



**It's more than just ticking the boxes. It's life.**

Accelerated Protection.



# Contents

<b>1</b>	<b>Overview</b>	<b>3</b>	<b>10</b>	<b>Occupation Details – General Guidelines</b>	<b>32</b>
<b>2</b>	<b>Ready Reckoner</b>	<b>4</b>		Apprentices	<b>32</b>
	Life, Critical Illness and TPD insurance	<b>4</b>		Employment – full-time and part-time eligibility criteria	<b>32</b>
	Critical Illness insurance (CI)	<b>6</b>		Farmers (owners)	<b>33</b>
	TPD insurance (TPD)	<b>8</b>		Home Duties (full-time)	<b>35</b>
	Income Protection (IP)	<b>9</b>		Newly Self-employed	<b>35</b>
	Business Expense insurance (BEX)	<b>12</b>		Seasonal Workers	<b>38</b>
<b>3</b>	<b>Interim Cover</b>	<b>13</b>		Second Occupation	<b>38</b>
<b>4</b>	<b>Policy Discounts</b>	<b>13</b>		Students – full-time / part-time	<b>38</b>
<b>5</b>	<b>Underwriting Philosophy</b>	<b>14</b>		Unemployed	<b>38</b>
	The TAL Underwriting team	<b>14</b>		Working from Home	<b>38</b>
	Our fast and simple application process	<b>14</b>		Working in Remote Areas	<b>39</b>
	Application form	<b>14</b>		Mining	<b>39</b>
	Online applications	<b>14</b>	<b>11</b>	<b>Occupation Classification Descriptions</b>	<b>40</b>
	About Tele-Interviewing	<b>15</b>	<b>12</b>	<b>Occupation Listing</b>	<b>41</b>
	About Tele-Underwriting	<b>15</b>	<b>13</b>	<b>Lifestyle Factors</b>	<b>67</b>
<b>6</b>	<b>Medical Underwriting Requirements</b>	<b>16</b>		Height and Weight	<b>67</b>
	Medical Requirements for Life, TPD and Critical Illness	<b>16</b>		Pregnancy	<b>67</b>
	Life and TPD cover	<b>16</b>		Residency and Travel	<b>67</b>
	Critical Illness cover	<b>17</b>		Overseas Travel	<b>68</b>
	Medical Requirements for Income Protection and Business Expense insurance	<b>18</b>		Smoking	<b>68</b>
<b>7</b>	<b>Medical Services Information</b>	<b>19</b>		Sports, Pastimes, Hazardous Activities	<b>68</b>
	Paramedical Service Providers	<b>19</b>	<b>14</b>	<b>Completing the Application</b>	<b>77</b>
	Lifescreeen Australia Pty Ltd	<b>19</b>	<b>15</b>	<b>Replacing Existing Business</b>	<b>77</b>
	Health Predictions	<b>19</b>	<b>16</b>	<b>Documentation Lifespan</b>	<b>77</b>
	Unified Health Group (UHG)	<b>19</b>	<b>17</b>	<b>Transfer Terms</b>	<b>78</b>
	Medical Examinations	<b>19</b>		Eligibility criteria	<b>78</b>
	Fast-Check Examination – Specialist	<b>19</b>	<b>18</b>	<b>Questionnaires</b>	<b>79</b>
	Specialist Medical Examination	<b>19</b>	<b>19</b>	<b>Alternate Terms</b>	<b>80</b>
	Blood Test Details	<b>19</b>		Exclusions and Loadings	<b>80</b>
	Other Medical Test Details	<b>20</b>		Declined Applications	<b>80</b>
<b>8</b>	<b>Financial Underwriting Guidelines</b>	<b>21</b>		Third Party Ownership of Income Protection	<b>80</b>
	Financial Underwriting for Life, TPD and Critical Illness	<b>21</b>	<b>20</b>	<b>Policy Administration</b>	<b>81</b>
	Maximum benefits for Personal Cover	<b>21</b>		General Policy Administration	<b>81</b>
	Increased Benefits	<b>22</b>		Changes in Cover	<b>82</b>
	Maximum Benefits for Home Duties	<b>22</b>		Transfer of Ownership Process	<b>83</b>
	Financial Requirements for Life, TPD and CI insurance	<b>22</b>		Conversion Options	<b>83</b>
	Financial Underwriting for Income Protection	<b>25</b>	<b>21</b>	<b>Accelerated Commission</b>	<b>84</b>
	Financial Underwriting for Business Expense insurance	<b>29</b>		How We Pay Commission	<b>84</b>
<b>9</b>	<b>Requirements for exercising the Guaranteed Future Insurability Benefit under Life, Critical Illness and TPD insurance</b>	<b>31</b>			








# About this Guide

This guide will provide you with information about Accelerated Protection, our underwriting guidelines and requirements, to help you place risk insurance with us.

We also encourage you to contact our experienced underwriters for a professional opinion on more complex cases and to secure faster decisions for your clients.

If you have any questions regarding Accelerated Protection please contact our Adviser Service Centre using the details below:

-  1300 286 937
-  1300 351 133
-  [accelerateservice@tal.com.au](mailto:accelerateservice@tal.com.au)
-  [www.tal.com.au](http://www.tal.com.au)
-  GPO Box 5380, Sydney NSW 2001

## 1 Overview

Accelerated Protection is a contract of life insurance that is designed to provide financial assistance if an insured event occurs.

If the policy is issued through the TAL Superannuation and Insurance Fund or a retail superannuation fund only one life can be insured.

If the policy is not issued through the TAL Superannuation and Insurance Fund or a retail superannuation fund up to five lives can be insured.

### Minimum Policy Premium

Premium Frequency	New Business	Increases	Policy Fee
Monthly	\$20.00	\$10.00	\$7.00
Quarterly	\$60.00	\$30.00	\$21.00
Half-Yearly	\$110.00	\$55.00	\$38.50
Yearly	\$220.00	\$110.00	\$77.00

The principal contracts under Accelerated Protection are:

Insurance type	Benefits payable if the life insured
<b>Life insurance (LI)</b>	dies or is diagnosed with a terminal illness
<b>Critical Illness insurance (CI)</b>	suffers one of the insured events as defined in the policy conditions
<b>Total and Permanent Disability insurance (TPD)</b>	is totally and permanently disabled as defined in the policy conditions
<b>Income Protection (IP)</b>	is unable to work due to sickness or injury
<b>Business Expense insurance (BEX)</b>	is self-employed and unable to work due to sickness or injury

All plans and options provide cover 24 hours a day, worldwide, subject to the normal policy conditions.

## 2 Ready Reckoner

### Life, Critical Illness and TPD insurance

Note: All Product restrictions that apply to the TAL Superannuation and Insurance Fund also apply to retail superannuation funds.

	Life insurance	Critical Illness insurance	TPD insurance
<b>Available as</b>	<ul style="list-style-type: none"> <li>Life Insurance Plan</li> </ul>	<ul style="list-style-type: none"> <li>Critical Illness Insurance Plan (stand-alone)</li> <li>Critical Illness Benefit Attached to the Life Insurance Plan</li> <li>Critical Illness Insurance Plan Linked to the Life Insurance Plan.</li> </ul>	<ul style="list-style-type: none"> <li>TPD Insurance Plan (stand-alone)</li> <li>TPD Benefit Attached to the Life Insurance Plan</li> <li>TPD Benefit Attached to the Critical Illness Insurance Plan</li> <li>TPD Insurance Plan Linked to the Life Insurance Plan.</li> <li>Superlink TPD Attached to the Life Insurance Plan</li> </ul>
<b>Available through TAL Superannuation and Insurance Fund</b>	Yes	No	Yes if Attached to LI
<b>Minimum Entry Age (next birthday)</b>	16	16	16
<b>Maximum Entry Age (next birthday)</b>	<ul style="list-style-type: none"> <li>75 for stepped premiums</li> <li>60 for level premiums</li> <li>62 for Premium Relief Option and Business Insurance Option</li> </ul>	<ul style="list-style-type: none"> <li>62 for stepped premiums</li> <li>60 for level premiums</li> </ul>	<ul style="list-style-type: none"> <li>62 for stepped premiums</li> <li>60 for level premiums</li> </ul>
<b>Minimum Benefit</b>	Subject to minimum premium per policy (see page 3)		
<b>Maximum Benefit</b>	Any financially justifiable amount.	\$2,000,000 <i>Note: This maximum limit includes all Critical Illness insurance with TAL and any other organisation.</i>	• \$5,000,000 (Limitations apply. Please see page 8.)
<b>Benefit Expiry Age (next birthday)</b>	<ul style="list-style-type: none"> <li>Policy anniversary prior to 100</li> <li>If effected through superannuation, contributions to meet minimum payments can only be paid while eligible under superannuation law.</li> </ul>	<ul style="list-style-type: none"> <li>Policy anniversary prior to 70</li> <li>When Attached or Linked to LI: Policy anniversary prior to 100 (Loss of Independent Existence only definition to apply after age 70).</li> </ul>	<ul style="list-style-type: none"> <li>Policy anniversary prior to 65</li> <li>When Attached or Linked to LI: Policy anniversary prior to 100 (Loss of Independent Existence, Loss of Limbs and Blindness only definitions to apply after age 65).</li> </ul>
<b>Benefit Indexation</b>	CPI with minimum of 5% per annum		
<b>Indexation Expiry Age (next birthday)</b>	Policy anniversary prior to 100	<ul style="list-style-type: none"> <li>Policy anniversary prior to 70</li> <li>When Attached or Linked to LI: Policy anniversary prior to 100.</li> </ul>	<ul style="list-style-type: none"> <li>Policy anniversary prior to 65</li> <li>When Attached or Linked to LI: Policy anniversary prior to 100.</li> </ul>
<b>Renewability</b>	Guaranteed renewable		
<b>Premium Type<sup>1</sup></b>	<ul style="list-style-type: none"> <li>Stepped</li> <li>Level to age 65</li> <li>Level to age 70</li> </ul>	<ul style="list-style-type: none"> <li>Stepped</li> <li>Level to age 65</li> <li>Level to age 70 (except where stand-alone Critical Illness has an attached TPD)</li> </ul>	<ul style="list-style-type: none"> <li>Stepped</li> <li>Level to age 65</li> <li>Level to age 70 (except for TPD stand-alone or where Double TPD Option is selected)</li> </ul>

<sup>1</sup> Where Level to age 65 is selected, the premium reverts to Stepped premium on the Policy anniversary prior to age 65. Where Level to age 70 is selected, the premium reverts to Stepped premium on the Policy anniversary prior to age 70.

	Life insurance	Critical Illness insurance	TPD insurance
<b>Included Benefits</b>	<ul style="list-style-type: none"> <li>• Death Benefit</li> <li>• Terminal Illness Benefit</li> <li>• Advanced Payment Benefit</li> <li>• Repatriation Benefit</li> <li>• Inflation Protection Benefit</li> <li>• Premium Freeze Benefit</li> <li>• Guaranteed Future Insurability Benefit</li> <li>• Financial Planning Benefit<sup>1</sup></li> <li>• Accommodation Benefit<sup>1</sup></li> <li>• Grief Counselling Benefit<sup>1</sup></li> <li>• Child's Critical Illness Benefit<sup>1</sup></li> <li>• SMSF Benefit<sup>1</sup></li> </ul>	Standard: <ul style="list-style-type: none"> <li>• Critical Illness Benefit</li> <li>• Paralysis Support Benefit</li> <li>• Death Buy-Back Benefit</li> <li>• Inflation Protection Benefit</li> <li>• Premium Freeze Benefit</li> <li>• Guaranteed Future Insurability Benefit</li> <li>• Financial Planning Benefit</li> <li>• Accommodation Benefit</li> <li>• Grief Counselling Benefit</li> <li>• Child's Critical Illness Benefit</li> </ul>	<ul style="list-style-type: none"> <li>• TPD Benefit</li> <li>• Inflation Protection Benefit</li> <li>• Premium Freeze Benefit</li> <li>• Guaranteed Future Insurability Benefit</li> <li>• Financial Planning Benefit<sup>1</sup></li> <li>• Accommodation Benefit<sup>1</sup></li> <li>• Grief Counselling Benefit<sup>1</sup></li> <li>• Child's Critical Illness Benefit<sup>1</sup></li> <li>• Advanced Payment Benefit<sup>1</sup></li> </ul>
<b>Premier Benefits</b>	N/A	All 'Standard' benefits plus: <ul style="list-style-type: none"> <li>• Advancement Benefit;</li> <li>• Female Critical Illness Benefit;</li> <li>• Needlestick Benefit.</li> </ul>	N/A
<b>Restricted availability</b>	Where the policy is structured through the TAL Superannuation and Insurance Fund and the life insured is aged 65-74, the life insured must have worked at least 40 hours in a period of not more than 30 consecutive days during the financial year in which the contribution is made.	Not available through the TAL Superannuation and Insurance Fund	Where the policy is structured through the TAL Superannuation and Insurance Fund and the life insured is aged 65-74, the life insured must have worked at least 40 hours in a period of not more than 30 consecutive days during the financial year in which the contribution is made.
<b>Premium Relief Option</b>	When the life insured is unable to work or produce an income due to sickness or injury for three consecutive months, the premiums due, including any benefit options, are waived until the earlier of: <ul style="list-style-type: none"> <li>• the life insured returning to work or earning an income; or</li> <li>• the policy anniversary prior to the life insured's 65th birthday.</li> </ul>		
<b>Business Insurance Option<sup>1</sup></b>	Available for business insurance purposes only, this option allows an increase of the sum insured (for the applicable cover), without medical underwriting, on the occurrence of a business event. Not available on stand-alone or Linked TPD/CI insurance. Available under SMSF ownership.		

<sup>1</sup> Not available through the TAL Superannuation and Insurance Fund.

## Critical Illness insurance (CI)

Critical Illness insurance provides a lump sum benefit if the life insured suffers a Critical Illness. Critical Illness insurance can be:

- purchased as a stand-alone policy
- Attached to LI as an additional benefit; or
- Linked to LI as a Plan

If Attached or Linked to LI, the CI cover cannot exceed the LI cover.

If CI is Attached or Linked to LI, then the LI cover will be reduced by any CI amount paid in the event of a claim.

If the CI cover is stand-alone, then a CI claim will have no effect on any other cover.

### Critical Illness Events are:

#### Heart conditions

- Angioplasty<sup>1,2</sup>
- Aortic Surgery
- Cardiomyopathy
- Coronary Artery Bypass Surgery<sup>1</sup>
- Heart Attack<sup>1</sup>
- Heart Valve Surgery<sup>1</sup>
- Primary Pulmonary Hypertension
- Triple Vessel Angioplasty<sup>1</sup>

#### Neurological conditions

- Alzheimer's Disease
- Coma
- Dementia
- Encephalitis and Meningitis
- Major Head Trauma
- Meningococcal Disease
- Motor Neurone Disease
- Multiple Sclerosis
- Muscular Dystrophy
- Paralysis
- Parkinson's Disease
- Stroke<sup>1</sup>

#### Permanent conditions

- Blindness
- Loss of Hearing
- Loss of Independent Existence
- Loss of a Single Limb
- Loss of Speech

#### Organ disorders

- Chronic Kidney Failure
- Chronic Liver Failure
- Chronic Lung Failure
- Major Organ Transplant
- Pneumonectomy
- Severe Burns
- Severe Diabetes<sup>3</sup>

#### Blood disorders

- Aplastic Anaemia
- Medically Acquired HIV
- Occupationally Acquired HIV
- Occupationally Acquired Hepatitis B or C<sup>3,4</sup>

#### Cancer

- Benign Brain Tumour
- Cancer<sup>1</sup>

#### Other events

- Intensive Care
- Severe Rheumatoid Arthritis<sup>4</sup>

1 Some restrictions apply to these conditions. Refer to the Policy Document for more information. These conditions are also not covered under Accelerated Protection Interim Cover. For more information on Interim Cover see page 13.

2 This condition has a maximum payment of \$50,000, unless a benefit is payable under Triple Vessel Angioplasty.

3 This condition only applies under Critical Illness insurance Premier.

4 These conditions only apply under the Needlestick Benefit.

## Child's Critical Illness Option

This benefit covers the children of the life insured for death, terminal illness and certain critical illness events for a minimum of \$50,000 and maximum of \$200,000 per child. The level of cover under the Child's Critical Illness Option must be equal or lower than the cover on the parent CI policy. The monthly cost of this benefit is \$9.50 per \$50,000 per child (plus stamp duty in South Australia only). If this option is taken, all children of the life insured in the qualifying age bands must be covered unless they fall outside the standard life classification. To qualify, children must be dependent, ie not working, and be aged (next birthday) 2-15. Cover expires on the policy anniversary prior to the insured child's 19th birthday. When both parents select the Child's Critical Illness Option, we will sum the payment per child together. The sum of all payments per child under the Child's Critical Illness Option and Child's Critical Illness Benefit (where applicable), including cover with TAL and other organisations will be limited to \$250,000.

## Double CI Option

Double CI is only available if CI insurance is Attached to LI. If Double CI applies, the LI cover is not reduced in the event of a CI claim and all future LI premiums equal to the CI benefit paid are waived.

## CI Reinstatement Option

The Critical Illness Reinstatement Option allows the life insured to buy back the amount of the Critical Illness claim paid out, 12 months after a Critical Illness Event (including partial payment events). Depending on the original Critical Illness Event, exclusions apply to the bought-back cover.

## Needlestick Benefit

*(Applies to Critical Illness 'Premier'. Please refer to the PDS for further details.)*

If the Income Protection occupation class of the Life Insured is AA+ the Needlestick Benefit may be payable when the Life Insured suffers Occupationally Acquired Hepatitis B or C. The amount payable is the Benefit Amount to a maximum of \$1 million. The Benefit Amount will be reduced by the amount paid.



## Advancement Benefit

(Applies to 'Premier' Critical Illness. Please refer to the PDS for further details.)

The Advancement Benefit is payable only once for each of these Events. The Benefit Amount will be reduced by the amount paid the Advancement Benefit.

Advancement Benefit Events	Amount to be paid
<ul style="list-style-type: none"> <li>Loss of Hearing in one ear; or</li> <li>Loss of Sight in one eye</li> </ul>	10% of the Benefit Amount to a maximum of \$100,000
<ul style="list-style-type: none"> <li>Carcinoma In Situ<sup>1</sup></li> <li>Diagnosed Benign Brain Tumour;</li> <li>Early Stage Chronic Lymphocytic Leukaemia;</li> <li>Early Stage Melanoma; or</li> <li>Early Stage Prostate Cancer</li> </ul>	25% of the Benefit Amount to a maximum of \$100,000
<ul style="list-style-type: none"> <li>Adult onset insulin dependent diabetes mellitus diagnosed after age 30;</li> <li>Severe Ulcerative Colitis; or</li> <li>Severe Crohn's Disease</li> </ul>	20% of the Benefit Amount to a maximum of \$100,000
<ul style="list-style-type: none"> <li>Partial Alzheimer's Disease which is paid if the Life Insured is unequivocally diagnosed with Alzheimer's disease or other dementia.</li> </ul>	25% of the Benefit Amount to a maximum of \$50,000

<sup>1</sup> The payment amount for Carcinoma In Situ of the Cervix Uteri classified as Cervical Intraepithelial Neoplasia grade 3 (CIN-3), will be a portion of the Advancement Benefit of 10% of the Benefit Amount to a maximum of \$100,000. If the life insured is subsequently diagnosed with a grading higher than CIN-3, any remaining portion of Advancement Benefit will be paid.

## Female Critical Illness Benefit

(Applies to 'Premier' Critical Illness. Please refer to the PDS for further details.)

The Female Critical Illness Benefit will be paid upon the occurrence of a Medical Condition listed below. The payment for each Event is 20% of the Benefit Amount, up to a maximum of \$50,000. Only one Medical Condition can be paid under each Event listed below. The Benefit Amount will be reduced by the amount paid under the Female Critical Illness Benefit.

Event	Medical Conditions
<b>Female Pregnancy Complications</b>	<ul style="list-style-type: none"> <li>Eclampsia of pregnancy</li> <li>Disseminated Intravascular Coagulation</li> <li>Ectopic Pregnancy</li> <li>Hydatidiform Mole</li> <li>Still birth</li> </ul>
<b>Congenital Abnormalities</b>	<ul style="list-style-type: none"> <li>Down's Syndrome</li> <li>Spina Bifida Myelomeningocele</li> <li>Tetralogy of Fallot</li> <li>Transposition of Great Vessels</li> <li>Congenital Blindness</li> <li>Congenital Deafness</li> </ul>
<b>Other Events</b>	<ul style="list-style-type: none"> <li>Osteoporosis</li> <li>Lupus</li> </ul>

## TPD insurance (TPD)

*(Available through the TAL Superannuation and Insurance Fund or a retail superannuation fund)*

TPD insurance provides a lump sum benefit if the life insured is Totally and Permanently Disabled. TPD may be:

- purchased as a stand-alone policy;
- Attached to LI or CI as an additional benefit; or
- Linked to LI as a Plan.

Any, Own Occupation (for selected occupations) or ADL definitions of TPD are available. Own Occupation is not available when TPD is owned via a retail superannuation fund.

Loss of Independent Existence, Loss of Limbs and Blindness are the only definitions to apply after age 65.

