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Baby shop – less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Baby shop – more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Bakery	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Battery sales – no fitting	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Bedding – less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Bedding – more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Bicycle repairs	CC	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Bicycle sales	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Boating equipment – sales only, less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Boating equipment – sales only, more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Shop Assistant/Keeper: Books/ stationery – less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Books/ stationery – more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Bottle shop	C2	C	Y	N	Y	Y	N	Y	N	N
Shop Assistant/Keeper: Brassware shop – less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Brassware shop – more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Building supplies – no deliveries	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Camping equipment	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Card shop – less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Card shop – more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Carpet – sales only, less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Carpet – sales only, more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Cars – office only, no sales or manual work	A	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Cars – office only, involving some light manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Cars – yard sales	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Chemist shop assistant – less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Chemist shop assistant – more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Chinaware and glassware shop – less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Chinaware and glassware shop – more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Clothing – less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Clothing – more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Computer – less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Computer – more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Confectionary – less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Confectionary – more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Curtain – less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Shop Assistant/Keeper: Curtain – more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Delicatessen	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Department store – deliveries	C5	C	Y	N	Y	Y	N	Y	N	N
Shop Assistant/Keeper: Department store – sales, no deliveries, less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Department store – sales, no deliveries, more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Disposal store	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Duty free shop – less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Duty free shop – more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Electrical – deliveries	C5	C	Y	N	Y	Y	N	Y	N	N
Shop Assistant/Keeper: Electrical – retail sales only, less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Electrical – retail sales only, more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Fish and chip shop	CC	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Florist – deliveries	C5	C	Y	N	Y	Y	N	Y	N	N
Shop Assistant/Keeper: Florist – sales, no deliveries	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Florist – shop proprietor, no deliveries, less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Florist – shop proprietor, no deliveries, more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Foot wear – less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Foot wear – more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Furnishings (cushions, fabrics) – less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Furnishings (cushions, fabrics) – more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Furniture – deliveries	C5	C	Y	N	Y	Y	N	Y	N	N
Shop Assistant/Keeper: Furniture – sales only, less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Furniture – sales only, more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Gift shop – less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Shop Assistant/Keeper: Gift shop – more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Hardware – administration only	A	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Hardware – deliveries	C5	C	Y	N	Y	Y	N	Y	N	N
Shop Assistant/Keeper: Hardware – sales	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Health food – less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Health food – more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Ice cream parlour	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Juice vendor	C2	C	Y	N	Y	Y	N	Y	N	N
Shop Assistant/Keeper: Lawn moving sales	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Light fittings – less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Light fittings – more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Machinery sales/hire	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Motor vehicle accessories and spare parts	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Musical instruments – deliveries	C5	C	Y	N	Y	Y	N	Y	N	N