If Attached or Linked to LI or Attached to CI, the level of TPD cover cannot exceed the amount of LI or CI cover.

If TPD is Attached or Linked to LI or Attached to CI, then the LI or CI cover will be reduced by the TPD amount paid in the event of a claim. If the TPD cover is stand-alone, then a TPD claim will have no effect on any other cover.

If Superlink TPD Insurance is cancelled, reduced or increased under one Policy, Superlink TPD Insurance on the other Policy will be cancelled, reduced or increased (as applicable) at the same time.

### Double TPD Option

Double TPD is only available if TPD insurance is Attached to LI. If Double TPD applies, the LI cover is not reduced in the event of a TPD claim and all future LI premiums equal to the TPD Benefit paid are waived.

### Death Buy Back Option

The policy owner may elect the Death Buy Back Option at time of application. If the life insured makes a claim under a TPD Benefit Attached or Linked to LI, the Death Benefit amount is reduced by the amount of the TPD benefit paid. Within 30 days of the 12-month anniversary of the claim payment, an amount of death cover equivalent to the TPD Benefit paid may be repurchased.

**Note:** Where CI is Attached or Linked to LI, the TPD benefit amount must be greater than the CI benefit amount for this option to be available. This is because a Death Buy-Back Benefit is included in CI.

### Maximum Benefit

The maximum benefit which may be applied for is:

- \$5,000,000 under an Own Occupation, Any Occupation or ADL definition:
  - where the Life Insured applies prior to their 60th birthday; and
  - the occupation class of the Life Insured is AAA, AA+ or AA.
- \$5,000,000 with a maximum of \$3,000,000 under an Own Occupation or Any Occupation definition
  - where the Life Insured applies after their 60th birthday; and
  - the occupation class of the Life Insured is AAA, AA+ or AA
- \$5,000,000 with a maximum of \$3,000,000 under an Own Occupation or Any Occupation definition
  - where the occupation class of the Life Insured is A, BBB, BB+, BB, B or SRA

**Please note:** These maximum limits include all TPD and/or ADL optional insurance under Life insurance or Critical Illness insurance with TAL and any other organisation. It does not include TPD and/or ADL insurance as a built-in feature of any Critical Illness insurance.

If applying for an increase over \$3,000,000 on an existing TAL policy from a series prior to Accelerated Protection, please contact your underwriter as restrictions may apply.

## Income Protection (IP)

	Standard and Premier	Optimal
<b>Availability</b>	<ul style="list-style-type: none"> <li>As Ordinary or under Superannuation for IP Standard</li> <li>As Ordinary only for IP Premier</li> </ul>	As Ordinary only
<b>Minimum Entry Age (next birthday)</b>	19	19
<b>Maximum Entry Ages (next birthday)</b>	<ul style="list-style-type: none"> <li>Stepped premium:               <ul style="list-style-type: none"> <li>For Benefit Periods 1, 2 and 5 years and to age 65                   <ul style="list-style-type: none"> <li>60 for AAA, AA+, AA, A and BBB</li> <li>55 for all other occupation groups</li> </ul> </li> <li>For Benefit Period to age 70                   <ul style="list-style-type: none"> <li>64 for AAA, AA+ and AA only</li> </ul> </li> </ul> </li> <li>Level premium:               <ul style="list-style-type: none"> <li>For Benefit Periods 1, 2 and 5 years and to age 65                   <ul style="list-style-type: none"> <li>55 for all occupation groups</li> </ul> </li> <li>For Benefit Period to age 70                   <ul style="list-style-type: none"> <li>60 for AAA, AA+ and AA only</li> </ul> </li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Stepped premium:               <ul style="list-style-type: none"> <li>64 for AAA, AA+ and AA only</li> <li>60 for A, BBB, BB+, BB and B</li> </ul> </li> <li>No Level premiums available under Optimal</li> </ul>
<b>Minimum Benefit</b>	Subject to minimum premium per policy (see page 3)	
<b>Maximum Benefit</b>	<ul style="list-style-type: none"> <li>Maximum: \$30,000 (inclusive of Retirement Protection Option (RPO) and Disability Plus Option (DPO)) for 5 yr, to age 65 and to age 70 Benefit Periods</li> <li>Maximum: \$30,000 (inclusive of RPO and DPO) for 1 and 2 year Benefit Periods (including topping up on long-term Benefit Periods)</li> <li>The total maximum amount allowable under a 1 or 2 year Benefit Period policy plus a 5 year, to age 65 or to age 70 Benefit Period policy, including RPO and DPO, is \$60,000.</li> </ul> <p><i>Note:</i> For covers above a \$40,000 monthly Benefit Amount, the Maximum Entry Age is 55 next birthday and the 'to age 70' Benefit Period is not available.</p> <ul style="list-style-type: none"> <li>Maximum: \$15,000 DPO (see page 11)</li> <li>Maximum: \$3,000 RPO (see page 11)</li> </ul>	\$30,000
<b>Benefit Expiry Age (next birthday)</b>	<ul style="list-style-type: none"> <li>Policy anniversary prior to age 65 for Benefit Periods 1, 2, 5 years and to age 65</li> <li>Policy anniversary prior to age 70 for Benefit Period to age 70</li> <li>Extended Care Benefit – policy anniversary prior to 100</li> </ul>	Policy anniversary prior to age 70
<b>Benefit Indexation</b>	CPI with minimum of 3% per annum	
<b>Indexation Expiry Age (next birthday)</b>	Policy anniversary prior to age 65 for all Benefit Periods	
<b>Premium Type</b>	<ul style="list-style-type: none"> <li>Stepped or Level</li> <li>Level premiums revert to Stepped premiums on Policy anniversary prior to age 65</li> </ul>	Stepped only
<b>Renewability</b>	Guaranteed Renewable	
<b>Waiting Periods</b>	2, 4, 8, 13, 26, 52, and 104 weeks SRA – min 4 week WP	<ul style="list-style-type: none"> <li>Specified Critical Illness               <ul style="list-style-type: none"> <li>Total Disability Benefit starts the first day of Total Disability</li> </ul> </li> <li>Specified Injury               <ul style="list-style-type: none"> <li>Total Disability Benefit starts the first day of Total Disability</li> </ul> </li> <li>Sickness or Injury other than a Specified Critical Illness or Specified Injury               <ul style="list-style-type: none"> <li>Total Disability Benefit starts to accrue at the end of 30 continuous days of Total Disability</li> </ul> </li> </ul>

	Standard and Premier	Optimal
<b>Benefit Periods</b>	<ul style="list-style-type: none"> <li>To age 70 for occupations AAA, AA+ and AA only</li> </ul> <p><i>Note:</i> to age 70 not available as a TAL Superannuation policy.</p> <ul style="list-style-type: none"> <li>To age 65 for all occupation groups except BB, B and SRA</li> <li>1, 2 and 5 year for all occupation groups</li> </ul>	<p>Total Disability Benefit continues until the earliest of:</p> <ul style="list-style-type: none"> <li>Specified Critical Illness:                             <ul style="list-style-type: none"> <li>Policy anniversary prior to age 70;</li> <li>when no longer disabled as a result of the Specified Critical Illness; or</li> <li>death</li> </ul> </li> <li>Specified Injury:                             <ul style="list-style-type: none"> <li>the end of the minimum payment period for the Specified Injury;</li> <li>Policy anniversary prior to age 70;</li> <li>when no longer disabled as a result of the Specified Injury; or</li> <li>death</li> </ul> </li> <li>Sickness or Injury other than a Specified Critical Illness or Specified Injury:                             <ul style="list-style-type: none"> <li>the date on which the total number of days during which we have paid a Total or Partial Disability Benefit (other than for a Specified Critical Illness or a Specified Injury) reaches 730 days;</li> <li>Policy anniversary prior to age 70;</li> <li>ceasing to be disabled; or</li> <li>death</li> </ul> </li> </ul>
<b>Restricted availability</b>	<ul style="list-style-type: none"> <li>DPO Waiting Periods 2, 4, 8 and 13 weeks only</li> <li>Accident Benefit Option Waiting Periods 2 and 4 weeks only</li> <li>Critical Illness Option Waiting Periods 2, 4, 8 and 13 weeks only</li> <li>Mental Health Discount Option:                             <ul style="list-style-type: none"> <li>only available under IP Standard;</li> <li>not available for 1 and 2 year Benefit Periods; and</li> <li>only available with Waiting Period less than 52 weeks</li> </ul> </li> </ul>	N/A
<b>Split Benefit Amount</b>	Split benefit covers can be structured through two policies in the TAL Adviser Centre	N/A

## Income Protection Standard

### Included Benefits

- Total and Partial Disability Benefit
- Inflation Protection Benefit
- Death Benefit
- Concurrent Disability Benefit
- Recurrent Disability Benefit
- Waiver of Premium Benefit
- Elective Surgery Benefit
- Extended Care Benefit
- Bed Confinement Benefit
- Family Support Benefit
- Housekeeper Benefit
- Scheduled Injury Benefit<sup>1</sup>

## Income Protection Premier<sup>1</sup>

### Included Benefits

All Income Protection "Standard" benefits plus:

- Child Care Benefit
- Child's Critical Illness Benefit
- Rehabilitation Benefit
- Rehabilitation Expense Reimbursement Benefit
- Overseas Assistance Benefit
- Accommodation Benefit
- Job Security Benefit
- Involuntary Unemployment Benefit
- Return to Work Benefit
- Premium Pause Benefit
- Cover Continuation Benefit
- Guaranteed Future Insurability Benefit
- Change of Waiting Period Benefit

<sup>1</sup> Not available through the TAL Superannuation and Insurance Fund or a retail Superannuation fund.

## Optional Benefits

### Increasing Claim Option

When a disability benefit is payable and the Increasing Claim Option is included, the benefit amount (including the benefit amount for the Retirement Protection Option and Disability Plus Option, if applicable) is increased each year by the CPI. This option is capped at 5% when structured through the TAL Superannuation and Insurance Fund.

### Retirement Protection Option (RPO)<sup>1</sup>

Once disability payments have accrued beyond the Waiting Period, the RPO reimburses the life insured, or their employer, for contributions made by either of them to a complying superannuation fund under the Superannuation Industry (Supervision) Act 1993, or any replacement legislation.

The maximum amount that can be applied for under the Retirement Protection Option is 10% of Monthly Earnings, to a maximum benefit of \$3,000 per month.

### Disability Plus Option (DPO)<sup>1</sup>

This benefit is paid when the life insured receives a disability benefit and is totally and permanently unable to perform at least two of the five Activities of Daily Living without the physical assistance of another person.

The maximum amount that can be applied for under the DPO is 50% of Monthly Earnings, to a maximum benefit of \$15,000.

### Accident Benefit Option

If an injury to the life insured causes total disability for at least three consecutive days, benefit payments start the date the injury occurred and no Waiting Period applies.

### Critical Illness Option<sup>1</sup>

A lump sum benefit is paid if a listed insured event occurs.

### Needlestick Benefit<sup>1</sup>

*(Included with the Critical Illness Option, please see the PDS for further details.)*

If the occupation class of the Life Insured is AA+, the Needlestick Benefit may be payable under the Critical Illness Option when the Life Insured suffers Occupationally-Acquired HIV or Occupationally-Acquired Hepatitis B or C.

The amount payable is fifty times the Benefit Amount to a maximum of \$1,000,000, and the Critical Illness Option will end.

### Mental Health Discount Option

A premium discount is available when the Benefit Period is reduced to a maximum of 104 weeks if the life insured claims for mental illness. Only available on Income Protection Standard and where no mental health exclusion is applied in the course of underwriting.

<sup>1</sup> Not available through the TAL Superannuation and Insurance Fund or a retail superannuation fund.

## Business Expense insurance (BEX)

(Not available through the TAL Superannuation and Insurance Fund or a retail superannuation fund.)

Availability	As Ordinary only
<b>Minimum entry age (next birthday)</b>	19
<b>Maximum entry age (next birthday)</b>	<ul style="list-style-type: none"> <li>• Stepped premium                             <ul style="list-style-type: none"> <li>– Age 60</li> </ul> </li> <li>• Level premium                             <ul style="list-style-type: none"> <li>– Age 55</li> </ul> </li> </ul>
<b>Minimum Benefit</b>	Subject to minimum premium per policy (see page 3)
<b>Maximum Benefit</b>	100% of eligible expenses
<b>Occupation class eligibility</b>	<ul style="list-style-type: none"> <li>• AAA, AA+, AA, A, BBB, BB+, BB and B</li> <li>• Not available for SRA</li> </ul>
<b>Benefit Expiry Age (next birthday)</b>	Policy anniversary prior to age 65
<b>Benefit Indexation</b>	CPI with minimum of 3% pa
<b>Indexation Expiry Age (next birthday)</b>	Policy anniversary prior to age 65
<b>Premium Type</b>	Stepped or Level
<b>Renewability</b>	Guaranteed renewable
<b>Waiting Period</b>	2 or 4 weeks
<b>Benefit Period</b>	1 year

### Included Benefits

- Total and Partial Disability Benefit
- Payment Extension Benefit
- Lease Extension Benefit
- Loss of Profits Benefit
- Inflation Protection Benefit
- Waiver of Premium Benefit
- Elective Surgery Benefit
- Recurrent Disability Benefit
- Death Benefit

### Optional Benefit

#### Accident Benefit Option

If an injury to the life insured causes total disability for at least three consecutive days, benefit payments start the date the injury occurred and no Waiting Period applies.

## 3 Interim Cover

Interim Cover is available under Accelerated Protection and applies from the date that TAL receives the fully completed, signed and dated paper application form or fully completed electronic application form. This provides valuable cover for your client during the Underwriting process and ceases for each respective cover upon the earlier of:

- the Plan Start Date;
- the expiration of 90 days;
- the date we reject the cover; or
- the date the Application is withdrawn.

Where an online application is accepted by our straight-through processing, we provide cover as per the benefit amount that is being applied for. Otherwise, the amount payable under Interim Cover is up to a maximum of:

- \$1,000,000 for Death and Terminal Illness cover;
- \$500,000 for TPD and Critical Illness cover;
- \$10,000 per month for Income Protection and Business Expense insurance; and
- \$50,000 for the Child's Critical Illness Option.

Please refer to the PDS for further details.

## 4 Policy Discounts

### Large Benefit Discount – Life

Sum Insured	Discount
0 – \$249,999	Nil
\$250,000 – \$499,999	8%
\$500,000 – \$749,999	20%
\$750,000 – \$999,999	22.5%
\$1,000,000 – \$1,999,999	30%
\$2,000,000 – \$2,999,999	32.5%
\$3,000,000 – \$20,000,000	33.5%
Over \$20,000,000	Individual consideration to a max of 33.5%

### Large Benefit Discount – TPD

Sum Insured	Discount
0 – \$249,999	Nil
\$250,000 – \$499,999	10%
\$500,000 – \$749,999	20%
\$750,000 – \$1,499,999	22.5%
\$1,500,000 – \$1,999,999	25.5%
\$2,000,000 and over	30%

### Large Benefit Discount – Critical Illness

Sum Insured	Discount
0 – \$249,999	Nil
\$250,000 – \$499,999	5%
\$500,000 – \$749,999	10%
\$750,000 and over	15%

### Large Benefit Discount – Income Protection and Business Expense

Sum Insured	Discount
0 – \$3,999	Nil
\$4,000 – \$9,999	7.5%
\$10,000 – \$30,000	12.5%
Over \$30,000	Individual consideration to a max of 12.5%

# 5 Underwriting Philosophy

At TAL, we aim to be our advisers' key insurance partner by taking a solutions-focused underwriting approach to ensure the best possible outcome. To do this, we follow a set of core underwriting philosophies. We:

- are easy to do business with;
- provide advisers with the best application experience by working to reduce the need for medical evidence;
- take a creative, flexible and professional approach to underwriting; and
- don't use a one-size-fits-all approach because we understand applicants have unique risk profiles.

## The TAL Underwriting team

Our professional and highly skilled underwriting team offers extensive experience gained locally and overseas at insurer and reinsurer level. This collective experience means we provide each adviser with fast, cost-efficient underwriting solutions.

## Our solutions-focused underwriting approach

The four elements of our solutions-focused underwriting are:

### 1. Risk profiling

We endeavour to find an underwriting solution for every enquiry. We seek to understand the specific risk profile of each scenario so we can offer terms to as many applicants as possible.

### 2. Ownership

Our underwriters are responsible and accountable for their underwriting decisions. They provide clear rationales for all non-standard underwriting decisions and help you effectively communicate the rationale to your client. In fact our underwriters will communicate progress with you throughout the entire application process.

### 3. Empowerment

Our underwriters are empowered to seek and develop solutions for insurance applicants and on pre-assessments.

### 4. Partnership

We aim to forge strong partnerships between advisers and our underwriters to ensure the success of both parties.

## Our fast and simple application process

We've made our application process as simple and straightforward as possible, giving applicants the choice of completing a paper or online application form.

## Application form

The paper application form is completed and submitted to TAL. If we require any further information, we'll follow up with you. Wherever possible, we will use tele-underwriting to speed up the processing of the application.

## Online applications

With our online application, we use a combination of straight-through processing, tele-interviewing and tele-underwriting to deliver efficient, cost-effective underwriting decisions.

## Straight-Through Processing

Straight-Through Processing (STP) provides automatic underwriting decisions based on the answers provided in our online application. TAL's online process only asks relevant questions to the cover being applied for.

For an application to receive STP online in real time:

- all Level 1 questions must be answered; and
- no material risk factors are identified.

If all Level 1 questions are answered and further information is required, you can:

- refer any Level 2 questions to TAL for tele-underwriting; or
- answer all Level 2 questions online with your client, for online processing.

The underwriting outcomes may be one of the following:

- accepted at standard rates;
- offered revised terms; or
- referred to TAL Underwriting for individual consideration.



## About Tele-Interviewing

Our tele-interviewing service saves you time as we complete the health and lifestyle questions on the application for you. You can book in an appointment time using our Go Booking service and a TAL tele-interviewer will call your client and conduct the interview over the phone. No forms need to be filled in or signed as our calls are recorded. This interview may take 20 to 30 minutes depending on your client's health history and the benefits applied for.

## About Tele-Underwriting

TAL has a market leading tele-underwriting service. We have been independently found to use tele-underwriting more consistently and frequently than any other insurer in our market.

Tele-underwriting is the fastest and simplest way to process applications that require further underwriting after the application is completed. It means we can finalise many applications without the need for further evidence such as medical reports or medical examinations. In fact, we obtain PMARs on a far lower number of applications than the market average.

When tele-underwriting is needed, we will call your client to obtain specific additional information. The average call length is less than 10 minutes! The underwriter then evaluates this information and makes a decision.

**Karen Janes,**  
**National Manager – Underwriting, Retail Life**

# 6 Medical Underwriting Requirements

**Please note:** that these requirements only apply to Accelerated Protection. For increases under other TAL retail products please discuss with your Underwriting team.

## Medical Requirements for Life, TPD and Critical Illness

Medical requirements depend on the:

- life insured's age next birthday;
- type of cover being applied for (see separate tables for Life, TPD and Critical Illness insurance); and
- total sum insured of all similar cover held with TAL.

All benefits applied for are taken into account when determining medical requirements. For example, if a Life application includes Critical Illness and/or TPD cover, then these benefits will need to be taken into account when determining the medical requirements. Use the medical tables based on the highest cover.

Applications for the Business Insurance Option require medical evidence based on three times the sum insured, to a maximum of:

- \$15,000,000 for Life cover;
- \$2,000,000 for Critical Illness cover;
- \$5,000,000 for TPD cover under an Own Occupation, Any Occupation or ADL definition:
  - where the Life Insured applies prior to their 60th birthday; and
  - the occupation class of the Life Insured is AAA, AA+ or AA.

- \$5,000,000 for TPD cover with a maximum of \$3,000,000 under an Own Occupation or Any Occupation definition
  - where the Life Insured applies after their 60th birthday; and
  - the occupation class of the Life Insured is AAA, AA+ or AA
- \$5,000,000 for TPD cover with a maximum of \$3,000,000 under an Own Occupation or Any Occupation definition
  - where the occupation class of the Life Insured is A, BBB, BB+, BB, B or SRA

**Please note:** These maximum limits include all TPD and/or ADL optional insurance under Life insurance or Critical Illness insurance with TAL and any other organisation. It does not include TPD and/or ADL insurance as a built-in feature of any Critical Illness insurance.

If applying for an increase over \$3,000,000 on an existing TAL policy from a series prior to Accelerated Protection, please contact your underwriter as restrictions may apply.

There are no additional medical requirements for the Critical Illness Reinstatement Option.

## Life and TPD cover

Benefit is the total sum insured of all similar cover held with TAL plus the cover being applied for, based on the highest cover.

Age bands (next birthday)	\$0 – \$250,000	\$250,001 – \$500,000	\$500,001 – \$750,000	\$750,001 – \$1,000,000	\$1,000,001 – \$1,500,000	\$1,500,001 – \$2,000,000
Up to 40	Nil	Nil	Nil	Nil	Nil	Nil
41 – 45	Nil	Nil	Nil	Nil	Nil	Nil
46 – 50	Nil	Nil	Nil	Nil	Nil	A, J
51 – 55	Nil	Nil	Nil	Nil	A, J	A, J
56 – 60	Nil	Nil	Nil	A, J	A, J	A, J
61 – 65	Nil	Nil	J	A, J	A, J	A, J
66+	Nil	J	A, J	A, J	A, J	A, J

Age bands (next birthday)	\$2,000,001 – \$2,500,000	\$2,500,001 – \$3,000,000	\$3,000,001 – \$5,000,000	\$5,000,001 – \$10,000,000	\$10,000,001 – \$25,000,000	\$25,000,001 +
Up to 40	Nil	A, J	A, J, F <sup>1</sup>	A, F, H, K, R	A, D, F, H, K, N <sup>2</sup> , Q, U	Refer to UW
41 – 45	Nil	A, J	A, J, F <sup>1</sup>	A, F, H, K, P, R	A, D, F, H, K, N <sup>2</sup> , P, Q, U	Refer to UW
46 – 50	A, J	A, J	A, J, F <sup>1</sup>	A, F, G, H, K, P, R	A, D, F, H, I, K, N <sup>2</sup> , P, Q, U	Refer to UW
51 – 55	A, J	A, J	A, J, F <sup>1</sup>	A, F, G, H, I, K, P, R	A, D, F, H, I, K, N <sup>2</sup> , P, Q, U	Refer to UW
56 – 60	A, J	A, J	A, J, F <sup>1</sup>	A, F, G, H, I, K, P, R	A, D, F, H, I, K, N <sup>2</sup> , P, Q, U	Refer to UW
61 – 65	A, J	A, J	A, J, F <sup>1</sup>	A, F, G, H, I, K, P, R	A, D, F, H, I, K, N <sup>2</sup> , P, Q, U	Refer to UW
66+	A, J	A, J	A, J, F <sup>1</sup>	A, F, G, H, I, K, P, R	A, D, F, H, I, K, N <sup>2</sup> , P, Q, U	Refer to UW

1 Note that the PMAR is not a mandatory requirement for Term cover up to \$5m. A mandatory PMAR will still be required for TPD cover exceeding \$3m.

2 A CXR is only required for Term cover exceeding \$20m where there is a current or past history of smoking.

We reserve the right to call for medical evidence outside these standard requirements, if necessary. Medical requirements are based on the total benefit amounts with TAL only.

## Critical Illness cover

Benefit is the total sum insured of all similar cover held with TAL plus the cover being applied for under the application.

Age bands (next birthday)	\$0 – \$250,000	\$250,001 – \$500,000	\$500,001 – \$1,000,000	\$1,000,001 – \$1,500,000	\$1,500,001 – \$2,000,000
Up to 40	Nil	Nil	Nil	J	A, H, J
41 – 45	Nil	Nil	Nil	J	A, H, J
46 – 50	Nil	Nil	Nil	A, J, P	A, F, H, I, J, P
51 – 55	Nil	Nil	Nil	A, I, J, P	A, F, G, H, I, P, R
56 – 60	Nil	Nil	A, J	A, G, I, P, R	A, F, G, H, I, P, R
61 – 62	Nil	J	A, J	A, G, I, P, R	A, F, G, H, I, P, R

### Key

<b>A</b>	MBA20 – including HDL/LDL cholesterol – must be fasting
<b>D</b>	Specialist Medical Examination
<b>F</b>	PMAR
<b>G</b>	Exercise ECG
<b>H</b>	Full Blood Count
<b>I</b>	PSA (males only)
<b>J</b>	Fast-Check Examination by Nurse – Paramedical Provider (height/weight, blood pressure, urinalysis)
<b>K</b>	Micro-urinalysis
<b>N</b>	Chest X-Ray (CXR)
<b>P</b>	Mammogram (females only) – If a mammogram has been undertaken within the last six months, a copy of this can be used instead
<b>Q</b>	Stress Echocardiogram
<b>R</b>	Fast-Check Examination by Specialist (height/weight, blood pressure, urinalysis and heart)
<b>S</b>	Full Blood Count and ESR
<b>T</b>	Hepatitis B & C
<b>U</b>	HIV

### Medical Requirements for Income Protection and Business Expense insurance

Income Protection and Business Expense including Disability Plus Option or Retirement Protection Option

The medical requirements are based on the highest of:

- Income Protection and the Retirement Protection Option; or
- Disability Plus Option; or
- Business Expense insurance.

Age bands (next birthday)	Up to \$10,000	\$10,001 – \$12,500	\$12,501 – \$15,000	\$15,001 – \$20,000	\$20,001 – \$40,000	\$40,001 – \$60,000
Up to 40	Nil	Nil	J	A, J	A, F, J	A, D, F, K, S, T, U
41 – 45	Nil	Nil	J	A, J	A, F, J	A, D, F, K, S, T, U
46 – 50	Nil	A, J	A, J	A, J	A, F, J	A, D, F, I, K, Q, S, T, U
51 – 55	Nil	A, J	A, J	A, J	A, F, J	A, D, F, I, K, P, Q, S, T, U
56 – 60	Nil	A, J	A, J	A, J	A, F, J	A, D, F, I, K, P, Q, S, T, U
61 – 64	Nil	A, J	A, J	A, J	A, F, J	A, D, F, I, K, P, Q, S, T, U

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

Medical requirements are based on the total benefit amounts with TAL only.

Example	
<b>Income Protection Benefit (Agreed)</b>	= \$25,500
<b>Disability Plus Option</b>	= \$10,000
<b>Retirement Protection Option</b>	= \$3,000
<b>Business Expense insurance</b>	= \$20,000
<i>Medical requirements</i>	
<b>Income Protection + Retirement Protection Option</b>	= \$28,500

Use the medical table to determine the requirements for IP plus RPO. In this instance this is \$28,500.

# 7 Medical Services Information

**Standard Medical requirements** – when arranging medical requirements please advise the Paramedical Service Provider that the client has applied for cover under Accelerated Protection as the medical requirements shown in the previous tables are only applicable for this product.

**If you would like TAL to arrange any mandatory medical examinations or blood tests, please advise us in the application process. In this instance we will utilise the services of Lifescreen Australia Pty Ltd.**

## Paramedical Service Providers

Paramedical Providers organise for examinations and medical tests by either a Registered Nurse or a Specialist (if required) and will contact clients to arrange appointments.

Utilising the services of a Paramedical provider is more efficient and will result in faster completion of your business. It also allows us to have arrangements for automatic reflex testing to be done when necessary to avoid clients having to undergo additional tests.

For you and your clients to get the full value of these changes please use one of the following Paramedical providers as they are aware of the reflex testing process:

### Lifescreen Australia Pty Ltd

Phone : 1800 686 000

Fax : 1800 804 758

Email: [lifescreen@lifescreen.com.au](mailto:lifescreen@lifescreen.com.au)

### Health Predictions

Phone: 1800 003 224

Fax : 03 9819 4699

Email: [referrals@healthpredictions.com](mailto:referrals@healthpredictions.com)

### Unified Health Group (UHG)

Phone: 1800 101 984

Fax : 1800 707 697

Email: [adviser.relations@uhg.com.au](mailto:adviser.relations@uhg.com.au)

## Medical Examinations

Fast-Check Examination by Nurse – to be arranged with one of our approved Paramedical Provider only

During a Fast-Check examination, the client answers a medical questionnaire and undergoes:

- height and weight check
- blood pressure check
- urinalysis

## Fast-Check Examination – Specialist

In addition to the above, the Specialist will be asked to comment on any Heart sounds or murmurs.

If this is not being arranged with one of our approved Paramedical Providers, please use the TAL Fast-Check Examination form found on the TAL Adviser Centre.

In general, a Fast-Check Examination by a Specialist will be done in conjunction with an Exercise ECG.

## Specialist Medical Examination

The specialist medical examiner will review the clients medical and family history and records details such as height, weight, blood pressure, pulse rate, heart sounds, urinalysis and notes any abnormalities. In general, a Specialist Medical Examination will be done in conjunction with a Stress Echocardiogram.

## Blood Test Details

### Full Blood Count (FBC)

FBC measures the number and status of different types of cells in the blood, including haemo-globin, red and white blood cells and platelets.

### Hepatitis B & C Serology

A blood test to establish whether there is acute, chronic or past infection with the hepatitis B and C viruses and the client's immunity status.

### HIV

An HIV (Human Immunodeficiency Virus) test establishes whether the virus is present in the blood.

### Multiple Biochemical Analysis (MBA)

An MBA measures certain elements in the blood to analyse liver and renal function, glucose, cholesterol and electrolytes. When the life to be insured undergoes an MBA, the test is performed after an eight-hour fast (only water allowed). If the applicant is pregnant or diabetic they should not fast.

## Other Medical Test Details

### Chest X-Ray (CXR)

A chest x-ray to evaluate organs and structures within the chest for symptoms of disease. Views of the lungs, heart, small portions of the gastrointestinal tract, thyroid gland and bones of the chest area are taken.

### Exercise Electrocardiogram (Ex ECG)

A test to measure the electrical activity of the heart. Leads are fixed to certain points of the client's chest, wrists and ankles to measure the heart's electrical impulses. This test is performed when the client is exercising, either on a treadmill or exercise bike.

### Mammogram

An x-ray of the soft tissue of the breast to identify tissue abnormalities.

### Micro urinalysis

A micro urinalysis establishes the presence of renal and urinary tract disease and renal involvement in systemic disease.

### Personal Medical Attendant's Report (PMAR)

TAL works with UHG (as our preferred supplier) in obtaining PMARs.

A PMAR is an underwriter's request for medical information, made directly to the client's doctor, with the client's signed permission. All communication between the doctor and TAL is confidential, however, the doctor can discuss the report with the life to be insured if they wish.

For efficient completion of PMARs please ensure:

- the doctor's name and address on the Application is accurate; and
- the medical authority in the Policy Declaration page is signed.

### Following up PMARs

UHG aims to have the majority of PMARs returned to TAL within 10 working days. There is no need for you to follow up PMARs with doctors as TAL supports a robust follow-up process.

### Tracking PMAR progress

Unifier, UHG's online portal, lets you track the status of your clients PMARs. To log into Unifier, visit <https://unifier.uhg.com.au>

### Prostate-specific antigen (PSA)

A test to measure levels of prostate-specific antigen (PSA), a protein produced by the cells of the prostate gland.

### Stress (exercise) Echocardiogram

An echocardiogram uses sound waves (ultrasound) to produce images of the client's heart during exercise.

# 8 Financial Underwriting Guidelines

Financial underwriting establishes that the amount, term and type of any insurance suits the client's needs.

When assessing financial risk, we consider the following factors:

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

The purpose is to provide as clear a picture as possible for the underwriter to understand the client's financial situation, why cover is required and how the level of cover was calculated.

## Financial Underwriting for Life, TPD and Critical Illness

To prepare your client's insurance application and financial underwriting requirements:

1. calculate the total sum insured of any other similar insurance they hold with TAL or any other insurer;
2. calculate the benefits they can apply for, ensuring the value does not exceed the Maximum benefits or the Maximum Total Industry Cover (as outlined below); and
3. obtain the financial underwriting requirements for the level of cover they're applying for.

All clients are required to provide details of their current income (unless they have an occupation that is non-income producing such as Home Duties) and for large sums insured we require additional information.

## Maximum benefits for Personal Cover

For Life, TPD and Critical Illness insurance, we use income multiples based on the age to determine the maximum benefit available to an applicant.

Life Insured – age next birthday	Life insurance	Critical Illness insurance	TPD insurance Up to \$3m <sup>1</sup>	TPD insurance \$3-5m <sup>1</sup>
Up to 35	30x	20x	20x	15x
36-45	20x	15x	20x	15x
46-50	18x	12x	18x	12x
51-55	15x	10x	15x	10x
56-60	10x	8x	10x	8x
61 and over	8x	–	–	–
Maximum Total Industry Cover Maximum total sum insured of all similar cover held with TAL or any other company, plus the sum insured they're applying for	No maximum if cover is financially justified	\$2,000,000 maximum	\$5,000,000 maximum <sup>2</sup>	\$5,000,000 maximum <sup>2</sup>

1 For TPD the applicant can have a total of \$5,000,000 maximum with TAL and any other life insurance company. Where a total of over \$3,000,000 with TAL and any other life insurance company is being considered the 2nd set of TPD Insurance multiples in the \$3-5m column will apply.

2 Please refer to page 8 for full definitions of the TPD definitions available based on the clients occupation class.

	Example 1	Example 2
<b>Age of life insured</b>	40 years	40 years
<b>Income</b>	\$90,000	\$250,000
<b>Maximum Life insurance benefit</b>	20 x \$90,000 = \$1,800,000	20 x \$250,000 = \$5,000,000
<b>Maximum TPD insurance benefit</b>	20 x \$90,000 = \$1,800,000	20 x \$250,000 > \$3,000,000 therefore apply \$3-5m multiples <sup>1</sup> . 15 x \$250,000 = \$3,750,000
<b>Maximum Critical Illness insurance benefit</b>	15 x \$90,000 = \$1,350,000	15 x \$250,000 > \$2,000,000 therefore maximum \$2,000,000 applies.

1 For TPD Insurance where the Up to \$3m multiples determine a benefit greater than \$3,000,000 and the \$3-5m multiples determine a benefit amount of less than \$3,000,000 then \$3,000,000 will be determined as the maximum TPD benefit being available to the applicant.

### Increased Benefits

In some circumstances, we consider benefits above the income multiple guidelines.

To apply for a benefit outside the guidelines please include:

- a brief outline of how the benefit amount was calculated;
- any supporting information; and
- a copy of the signed Statement of Advice.

### Maximum Benefits for Home Duties

For a Home Duties applicant, the level of cover available varies depending on their individual circumstances, such as age and number of dependants, balance of family mortgage outstanding, their spouse’s income and existing level of insurance. Insurance on the non-working spouse should not exceed the amount of cover on the working spouse.

Based on completion of the application only, the maximum benefits we offer for Home Duties occupations are listed in the following table:

Insurance type	Maximum benefits
Life & TPD insurance	\$1,000,000
Critical Illness insurance	\$750,000

Alternatively, cover can be calculated using the following criteria to consider cover above these amounts.

Note: this is not in addition to the above amounts.

	Life & TPD insurance	CI insurance
Multiple of spouse's income	5	5
Each dependent child primary school age or younger	\$200,000	\$200,000
Each dependent child in secondary/ tertiary education or other dependents <sup>1</sup>	\$100,000	\$100,000
Balance of mortgage on family home	Yes	Yes
Maximum benefit	\$2,000,000	\$1,250,000

<sup>1</sup> Consideration can be given to other dependents such as disabled parents, siblings, etc.

To apply for a benefit at these higher levels, please include one of the following:

- completed Financial Questionnaire outlining how the benefit amount was calculated, plus any supporting information; and
- a copy of the relevant information from the signed Statement of Advice.

### Financial Requirements for Life, TPD and CI insurance

After calculating the total value of cover required, refer to the following tables to find the minimum financial requirements for:

- Personal Cover; and
- Business Cover, including:
  - Business Insurability Option;
  - Key Person Cover;
  - Partnership/Share Purchase; and
  - Loan Cover.

If you have any questions, please contact your TAL underwriter. For assistance with large and/or complex financial underwriting queries, please call our financial underwriting service on 1300 434 689.

#### Important information:

- Financial requirements depend on the:
  - purpose of the cover;
  - product;
  - sum insured applied for; and
  - total sum insured of all similar cover held with TAL or any other company. We use this information to determine the total cover paid out in the event of a claim for different product types (Life, TPD and Critical Illness insurance benefits).
- For Critical Illness insurance Reinstatement applications, financial requirements are based on the Critical Illness insurance sum insured only

#### Example:

CI \$500,000 + Critical Illness insurance Reinstatement; the financial requirements are based on \$500,000 only

- There are additional financial requirements for the Business Insurance Option. See page 25 for more information.

**Applications for multi-purpose cover, for example personal, partnership and loan cover, may require additional information.**



## Personal Cover

Personal cover insures personal liabilities, future income earning potential and family or dependants. The following items are required for a personal cover application.

<b>A</b>	Application only
<b>B</b>	TAL financial questionnaire or copy of signed Statement of Advice (SoA)
<b>C</b>	Detailed report on the need for cover and how the benefit was calculated (alternatively a copy of the appropriate sections of the signed Statement of Advice can be submitted).
<b>D</b>	Business Accounts to include the Business Tax Returns, Profit & Loss Accounts and Balance Sheets for all business entities (if self-employed) AND Personal Tax Returns for the last two financial tax years.

To find the financial requirements for your client's insurance application, first calculate their Total Industry Cover, which is the total sum insured of all similar cover held with TAL or any other company, plus the sum insured they're applying for under this application.

Total Industry Cover	Life	Critical Illness	TPD <sup>1</sup>
Up to \$2,000,000	A	A	A
\$2,000,001 – \$3,000,000	A	–	A
\$3,000,001 – \$6,000,000	A	–	A, B, D
Over \$6,000,000	A, B, C, D	–	–

<sup>1</sup> For TPD the application can have a total of up to \$5,000,000 maximum with TAL and any other life insurance company.

Example 1: Personal cover	Stand-alone plan or attached benefit	Benefit amount	Maximum potential claim payout
<b>Life insurance</b>	Stand-alone	\$1,500,000	\$1,500,000
<b>Critical Illness insurance</b>	Stand-alone	\$500,000	\$500,000
<b>TPD insurance</b>	Stand-alone	\$2,000,000	\$2,000,000
<b>Financial requirements</b>	Based on individual plans	A – Application only – current year's income.	

Example 2: Personal cover	Stand-alone plan or attached benefit	Benefit amount	Maximum potential claim payout
<b>Life insurance</b>	Stand-alone	\$4,000,000	\$4,000,000
<b>Critical Illness benefit Attached to Life insurance</b>	Benefit attached to Life insurance	\$500,000	<i>Note: Critical Illness benefit is Attached to Life insurance, so the Life insurance benefit amount is reduced by the Critical Illness insurance claim.</i>
<b>TPD insurance</b>	Stand-alone	\$4,000,000	\$4,000,000
<b>Financial requirements</b>	Based on individual plans	A – Application only – current year's income. B – TAL Financial Questionnaire or copy of signed Statement of Advice (SoA). D – Business Accounts to include Tax Returns, Profit & Loss Accounts and Balance Sheets for all business entities (if self-employed) AND Personal Tax Returns for the last two financial tax years.	

## Business Cover

Business cover includes insurance for:

1. Key Person Protection
2. Partnership or Share Purchase Protection
3. Business Loan Protection

	Purpose	Method for determining level of cover required
<b>Key Person Protection</b>	<p>Provides funds for the business to overcome the financial effect of the death or disability of a Key Person.</p> <p>A Key Person (<i>generally a third party arms-length employee with no or very minimal ownership interest in the business</i>) is usually a person who:</p> <ul style="list-style-type: none"> <li>• Possesses proven knowledge, skills and/or expertise in a specific field;</li> <li>• Performs important tasks or processes in the business not easily replicated by others;</li> <li>• Has valuable personal/business contacts and/or relationships vital to the ongoing success of the business.</li> </ul>	<p>Cover is required to be owned by the business.</p> <p>One of the following calculation methods should be applied:</p> <ol style="list-style-type: none"> <li><b>1. Replacement cost method</b> Includes: <ul style="list-style-type: none"> <li>• Replacement salary</li> <li>• Recruitment costs</li> <li>• Relocation costs</li> <li>• Training costs</li> <li>• Advertising expenses</li> </ul> </li> <li><b>2. Loss of revenue</b> Determined based on the expected reduction in business revenue for the period before a replacement is found</li> <li><b>3. Loss of capital value</b> Determined based on the expected loss of capital value of the business as a result of the absence of the Key Person</li> </ol>
<b>Partnership/Share Purchase Protection</b>	<p>Provides insurance proceeds to fund the sale of the deceased (or disabled) party's interest, according to the terms of the buy/sell (succession or shareholders) agreement;</p> <p>Ensures surviving parties own all the business, and the surviving family and/or estate receives a fair price for their interest in the business in a timely way; and</p> <p>Ensures smooth transition to new ownership, minimal impact to day-to-day management (no interference from surviving spouse or family).</p>	<p>Value of business (including details of the method used in deriving the valuation)</p> <p>×</p> <p>Percentage ownership share</p> <p><i>All major partners/shareholders should be covered and there should be an agreement in place to cover the Partnership/Share Purchase or Buy/Sell arrangements</i></p>
<b>Business Loan Protection</b>	<p>Protecting the business from exposure to financial loss due to inability to service/pay debt, such that the bank (or financier) may recall the debt.</p>	<p>Current amount of debt drawn down</p> <p>×</p> <p>Percentage ownership share.</p>

Financial evidence is required as follows:

Cover value	Life	Critical Illness	TPD
Total industry cover <sup>1</sup>	No industry maximum if cover is financially justified	Maximum of \$2,000,000	Maximum of \$5,000,000 <sup>2</sup>
Up to \$1,000,000	A	A	A
\$1,000,000 to \$2,000,000	A	A, B, D	A
\$2,000,000 to \$3,000,000	A	Not available	A
Over \$3,000,000	<p>Key Person Cover: A, B, D &amp; E</p> <p>Partnership/Share Purchase: A, B, D &amp; F</p> <p>Loan Cover: A, B, D &amp; G</p>	Not available	<p>Key Person Cover: A, B, D &amp; E</p> <p>Partnership/Share Purchase: A, B, D &amp; F</p> <p>Loan Cover: A, B, D &amp; G</p>

1 Total industry cover refers to total industry wide business cover including this application and any combination of business cover (Key Person Cover, Partnership/Share Purchase and Loan Cover).