Shop Assistant/Keeper: Musical instruments – no deliveries, less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Musical instruments – no deliveries, more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Newsagent – no deliveries, less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Newsagent – no deliveries, more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Nursery retail – less than 20% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Office supply – less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Office supply – more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Paint and wallpaper	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Pet shop	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Photographic – repairs	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Photographic – sales, less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Photographic – sales, more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Record shop – less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Shop Assistant/Keeper: Record shop – more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Second hand goods	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Sporting goods – sales only, less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Sporting goods – sales only, more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Supermarket – cashier	CC	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Supermarket – deliveries	C5	C	Y	N	Y	Y	N	Y	N	N
Shop Assistant/Keeper: Supermarket – manager and clerical, administration only, no manual work	A	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Supermarket – manager and clerical, administration, involving some light manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Supermarket – shelf stockist	SR5	ADL	Y	N	Y	N	N	Y	N	N
Shop Assistant/Keeper: Swimming pool supplies	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Tobacconist – less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Tobacconist – more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Toy shop – less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Toy shop – more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Video/DVD/Record shop – less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Assistant/Keeper: Video/DVD/Record shop – more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Filler/Shelf Stacker	SR5	ADL	Y	N	Y	N	N	Y	N	N
Shop Owner – less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Owner – less than 20% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shop Owner – more than 20% manual work	C5	C	Y	N	Y	Y	N	Y	N	N
Shop Owner – no manual work	A	A	Y	Y	Y	Y	N	Y	Y	N
Shop Owner: Sales – counter only, less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Shop Owner: Sales – counter only, more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Shopfitter – not trade qualified, less than 3 years experience	D	D	N	N	Y	N	N	Y	N	N
Shopfitter – not trade qualified, more than 3 years experience	C5	C	Y	N	Y	Y	N	Y	N	N
Shopfitter – trade qualified	CC	B	Y	Y	Y	Y	N	Y	Y	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Shunter	D	D	N	N	Y	N	N	Y	N	N
Signwriter – more than 10 metres	D	D	N	N	Y	N	N	Y	N	N
Signwriter – qualified, less than 10 metres	B	B	Y	Y	Y	Y	N	Y	Y	N
Signwriter – unqualified, less than 10 metres	C	C	Y	N	Y	Y	N	Y	N	N
Silversmith – qualified	B	B	Y	Y	Y	Y	N	Y	Y	N
Silversmith – unqualified, minimum 3 years experience	C2	C	Y	N	Y	Y	N	Y	N	N
Singer	D	D	N	N	Y	N	N	Y	N	N
Skylight Fitter – less than 10 metres	C	C	Y	N	Y	Y	N	Y	N	N
Skylight Fitter – more than 10 metres	D	D	N	N	Y	N	N	Y	N	N
Slaughterman	SR2	ADL	Y	N	Y	N	N	Y	N	N
Social Educator/Trainer	D	D	N	N	Y	N	N	Y	N	N
Social Worker/Counsellor – degree qualified, Field visits	BB	A	Y	Y	Y	Y	N	Y	Y	N
Social Worker/Counsellor – degree qualified, Office only	AA	A	Y	Y	Y	Y	N	Y	Y	N
Social Worker/Counsellor – unqualified, minimum 3 years experience	B	B	Y	Y	Y	Y	N	Y	Y	N
Soft Drink Vendor	C2	C	Y	N	Y	Y	N	Y	N	N
Solicitor	AL	A	Y	Y	Y	Y	N	Y	Y	N
Sound Technician – studio only, minimum 3 years experience	B	B	Y	Y	Y	Y	N	Y	Y	N
Speech Therapist/Pathologist – University qualified	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Speech Therapist/Pathologist – not university qualified, average income >\$125000	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Speech Therapist/Pathologist – not university qualified, average income <\$125000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Spray Painter – trade qualified	CC	B	Y	Y	Y	Y	N	Y	Y	N
Spray Painter – unqualified, minimum 3 years experience	C5	C	Y	N	Y	Y	N	Y	N	N
Squash Court Proprietor – no coaching	B	B	Y	Y	Y	Y	N	Y	Y	N
Statistician – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Statistician – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Steel Mill Worker	D	D	N	N	Y	N	N	Y	N	N
Stevadore	SR5	ADL	Y	N	Y	N	N	Y	N	N
Stock and Station Agent – no manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Stock and Station Agent – with manual work	CC5	B	Y	Y	Y	Y	N	Y	Y	N
Stockbroker – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Stockbroker – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Stockman	D	D	N	N	Y	N	N	Y	N	N
Stone Mason	C	C	Y	N	Y	Y	N	Y	N	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Storeperson/Warehouse person	SR5	ADL	Y	N	Y	N	N	Y	N	N
Student – medical/nursing/dentistry (with practical)	D	D	N	N	Y	N	N	Y	N	Y
Student – other	D	D	N	N	Y	N	N	Y	N	N
Stuntperson – film/TV	D	D	N	N	IC	N	N	N	N	N
Stuntperson – record attempts and one off stunts	D	D	N	N	N	N	N	N	N	N
Surfboard Reshaper	SR5	ADL	Y	N	Y	N	N	Y	N	N
Surgeon	AM	A	Y	Y	Y	Y	N	Y	Y	Y
Surveyor – consulting/office work only, university qualified	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Surveyor: Field work – other, qualified	CC	B	Y	Y	Y	Y	N	Y	Y	N
Surveyor: Land – qualified, less than 20% field work	B	B	Y	Y	Y	Y	N	Y	Y	N
Surveyor: Mining – qualified, no underground	C5	C	Y	N	Y	Y	N	Y	N	N
Surveyor: Mining – qualified, no underground work	C5	C	Y	N	Y	Y	N	Y	N	N