2 Please refer to page 8 for full details of the TPD definitions available based on the clients occupation class.

## Evidence Requirements

<b>A</b>	Application only – current year’s income.
<b>B</b>	TAL financial questionnaire or copy of signed Statement of Advice (SoA).
<b>C</b>	Detailed report on the need for cover and how the benefit was calculated (alternatively a copy of the appropriate sections of the signed Statement of Advice can be submitted).
<b>D</b>	Business Accounts to include the Business Tax Returns, Profit and Loss Accounts and Balance Sheets (for all business entities) for the last two financial years.
<b>E</b>	Statement from Employer or Chief Financial Officer/Accountant outlining the salary package, role, skills and duties which make them a key person and how the potential loss was calculated in determining the level of cover proposed.
<b>F</b>	Copy of the most recent business valuation and/or Partnership/Share Purchase or Buy/Sell agreement (if available) which outlines the valuation methodology used to determine the business value and the level of cover.
<b>G</b>	Signed letter of offer from financial institution or loan schedule (to include details of lender, borrower, purpose, type, amount, term and interest rate).

## Business Insurance Option

This option allows you to increase your Life insurance Benefit Amount without further medical underwriting on the occurrence of a valid business event.

The financial requirements for the Business Insurance Option (BIO) are A+B+D+E+F+G, determined by the purpose of the cover or per the specific business cover guidelines. This is regardless of the sum insured. For example, financial requirements for Partnership/Share Purchase cover are A+B+D+F.

The same financial information is required when exercising this option.

When exercising the BIO, any increase in cover must be for the same business event for which the cover was originally taken out and determined using the same or similar methodology.

### Example: Original cover and BIO established for Share Purchase

The value of the business has increased and therefore a BIO increase for Share Purchase is available using the same valuation methodology used in the original application.

This should be supported by the same financial requirements to confirm the new business value and level of cover.

No medical underwriting is required.

If the applicant was classified as a smoker on their original application, their BIO increase is on smoker rates.

### Items required to exercise Business Insurance Option

- Application Form, completed, including Sections 3 and 7 Complete Section 4 if TPD cover is applied for
- Application declarations, completed
- Confirmation the life insured is working in their usual occupation

- Financial Questionnaire, completed
- Supporting financial evidence as per the specific cover guidelines. For example, financial requirements for Share Purchase cover are A+B+D+F.

For more information, see the Policy Document.

## Financial Underwriting for Income Protection

Prepare your client’s insurance application and financial underwriting requirements by:

1. determining their monthly earnings;
2. calculating their benefit level; and
3. obtaining the financial underwriting requirements applicable to their employment status and the level of benefit they apply for.

## Determine monthly earnings

Monthly earnings is income generated by work performed in the client’s own occupation. Income not generated from personal exertion, such as investment income, should not be included. Monthly earnings are assessed differently for:

- employees; and
- self-employed people.

Use the following guidelines to determine your client’s monthly earnings.

## Employees

For employees (with no ownership interest in the business), monthly earnings includes income the client is entitled to receive or receives as remuneration from their employer. Employees may include additional elements of their salary package, provided they were not included in the original package/ salary listed on their application, such as:

- motor vehicle allowance;
- superannuation; and
- regular and recurring bonus or commission payments (over three year history).

## Self-employed

Self-employed applicants are sole traders, partners, shareholders or employees of their own business, (eg Pty Ltd company, trust or partnership). Monthly earnings are based on the client's share of the business profits they are entitled to and/or receive directly or otherwise. Business profits are calculated in the usual manner that profits and losses in a business are calculated.

Some items can be added back from the profit and loss such as the client's share of:

- donations;
- salary/wage and/or Director's fees paid to the clients;
- superannuation paid to the clients;
- salary/wage and or superannuation income split with spouse;
- a percentage of private use of a motor vehicle, if not already taken into account; and
- depreciation costs if not already taken into account, depending on the item and the amount.

For details and examples of these and other add back items, please refer to the Income Protection calculator on [www.acceleratedprotection.com.au](http://www.acceleratedprotection.com.au) which outlines the process for determining the client's income, or speak to your TAL underwriter.

## Income Splitting

If a spouse is employed in the business primarily for Income Splitting or taxation purposes, benefits may be based on the income actually generated by the breadwinner. If both spouses require cover, full details of each spouse's responsibilities, duties and income must be provided.

Applications for both spouses on the basis of the above are only accepted when it is clear each spouse works full-time in the business and one is not merely working at home doing accounts, bookkeeping or secretarial work for the business.

Please refer to the Income Protection calculator on [www.acceleratedprotection.com.au](http://www.acceleratedprotection.com.au) which explains how to determine if income splitting is occurring. Your TAL underwriter will also be able to assist you with further clarification.

## Calculating benefit levels

Use the following formula to determine your client's maximum benefit levels:

- 75% of the first \$26,666 of monthly earnings (or \$320,000 per year)
- 50% of the next \$20,000 of monthly earnings (or \$240,000 per year).

## Monthly benefits over \$20,000

Clients applying for a total monthly benefit of \$20,000 or more must complete Section 5, Question 11 of the application regarding their net assets and net investments/unearned income. Net assets and net investments/unearned income includes those where the client has either an ownership interest in or control over assets, directly or indirectly including those held in the spouse's name, trusts or other entities owned by any other entity.

For clients with net assets (excluding the personal residence/ family home and superannuation) with a value of \$5,000,000 or more OR net investment or unearned income exceeding \$250,000 per year then ask your TAL underwriter for individual consideration.

## Monthly benefits over \$30,000<sup>1</sup>

Monthly benefits over \$30,000 are only available where at least \$5,000 monthly benefit is held or applied for with TAL and Section 5, Question 11 of the application is completed.

We consider top-ups of a further 20% of the monthly earnings in excess of \$46,666 (\$560,000 per year) on a limited Benefit Period of one or two years. Maximum \$60,000 monthly benefit (including Retirement Protection Option and Disability Plus Option) is available comprising of a maximum \$30,000 monthly benefit (including Retirement Protection Option and Disability Plus Option) long term plus a maximum \$30,000 monthly benefit top-up on a limited benefit period of one or two years.

*Please note:* If applying for an increase over \$30,000 monthly benefit on a TAL policy from a series prior to Accelerated Protection, please contact your underwriter as restrictions may apply.

<sup>1</sup> Please refer to Ready Reckoner on page 9 for full details of what benefits and options are involved in the maximum monthly benefits.

	<b>Benefit 1 – Select any Benefit Period</b>	<b>Benefit 2 – Benefit Period limited to 1 or 2 years</b>
<b>Income</b>	\$2,000,000 per annum	\$2,000,000 per annum
<b>Monthly benefit calculation</b>	<ul style="list-style-type: none"> <li>• 75% of the first \$320,000 income = \$20,000</li> <li>• 50% of next \$240,000 income = \$10,000</li> </ul>	<ul style="list-style-type: none"> <li>• Income in excess of \$560,000 = \$1,440,000</li> <li>• 20% of \$1,440,000 = \$24,000</li> </ul>
<b>Maximum monthly benefit</b>	\$30,000	\$24,000
<b>Top up benefit</b>	N/A	\$24,000 monthly benefit for 1 or 2 year Benefit Period
<b>Eligible for long term monthly benefit</b>	\$30,000 to age 65 or 70	N/A

### Benefit 1

Client could select any Benefit Period and the benefit would be calculated as follows to a maximum monthly benefit of \$30,000:

- 75% of the first \$320K income = \$20,000 MB
- 50% of the next \$240K income = \$10,000 MB
- TOTAL = \$30,000 MB

The client would be eligible for a long-term monthly benefit of \$30,000.

### Benefit 2

Would be limited to a 1 or 2 year Benefit Period and would be calculated as follows:

- Income in excess of \$560,000 = \$1.44M
- 20% of \$1.44M = \$24,000 MB

This means the client could apply for a maximum long-term benefit of \$30,000 MB to age 65 or 70.

The client could also apply for a separate and additional top up benefit of up to \$24,000 MB on a 1 or 2 year Benefit Period.

## On-going Income

Where clients are self-employed and the business is likely to generate on-going income when they are unable to work your TAL underwriter may consider applying an On-going Income Clause. Please contact your TAL underwriter who will be able to assist you with further clarification.

### Example:

Client is a self-employed Specialist Ophthalmic Surgeon with two support staff earning a net income of \$2,000,000 per year.

## Limits for financial requirements

If a client applies for a total monthly Benefit Amount exceeding the amounts in the table on the next page, we require the minimum financial evidence as presented on page 29.

### Please note:

**Self-Employed** means you are a business owner, sole trader, an employee of your own company or trust or are in a partnership.

**Employee** means you are an arms-length employee with no ownership interest in the company you work for.

## Applying for both Income Protection and Business Expense insurance

When a client applies for both Income Protection and Business Expense insurance, the financial requirements are based on the highest benefit applied for.

### Example:

Income Protection benefit of \$10,000 (inclusive of RPO and DPO) and Business Expense benefit of \$8,000. The financial requirements will be based on the Income Protection Benefit of \$10,000.

**8** Financial Underwriting Guidelines *continued*

	Up to \$7,500 per month	\$7,501 to \$10,000 per month	\$10,001 to \$12,500 per month	\$12,501 to \$15,000 per month	\$15,001 to \$20,000 per month	Over \$20,000 per month
Agreed Value Employee AAA & AA+	A	A	A	A	A + C Or A + D Or A + E	A + F Or A + G
Agreed Value Employee AA	A	A	A	A + C Or A + D Or A + E	A + C Or A + D Or A + E	A + F Or A + G
Agreed Value Employee A, BBB, BB+, BB, B,	A	A + B Or A + C Or A + D Or A + E	A + C Or A + D Or A + E	A + C Or A + D Or A + E	A + C Or A + D Or A + E	A + F Or A + G
Agreed Value Self-Employed AAA & AA+	A	A	A	A	A + H + I + J	A + H + I + J
Agreed Value Self-Employed AA	A	A	A	A + H + I + J	A + H + I + J	A + H + I + J
Agreed Value Self-Employed A, BBB, BB+, BB, B	A	A + H + I + J	A + H + I + J	A + H + I + J	A + H + I + J	A + H + I + J
Indemnity Employee AAA, AA+, AA, A, BBB, BB+, BB, B	A	A	A	A	A	A + F Or A + G
Indemnity Self-Employed AAA, AA+, AA	A	A	A	A	A	A + H + I + J
Indemnity Self-Employed A, BBB, BB+, BB, B	A	A	A	A	A + H + I + J	A + H + I + J
Agreed Value / Indemnity Employee or Self-Employed SRA	A	N/A	N/A	N/A	N/A	N/A
BEX AAA, AA+ AA	A	A	A	A	A	A + H + I + J + K
BEX A, BBB, BB+ BB, B	A	A	A	A	A + H + I + J	A + H + I + J + K

## Evidence Requirements

<b>A</b>	Application only – two year’s income figures
<b>B</b>	The two most recent official employer prepared payslips (eg Micropay) showing year-to-date earnings
<b>C</b>	Personal tax return and assessment notice for the last tax year <sup>1</sup>
<b>D</b>	Group certificate/payment summary for the last tax year
<b>E</b>	Signed letter from employer on company letterhead, clearly stating the remuneration package including details of salary/wage, superannuation and other benefits itemized
<b>F</b>	Personal tax returns and assessment notices for the last two tax years <sup>1</sup>
<b>G</b>	Signed letter from employer on company letterhead, clearly stating the remuneration package including details of salary/wage, superannuation and other benefits itemized for the last two tax years
<b>H</b>	Profit and Loss accounts for all business entities the life insured has an ownership in or control of directly or otherwise in which the own occupation of the life insured is performed, for the last two tax years
<b>I</b>	Personal tax returns and assessment notices for the last two tax years <sup>1</sup>
<b>J</b>	Business entity tax returns and assessment notices for all business entities, for the last two tax years <sup>1</sup>
<b>K</b>	Business Expense Questionnaire

<sup>1</sup> Tax returns submitted must be those returns submitted to the ATO, with no subsequent adjustments made.

## Proof of Income Endorsement

When a client applies for Agreed Value Income Protection (Standard or Premier) and FULL financial evidence is provided supporting the Benefit Amount the option of an Agreed Value Proof of Income Endorsement is available. This endorsement guarantees the amount paid for Total Disability at the point of claim without further financial evidence being necessary. (Please note: Partial Disability payments will still require financial evidence to be obtained at claim time and the endorsement is not available where Income Protection is held in Super.)

## Financial Underwriting for Business Expense insurance

Business Expense insurance provides a monthly reimbursement of the regular fixed expenses of a business if the life insured is unable to work due to Sickness or Injury. Maximum \$60,000 monthly benefit Business Expense insurance is available.

(See expense lists on next page).

Prepare your client’s insurance application and financial underwriting requirements by completing the Business Expenses Form (available on [www.acceleratedprotection.com.au](http://www.acceleratedprotection.com.au)).

Please also refer to the Income Protection calculator on [www.acceleratedprotection.com.au](http://www.acceleratedprotection.com.au) which has a Business Expenses worksheet and will assist in calculating the Business Expense benefit amount for your client

As a guide, the following table lists expenses that are covered and not covered by Business Expense insurance.

Insurable expenses	Non-insurable expenses
• accounting fees	• consumables
• advertising	• depreciation
• audit fees	• disposables
• business insurance premiums	• equipment
• business interest payments	• fittings
• business loan principal repayments that are ongoing, fixed and will continue to be incurred if your client is unable to work.	• fixtures
• cleaning	• implements
• costs ordinarily incurred in the employment of non-revenue generating employees	• merchandise
• electricity	• personal remuneration
• gas	• payments of a private or domestic nature
• heating	• products or wares
• leasing costs	• salaries of revenue-generating employees
• net cost of a locum (a person sourced external to the life insured's business and is a direct replacement for the life insured. The 'net cost of a locum' arises when the gross sales, income or billings generated by the locum are less the fees incurred for that locum).	• stock or any other items of a capital nature
• professional dues	
• rates	
• rent	
• telephone charges	
• water	
• any other fixed expenses that are normal and customary in the conduct of the life insured's business that will continue to be incurred if your client is unable to work.	



## 9 Requirements for exercising the Guaranteed Future Insurability Benefit under Life, Critical Illness and TPD insurance

When a client applies to exercise the Guaranteed Future Insurability Benefit (GFI), the financial requirements vary depending on whether the benefit type is Personal or Business.

Items required to exercise the Guaranteed Future Insurability Benefit	Personal	Business
Application form, completing other insurance details section	✓	✓
Original Policy Schedule	✓	✓
Evidence of allowable event, such as a copy of: <ul style="list-style-type: none"> <li>• child's birth certificate</li> <li>• marriage certificate</li> <li>• title deed</li> </ul>	✓	
Confirmation from a Medical Practitioner that an Immediate Family Member does require a Carer	✓	
No medical underwriting required	✓	✓
Financial evidence to support the increase in cover		✓

The following information includes definitions, underwriting rules and other information to help you prepare your clients' insurance applications.

# 10 Occupation Details – General Guidelines

Refer to the Occupation Listing on pages 41 to 66 for information on the availability of cover for different occupations. If your client's occupation is not included, please contact your underwriter to discuss.

## Apprentices

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance (see below)
- ✓ Income Protection (see below)

For Income Protection applications, the following guidelines apply:

- first-year apprentices are not eligible for cover; and
- second and third-year apprentices are restricted to a maximum five-year Benefit Period.
- Please refer to the Occupation list for the correct category to use when quoting.

For TPD applications, the following guideline applies:

- for TPD cover, the rating is as per the occupation guide, for example, 2 x premium.

## Employment – full-time and part-time eligibility criteria

### Full-time employment

(minimum of 30 hours per week and 42 weeks per year)

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance (see below)
- ✓ Income Protection (see below)

Full-time employees can apply for Life, Critical Illness, TPD and Income Protection benefits and are rated according to their occupation. The Own Occupation definition is available as per the Occupation Listing.

For clients with two or three part-time positions that make up 30 hours per week of employment, Income Protection is not available as they are not in full-time employment.

For clients working 60-70 hours per week in one full-time position, we consider cover on an individual case-by-case basis.

Clients working 70+ hours per week in one full-time position are generally not eligible for Income Protection insurance.

### Part-time employment

(less than 20 hours per week)

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance (see below)
- ✗ Income Protection

Clients working less than 20 hours per week are rated as Home Duties, providing their part-time occupation is insurable for the benefits they apply for. However, Own Occupation TPD is not available for part-time workers.

### Example:

A client working 15 hours per week as a bank teller can apply for Life insurance, TPD insurance (under the Any Occupation or ADL definition) and Critical Illness Insurance. The quotation occupation is Home Duties not bank teller. See page 22 for details of the cover limits for Home Duties.

Applicants working less than 20 hours per week are not eligible for Income Protection.

### Part-time employment

(between 20-29 hours per week and 42 weeks per year)

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance (see below)
- ✓ Income Protection (see below)

Clients working on a part-time basis may be considered for Income Protection based on the following criteria:

- working between 20-29 hours per week
- permanent part-time employees who work at least three days per week
- Agreed Value – if in their position/self-employed for a continuous 24 months
- Indemnity – if in their position/self-employed for 12 -24 months
- occupations AAA, AA+ and AA only
- minimum 4-week Waiting Period.

TPD benefits are rated according to the client's part-time occupation, however, 'Own' Occupation TPD is not available for clients working part-time.

### **Casual employment**

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance (see below)
- ✗ Income Protection

Applicants employed on a casual basis are not eligible for Income Protection.

Please note that TPD benefits will be rated according to the number of hours worked and their occupation. However, 'Own' Occupation TPD is not available for clients working casually.

### **Farmers (owners)**

Depending on your client's situation, we now have three Income Protection options to choose from. These options provide more certainty by having the opportunity to financially underwrite a policy with an 'Agreed' value contract for all three options.

Your clients' can rest easy, knowing that if they have to make a claim, they will be paid the 'Agreed' monthly benefit, meaning they will be paid the pre-determined sum insured amount, no matter what their income at their time of need.

Farmers are eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ Total and Permanent Disability Insurance, and
- ✓ Income Protection insurance

For further details please refer to the Table on the next page.

**Option 1 - Profitable for the last three years**

Employees or Contractors**	Occupation Class	Waiting Period	Monthly Benefit	Benefit Period	Product and Options#	Agreed or Indemnity	Partial Disability	Financial Requirements*
Minimum 2 employees not inclusive of client and spouse. Employees can be family members other than the spouse as long as working full time on the farm.	BBB	Minimum 30 days	Maximum \$10,000	Maximum to age 65	Standard or Premier. No limitations to optional benefits.	Agreed and Indemnity	Available	Personal and Business Tax returns. Profit and Loss accounts and balance sheets for the last 3 years <b>Note:</b> Must have positive asset position for last financial year as per balance sheets.
Less than 2 employees	BB	Minimum 30 days	Maximum \$10,000	Maximum 5 years	Standard or Premier. No limitations to optional benefits.	Agreed and Indemnity	Available	

**Option 2 - Profit in at least one of the last three years**

Employees or Contractors**	Occupation Class	Waiting Period	Monthly Benefit	Benefit Period	Product and Options#	Agreed or Indemnity	Partial Disability	Financial Requirements*
Minimum 2 employees not inclusive of client and spouse. Employees can be family members other than the spouse as long as working full time on the farm.	BBB	Minimum 30 days	Maximum \$5,000	Maximum to age 65	Standard contract only. No limitations to optional benefits.	Agreed only	Not available	Profit and Loss accounts and balance sheets for the last 3 years. <b>Note:</b> Must have positive asset position for last financial year as per balance sheets.
Less than 2 employees	BB	Minimum 30 days	Maximum \$5,000	Maximum 5 years	Standard contract only. No limitations to optional benefits.	Agreed only	Not available	

**Option 3 - Loss in all of the last three years**

Employees or Contractors**	Occupation Class	Waiting Period	Monthly Benefit	Benefit Period	Product and Options#	Agreed or Indemnity	Partial Disability	Financial Requirements*
Minimum 2 employees not inclusive of client and spouse. Employees can be family members other than the spouse as long as working full time on the farm.	BBB	Minimum 30 days	Maximum \$3,500	Maximum 5 years	Standard contract only. No limitations to optional benefits.	Agreed only	Not available	Balance sheet for the last financial year. <b>Note:</b> Must have positive asset position for last financial year.
Less than 2 employees	BB	Minimum 30 days	Maximum \$3,500	Maximum 5 years	Standard contract only. No limitations to optional benefits.	Agreed only	Not available	

\* Occupation Class and Financial Requirements – please read below on how to take advantage of this new Farmer Package.