Surveyor: Quantity – qualified, office duties only, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Surveyor: Quantity – qualified, office duties only, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Surveyor: Quantity – qualified, office duties only	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Surveyor: Quantity – qualified, other	CC	B	Y	Y	Y	Y	N	Y	Y	N
Surveyor: Underwater – qualified	D	D	N	N	\$2	N	N	N	N	N
Swimming Pool Attendant – permanent, full time, minimum 2 years experience	C5	C	Y	N	Y	Y	N	Y	N	N
Swimming Pool Builder – above ground, qualified	C	C	Y	N	Y	Y	N	Y	N	N
Swimming Pool Builder – in ground, concrete, licensed	C	C	Y	N	Y	Y	N	Y	N	N
Swimming Pool Builder – in ground, fibreglass	C	C	Y	N	Y	Y	N	Y	N	N
TAB Agent – full time	A	A	Y	Y	Y	Y	N	Y	Y	N
Tattooist	D	D	N	N	Y	N	N	Y	N	N
Tax Consultant – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Tax Consultant – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Taxidermist	CC	B	Y	Y	Y	Y	N	Y	Y	N
Teacher: Headmaster	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Teacher: Kindergarten aide	CC	B	Y	Y	Y	Y	N	Y	Y	N
Teacher: Kindergarten teacher – qualified	BB	A	Y	Y	Y	Y	N	Y	Y	N
Teacher: Music Teacher – qualified, not working from home, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Teacher: Music Teacher – qualified, not working from home, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Teacher: Music Teacher – qualified, working from home	D	D	N	N	Y	N	N	Y	N	N
Teacher: Non-manual, classroom, less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Teacher: Non-manual, classroom, more than 10% manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Teacher: Physical education, trades, art, woodwork	CC	B	Y	Y	Y	Y	N	Y	Y	N
Teacher: Teacher's aide	B	B	Y	Y	Y	Y	N	Y	Y	N
Telephone Industry: Administration only – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Telephone Industry: Administration only – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Telephone Industry: Cable installation	D	D	N	N	Y	N	N	Y	N	N
Telephone Industry: Linesman – heights over 10 metres	C2	C	Y	N	Y	Y	N	Y	N	N
Telephone Industry: Linesman – heights up to 10 metres	C	C	Y	N	Y	Y	N	Y	N	N
Telephone Industry: Technician – no underground	B	B	Y	Y	Y	Y	N	Y	Y	N
Television/Radio Repairer	B	B	Y	Y	Y	Y	N	Y	Y	N
Theatre/Cinema: Management – office only, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Theatre/Cinema: Management – office only, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Theatre/Cinema: Projectionist	B	B	Y	Y	Y	Y	N	Y	Y	N
Theatre/Cinema: Ticket seller	B	B	Y	Y	Y	Y	N	Y	Y	N
Theatre/Cinema: Usher	CC	B	Y	Y	Y	Y	N	Y	Y	N
Tiler: Floor and Wall tiler – trade qualified, no roof tiling or paving	C	C	Y	N	Y	Y	N	Y	N	N
Tiler: Roof tiler – fully qualified, up to 10 metres	C5	C	Y	N	Y	Y	N	Y	N	N
Tiler: Roof tiler – unqualified or working over 10 metres, less than 3 years experience	D	D	N	N	Y	N	N	Y	N	N
Tiler: Roof tiler – unqualified or working over 10 metres, minimum 3 years experience	SR2	ADL	Y	N	Y	N	N	Y	N	N
Timber Merchant	SR2	ADL	Y	N	Y	N	N	Y	N	N
Tool Maker – trade qualified	B	B	Y	Y	Y	Y	N	Y	Y	N
Tool Maker – unqualified, less than 3 years experience	D	D	N	N	Y	N	N	Y	N	N
Tool Maker – unqualified, minimum 3 years experience	CC	B	Y	Y	Y	Y	N	Y	Y	N
Tourist Guide – full time, not seasonal	CC	B	Y	Y	Y	Y	N	Y	Y	N
Tourist Guide – part time or seasonal	D	D	N	N	Y	N	N	Y	N	N
Town Planner – degree qualified	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Town Planner – not degree qualified, average income >\$125000	AAA	A	Y	Y	Y	Y	N	Y	Y	N
Town Planner – not degree qualified, average income <\$125000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Town Planner – not degree qualified, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Town Planner – not degree qualified, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Translator – not working from home, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Translator – not working from home, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Travel Agent – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Travel Agent – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Tree Surgeon	SR2	ADL	Y	N	Y	N	N	Y	N	N
Tugboat Operator	SR5	ADL	Y	N	Y	N	N	Y	N	N
Tupperware Sales	D	D	N	N	Y	N	N	Y	N	N
Tutor – full time, not working from home, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Tutor – full time, not working from home, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Tutor – working from home	BB5	A	Y	Y	Y	Y	N	Y	Y	N
Typesetter	B	B	Y	Y	Y	Y	N	Y	Y	N
Typist – not working from home, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Typist – not working from home, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Tyre Fitter/Repairer	C2	C	Y	N	Y	Y	N	Y	N	N
Upholsterer/Trimmer – not qualified, minimum 3 years experience	C2	C	Y	N	Y	Y	N	Y	N	N
Upholsterer/Trimmer – trade qualified	CC	B	Y	Y	Y	Y	N	Y	Y	N
Urologist	AM	A	Y	Y	Y	Y	N	Y	Y	Y
Valet – full time	C5	C	Y	N	Y	Y	N	Y	N	N
Valuer: Livestock – no manual work	B	B	Y	Y	Y	Y	N	Y	Y	N
Valuer: Livestock – with manual work	CC	B	Y	Y	Y	Y	N	Y	Y	N
Valuer: Property – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Valuer: Property – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Vehicle Body Builder – trade qualified	C5	C	Y	N	Y	Y	N	Y	N	N
Vehicle Body Builder – unqualified	D	D	N	N	Y	N	N	Y	N	N
Vending Machine Filler	C2	C	Y	N	Y	Y	N	Y	N	N
Vending Machine Serviceman	C2	C	Y	N	Y	Y	N	Y	N	N
Veterinary Nurse	CC	B	Y	Y	Y	Y	N	Y	Y	N
Veterinary Surgeon – domestic pets	AA	A	Y	Y	Y	Y	N	Y	Y	N
Veterinary Surgeon – large animals	BB	A	Y	Y	Y	Y	N	Y	Y	N
Wardsman	D	D	N	N	Y	N	N	Y	N	N
Warehouse: Manager – between 10% to 20% manual work	CC	B	Y	Y	Y	Y	N	Y	Y	N
Warehouse: Manager – less than 10% manual work	BB	A	Y	Y	Y	Y	N	Y	Y	N
Warehouse: Manager – more than 20% manual work	C2	C	Y	N	Y	Y	N	Y	N	N
Warehouse: Not management	D	D	N	N	Y	N	N	Y	N	N
Washing Machine Mechanic	CC	B	Y	Y	Y	Y	N	Y	Y	N

Occupation Description	IP Occ Class	TPD Occ Class	IP	BE	LI/TR	TPD Any	TPD Home	TPD Non	TPD Own	Needlestick
Watchmaker/Repairer	B	B	Y	Y	Y	Y	N	Y	Y	N
Waterproofer	C5	C	Y	N	Y	Y	N	Y	N	N
Weather Forecaster – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Weather Forecaster – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Welder – trade qualified	C	C	Y	N	Y	Y	N	Y	N	N
Welder – unqualified	C5	C	Y	N	Y	Y	N	Y	N	N
Welfare Worker – administration/ office only, average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Welfare Worker – administration/ office only, average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Welfare Worker – qualified, visiting/ outside work less than 20%	B	B	Y	Y	Y	Y	N	Y	Y	N
Welfare Worker – qualified, visiting/ outside work more than 20%	CC	B	Y	Y	Y	Y	N	Y	Y	N
Welfare Worker – unqualified	CC5	B	Y	Y	Y	Y	N	Y	Y	N
Wharf/Waterside Worker	SR2	ADL	Y	N	Y	N	N	Y	N	N
Window Dresser – qualified	B	B	Y	Y	Y	Y	N	Y	Y	N
Window Dresser – unqualified	C2	C	Y	N	Y	Y	N	Y	N	N
Window Tinter: Employee	C2	C	Y	N	Y	Y	N	Y	N	N
Window Tinter: Proprietor	B	B	Y	Y	Y	Y	N	Y	Y	N
Windscreen Fitter – less than 3 years experience	D	D	N	N	Y	N	N	Y	N	N
Windscreen Fitter – minimum 3 years experience	C5	C	Y	N	Y	Y	N	Y	N	N
Winemaker – qualified	B	B	Y	Y	Y	Y	N	Y	Y	N
Wool Classer	CC	B	Y	Y	Y	Y	N	Y	Y	N
Woolbroker/Buyer – average income >\$80000	AA	A	Y	Y	Y	Y	N	Y	Y	N
Woolbroker/Buyer – average income <\$80000	A	A	Y	Y	Y	Y	N	Y	Y	N
Wrecker	D	D	N	N	Y	N	N	Y	N	N
Xray Technician – qualified	BB	A	Y	Y	Y	Y	N	Y	Y	Y
Zoo Attendant – qualified	C5	C	Y	N	Y	Y	N	Y	N	N
Zoo Attendant – unqualified	SR2	ADL	Y	N	Y	N	N	Y	N	N
Zoologist	AA	A	Y	Y	Y	Y	N	Y	Y	N