\*\* Employees/Contractors must be working full-time and be on wages (excludes any casual or seasonal workers)

# For occupation class BBB the maximum entry age is 60nb and for BB 55nb. Where your client is older, only Income Protection Optimal is available. For further details please see page 9.

### Farmers Package

When obtaining a Quote from the TAL Adviser Centre for the Farmers Package, there are a couple of things you will need to do:

- 1. Occupation class:** when quoting for a Farmer, you will need to manually add in the right category. BBB = Gen Cat 19 and BB = Gen Cat 23. This will provide you with the right medical requirements for that category.
- 2. Financial Underwriting:** the requirements outlined in the above table are the mandatory requirements that are needed for each option. These will be updated on the TAL Adviser Centre in the next update.

### Home Duties (full-time)

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance (see below)
- ✗ Income Protection

Home Duties occupations are eligible for Life, TPD and Critical Illness insurance, however, 'Own' Occupation TPD is not available.

See page 22 for details of the cover limits for Home Duties.

Not included under Home Duties are students and people currently unemployed ie seeking employment and not intending to do Home Duties.

### Newly Self-employed

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance (see below)
- ✓ Income Protection (see below)

We will generally consider applicants who have become self-employed within the last three to six months where they are doing the same type of work. Our approach is to limit Income Protection cover to an Indemnity contract and apply a newly self-employed clause.

A newly self-employed clause allows for the definition of Pre-Disability Earnings to be calculated from the date of self-employment and this remains on the policy for a period of two years. After two years, the client can elect to alter the Indemnity contract to Agreed Value with supporting financial evidence.

For self-employed applicants, the application form requires the following income figures:

- gross business expenses (turnover)
- business expenses
- net business income (net profit)

- client's share of income
- any addbacks
- total income

If you have a client who is newly self-employed, it is important that previous income figures are still completed.

The previous income of the client should be entered in the previous tax year's box (business income and net income are the same if the person was previously an arms-length employee).

### New Professionals Package

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance
- ✓ Income Protection

While many newly qualified professionals, such as specialist doctors, vets or solicitors have significant earning capacity, they are unlikely to have complete financials to support their income. Their earnings will also increase significantly over the early period of their working lives.

As a result, we provide higher levels of cover for new professionals without the need for the usual financial requirements. These limits apply to Life, TPD, Critical Illness and Income Protection benefits.

#### Eligibility

The new levels of cover are available to newly qualified professionals who became registered or licensed within the last three years, are working full-time and generating an income in one of the following eligible professional occupations:

- Accounting Graduate, Accountant – CPA or CA
- Actuarial Graduate, Actuarial Fellow
- Architect
- Dentist, Dental Specialist
- Engineer
- Financial Planner
- Medical Intern, Registrar, Resident, Doctor – GP or Specialist
- Optometrist
- Pharmacist
- Physiotherapist, Chiropractor, Osteopath
- Podiatrist
- Psychologist
- Quantity Surveyor
- Solicitor, Barrister
- Veterinarian

The following table outlines the complete list of eligible professional occupations and the occupation's relevant eligibility criteria.

Occupation Details	Eligibility Criteria
<b>General Practitioner and Dentists</b>	<p>A new general practitioner or dentist working full-time, generating an income who graduated:</p> <ul style="list-style-type: none"> <li>with the appropriate medical degree or higher qualification from an Australian medical or dental school, completed the approved period of intern hospital-based training and is a qualified fellow of the appropriate college; or</li> <li>overseas, is a trained practitioner and qualified as either a fellow of the appropriate college and completed requirements for the Australian Medical Council (AMC) or Australian Dental Council (ADC) and the appropriate state and/or territory registration (and satisfies the usual underwriting residency guidelines).</li> </ul> <p>AND is currently registered to practise with the AMC or ADC and appropriate state and/or territory medical or dental board, and registered within the last three years.</p>
<b>Specialist Medical and Dental Practitioners</b>	<p>A new specialist medical and dental practitioner working full-time, generating an income who graduated:</p> <ul style="list-style-type: none"> <li>with the appropriate medical or dental degree or higher qualification from an Australian medical or dental school, completed the approved period of intern hospital-based training and appropriate requirements to be a specialist and is a qualified fellow of a specialty college; or</li> <li>overseas, is a trained specialist practitioner and qualified as a fellow of an Australian specialist college and completed requirements for the AMC or ADC and the appropriate state and/or territory registration (and must satisfy the usual underwriting residency guidelines).</li> </ul> <p>AND is currently registered to practise with the AMC or ADC and the appropriate state and/or territory medical or dental board, and qualified in their specialty within the last three years.</p>
<b>Barrister and Solicitor</b>	<p>A new barrister and/or solicitor working full-time, generating an income who graduated:</p> <ul style="list-style-type: none"> <li>with a law degree and/or higher qualification from an accredited Australian law school, completed the approved accredited program of practical legal training; or</li> <li>overseas, is a trained barrister and/or solicitor who completed requirements for the appropriate state and/or territory registration (and satisfies the usual underwriting residency guidelines)</li> </ul> <p>AND is currently registered to practise as a barrister and/or solicitor with the appropriate state and/or territory Bar Association and/or Law Society, and was admitted within the last three years.</p>
<b>CPA/CA Accountants and Actuarial Fellows</b>	<p>A new CPA or CA, or actuarial fellow, working full-time, generating an income who graduated:</p> <ul style="list-style-type: none"> <li>with the appropriate bachelor degree or higher qualification, completed the approved training program and practical experience requirements for qualification as a CPA or CA or FIAA ; or</li> <li>overseas, is a trained accountant or actuary who completed requirements for admission as a CPA or CA or FIAA and satisfies the usual underwriting residency guidelines.</li> </ul> <p>AND is currently registered to practise as a CPA or CA or FIAA in Australia, and registered within the last three years.</p>
<b>Financial Planners</b>	<p>A new graduate, generating an income and working full-time for a business that holds an Australian Financial Services License, who graduated and started working as a Financial Planner within the last three years and holds:</p> <ul style="list-style-type: none"> <li>an appropriate bachelor degree or higher qualification</li> <li>Certified Financial Planner (CFP) certification, AND</li> <li>membership of the Financial Planning Association or the Association of Financial Advisers.</li> </ul>
<b>Graduates and Other Practitioners</b> Applies to: Accounting Graduate Actuarial Graduate Architect Chiropractor Engineer Medical Intern Medical Registrar Medical Resident Optometrist Pharmacist Physiotherapist Podiatrist Psychologist Quantity Surveyor Veterinarian	<p>A new graduate or practitioner (of all other occupations listed in the table), working full-time, generating an income who graduated:</p> <ul style="list-style-type: none"> <li>with the appropriate bachelor degree or higher qualification and completed (or is in the process for Medical Interns and Residents, accounting graduates or actuarial graduates) the approved training program and practical experience requirements; or</li> <li>overseas, is a trained practitioner who graduated with the appropriate bachelor degree or higher qualification and completed the appropriate Australian accreditation as set out by the appropriate Australian accreditation authority (and satisfies the usual underwriting residency guidelines)</li> </ul> <p>AND is currently registered to practise with the appropriate state and/or territory registration board and graduated or registered within the last three years.</p>

## Maximum levels of cover

The mandatory financial evidence requirements for the New Professionals Package are waived for set maximum amounts for Income Protection, Critical Illness, TPD and Life insurance subject to underwriting and disclosures on the Accelerated Protection application. The table below shows the maximum levels of cover (held industry wide). Any amount below these maximum amounts is accepted.

Profession	Maximum cover Life insurance	Maximum cover Critical Illness insurance	Maximum cover TPD insurance	Maximum cover – Income Protection Benefit		
				Agreed Value Monthly Benefit	Indemnity Monthly Benefit	Total Monthly Benefit
Accountant – CPA or CA	\$4m	\$1.5m	\$2.5m	\$6,000	\$4,000	\$10,000
Accounting Graduate	\$2.5m	\$1m	\$2m	\$4,500	\$3,500	\$8,000
Actuarial Fellow	\$3m	\$1.5m	\$2.5m	\$6,500	\$3,500	\$10,000
Actuarial Graduate	\$2.5m	\$1m	\$2m	\$4,500	\$3,500	\$8,000
Architect	\$2.5m	\$1m	\$2m	\$4,500	\$3,500	\$8,000
Barrister	\$4m	\$2m	\$2.5m	\$6,250	\$3,750	\$10,000
Chiropractor	\$1.5m	\$1m	\$1.5m	\$3,750	\$3,750	\$7,500
Dental Specialist	\$5m	\$2m	\$3m	\$15,000	\$5,000	\$20,000
Dentist	\$3m	\$1.5m	\$2.5m	\$10,000	\$2,500	\$12,500
Doctor – GP Only	\$3m	\$1.5m	\$2.5m	\$10,000	\$2,500	\$12,500
Doctor – Specialist <sup>1</sup>	\$5m	\$2m	\$3m	\$15,000	\$5,000	\$20,000
Engineer	\$2.5m	\$1m	\$2m	\$4,500	\$3,500	\$8,000
Financial Planner	\$1.5m	\$1m	\$1.5m	\$5,000	\$0	\$5,000
Medical Intern	\$2.5m	\$1m	\$2m	\$10,000	\$0	\$10,000
Medical Registrar <sup>2</sup>	\$3m	\$1.5m	\$2.5m	\$10,000	\$2,500	\$12,500
Medical Resident	\$3m	\$1.5m	\$2m	\$10,000	\$0	\$10,000
Optometrist	\$3m	\$1m	\$2m	\$5,000	\$3,000	\$8,000
Osteopath	\$1.5m	\$1m	\$1.5m	\$3,750	\$3,750	\$7,500
Pharmacist	\$2.5m	\$1m	\$2m	\$5,000	\$5,000	\$10,000
Physiotherapist	\$2m	\$1m	\$1.5m	\$4,000	\$4,000	\$8,000
Podiatrist	\$1.5m	\$1m	\$1.5m	\$3,750	\$3,750	\$7,500
Psychologist	\$2m	\$1m	\$1.5m	\$4,000	\$4,000	\$8,000
Quantity Surveyor	\$2m	\$1m	\$1.5m	\$4,000	\$4,000	\$8,000
Solicitor	\$3m	\$1.5m	\$2.5m	\$5,000	\$5,000	\$10,000
Veterinarian	\$2.5m	\$1m	\$1.5m	\$4,000	\$4,000	\$8,000

<sup>1</sup> To be eligible for the additional \$5,000 Indemnity cover, the client cannot be deriving all of their income from the public sector (either fully private practice or a combination of public and private practice).

<sup>2</sup> If a Medical Registrar is part of a hospital training programme, they qualify under this offering as a Medical Intern and Medical Intern limits will apply.

## Applying for the Offer

When obtaining a quote for Income Protection under the New Professionals package, the application may require:

- two separate Income Protection policies, one Agreed Value and one Indemnity. The indemnity component of the Income Protection policy can be converted to an Agreed Value policy at any future date without further medical underwriting, subject to the usual financial underwriting requirements, ie proof of income. A Special Condition is also included with the Policy Document to confirm that the Agreed Value benefit has been allowed even though the client's income at application stage may not support the benefit.
- the full (combined) Income Protection benefits for medical requirements, see page 18, and
- completion of questions 9 and 10 in Section 4 of the application form.

## Seasonal Workers

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance (see below)
- ✗ Income Protection

Clients employed in seasonal employment occupations that do not offer continuous employment are not eligible for Income Protection because it is difficult to determine whether the client is working and what their income is at a given time.

TPD is generally available under the modified Activities of Daily Living definition only. See the Occupation list for the specific occupation.

## Second Occupation

Clients working in a second occupation for 10 or more hours per week are rated in the 'higher' risk occupation category.

For clients working less than 10 hours per week in a second occupation where the occupation category only varies by one classification, we retain the occupation category for the principal occupation, otherwise the 'higher' risk occupation category applies.

The earnings from both jobs must be stated separately on the application. Only income from the principal occupation is covered.

## Students – full-time / part-time

Eligible to apply for:

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance (see below)
- ✗ Income Protection

Clients studying on either a full-time or part-time basis are eligible for Life, TPD and Critical Illness insurance. TPD is available under the modified Activities of Daily Living definition only.

In general, we consider benefits up to \$1,000,000 for Life and TPD insurance (TPD is only available under the modified Activities of Daily Living definition) and \$750,000 for Critical Illness insurance.

## Unemployed

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✗ TPD insurance
- ✗ Income Protection

Unemployed clients are eligible for Life and Critical Illness insurance only. In general, we consider applications for benefits up to \$1,000,000 for Life insurance and \$750,000 for Critical Illness insurance.

## Working from Home

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance
- ✓ Income Protection (see below)

Self-employed clients working from home can present challenges at the underwriting and claims stage because it can be difficult to determine if the business will continue to run whilst the client is disabled.

Under Income Protection, the following criteria are taken into consideration and determine eligibility:

- the nature of employment and industry;
- how work is sourced; and
- track record of successfully running a business from home.

### Please note:

- the client must not be employed by or in a partnership with their spouse; and
- 25% of working time is spent outside of the work/home environment or 25% of working time spent at home must involve meeting with clients, etc.

Please discuss further with your Underwriter.



## Working in Remote Areas

- ✓ Life insurance
- ✓ Critical Illness insurance
- ✓ TPD insurance
- ✓ Income Protection (see below)

Where a client is working in a remote location there are a number of aspects that are taken into account.

Due to the financial incentive to work in remote areas, we need to ensure that any Income Protection benefit being applied for is sustainable.

In general, people only remain in these areas for a limited time and do not continue earning the high level of income.

For this reason, Income Protection may be restricted to a maximum monthly benefit of \$7,500 and have other limitations to benefit period and/or waiting period. We consider cover based on individual circumstances.

There may also be additional risks depending on transport and living conditions and access to medical care.

The type of information that will assist us in offering the best cover possible is:

- Work history for 3 years including roles undertaken, names of companies worked for and income earned
- What is the client's specific job title including a more specific breakdown of duties and qualifications
- Details of current and other recent work contracts including duration, hours worked per day, weeks worked per year etc.
- What is the mode of transport to site and living conditions once there
- Distance to medical and hospital support
- Income details for last 2 years with breakdown of any bonuses or loadings paid due to working hours etc.
- Indication of how long client intends staying in the role with current employer and future work intentions.
- Please discuss further with your Underwriter.

## Mining

TAL offers a comprehensive income protection package for the mining industry. Please refer to the Working in Remote access information above and the Mining Flyer on the TAL Adviser Centre for full details.

# 11 Occupation Classification Descriptions

## General

The Occupation Classifications section is a comprehensive listing of individual occupations and their categories and also contains a description of each occupation category.

If your client's occupation is not listed and you can't determine which category they belong to, please contact your TAL underwriter for a classification. Please ensure that full occupational details are clearly disclosed on the application.

Where '5 year' or '2 year' is shown against the Occupation Category, this indicates the maximum Benefit Period available.

### Product, Occupation and Lifestyle Codes

Life	Life Insurance
<b>CI</b>	Critical Illness insurance
<b>TPD – Any</b>	TPD insurance – Any Occupation
<b>TPD – Own</b>	TPD insurance – Own Occupation
<b>TPD – ADL</b>	TPD – Activities of Daily Living
<b>TPD Factor</b>	TPD rate is multiplied by this factor
<b>IP</b>	Income Protection, Business Expense insurance
<b>OR</b>	Ordinary Rates
<b>UI</b>	Uninsurable
<b>1</b>	Standard Rates
<b>1.5</b>	Standard Rates plus 50%
<b>2</b>	Standard Rates plus 100%
<b>\$x.xx</b>	Standard Rates plus annual extra \$x.xx per \$1,000 of cover
<b>IC</b>	Individual Consideration (refer to underwriting)
<b>E</b>	Excluded

### Example:

A carpenter, classified as Own Occupation

TPD rate x TPD factor x Own Occupation factor  
= TPD rate x 2 x 1.5

Clients eligible for either the 'Own' or 'Any' TPD definitions, are also eligible to apply under the modified Activities of Daily Living definition.

## Income Protection and Business Expense Code Descriptions

### AAA University Professionals/Executives

- University qualified professionals using their qualification in a role that requires membership of a professional or government body to practise, eg accountants, solicitors or engineers.
- Individuals in an office-based management role, for at least two years and earning \$120,000+ per annum.

### AA+ Health/Medical Professionals

- University qualified health/medical professionals using their qualification in a role that requires membership of a professional or government body to practise, eg doctors, dentists or surgeons.

### AA Qualified Managerial/Clerical

- Other professionals and those employed in management or clerical roles (office only)
- Qualified health professionals who undertake light physical work, ie naturopath.

### A Technical Retail/Sales

- Occupations that are not manual or physical in nature but may require some travel.
- Most commission-based occupations and shopkeepers involved in highly skilled work, eg real estate salesperson.

*Note:* maximum to age 65 Benefit Period applies

### BBB Qualified Light Manual

- Skilled craftspeople or tradespeople in non-hazardous industries performing light manual work. Must hold TAFE qualifications, eg carpenter, electrician.

*Note:* maximum to age 65 Benefit Period applies

### BB+ Semi-Skilled Manual Plus

- Selected skilled workers performing semi-skilled work or light manual work. Qualifications and/or licensing may not be required, eg Ambulance Driver/Paramedic, courier – car/van/ light truck – local only.

*Note:* maximum to age 65 Benefit period applies

### BB Semi-Skilled Manual

- Skilled workers performing semi-skilled or heavy manual work. Qualifications and/or licensing may not be required, eg cement renderer, qualified floor tiler

*Note:* maximum 5 year Benefit Period applies

### B Other Manual

- Workers involved in heavy manual work, eg cleaner, truck driver, floor coverer or sander.

*Note:* maximum 5 year Benefit Period applies

### SRA Special Risk Category

Occupations with special underwriting risks, eg air traffic controller or baggage handler.

*Note:*

- maximum \$7,500 monthly benefit applies;
- maximum 5 year Benefit Period;
- minimum 4-week Waiting Period;
- only available under IP Standard; and
- Accident Benefit Option not available.

# 12 Occupation Listing

Occupation	IP	Life	CI	TPD Factor	TPD Any	TPD Own	TPD ADL
Abalone Diver	UI	IC	IC	UI	UI	UI	UI
Abattoir – Butcher – Qualified	BB+	OR	OR	2	Y	Y	Y
Abattoir – Inspector	BBB	OR	OR	1.5	Y	Y	Y
Abattoir – Other	IC	OR	OR	IC	IC	IC	IC
Abattoir – Slaughterer	SRA	OR	OR	2	UI	UI	Y
Abattoir – Supervisor – Nil manual	BBB	OR	OR	2	Y	Y	Y
Account Executive	AA	OR	OR	1	Y	Y	Y
Accountant – Not university qualified	AA	OR	OR	1	Y	Y	Y
Accountant – University qualified	AAA	OR	OR	1	Y	Y	Y
Accounts Clerk	AA	OR	OR	1	Y	Y	Y
Acrobats	UI	OR	IC	UI	UI	UI	UI
Actor/Actress (no stunt work)	UI	OR	OR	2	UI	UI	Y
Actuary – Qualified	AAA	OR	OR	1	Y	Y	Y
Actuary – Unqualified	AA	OR	OR	1	Y	Y	Y
Acupuncturist – Australian qualification	AA+	OR	OR	1	Y	Y	Y
Acupuncturist – Other	A	OR	OR	1	Y	UI	Y
Administration Assistant/Clerk/Manager	AA	OR	OR	1	Y	Y	Y
Advertising – Agent/Account Executive/Clerical staff	AA	OR	OR	1	Y	Y	Y
Advertising – Principal/Account Executive – Office only	AAA	OR	OR	1	Y	Y	Y
Aerial Photographer	UI	IC	IC	UI	UI	UI	UI
Aerobic/Gym Instructor – Qualified – Full time	B	OR	OR	2	UI	UI	Y
Aged Care Worker – Qualified – Includes manual duties	B	OR	OR	2	Y	Y	Y
Agent – Advertising	AA	OR	OR	1	Y	Y	Y
Agent – Employment	AA	OR	OR	1	Y	Y	Y
Agent – Insurance	AAA	OR	OR	1	Y	Y	Y
Agent – Machinery – Heavy	BB	OR	OR	2	Y	Y	Y
Agent – Machinery – Light	BBB	OR	OR	2	Y	Y	Y
Agent – Real Estate – Principal	AA	OR	OR	1	Y	Y	Y
Agent – Real Estate – Rental Property Manager – Office only	AA	OR	OR	1	Y	Y	Y
Agent – Real Estate – Rental Property Manager – Other	A	OR	OR	1	Y	Y	Y
Agent – Real Estate – Salesperson	A	OR	OR	1	Y	Y	Y
Agent – Repossession – Includes manual duties	BB	OR	OR	2	Y	Y	Y
Agent – Stock/Station	A	OR	OR	1.5	Y	Y	Y
Agent – TAB – Full time – Principal	AA	OR	OR	1	Y	Y	Y
Agent – Travel	AA	OR	OR	1	Y	Y	Y
Agronomist – More than 10% field work	IC	OR	OR	IC	IC	IC	IC
Agronomist – Office and consultation duties only – Less than 10% field work	AAA	OR	OR	1	Y	Y	Y
Air-Conditioning – Installer/Repairer	BBB	OR	OR	2	Y	Y	Y
Air-Conditioning – Supervisor – Up to 10% manual work	A	OR	OR	1.5	Y	Y	Y
Air-Conditioning – Technician	BBB	OR	OR	2	Y	Y	Y