Ongoing Policy Maintenance

The following section details how changes can be made to policies that are currently in force. All forms listed can be downloaded from the website or obtained by contacting ClearView Life on 132 979.

General Policy Administration

Process	Form/Letter required	Form signed by/ change requested by	Accepted by		
			Mail	Fax/Scan to Email	Phone
Change of Address	None	Policy Owner	✓	✓	✓
Authority to obtain information	Letter	Policy Owner	✓	✓	✗
Beneficiary	Nomination of Beneficiary Form	Policy Owner	✓	✓	✗
Cancellation of Policy/Benefit	Letter	Policy Owner	✓	✓	✗
Change of Name	Letter / proof of new name	Policy Owner/Life Insured	✓	✓	✗
Credit Card Payments	None	Policy Owner	✓	✓	✓
Change of Bank Accounts	Direct Debit Form	Policy Owner/Account Holder	✓	✓	✗
Decrease Benefits	Letter	Policy Owner	✓	✓	✗
Change of Ownership	Memorandum of transfer	Policy Owner/New Policy Owner	✓	✓	✗
Transfer from Ordinary to Super	Transfer form	Policy Owner/Trustee's	✓	✓	✗
Change of Smoking Status	Non Smoker Declaration	Policy Owner/Life Insured	✓	✓	✗

Please include the policy number, life insured's name, policy owner and instructions in all written correspondence.

Increases/Loading Review

Process	Form/Letter required	Form signed by/ change requested by	Accepted by		
			Mail	Fax/Scan to Email	Phone
Increase/Add Benefit	Application Form	Policy Owner/Life Insured	✓	✓	✗
Loading Review Medical and Non Medical	Loading Review Application and Personal Statement	Policy Owner/Life Insured	✓	✓	✗
Review of Exclusion Medical	Application form and Personal Statement	Policy Owner / Life Insured	✓	✓	✗
Review of Exclusion Non Medical	Letter confirming Life Insured has not participated in the hazardous Pursuit/Activity for the last months and does not intend to again	Policy Owner / Life Insured	✓	✓	✗
Review of Occupation category – After 12 months of been in new occupation	Letter/ Occupation questionnaire	Policy Owner/Life Insured	✓	✓	✗

For all other policy maintenance queries or requests please contact ClearView on 132 979.

Reinstatements

If a policy lapses due to non-payment of the premium, your client can apply to reinstate the policy within six months based on the following:

- Less than 6 months: Reinstatement form and declaration of good health is required, along with the outstanding premiums due
- Over 6 months: Cannot be reinstated. A new application and re-underwriting is required

Commission

ClearView will pay commission when an application is accepted and the first premium has been paid. The commission is built into the premium rates. The commission payable will vary depending on:

- the commission type you choose (upfront, hybrid or level)
- the number of years to the maximum entry age
- whether you choose dial-down commission. If you choose dial-down commission, the premium payable by the policy owner will be reduced

Standard commission rates

The standard commission rates will apply unless there is a high entry age. The commission rates are inclusive of 10% GST.

Standard Commission Rates (including 10% GST)	Upfront		Hybrid		Level	
	Year 1	Year 2+	Year 1	Year 2+	Year 1	Year 2+
	115%	10%	80%	20%	30%	30%

High entry age commission rates

If the entry age of the customer is age 65 and under, Upfront and Hybrid commission types will be available for death cover. For customers aged 66 and beyond, only Level commission type will be available for this type of cover.

If the entry age of the customer is age 60 and under, Upfront and Hybrid commission types will be available for non-death covers (TPD, Trauma, Income Protection and Business Expense). For customers aged 61 and beyond, only Level commission type will be available for these types of cover.

Dial-down commission

If you choose to dial-down the commission the premium payable by the policy owner will be reduced. The premium discount will apply for the life of the policy. The first year commission for the upfront and hybrid options will reduce Year 1 commission but will leave the renewal at 10% and 20% respectively. For the level commission option, each year the commission will be reduced by the amount of the discount chosen e.g. a 10% ongoing premium dial-down will mean 20% level commission.

Premium Discount	Upfront/Initial		Hybrid		Level	
	Year 1	Trail	Year 1	Trail	Year 1	Trail
0.0%	115%	10%	80%	20%	30.0%	30.0%
2.5%	100%	10%	60%	20%	27.5%	27.5%
5.0%	85%	10%	45%	20%	25.0%	25.0%
7.5%	70%	10%			22.5%	22.5%
10.0%	55%	10%			20.0%	20.0%
12.5%	40%	10%			17.5%	17.5%
15.0%	25%	10%			15.0%	15.0%
17.5%					12.5%	12.5%
20.0%					10.0%	10.0%
22.5%					7.5%	7.5%
25.0%					5.0%	5.0%
27.5%					2.5%	2.5%
30.0%	0%	0%				

What is commission paid on?

Commission is paid on the following:

- base stepped or level premium (depending on the premium type chosen by the policy owner)
- health, occupation or other risk factor loadings
- large sum insured and group discounts

Year 1 new business commission is paid:

- once the application has been accepted and first premium paid
- you will receive this as an upfront payment
- an increase in sum insured or addition of new benefits is deemed new business and will be paid upfront commission in Year 1 for the increased amount

Year 2 onward commission is paid:

- on the receipt of the premium during the year i.e. drip payments
- it excludes any premium on which year one commission has been paid in the same year
- includes CPI and age increases

Commission is **not** paid on the following:

- frequency payment loadings for monthly paid policies
- policy fees
- stamp duty
- CPI and age increases will not attract upfront new business commission. The commission rate will be the level of renewal commission

Premium Pause

- If the customer applies for a premium pause, commission will cease until the cover and premium recommences.

Responsibility period

The responsibility period is 12 months. If the policy lapses or is cancelled, there will be a write back of commission depending on the premium paid. If the sum insured is reduced or the premium type changes from level to stepped, the write back will apply to the premium difference. The amount of the write back will be a percentage of the commission credited for that cover as outlined in the table below.

Months	Write back
Less than 6 months in force	100%
6 – 9 months in force	50%
10 – 12 months in force	25%

The responsibility period only applies to premiums on which Year 1 commission is paid or credited in full at the time of the new business sale or increase in cover.

Please note that write backs will be applied to the Adviser who is servicing the customer at the time of the write back, even if they did not originally submit the application or receive the original upfront commission.

Replacement policies

If a ClearView policy is replaced with another ClearView policy (even if on altered terms) full upfront commission will not be paid if the policy is re-written within the first 7 years.

The commission type for the new policy (e.g. upfront, hybrid or level) cannot have a higher renewal rate than the original policy within the first 7 years. For example, if the original policy was written under upfront commission you cannot replace it under hybrid or level but if the original policy was written under level commission, you can re-write it under hybrid or upfront.

The commission rate cannot be dialled-down any further than the original policy such that the premium discount resulting from the dial-down reduces the premium by more than the commission can be reduced.

Full upfront commission is paid on any increase in the premium amount between the original and re-written policy. Upfront commission is re-payable on the original premium amount depending on the length of time the originally policy has been in force. Refer to the table below:

Years in force	% of initial commission to be paid on the base premium amount
1 – 3	Nil
4	25%
5	50%
6	75%
7	100%

If the premium on the replacement policy is less than the original premium, commission is not calculated on the reduced premium e.g. if the original policy premium was \$100 and the new replacement policy has a premium of \$50, commission will not be calculated on the -\$50 on the replacement policy.

The responsibility period and associated clawbacks for lapses or cancellations will apply.

Claims

Claims Philosophy

At ClearView we pride ourselves on handling claims as quickly and sensitively as possible. We understand that this can be an extremely difficult time for those involved, we do everything we can to make the process as straightforward and simple as it can be.

- A dedicated, experienced claims officer is allocated to each claim, who will look after the claim through the entire process.
- Our customers and their families will have direct access to their claims officer via telephone or email.
- Our Claims Officer will maintain regular contact with each claimant, to keep them up to date on the progress of their claim and be able to assist with the completion of any forms that may be required.
- Each claim is assessed on its own merits under the terms and conditions of the policy.