Occupation	IP	Life	CI	TPD Factor	TPD Any	TPD Own	TPD ADL
Airline – Flight Personnel – Commercial (non charter) – Pilots/Engineers/Flight Attendants etc	UI	OR	OR	2	UI	UI	Y
Airport – Air Traffic Controller	SRA	OR	OR	2	UI	UI	Y
Airport – Baggage Handler	SRA	OR	OR	2	UI	UI	Y
Airport – Cleaner	B	OR	OR	2	UI	UI	Y
Airport – Firefighter	UI	OR	OR	UI	UI	UI	UI
Airport – Maintenance Worker – Unqualified	B	OR	OR	2	UI	UI	Y
Airport – Manager/Clerical	AA	OR	OR	1	Y	Y	Y
Airport – Refueller	B	OR	OR	2	UI	UI	Y
Airport – Truck Driver	B	OR	OR	2	UI	UI	Y
Alarm Installer/Repairer	BBB	OR	OR	2	Y	Y	Y
Aluminium Fixer/Framer – Heights over 10 metres up to 20 metres	B	OR	OR	2	Y	UI	Y
Aluminium Fixer/Framer – Heights over 20 metres	UI	\$2.00	\$2.00	2	UI	UI	Y
Aluminium Fixer/Framer – Heights up to 10 metres	BB	OR	OR	2	Y	UI	Y
Ambulance Officer/Driver/Paramedic	BB+	OR	OR	2	Y	Y	Y
Ambulance Service – Clerical only	AA	OR	OR	1	Y	Y	Y
Ambulance Technician	BB+	OR	OR	2	Y	Y	Y
Amusement Parlour – Employee	UI	OR	OR	2	UI	UI	Y
Amusement Parlour – Proprietor	B	OR	OR	2	Y	Y	Y
Amway Sales Person – Full time	A	OR	OR	1.5	Y	Y	Y
Anaesthetic Technician	AA	OR	OR	1	Y	Y	Y
Anaesthetist	AA+	OR	OR	1	Y	Y	Y
Analyst – Not university qualified	AA	OR	OR	1	Y	Y	Y
Analyst – University qualified	AAA	OR	OR	1	Y	Y	Y
Animal Breeder/Trainer – Other	SRA	OR	OR	2	UI	UI	Y
Animal Breeder/Trainer – Small domestic animals – No racing involvement	B	OR	OR	2	Y	Y	Y
Antenna Erector – Heights over 10 metres up to 20 metres	B	OR	OR	2	Y	UI	Y
Antenna Erector – Heights over 20 metres	UI	\$2.00	\$2.00	2	UI	UI	Y
Antenna Erector – Heights up to 10 metres	BB	OR	OR	2	Y	UI	Y
Antique Dealer – Deliveries	BB	OR	OR	2	Y	Y	Y
Antique Dealer – No restoration	A	OR	OR	1	Y	Y	Y
Antique Dealer – Restoration – Less than 2 years exp	BB	OR	OR	2	Y	UI	Y
Antique Dealer – Restoration – Min 2 years exp	BBB	OR	OR	2	Y	Y	Y
Apiarist/Bee Keeper	BBB	OR	OR	2	Y	Y	Y
Archaeologist – Other	IC	IC	IC	IC	IC	IC	IC
Archaeologist – Less than 10% field work – No underground or manual work	AAA	OR	OR	1	Y	Y	Y
Archaeologist – More than 10% field work – Underground or manual work	BBB	OR	OR	IC	IC	IC	IC
Architect – Qualified – Max 10% field work – No underground/Offshore/Manual	AA	OR	OR	1	Y	Y	Y
Architect – Qualified – More than 10% field work or involves underground/Offshore/Manual	IC	IC	IC	IC	IC	IC	IC
Architect – Qualified – office/consulting only	AAA	OR	OR	1	Y	Y	Y

Occupation	IP	Life	CI	TPD Factor	TPD Any	TPD Own	TPD ADL
Architect – Unqualified – Max 10% field work – No underground/Offshore/Manual	A	OR	OR	1	Y	Y	Y
Architect – Unqualified – More than 10% field work or involves underground/Offshore/Manual	IC	IC	IC	IC	IC	IC	IC
Armed Forces – Civilian – Clerical staff only	AA	OR	OR	1	Y	Y	Y
Armed Forces – Permanent	UI	IC	IC	UI	UI	UI	UI
Art Gallery Owner – Established more than 2 years	AA	OR	OR	1	Y	Y	Y
Articled Clerk – Legal	AA	OR	OR	1	Y	Y	Y
Artist – Commercial/Graphic	AA	OR	OR	1	Y	Y	Y
Artist – Freelance	UI	OR	OR	2	UI	UI	Y
Asbestos Worker	IC	OR	IC	IC	IC	UI	IC
Asphalt Layer	SRA	OR	OR	2	UI	UI	Y
Assembly Line Worker	UI	OR	OR	2	UI	UI	Y
Astrologer	UI	OR	OR	2	UI	UI	Y
Astronomer	AAA	OR	OR	1	Y	Y	Y
Auctioneer – Livestock	A	OR	OR	1.5	Y	Y	Y
Auctioneer – Real Estate/Other – Not livestock	AA	OR	OR	1	Y	Y	Y
Audiologist	AA+	OR	OR	1	Y	Y	Y
Audiometrist	AA	OR	OR	1	Y	Y	Y
Auditor – Not qualified	AA	OR	OR	1	Y	Y	Y
Auditor – Qualified AASA/ACA	AAA	OR	OR	1	Y	Y	Y
Author	UI	OR	OR	2	UI	UI	Y
Auto Electrician – Qualified	BBB	OR	OR	2	Y	Y	Y
Auto Electrician – Unqualified	BB	OR	OR	2	Y	Y	Y
Aviation – Aeronautical Engineer – Office only	AAA	OR	OR	1	Y	Y	Y
Aviation – Aeronautical Engineer – Other	IC	OR	OR	IC	IC	IC	IC
Aviation – Designer/Draughtsperson	AA	OR	OR	1	Y	Y	Y
Aviation – Mechanic – Flying duties	IC	IC	IC	IC	IC	IC	IC
Aviation – Mechanic – No flying duties	BBB	OR	OR	2	Y	Y	Y
Aviation – Others	IC	IC	IC	IC	IC	IC	IC
Aviation Industry – Flying Instructor	UI	\$2.00	IC	UI	UI	UI	UI
Aviation Industry – Supervisor – No Manual	BBB	OR	OR	1.5	Y	UI	Y
Avon Sales Person – Full time	A	OR	OR	1.5	Y	Y	Y
Backhoe Operator – No tree/Bush felling	B	OR	OR	2	Y	Y	Y
Backhoe Operator – Tree/Bush felling – Owner/Operator	SRA	OR	OR	2	UI	UI	Y
Baggage Handler	SRA	OR	OR	2	UI	UI	Y
Bailiff	A	OR	OR	1.5	Y	Y	Y
Baker – Qualified	BBB	OR	OR	2	Y	Y	Y
Baker – Unqualified	B	OR	OR	2	Y	Y	Y
Bank – Manager/Teller/Clerk/Customer Service/Officer	AA	OR	OR	1	Y	Y	Y
Bank Manager – Office only	AA	OR	OR	1	Y	Y	Y

Occupation	IP	Life	CI	TPD Factor	TPD Any	TPD Own	TPD ADL
Barber/Hairdresser – Qualified	BBB	OR	OR	1.5	Y	Y	Y
Barrister	AAA	OR	OR	1	Y	Y	Y
Bartender – Full Time	BB	OR	OR	2	Y	Y	Y
Battery and Tyre Repair/Fitting	B	OR	OR	2	Y	Y	Y
Battery and Tyre Sales Only	A	OR	OR	1.5	Y	Y	Y
Beach Inspector – Permanent full time	B	OR	OR	2	Y	Y	Y
Beautician – Qualified	BBB	OR	OR	1.5	Y	Y	Y
Bill Poster	UI	OR	OR	UI	UI	UI	UI
Biochemist – Qualified	AAA	OR	OR	1	Y	Y	Y
Biologist – Laboratory and office only	AAA	OR	OR	1	Y	Y	Y
Biologist – Marine – Diving duties	UI	IC	IC	UI	UI	UI	UI
Biologist – Marine – Less than 10% field work – No diving	AA	OR	OR	1	Y	Y	Y
Biologist – Marine – More than 10% field work – No diving	A	OR	OR	1	Y	IC	Y
Blacksmith/Farrier	BB	OR	OR	2	Y	Y	Y
Blind/Awning/Screen – Installer	BBB	OR	OR	2	Y	Y	Y
Blind/Awning/Screen – Maker	BB	OR	OR	2	Y	Y	Y
Blind/Awning/Screen – Quotes/Measurements only – No manual	A	OR	OR	1.5	Y	Y	Y
Boat – Builder – Qualified	BBB	OR	OR	2	Y	Y	Y
Boat – Builder – Unqualified	B	OR	OR	2	Y	UI	Y
Boat – Sales	A	OR	OR	1.5	Y	Y	Y
Bobcat Operator – No tree/Bush felling	B	OR	OR	2	Y	Y	Y
Bobcat Operator – Tree/Bush felling – Owner/Operator	SRA	OR	OR	2	UI	UI	Y
Boilermaker – Qualified	BBB	OR	OR	2	Y	Y	Y
Boilermaker – Unqualified	B	OR	OR	2	Y	Y	Y
Bookbinder	A	OR	OR	1.5	Y	Y	Y
Bookkeeper	AA	OR	OR	1	Y	Y	Y
Bookmaker – Gambling	UI	OR	OR	2	UI	UI	Y
Botanist – Qualified	AAA	OR	OR	1	Y	Y	Y
Botanist – Unqualified	A	OR	OR	1.5	Y	Y	Y
Bouncer	UI	\$2.00	UI	UI	UI	UI	UI
Boxer – Professional	UI	\$3.00	UI	UI	UI	UI	UI
Bread Vendor	BB+	OR	OR	2	Y	Y	Y
Bricklayers/Pavers	B	OR	OR	2	UI	UI	Y
Brickworks – Labourer	SRA	OR	OR	2	UI	UI	Y
Brickworks – Supervisor – Up to 10% manual work	BBB	OR	OR	2	Y	UI	Y
Broker – Stock/Finance/Not insurance – Employed – Not by own company	AAA	OR	OR	1	Y	Y	Y
Broker – Stock/Finance/Not insurance – Self Employed	IC	OR	OR	1	Y	Y	Y
Broker/Financial Planner	AAA	OR	OR	1	Y	Y	Y
Builder – In 1st year apprenticeship	UI	OR	OR	2	UI	UI	Y
Builder – In 2nd or 3rd year apprenticeship	BB	OR	OR	2	Y	UI	Y

Occupation	IP	Life	CI	TPD Factor	TPD Any	TPD Own	TPD ADL
Builder – In 4th year apprenticeship	BBB	OR	OR	2	Y	Y	Y
Builder – Licensed	BBB	OR	OR	2	Y	Y	Y
Builder – Qualified – Supervisory only – Up to 10% manual work	A	OR	OR	1.5	Y	Y	Y
Builders Labourer	SRA	OR	OR	2	UI	UI	Y
Builders Supply Merchant – Light manual/Shop	BBB	OR	OR	2	Y	Y	Y
Builders Supply Merchant – Yard worker	B	OR	OR	2	Y	Y	Y
Bulldozer Operator – No tree/Bush felling	B	OR	OR	2	Y	Y	Y
Bulldozer Operator – Tree/Bush felling – Owner/Operator	SRA	OR	OR	2	UI	UI	Y
Bus/Coach Driver – Local only	BBB	OR	OR	2	Y	Y	Y
Bus/Coach Driver – Long Distance	B	OR	OR	2	UI	UI	Y
Business Analyst/Consultant – Not university qualified	AA	OR	OR	1	Y	Y	Y
Business Analyst/Consultant – University qualified	AAA	OR	OR	1	Y	Y	Y
Business Development Manager – Not university qualified	AA	OR	OR	1	Y	Y	Y
Business Development Manager – University qualified	AAA	OR	OR	1	Y	Y	Y
Business Manager – Office only	AA	OR	OR	1	Y	Y	Y
Butcher – Retail – Qualified	BBB	OR	OR	2	Y	Y	Y
Butler	BBB	OR	OR	2	Y	Y	Y
Buyer – Other	A	OR	OR	1	Y	UI	Y
Buyer – Retail Store Office	AA	OR	OR	1	Y	Y	Y
Cabinet Maker – Qualified	BBB	OR	OR	2	Y	Y	Y
Cabinet Maker – Unqualified	B	OR	OR	2	Y	Y	Y
Cable Television Installer	BBB	OR	OR	2	Y	Y	Y
Cablemaker/Wiremaker	BBB	OR	OR	2	Y	Y	Y
Cake Decorator – Qualified	BBB	OR	OR	1.5	Y	UI	Y
Cake Decorator – Unqualified	BB	OR	OR	1.5	Y	UI	Y
Cameraman – Aerial	UI	IC	IC	UI	UI	UI	UI
Cameraman – On location – Employee/Freelance	IC	IC	IC	IC	IC	UI	IC
Cameraman – Studio – Employee	A	OR	OR	1.5	Y	Y	Y
Cameraman – Studio – Freelance	IC	OR	OR	1.5	Y	Y	Y
Canvas Goods/Manufacturer	BB	OR	OR	2	Y	Y	Y
Car Detailer	B	OR	OR	2	UI	UI	Y
Car Manufacture – Assembly	B	OR	OR	2	UI	UI	Y
Car Manufacture – Supervisor	BB	OR	OR	2	Y	Y	Y
Car Park Attendant	B	OR	OR	2	Y	UI	Y
Car Salesperson	A	OR	OR	1.5	Y	Y	Y
Car Wash – Managerial/Clerical – Office only	A	OR	OR	1.5	Y	Y	Y
Car Wash – Owner/Manager – Light duties	BB	OR	OR	2	Y	UI	Y
Car Washer	UI	OR	OR	2	UI	UI	Y
Car Wrecker – Owner	B	OR	OR	2	Y	Y	Y
Caravan Park Proprietor	BB	OR	OR	2	Y	Y	Y

**12 Occupation Listing** *continued*

Occupation	IP	Life	CI	TPD Factor	TPD Any	TPD Own	TPD ADL
Caravan Salesperson	A	OR	OR	1.5	Y	Y	Y
Careers Advisor/Counsellor	AA	OR	OR	1	Y	Y	Y
Carpenter – In 1st year apprenticeship	UI	OR	OR	2	UI	UI	Y
Carpenter – In 2nd or 3rd year apprenticeship	BB	OR	OR	2	Y	UI	Y
Carpenter – In 4th year apprenticeship	BBB	OR	OR	2	Y	Y	Y
Carpenter – Qualified	BBB	OR	OR	2	Y	Y	Y
Carpenter – Unqualified	BB	OR	OR	2	Y	Y	Y
Carpet – Cleaner	B	OR	OR	2	UI	UI	Y
Carpet – Layer	B	OR	OR	2	Y	UI	Y
Cartographer	AAA	OR	OR	1	Y	Y	Y
Cashier – Financial Institution	AA	OR	OR	1.5	Y	Y	Y
Cashier – Service Station/Supermarket	BB	OR	OR	2	Y	Y	Y
Casino – Government owned and licensed – Cashier	A	OR	OR	1.5	Y	Y	Y
Casino – Government owned and licensed – Croupier/Inspector	BB	OR	OR	2	Y	UI	Y
Casino – Government owned and licensed – Managerial/Clerical – Office only	AA	OR	OR	1	Y	Y	Y
Casino – Government owned and licensed – Security	B	OR	OR	UI	UI	UI	UI
Casino – Government owned and licensed – Waiter/Bar staff	B	OR	OR	2	Y	Y	Y
Caterer – Admin/Supervisory only	A	OR	OR	1.5	Y	Y	Y
Caterer – Qualified	BBB	OR	OR	1.5	Y	Y	Y
Caterer – Unqualified	BB	OR	OR	2	Y	Y	Y
Cattery/Kennel Operator	BB	OR	OR	2	Y	Y	Y
Ceiling Fixer – Qualified	BB	OR	OR	2	Y	Y	Y
Ceiling Fixer – Unqualified	B	OR	OR	2	Y	UI	Y
Cement Manufacturing – Other	UI	OR	OR	2	UI	UI	Y
Cement Manufacturing – Supervisor	BB	OR	OR	2	Y	Y	Y
Cement Renderer – Qualified	BB	OR	OR	2	Y	Y	Y
Cement Renderer – Unqualified	B	OR	OR	2	Y	UI	Y
Cemetery – Crematorium worker	B	OR	OR	2	UI	UI	Y
Chauffeur	BBB	OR	OR	2	Y	Y	Y
Chef/Cook – In 1st year apprenticeship	UI	OR	OR	2	UI	UI	Y
Chef/Cook – In 2nd or 3rd year apprenticeship	BB	OR	OR	2	Y	UI	Y
Chef/Cook – In 4th year apprenticeship	BBB	OR	OR	2	Y	Y	Y
Chef/Cook – Qualified	BBB	OR	OR	1.5	Y	Y	Y
Chef/Cook – Unqualified	BB	OR	OR	1.5	Y	Y	Y
Chemist – Analytical/Research – Qualified	AAA	OR	OR	1	Y	Y	Y
Chemist – Laboratory Technician	A	OR	OR	1.5	Y	Y	Y
Chemist – Retail	AAA	OR	OR	1	Y	Y	Y
Chief Executive Officer – Office only – Not university qualified	AA	OR	OR	1	Y	Y	Y
Chief Executive Officer – Office only – University qualified	AAA	OR	OR	1	Y	Y	Y
Child Care Ctre Mgr/Director – Less than 10% hands on child care duties	AA	OR	OR	1	Y	Y	Y



Occupation	IP	Life	CI	TPD Factor	TPD Any	TPD Own	TPD ADL
Child Care Ctre Mgr/Director – More than 10% hands on child care duties	IC	OR	OR	IC	IC	IC	IC
Child Care Worker – Qualified and registered – Not working from home	BBB	OR	OR	2	Y	Y	Y
Child Care Worker – Qualified and registered – Working from home	BB	OR	OR	2	Y	Y	Y
Chimney Sweep	B	OR	OR	2	Y	UI	Y
Chiropodist	AA+	OR	OR	1.5	Y	Y	Y
Chiropractor	AA+	OR	OR	1.5	Y	Y	Y
Choreographer/Dancer	UI	OR	OR	2	UI	UI	Y
Circus Performers/Staff	UI	IC	UI	UI	UI	UI	UI
Cleaner – Airport	B	OR	OR	2	UI	UI	Y
Cleaner – Brick – Min 30 day waiting period	SRA	OR	OR	2	UI	UI	Y
Cleaner – Carpet	B	OR	OR	2	UI	UI	Y
Cleaner – General	B	OR	OR	2	UI	UI	Y
Cleaner – Hospital	B	OR	OR	2	UI	UI	Y
Cleaner – Hotel	B	OR	OR	2	UI	UI	Y
Cleaner – House	B	OR	OR	2	UI	UI	Y
Cleaner – Office/Factory/School	B	OR	OR	2	UI	UI	Y
Cleaner – Window – Heights over 10 metres up to 20 metres	B	OR	OR	2	Y	UI	Y
Cleaner – Window – Heights over 20 metres	UI	\$2.00	\$2.00	2	UI	UI	Y
Cleaner – Window – Heights up to 10 metres	BB	OR	OR	2	Y	UI	Y
Clergy/Minister of Religion – No overseas/Missionary work	AA	OR	OR	1	Y	Y	Y
Clerk/Clerical	AA	OR	OR	1	Y	Y	Y
Clothing Designer	SRA	OR	OR	1.5	Y	Y	Y
Club – Registered – Bar Staff – Full time	BB	OR	OR	2	Y	Y	Y
Club – Registered – Bouncer/Security Staff	UI	\$2.00	UI	UI	UI	UI	UI
Club – Registered – Cashier	A	OR	OR	1.5	Y	Y	Y
Club – Registered – Chef/Cook	BB	OR	OR	1.5	Y	Y	Y
Club – Registered – Chef/Cook Qualified	BBB	OR	OR	1.5	Y	Y	Y
Club – Registered – Manager – Bar work	BB	OR	OR	2	Y	Y	Y
Club – Registered – Manager/Admin – No bar work	AA	OR	OR	1	Y	Y	Y
Club – Registered – Receptionist/Clerical only	AA	OR	OR	1	Y	Y	Y
Club – Registered – Waiter/Waitress	BB	OR	OR	2	Y	Y	Y
Coach – Permanent/Full time – Football – All codes	IC	OR	OR	2	UI	UI	Y
Coach – Permanent/Full time – Golf	BBB	OR	OR	2	UI	UI	Y
Coach – Permanent/Full time – Swimming	BBB	OR	OR	2	UI	UI	Y
Coach – Permanent/Full time – Tennis	BBB	OR	OR	2	UI	UI	Y
Company Director – Office only – Not university qualified	AA	OR	OR	1	Y	Y	Y
Company Director – Office only – University qualified	AAA	OR	OR	1	Y	Y	Y
Company Secretary – Other – Office only	AA	OR	OR	1	Y	Y	Y
Company Secretary – Qualified – Income over \$120,000 pa	AAA	OR	OR	1	Y	Y	Y
Composer – Music	UI	OR	OR	2	UI	UI	Y