Objectives:

- ClearView ensures that there is a consistent and fair approach in making claims decisions.
- Each claim is handled sensitively and confidentially.
- Our claims decisions are made on the basis of the policy terms and conditions.
- All claims are managed in an efficient and effective manner to ensure that our clients and their families have a positive experience in their difficult time.
- Ensure that the benefits are paid to correctly.

Claims Procedures

Claim notification and lodgement process

Step 1 – Notification

To make a claim, the claimant or the estate's legal representative should contact ClearView Claims directly on 02 8095 1305 and speak to one of our experienced claims officers directly. Our Claims Team can be contacted between 8am and 5.30pm EST Monday to Friday.

The Claims Officer will require the following information to be provided at this point of time:

- Policy Number
- Life Insured's Name
- Date of Birth of the Life Insured
- Contact details of the Claimants or their legal Representative

ClearView will establish the nature of the claim, during the initial telephone conversation and arrange for a letter outlining all the benefits which your client is entitled to under the policy and a claim form to be posted for

completion. This information will be posted within 24 hours of the initial conversation.

At the time of call, the Claims Officer will also be able to outline the requirements that will be needed to assess the claim. This will allow the Claimant or their legal representative to start gathering required information.

ClearView will allocate a dedicated claims officer that will process the claim and communicate with the customer throughout the whole process. This will allow the customer to have one point of contact during what can be a difficult time. Your client will also be given the direct telephone and email address of the Claims Officer for ease of contact.

Step 2 – Initial Assessment

Upon receipt of the completed claim form and other relevant paperwork the Claims Officer will make the initial assessment of the claim. This will take place within 48 hours of receipt of the completed paperwork.

ClearView will keep the Claimant or their Legal Representative informed of the progress throughout the assessment. There may be times where ClearView will need to contact the Claimant's medical provider to obtain information.

Step 3 – Payment

On acceptance of the claim, the Claims Officer will contact the Claimant or their Legal Representative to advise that the claim has been omitted and advise that payment will be made within 48 hours.

Payments can be made either via payment directly into a nominated bank account or cheque. A confirmation letter of the payment will also be posted outlining the calculation of the payment.

Claims service centre details

Hours of operation

8am and 5.30pm EST Monday to Friday

Geographic location

ClearView's head office located at Level 12, 20 Bond Street Sydney.

Services all of Australia

Claims Requirements

	Death	Trauma	TPD/ Terminal Illness	IP/BE
Original Policy Document	✓	✓	✓	✓
Claim Form	✓	✓	✓	✓
Death Certificate showing cause of Death	✓	N/A	N/A	N/A
Evidence of Date of Birth (Birth Certificate, Passport)	✓	✓	✓	✓
Medical Information Authority	✓	✓	✓	✓
Health Insurance Commission Authority (HIC)	✓	✓	✓	✓
Will, Probate/ Letters of Administration	✓	N/A	N/A	N/A
Tax File Number (Superannuation policies only)	✓	Trauma not available in Super	✓	N/A

Following items maybe required once the initial assessment of the claim has been made. If required our Claims Officer will work with your client or their estate in obtaining these details.

- Doctor Reports, Copies of Pathology Results
- Additional Medical Reports from Treating Doctors
- Police Reports
- Coroner's Reports
- Referral for an independent medical examination and/or vocational or functional assessment.

Contacts

Adviser Service Centre

132 977 between 8.00am–6.00pm AEST, Monday to Friday

Sales

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Underwriting

Scott Hodgson

Chief Underwriter

ClearView Wealth Limited

Level 12, 20 Bond Street

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E: scott.hodgson@clearview.com.au

Underwriting Hotline : 1300 730 757

(8.00am to 5.00pm AEST Weekdays)

Policy Administration

Matthew Minney

Manager, Client Administration

ClearView Life Assurance

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Sydney NSW 2000

T: 02 80951317 M: 0416 225 971

E: matthew.minney@clearview.com.au

Technical

Renee Hancock

Manager Life Products

ClearView Life Assurance

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Claims

Matthew Minney

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E: matthew.minney@clearview.com.au

Adviser/Customer Service

Johanna Visser

ClearView Contact Centre, Manager

ClearView Wealth Limited

Level 12, 20 Bond Street

Sydney NSW 2000

T: 132 979

Claims

Available 8.00am–5.30pm AEST, Monday to Friday

02 8095 1305

Complaints

Should you or your client be dissatisfied with our service or product, please let us know by calling 132 979 or write to:

Complaints Manager

ClearView Life Assurance Limited

Reply Paid 4232

Sydney NSW 2001

Email clearviewnewbusiness@clearview.com.au

Website www.clearview.com.au

Postal Address

ClearView Life Assurance Limited

Reply Paid 4232

Sydney, NSW 2001

Customer satisfaction

Cooling off period

If for any reason you feel that your policy does not meet your needs, you can cancel it by notifying us in writing. You have 30 days, starting on the earlier of:

- the date you receive your policy; or
- five business days after your policy start date

This is known as the cooling off period. If you cancel the policy during this period, we will cancel from the policy start date and refund any premiums you have paid.

You will not be able to cancel your policy under the cooling off period if you have already made a claim under the policy.

A 14 day 'cooling-off' period will apply to your initial investment in a product offered in the PDS. If, during the 14 day cooling-off period, you decide the product offered in the PDS does not meet your needs, then simply advise us in writing.

The 14 day period is calculated from the date you receive confirmation that your initial investment, or the date 5 days after the date units related to your initial investment were issued, whichever is earlier.

If you cancel your investment within the cooling-off period, you may have it paid to another superannuation fund or, if eligible, have it paid to you. The amount of any refund will reflect any rise or fall in the unit price since the effective date of your initial investment less any tax paid or payable (allowing for any transactions that occurred automatically on your account).

Please note that the cooling-off period will cease to operate if you transact on your account.

If you have a complaint

Customer satisfaction is very important to us. Should you be dissatisfied with your policy or with ClearView, please let us know by calling us on 132 979.

We do our best to resolve all complaints within seven days of notification. If your complaint is not resolved to your satisfaction, or you are not satisfied with the progress after seven days, please contact:

Complaints Manager
ClearView Life Assurance Limited
Reply Paid 4232
Sydney NSW 2001

If your cover is held outside of superannuation

If you are not satisfied with how we respond to your enquiry or complaint or we have not dealt with your complaint within 45 days (or within any extended period

you approve), you may contact the Financial Ombudsman Service (FOS) on 1300 780 808 between 9am and 5pm (Melbourne time) Monday to Friday. Alternatively, you may visit their website at www.fos.org.au or by writing to them at the address below.

FOS is an external dispute resolution scheme that handles complaints relating to members of the financial services industry, including life insurance companies and financial advisers.

The Manager
Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001

If your cover is held in superannuation

If you are not satisfied with how we respond to your enquiry or complaint or the Trustee has been unable to resolve this for you within 90 days, you may contact the Superannuation Complaints Tribunal (SCT) on 1300 780 808 between 9am and 5pm (Melbourne time) Monday to Friday. Alternatively you may email them at info@sct.gov.au, fax them on (03) 8635 5588 or write to them at the address below.

The SCT handles complaints that relate to a specific member or former member. It cannot deal with complaints about the management of the fund as a whole and does not have jurisdiction to deal with a matter unless it is satisfied that you have first tried to resolve the matter via our internal dispute resolution.

The Manager
Superannuation Complaints Tribunal
Locked Bag 3060
Melbourne VIC 3001

FOS and the SCT are independent bodies that have been set up by the commonwealth government to assist consumers and their services are provided to you free of charge.

About ClearView

ClearView has been helping Australians invest their money for over 20 years. We specialise in providing financial advice to help our clients grow assets and protect their families. Together with providing quality financial advice, we offer a comprehensive range of investment, superannuation and retirement options as well as life insurance cover to help ensure people are financially prepared for the future.

ClearView Wealth Limited was listed on the ASX on 9 June 2010 under the code 'CVW'. The company was formed when MMC Contrarian, an ASX-listed company with a financial planning business called ComCorp, acquired two former Bupa Australia businesses – MBF Life and ClearView Retirement Solutions. To better reflect the new entity, the company was rebranded ClearView Wealth Limited.

On 1 July 2011, ComCorp was re-named ClearView.

Today, ClearView is a highly focused life insurance and wealth management business. Together with providing quality financial advice, we offer a comprehensive range of investment options, superannuation and retirement options as well as life insurance cover to help clients achieve their financial goals and protect their families.



ClearView Life Assurance Limited

GPO Box 4232
Sydney NSW 2001

132 979

Issued by:
ClearView Life Assurance Limited
ABN 12 000 021 581
AFS Licence No. 227682

www.clearview.com.au

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