**12 Occupation Listing** *continued*

Occupation	IP	Life	CI	TPD Factor	TPD Any	TPD Own	TPD ADL
Compositor/Proof Reader	AA	OR	OR	1	Y	Y	Y
Computer – Analyst/Consultant/Programmer	AAA	OR	OR	1	Y	Y	Y
Computer – Representative – Not shop based	A	OR	OR	1	Y	Y	Y
Computer – Systems Operator	AA	OR	OR	1	Y	Y	Y
Computer – Technician	A	OR	OR	1.5	Y	Y	Y
Concreter	B	OR	OR	2	UI	UI	Y
Conveyancer	AA	OR	OR	1	Y	Y	Y
Copy Reader	AA	OR	OR	1	Y	Y	Y
Copy Typer	AA	OR	OR	1	Y	Y	Y
Copywriter	AA	OR	OR	1	Y	Y	Y
Coroner	AAA	OR	OR	1	Y	Y	Y
Corporate Trainer – Office/Admin only	AA	OR	OR	1	Y	Y	Y
Courier – Car/Van/Light truck – Local only	BB+	OR	OR	2	Y	Y	Y
Courier – Cyclist	UI	OR	OR	2	UI	UI	Y
Courier – Motorcycle	UI	OR	OR	2	UI	UI	Y
Courier – Van/Truck – Long distance	B	OR	OR	2	UI	UI	Y
Crane/Derrick/Hoist Operator	SRA	OR	OR	2	UI	UI	Y
Credit Controller/Manager	AA	OR	OR	1	Y	Y	Y
Crop Duster/Sprayer – Ground – No aviation	B	OR	OR	2	Y	Y	Y
Curator – Art Gallery/Library/Museum	AA	OR	OR	1	Y	Y	Y
Curtain Fitter	BBB	OR	OR	2	Y	Y	Y
Customs – Agent/Clerical	AA	OR	OR	1	Y	Y	Y
Customs – Officer	A	OR	OR	1.5	Y	Y	Y
Dance Instructor	BB	OR	OR	2	Y	Y	Y
Dancer	UI	OR	OR	2	UI	UI	Y
Data Entry Operator	AA	OR	OR	1	Y	Y	Y
Data Processing Manager	AA	OR	OR	1	Y	Y	Y
Debt Collector – Any site work	B	OR	OR	2	UI	UI	Y
Debt Collector – Office only	AA	OR	OR	1	Y	Y	Y
Deckhand – Skilled only	SRA	OR	OR	2	UI	UI	Y
Demolition Worker – No use of explosives	UI	OR	OR	2	UI	UI	Y
Demolition Worker – Use of explosives	UI	\$2.00	UI	UI	UI	UI	UI
Dental Hygienist	A	OR	OR	1	Y	Y	Y
Dental Nurse	A	OR	OR	1	Y	Y	Y
Dental Prosthesisist	AA	OR	OR	1	Y	Y	Y
Dental Technician	A	OR	OR	1.5	Y	Y	Y
Dentist	AA+	OR	OR	1	Y	Y	Y
Dermatologist	AA+	OR	OR	1	Y	Y	Y
Detention Centre Officer	UI	OR	OR	2	UI	UI	Y
Diamond Cutter/Polisher/Setter	A	OR	OR	1.5	Y	Y	Y

Occupation	IP	Life	CI	TPD Factor	TPD Any	TPD Own	TPD ADL
Diemaker/Caster	BB	OR	OR	2	Y	Y	Y
Dietitian – Tertiary qualifications	AA	OR	OR	1	Y	Y	Y
Director/Producer – Entertainment	IC	OR	OR	IC	IC	UI	IC
Disc Jockey	UI	OR	OR	2	UI	UI	Y
Diver	UI	IC	IC	UI	UI	UI	UI
Dockyard – Stevedore	SRA	OR	OR	2	UI	UI	Y
Dockyard – Terminal Operator – Office only	A	OR	OR	1.5	Y	Y	Y
Doctor – General Practitioner	AA+	OR	OR	1	Y	Y	Y
Doctor – Hospital Resident	AA+	OR	OR	1	Y	Y	Y
Doctor – Medical Intern	AA+	OR	OR	1	Y	Y	Y
Doctor – Registrar	AA+	OR	OR	1	Y	Y	Y
Doctor – Specialist	AA+	OR	OR	1	Y	Y	Y
Doctor – Surgeon	AA+	OR	OR	1	Y	Y	Y
Dog Breeder/Groomer – No racing involvement	B	OR	OR	2	Y	Y	Y
Dogman/Steeplejack	IC	\$2.00	\$2.00	UI	UI	UI	UI
Drainer/Ditcher – Qualified Plumber	BB+	OR	OR	2	Y	Y	Y
Drainer/Ditcher – Unqualified	B	OR	OR	2	Y	Y	Y
Draper	BBB	OR	OR	2	Y	Y	Y
Draughtsperson – Qualified – Max 10% field work – No underground/Offshore/Manual	AA	OR	OR	1	Y	Y	Y
Draughtsperson – Qualified – More than 10% field work or involves underground/Offshore/Manual	IC	IC	IC	IC	IC	IC	IC
Draughtsperson – Unqualified – Max 10% field work – No underground/Offshore/Manual	A	OR	OR	1	Y	Y	Y
Draughtsperson – Unqualified – More than 10% field work or involves underground/Offshore/Manual	IC	IC	IC	IC	IC	IC	IC
Dredger – Harbour or river	B	OR	OR	2	UI	UI	Y
Dressmaker	BBB	OR	OR	2	Y	Y	Y
Driller – Others/Offshore/Using explosives	UI	IC	IC	UI	UI	UI	UI
Driller – Waterwell and Mineral Sample	B	OR	OR	2	Y	UI	Y
Driver – Airport Truck	B	OR	OR	2	UI	UI	Y
Driver – Ambulance	BB+	OR	OR	2	Y	Y	Y
Driver – Armoured Car	UI	OR	OR	UI	UI	UI	UI
Driver – Bus – Long Distance	B	OR	OR	2	UI	UI	Y
Driver – Bus – Local only	BBB	OR	OR	2	Y	Y	Y
Driver – Car/Van/Light truck – Local only	BB	OR	OR	2	Y	Y	Y
Driver – Cement Truck	B	OR	OR	2	UI	UI	Y
Driver – Chauffeur	BBB	OR	OR	2	Y	Y	Y
Driver – Crane/Derrick/Hoist Operator	SRA	OR	OR	2	UI	UI	Y
Driver – Earthmoving/Construction	B	OR	OR	2	Y	Y	Y
Driver – Explosives	UI	\$2.00	UI	UI	UI	UI	UI
Driver – Forklift – Not on docks	B	OR	OR	2	Y	Y	Y
Driver – Hire Car Owner	BBB	OR	OR	2	Y	Y	Y

Occupation	IP	Life	CI	TPD Factor	TPD Any	TPD Own	TPD ADL
Driver – Instructor	BBB	OR	OR	2	Y	Y	Y
Driver – Removalist – Local only	B	OR	OR	2	Y	UI	Y
Driver – Removalist – Long distance	SRA	OR	OR	2	UI	UI	Y
Driver – Tanker Driver – Petrol etc – Local only	B	OR	OR	2	UI	UI	Y
Driver – Taxi – Full time – Driver	B	OR	OR	2	Y	Y	Y
Driver – Taxi – Full time – Owner/Driver	BB	OR	OR	2	Y	Y	Y
Driver – Tow Truck	B	OR	OR	2	UI	UI	Y
Driver – Truck – Heavy Vehicle – Local only	B	OR	OR	2	Y	Y	Y
Driver – Truck – Heavy Vehicle – Long distance	SRA	OR	OR	2	UI	UI	Y
Dry Cleaning – Worker	B	OR	OR	2	UI	UI	Y
Earthmoving – No tree/Bush felling	B	OR	OR	2	Y	Y	Y
Earthmoving – Tree/Bush felling – Owner/Operator	SRA	OR	OR	2	UI	UI	Y
Economist	AAA	OR	OR	1	Y	Y	Y
Editor – Films/Television – Office only	A	OR	OR	1.5	Y	Y	Y
Editor – Films/Television – Site work	BBB	OR	OR	2	Y	UI	Y
Editor – Newspaper/Magazines	AA	OR	OR	1	Y	Y	Y
Electrician – In 1st year apprenticeship	UI	OR	OR	2	UI	UI	Y
Electrician – In 2nd or 3rd year apprenticeship	BB	OR	OR	2	Y	UI	Y
Electrician – In 4th year apprenticeship	BBB	OR	OR	2	Y	Y	Y
Electrician – Industrial – High Voltage	IC	IC	IC	IC	IC	IC	IC
Electrician – Qualified – Domestic/Business	BBB	OR	OR	2	Y	Y	Y
Electroplater	BB	OR	OR	2	Y	Y	Y
Elevator Mechanic/Installer	B	OR	OR	2	Y	UI	Y
Embalmer	BBB	OR	OR	2	Y	Y	Y
Employment Agent	AA	OR	OR	1	Y	Y	Y
Engineer – Chemical – Uni qual – Max 10% field work – No underground/offshore/manual work	AAA	OR	OR	1	Y	Y	Y
Engineer – Civil – Uni qual – Max 10% field work – No underground/offshore/manual work	AAA	OR	OR	1	Y	Y	Y
Engineer – Diploma/TAFE qual – More than 10% field work or involves underground/Offshore/Manual work	BBB	OR	OR	2	UI	UI	Y
Engineer – Diploma/TAFE qualified – Max 10% field work – No underground/Offshore/Manual work	AA	OR	OR	1	Y	Y	Y
Engineer – Electrical – Uni qual – Max 10% field work – No underground/offshore/manual work	AAA	OR	OR	1	Y	Y	Y
Engineer – Electronics – Uni qual – Max 10% field work – No underground/offshore/manual work	AAA	OR	OR	1	Y	Y	Y
Engineer – Mechanical – Uni qual – Max 10% field work – No underground/offshore/manual work	AAA	OR	OR	1	Y	Y	Y
Engineer – Structural – Uni qual – Max 10% field work – No underground/offshore/manual work	AAA	OR	OR	1	Y	Y	Y
Engineer – Uni qual – More than 10% field work or involves underground/Offshore/Manual work	BBB	OR	OR	2	UI	UI	Y

Occupation	IP	Life	CI	TPD Factor	TPD Any	TPD Own	TPD ADL
Engineer – Uni qual – Office/Consulting – Max 10% field work – No underground/Offshore/Manual work	AAA	OR	OR	1	Y	Y	Y
Engraver/Etcher	A	OR	OR	1.5	Y	Y	Y
Entomologist	AAA	OR	OR	1	Y	Y	Y
Equipment Hire – Repair and Maintenance	BBB	OR	OR	2	Y	Y	Y
Equipment Hire – Sales only – No manual duties	A	OR	OR	1.5	Y	Y	Y
Estimator	AA	OR	OR	1	Y	Y	Y
Event Manager – Office only	AA	OR	OR	1	Y	Y	Y
Event Manager – Other	IC	OR	OR	IC	IC	IC	IC
Event Manager – Site work – No manual work	A	OR	OR	1	Y	Y	Y
Excavation Contractor	B	OR	OR	2	Y	Y	Y
Executive – Office only – Not university qualified	AA	OR	OR	1	Y	Y	Y
Executive – Office only – University qualified	AAA	OR	OR	1	Y	Y	Y
Explosives/Fireworks – Manufacturer or Setter	UI	\$2.00	UI	UI	UI	UI	UI
Factory Worker	UI	OR	OR	2	UI	UI	Y
Farmer – Cane – Restrictions apply as per the Adviser Guide	B	OR	OR	2	UI	UI	Y
Farmer – Manager	BB	OR	OR	2	Y	Y	Y
Farmer – Owner – Full time employees	BBB	OR	OR	2	Y	Y	Y
Farmer – Owner – No full time employees	BB	OR	OR	2	Y	Y	Y
Farmer – Oyster Farmer – Restrictions apply as per the Adviser Guide	BB	OR	OR	2	Y	Y	Y
Farmer – Worker	UI	OR	OR	2	UI	UI	Y
Farmer/Grazier – Owner – Full time employees	BBB	OR	OR	2	Y	Y	Y
Farmer/Grazier – Owner – No full time employees	BB	OR	OR	2	Y	Y	Y
Fashion Designer	SRA	OR	OR	1.5	Y	Y	Y
Fencing Contractor – Licensed	B	OR	OR	2	Y	Y	Y
Ferryman	B	OR	OR	2	UI	UI	Y
Fibreglass Moulder/Supervisor	BB	OR	OR	2	Y	Y	Y
Film/TV – Aust Only – Distributor	AA	OR	OR	1	Y	Y	Y
Film/TV – Aust Only – Makeup	BBB	OR	OR	2	Y	Y	Y
Film/TV – Aust Only – Producer	IC	OR	OR	IC	IC	UI	IC
Film/TV – Aust Only – Sound Engineer	A	OR	OR	1.5	Y	Y	Y
Film/TV – Aust Only – Technicians/Engineers (Studio)	A	OR	OR	1.5	Y	Y	Y
Film/TV – Aust Only – Wardrobe	SRA	OR	OR	2	UI	UI	Y
Financial Planner/Insurance Sales	AAA	OR	OR	1	Y	Y	Y
Firefighter – No Mining/Oil & Gas	UI	OR	OR	UI	UI	UI	UI
Fisherman (Ordinary/\$2 based on Individual consideration)	UI	IC	IC	UI	UI	UI	UI
Fitness Centre – Instructor – Qualified – Full time	B	OR	OR	2	UI	UI	Y
Fitness Centre – Owner/Operator – No manual work	A	OR	OR	1.5	Y	UI	Y
Fitter and Turner	BBB	OR	OR	2	Y	Y	Y
Floor Coverer/Sander	B	OR	OR	2	Y	Y	Y

**12 Occupation Listing** *continued*

Occupation	IP	Life	CI	TPD Factor	TPD Any	TPD Own	TPD ADL
Floor Tiler – Qualified	BB	OR	OR	2	Y	Y	Y
Floor Tiler – Unqualified	B	OR	OR	2	Y	UI	Y
Florist – Including deliveries	BBB	OR	OR	1.5	Y	Y	Y
Florist – No deliveries	A	OR	OR	1.5	Y	Y	Y
Food Technologist – Qualified	AA	OR	OR	1	Y	Y	Y
Foreman – Building – Greater than 10% manual work	BBB	OR	OR	2	Y	Y	Y
Foreman – Building – Up to 10% manual work	A	OR	OR	1.5	Y	Y	Y
Forester – Supervisory only	BBB	OR	OR	2	Y	Y	Y
Forester – Tree felling	UI	OR	OR	UI	UI	UI	UI
Forklift Driver – Not on docks	B	OR	OR	2	Y	Y	Y
Foundry/Smelter Worker	SRA	OR	OR	2	Y	UI	Y
French Polisher – Qualified	BBB	OR	OR	2	Y	Y	Y
French Polisher – Unqualified	B	OR	OR	2	UI	UI	Y
Fruit Packer/Picker	UI	OR	OR	2	UI	UI	Y
Fruit/ Vegetable – Providore/Wholesaler	BB	OR	OR	2	Y	UI	Y
Funeral Director – Embalming	BBB	OR	OR	2	Y	Y	Y
Funeral Director – No embalming	AA	OR	OR	1	Y	Y	Y
Funeral Pallbearer/Driver	BBB	OR	OR	2	Y	Y	Y
Furniture – Polisher – Qualified	BBB	OR	OR	2	Y	Y	Y
Furniture – Polisher – Unqualified	B	OR	OR	2	UI	UI	Y
Furniture – Removalist – Local only	B	OR	OR	2	Y	UI	Y
Furniture – Restorer	BBB	OR	OR	2	Y	Y	Y
Furniture – Retailer – Deliveries	B	OR	OR	2	Y	Y	Y
Furniture – Retailer – Sales Only	A	OR	OR	1	Y	Y	Y
Garage – Cashier/Console Operator	BB	OR	OR	2	Y	Y	Y
Garage – Proprietor – More than 10% manual work	BBB	OR	OR	1.5	Y	Y	Y
Garage – Proprietor – Up to 10% manual work	A	OR	OR	1	Y	Y	Y
Garage – Rollerdoor Installer	BB+	OR	OR	2	Y	Y	Y
Garbage – Collector/Driver	B	OR	OR	2	Y	Y	Y
Garbage – Incineration Operator	UI	OR	OR	2	UI	UI	Y
Gardener – Other	SRA	OR	OR	2	Y	UI	Y
Gardener – Qualified	B	OR	OR	2	Y	Y	Y
Gas Fitter	BBB	OR	OR	2	Y	Y	Y
Gem Cutter/Polisher/Setter	A	OR	OR	1.5	Y	Y	Y
Geologist – More than 10% exploration/Onsite – No explosive use/No underground or offshore	BBB	OR	OR	2	Y	Y	Y
Geologist – Qualified – Office only	AAA	OR	OR	1	Y	Y	Y
Geologist – Underground – No explosives	SRA	\$2.00	\$2.00	UI	UI	UI	UI
Geologist – Underground – Uses explosives	UI	IC	UI	UI	UI	UI	UI
Geologist – Up to 10% field work – No explosive use/No underground or offshore	AA	OR	OR	1	Y	Y	Y

Occupation	IP	Life	CI	TPD Factor	TPD Any	TPD Own	TPD ADL
Glass Blower	BB	OR	OR	2	UI	UI	Y
Glazier	BBB	OR	OR	2	Y	Y	Y
Goldsmith	A	OR	OR	1.5	Y	Y	Y
Golf Professional	UI	OR	OR	2	UI	UI	Y
Golf Professional – Shop and tuition only	BBB	OR	OR	2	UI	UI	Y
Graphic Designer	AA	OR	OR	1	Y	Y	Y
Grave Digger	B	OR	OR	2	UI	UI	Y
Greenkeeper	BBB	OR	OR	2	Y	Y	Y
Groundsman – Qualified	BB	OR	OR	2	Y	Y	Y
Guillotine Operator	SRA	OR	OR	2	UI	UI	Y
Gunsmith	BBB	OR	OR	2	Y	Y	Y
Gynaecologist	AA+	OR	OR	1	Y	Y	Y
Gyprock Fixer – Qualified	BB	OR	OR	2	Y	Y	Y
Gyprock Fixer – Unqualified	B	OR	OR	2	Y	UI	Y
Hairdresser/Barber – Qualified	BBB	OR	OR	1.5	Y	Y	Y
Handyman	B	OR	OR	2	UI	UI	Y
Harbour Pilot	BBB	OR	OR	2	Y	Y	Y
Harvester	UI	OR	OR	2	UI	UI	Y
Headmaster	AAA	OR	OR	1	Y	Y	Y
Health and Safety Officer – No unusual hazards – No working at heights, underground, etc	A	OR	OR	1.5	Y	Y	Y
Hire Car Owner/Driver	BBB	OR	OR	2	Y	Y	Y
Home Care Worker – Qualified – Not family/Friend	B	OR	OR	2	Y	UI	Y
Home Duties – Maximum cover applies as per the Adviser Guide	UI	OR	OR	1.5	Y	UI	Y
Homeopath – Qualified	AA	OR	OR	1	Y	Y	Y
Horses – Breeder	UI	OR	OR	2	UI	UI	Y
Horses – Jockey – Flat racing	UI	OR	IC	UI	UI	UI	UI
Horses – Jockey – Steeplechase	UI	\$2.00	IC	UI	UI	UI	UI
Horses – Riding Instructor	IC	OR	OR	2	UI	UI	Y
Horses – Strapper/Stablehand	UI	OR	OR	2	UI	UI	Y
Horses – Trainer – No riding	SRA	OR	OR	2	UI	UI	Y
Horses – Trotting Driver	UI	OR	OR	UI	UI	UI	UI
Horticulturist – Qualified – Consulting only	A	OR	OR	1	Y	Y	Y
Horticulturist – Qualified – Including manual duties	BBB	OR	OR	2	Y	Y	Y
Hospital – Administrator	AA	OR	OR	1	Y	Y	Y
Hospital – Cleaner	B	OR	OR	2	UI	UI	Y
Hospital – Domestic worker	B	OR	OR	2	UI	UI	Y
Hospital – Wardsperson	B	OR	OR	2	Y	Y	Y
Hotel/Motel – Bartender – Full time	BB	OR	OR	2	Y	Y	Y
Hotel/Motel – Cleaner	B	OR	OR	2	UI	UI	Y

## 12 Occupation Listing *continued*

Occupation	IP	Life	CI	TPD Factor	TPD Any	TPD Own	TPD ADL
Hotel/Motel – Concierge – 5 star hotel	AA	OR	OR	1	Y	Y	Y
Hotel/Motel – Housekeeper/Chambermaid	BB	OR	OR	2	Y	Y	Y
Hotel/Motel – Kitchenhand	B	OR	OR	2	Y	Y	Y
Hotel/Motel – Maitre'D – 5 star hotel	A	OR	OR	1.5	Y	Y	Y
Hotel/Motel – Manager – Bar work	BB	OR	OR	2	Y	Y	Y
Hotel/Motel – Manager/Supervisory only – No bar duties	AA	OR	OR	1	Y	Y	Y
Hotel/Motel – Porter	B	OR	OR	2	Y	Y	Y
Hotel/Motel – Publican – More than 10% manual work	BBB	OR	OR	2	Y	Y	Y
Hotel/Motel – Publican – Up to 10% manual work	A	OR	OR	1.5	Y	Y	Y
Hotel/Motel – Receptionist	AA	OR	OR	1	Y	Y	Y
House Reblocker	UI	OR	OR	2	UI	UI	Y
Houseperson – Maximum cover applies as per the Adviser Guide	UI	OR	OR	1.5	Y	UI	Y
Human Resources Consultant – Not university qualified	AA	OR	OR	1	Y	Y	Y
Human Resources Consultant – University qualified	AAA	OR	OR	1	Y	Y	Y
Hypnotherapist – Qualified	AA	OR	OR	1	Y	Y	Y
Ice Cream Van Driver	BB	OR	OR	2	Y	UI	Y
Insecticide Manufacture – Other	SRA	OR	OR	2	Y	UI	Y
Insecticide Manufacture – Supervisor	BB	OR	OR	2	Y	Y	Y
Inspector – Building	A	OR	OR	1.5	Y	Y	Y
Inspector – Education	AA	OR	OR	1	Y	Y	Y
Inspector – Health	A	OR	OR	1.5	Y	Y	Y
Inspector – RSPCA	A	OR	OR	1.5	Y	Y	Y
Instrument Manufacturer	BBB	OR	OR	2	Y	Y	Y
Insulation Installer	B	OR	OR	2	Y	Y	Y
Insurance – Adjuster	AA	OR	OR	1	Y	Y	Y
Insurance – Clerk	AA	OR	OR	1	Y	Y	Y
Insurance – Investigator	BBB	OR	OR	2	Y	Y	Y
Insurance – Sales	AAA	OR	OR	1	Y	Y	Y
Interior Decorator – Light manual	BBB	OR	OR	2	Y	Y	Y
Interior Decorator – Qualified – Consulting only	A	OR	OR	1.5	Y	Y	Y
Interpreter	AA	OR	OR	1	Y	Y	Y
Investor	UI	OR	OR	2	UI	UI	Y
Iridologist – Qualified	AA	OR	OR	1	Y	Y	Y
Ironing Contractor	SRA	OR	OR	2	UI	UI	Y
Jackeroo/Jillaroo	UI	OR	OR	2	UI	UI	Y
Janitor – Live off premises	B	OR	OR	2	Y	UI	Y
Janitor – Live on premises	SRA	OR	OR	2	UI	UI	Y
Jeweller – Merchant	AA	OR	OR	1.5	Y	UI	Y
Joiner	BBB	OR	OR	2	Y	Y	Y
Journalist/Reporter – Employee – No overseas work	A	OR	OR	1.5	Y	Y	Y



Occupation	IP	Life	CI	TPD Factor	TPD Any	TPD Own	TPD ADL
Journalist/Reporter – Employee – On air studio	A	OR	OR	1.5	Y	Y	Y
Journalist/Reporter – Employee – Overseas work	UI	IC	IC	UI	UI	UI	UI
Journalist/Reporter – Freelance – No overseas work	IC	OR	OR	IC	IC	UI	IC
Judge	AAA	OR	OR	1	Y	Y	Y
Juice Vendor	BB	OR	OR	2	Y	Y	Y
Kennel/Cattery Operator	BB	OR	OR	2	Y	Y	Y
Kitchenhand	B	OR	OR	2	Y	Y	Y
Laboratory Technician	A	OR	OR	1.5	Y	Y	Y
Labourer – Manual unskilled worker	SRA	OR	OR	2	UI	UI	Y
Landscape Gardener – Other	B	OR	OR	2	UI	UI	Y
Landscape Gardener – Qualified – Manual duties involved	BBB	OR	OR	2	Y	Y	Y
Lathe Operator – Qualified	BB	OR	OR	2	Y	Y	Y
Lathe Operator – Unqualified	UI	OR	OR	2	UI	UI	Y
Laundry/Laundromat Owner/Manager	BB	OR	OR	2	Y	UI	Y
Laundry/Laundromat Staff	B	OR	OR	2	UI	UI	Y
Lawnmowing Contractor	B	OR	OR	2	Y	Y	Y
Lawyer	AAA	OR	OR	1	Y	Y	Y
Lecturer – Other	AA	OR	OR	1	Y	Y	Y
Lecturer – University	AAA	OR	OR	1	Y	Y	Y
Legal Assistant	AA	OR	OR	1	Y	Y	Y
Librarian	AA	OR	OR	1	Y	Y	Y
Line Marker	B	OR	OR	2	UI	UI	Y
Linespersons – Qualified – Heights over 10 metres up to 20 metres	B	OR	OR	2	Y	UI	Y
Linespersons – Qualified – Heights over 20 metres	UI	\$2.00	\$2.00	2	UI	UI	Y
Linespersons – Qualified – Heights up to 10 metres	BB	OR	OR	2	Y	UI	Y
Lithographer	BBB	OR	OR	2	Y	Y	Y
Livestock Broker/Buyer – Stockyard	BBB	OR	OR	2	Y	Y	Y
Locksmith	A	OR	OR	1.5	Y	Y	Y
Logging Driver – No felling	B	OR	OR	2	Y	UI	Y
Machinist – Clothing – Qualified	BB	OR	OR	2	Y	Y	Y
Machinist – Clothing – Unqualified	B	OR	OR	2	UI	UI	Y
Machinist – Metal/Wood – Qualified	BB+	OR	OR	2	Y	Y	Y
Machinist – Metal/Wood – Unqualified	B	OR	OR	2	UI	UI	Y
Machinist – Sail Making – Qualified	BB+	OR	OR	2	Y	Y	Y
Machinist – Sail Making – Unqualified	B	OR	OR	2	UI	UI	Y
Machinist – Supervisor – No manual	BBB	OR	OR	2	Y	UI	Y
Magistrate	AAA	OR	OR	1	Y	Y	Y
Mail Contractor – Car/Van/Truck – Local only	BB+	OR	OR	2	Y	Y	Y
Mail Contractor – Cyclist	UI	OR	OR	2	UI	UI	Y
Mail Contractor – Motorcycle	UI	OR	OR	2	UI	UI	Y

**12 Occupation Listing** *continued*

Occupation	IP	Life	CI	TPD Factor	TPD Any	TPD Own	TPD ADL
Management Consultant – Office only – Not university qualified	AA	OR	OR	1	Y	Y	Y
Management Consultant – Office only – University qualified	AAA	OR	OR	1	Y	Y	Y
Manager Administration – Office only	AA	OR	OR	1	Y	Y	Y
Manicurist – Qualified	BBB	OR	OR	1.5	Y	Y	Y
Marina Owner	BBB	OR	OR	2	Y	Y	Y
Marine Surveyor/Engineer	IC	OR	OR	IC	IC	IC	IC
Market Gardener	B	OR	OR	2	UI	UI	Y
Market Stall Holder	UI	OR	OR	2	UI	UI	Y
Marketing Manager	AA	OR	OR	1	Y	Y	Y
Masseur – Qualified	BBB	OR	OR	2	Y	Y	Y
Mechanic – Diesel	BBB	OR	OR	2	Y	Y	Y
Mechanic – In 1st year apprenticeship	UI	OR	OR	2	UI	UI	Y
Mechanic – In 2nd or 3rd year apprenticeship	BB	OR	OR	2	Y	UI	Y
Mechanic – In 4th year apprenticeship	BBB	OR	OR	2	Y	Y	Y
Mechanic – Motor – Qualified	BBB	OR	OR	2	Y	Y	Y
Mechanic – Refrigeration	BBB	OR	OR	2	Y	Y	Y
Merchant Banker	AAA	OR	OR	1	Y	Y	Y
Merchant Marine Personnel	UI	OR	OR	UI	UI	UI	UI
Metal Worker – Qualified	BB+	OR	OR	2	Y	Y	Y
Metal Worker – Unqualified	B	OR	OR	2	UI	UI	Y
Metallurgist – Field work – Including underground work	UI	\$2.00	UI	UI	UI	UI	UI
Metallurgist – Field work – No underground	AA	OR	OR	1.5	Y	UI	Y
Metallurgist – Office only	AAA	OR	OR	1	Y	Y	Y
Meteorologist	AAA	OR	OR	1	Y	Y	Y
Meter Reader	BBB	OR	OR	1.5	Y	Y	Y
Microbiologist	AAA	OR	OR	1	Y	Y	Y
Milk Vendor	BB	OR	OR	2	Y	Y	Y
Mining – Above Ground – All occupations – With explosives	UI	IC	IC	UI	UI	UI	UI
Mining – Above Ground – Carpenter	BBB	OR	OR	2	Y	Y	Y
Mining – Above Ground – Driller	B	OR	OR	2	Y	UI	Y
Mining – Above Ground – Driver	B	OR	OR	2	Y	Y	Y
Mining – Above Ground – Driver – Crane	UI	\$2.00	\$2.00	UI	UI	UI	UI
Mining – Above Ground – Driver – Train	UI	OR	OR	2	UI	UI	Y
Mining – Above Ground – Driver – Truck	B	OR	OR	2	Y	Y	Y
Mining – Above Ground – Electrician	BBB	OR	OR	2	Y	Y	Y
Mining – Above Ground – Engineer – Office only	AA	OR	OR	1	Y	Y	Y
Mining – Above Ground – Engineer – Site Visits	A	OR	OR	1	Y	Y	Y
Mining – Above Ground – Excavator	SRA	OR	OR	2	UI	UI	Y
Mining – Above Ground – Fitter/Turner	BBB	OR	OR	2	Y	Y	Y
Mining – Above Ground – Foreman	B	OR	OR	2	Y	Y	Y

Occupation	IP	Life	CI	TPD Factor	TPD Any	TPD Own	TPD ADL
Mining – Above Ground – Geologist – Office only	AAA	OR	OR	1	Y	Y	Y
Mining – Above Ground – Geologist – Up to 10% field work – No explosive use, underground or offshore	AA	OR	OR	1	Y	Y	Y
Mining – Above Ground – Labourer	SRA	OR	OR	2	UI	UI	Y
Mining – Above Ground – Mechanic	BBB	OR	OR	2	Y	Y	Y
Mining – Above Ground – Metallurgist	AA	OR	OR	1.5	Y	UI	Y
Mining – Above Ground – Operators – Dump Truck	SRA	OR	OR	2	UI	UI	Y
Mining – Above Ground – Other	B	OR	OR	2	Y	UI	Y
Mining – Above Ground – Rigger – Heights over 10 metres up to 20 metres	SRA	OR	OR	2	Y	UI	Y
Mining – Above Ground – Rigger – Heights over 20 metres	UI	\$2.00	\$2.00	2	UI	UI	Y
Mining – Above Ground – Rigger – Heights up to 10 metres	B	OR	OR	2	Y	UI	Y
Mining – Above Ground – Sandblaster	SRA	OR	OR	2	UI	UI	Y
Mining – Above Ground – Shift Supervisor	A	OR	OR	2	Y	Y	Y
Mining – Above Ground – Supervisor	A	OR	OR	2	Y	Y	Y
Mining – Above Ground – Welder	B	OR	OR	2	Y	Y	Y
Mining – Mining Deputy – Up to 100% underground	A	OR	OR	1.5	Y	Y	Y
Mining – Mining Engineer – Qualified – Office only	AAA	OR	OR	1	Y	Y	Y
Mining – Mining Engineer – Qualified – Site visits	AAA	OR	OR	1	Y	Y	Y
Mining – Mining Engineer – Qualified – Site visits including underground 1 Underground occupation endorsement applies	AAA <sup>1</sup>	OR	OR	1	Y	Y	Y
Mining – Underground – Miners	UI	\$2.00	UI	UI	UI	UI	UI
Mining – Underground – Others	IC	IC	IC	IC	IC	IC	IC
Mining – Underground – Others – No explosives	UI	\$2.00	IC	UI	UI	UI	UI
Mining – Underground – Others – With explosives	UI	IC	IC	UI	UI	UI	UI
Mining – Underground – Skilled Tradespersons – No explosives – Min 13 week waiting period	SRA	\$2.00	\$2.00	UI	UI	UI	UI
Mining – Underground – Supervisors – No explosives	IC	\$2.00	\$2.00	UI	UI	UI	UI
Model/Mannequin	UI	OR	OR	2	UI	UI	Y
Museum Attendant	A	OR	OR	1.5	Y	Y	Y
Musician – Orchestra	A	OR	OR	2	UI	UI	Y
Musician – Other	UI	OR	OR	2	UI	UI	Y
Myotherapist	AA+	OR	OR	1.5	Y	Y	Y
Naturopath – Qualified	AA	OR	OR	1	Y	Y	Y
Nurse – Aide	B	OR	OR	2	UI	UI	Y
Nurse – Clinical Nurse Specialist	A	OR	OR	1.5	Y	Y	Y
Nurse – District	BBB	OR	OR	2	Y	Y	Y
Nurse – Enrolled	B	OR	OR	2	Y	Y	Y
Nurse – Geriatric	BBB	OR	OR	2	Y	Y	Y
Nurse – Midwife	A	OR	OR	1.5	Y	Y	Y
Nurse – Nursing Unit Manager	AA	OR	OR	1	Y	Y	Y
Nurse – Psychiatric	BB	OR	OR	2	Y	Y	Y

Occupation	IP	Life	CI	TPD Factor	TPD Any	TPD Own	TPD ADL
Nurse – Registered Nurse	BBB	OR	OR	2	Y	Y	Y
Nurse – Theatre – No general nursing duties	A	OR	OR	1.5	Y	Y	Y
Obstetrician	AA+	OR	OR	1	Y	Y	Y
Occupational Therapist – Qualified	AA+	OR	OR	1	Y	Y	Y
Office Worker	AA	OR	OR	1	Y	Y	Y
Oil & Gas – Offshore – Crane Driver	UI	\$2.00	IC	2	UI	UI	Y
Oil & Gas – Offshore – Derrickman	UI	\$2.00	IC	2	UI	UI	Y
Oil & Gas – Offshore – Driller	UI	\$2.00	IC	2	UI	UI	Y
Oil & Gas – Offshore – Drilling Engineer	UI	\$2.00	OR	2	UI	UI	Y
Oil & Gas – Offshore – Electrician	UI	OR	OR	2	UI	UI	Y
Oil & Gas – Offshore – Labourer	UI	\$2.00	IC	2	UI	UI	Y
Oil & Gas – Offshore – Mechanic	UI	OR	OR	2	UI	UI	Y
Oil & Gas – Offshore – Oil Rig Supervisor	UI	OR	OR	2	UI	UI	Y
Oil & Gas – Offshore – Other	IC	IC	IC	IC	IC	UI	IC
Oil & Gas – Offshore – Rigger	UI	\$2.00	IC	2	UI	UI	Y
Oil & Gas – Offshore – Tool Pusher	UI	\$2.00	OR	2	UI	UI	Y
Oil & Gas – Offshore – Welder	UI	\$2.00	IC	2	UI	UI	Y
Oil & Gas – Onshore – Admin only	AA	OR	OR	1	Y	Y	Y
Oil & Gas – Onshore – Crane/Derrick/Hoist Operator	SRA	OR	OR	2	UI	UI	Y
Oil & Gas – Onshore – Distributors – No delivery	A	OR	OR	1.5	Y	Y	Y
Oil & Gas – Onshore – Driller	SRA	OR	OR	2	UI	UI	Y
Oil & Gas – Onshore – Engineer/Geologist – Restrictions apply as per the Adviser Guide	AAA	OR	OR	1.5	Y	Y	Y
Oil & Gas – Onshore – Laboratory Technician – Restrictions apply as per the Adviser Guide	A	OR	OR	1.5	Y	Y	Y
Oil & Gas – Onshore – Machine Operator	SRA	OR	OR	2	UI	UI	Y
Oil & Gas – Onshore – Tradesperson	SRA	OR	OR	IC	IC	IC	IC
Oil & Gas – Onshore – Trench Digger	SRA	OR	OR	2	UI	UI	Y
Oil & Gas – Onshore – Welder	SRA	OR	OR	2	UI	UI	Y
Oil & Gas – Refinery Worker	IC	OR	OR	2	UI	UI	Y
Ophthalmologist	AA+	OR	OR	1	Y	Y	Y
Optician	AA	OR	OR	1	Y	Y	Y
Optometrist	AAA	OR	OR	1	Y	Y	Y
Orchardist – Manager/Owner – Restrictions apply as per the Adviser Guide	BBB	OR	OR	1.5	Y	Y	Y
Orchardist – Worker	UI	OR	OR	2	UI	UI	Y
Orthodontist	AA+	OR	OR	1	Y	Y	Y
Osteopath	AA+	OR	OR	1.5	Y	Y	Y
Oyster Farmer – Restrictions apply as per the Adviser Guide	BB	OR	OR	2	Y	Y	Y
Paediatrician	AA+	OR	OR	1	Y	Y	Y
Painter – Qualified – Heights over 10 metres up to 20 metres	BB	OR	OR	2	Y	Y	Y
Painter – Qualified – Heights over 20 metres	UI	\$2.00	\$2.00	2	UI	UI	Y
Painter – Qualified – Heights up to 10 metres	BBB	OR	OR	2	Y	Y	Y

Occupation	IP	Life	CI	TPD Factor	TPD Any	TPD Own	TPD ADL
Painter – Spray Painter – Qualified	BBB	OR	OR	2	Y	Y	Y
Painter – Spray Painter – Unqualified	B	OR	OR	2	Y	UI	Y
Painter – Unqualified – Heights over 10 metres up to 20 metres	UI	OR	OR	2	UI	UI	Y
Painter – Unqualified – Heights over 20 metres	UI	\$2.00	\$2.00	2	UI	UI	Y
Painter – Unqualified – Heights up to 10 metres	B	OR	OR	2	UI	UI	Y
Panel Beater – Qualified	BBB	OR	OR	2	Y	Y	Y
Panel Beater – Unqualified	B	OR	OR	2	Y	Y	Y
Park Ranger	BBB	OR	OR	2	Y	Y	Y
Parking Station Attendant	SRA	OR	OR	2	UI	UI	Y
Parking Warden/Officer	BBB	OR	OR	2	Y	Y	Y
Pastry Cook – Qualified	BBB	OR	OR	2	Y	Y	Y
Pathologist	AA+	OR	OR	1	Y	Y	Y
Paver/Bricklayer	B	OR	OR	2	UI	UI	Y
Pensioner	UI	OR	OR	2	UI	UI	Y
Periodontist	AA+	OR	OR	1	Y	Y	Y
Personal Trainer – Gym only – Full time	B	OR	OR	2	UI	UI	Y
Pest Exterminator/Fumigator	BB+	OR	OR	2	Y	Y	Y
Pharmacist – Qualified	AAA	OR	OR	1	Y	Y	Y
Photographer – Aerial	UI	IC	IC	UI	UI	UI	UI
Photographer – On location – Employee	IC	OR	OR	IC	IC	UI	IC
Photographer – On location – Freelance	IC	OR	OR	IC	IC	UI	IC
Photographer – Studio – Employee	A	OR	OR	1.5	Y	Y	Y
Photographer – Studio – Freelance	IC	OR	OR	1.5	Y	Y	Y
Physicist – Consulting/Laboratory duties only	AAA	OR	OR	1	Y	Y	Y
Physicist – Other	AA	OR	OR	1	Y	Y	Y
Physiotherapist	AA+	OR	OR	1.5	Y	Y	Y
Piano Tuner	A	OR	OR	1.5	Y	Y	Y
Picture Framer – Manufacturer/Repairer	BBB	OR	OR	2	Y	Y	Y
Pipelayer – No offshore work	B	OR	OR	2	Y	Y	Y
Plant Operator – Factory work	SRA	OR	OR	2	UI	UI	Y
Plant Operator – No factory work	B	OR	OR	2	Y	Y	Y
Plasterer – Qualified	BBB	OR	OR	2	Y	Y	Y
Plasterer – Unqualified	B	OR	OR	2	Y	UI	Y
Plumber – In 1st year apprenticeship – Not roof	UI	OR	OR	2	UI	UI	Y
Plumber – In 2nd or 3rd year apprenticeship – Not roof	BB	OR	OR	2	Y	UI	Y
Plumber – In 4th year apprenticeship – Not roof	BBB	OR	OR	2	Y	Y	Y
Plumber – Qualified – Not roof	BBB	OR	OR	2	Y	Y	Y
Plumber – Roof – Qualified – Heights over 10 metres up to 20 metres	BB	OR	OR	2	Y	Y	Y
Plumber – Roof – Qualified – Heights over 20 metres	UI	\$2.00	\$2.00	2	UI	UI	Y
Plumber – Roof – Qualified – Heights up to 10 metres	BB+	OR	OR	2	Y	Y	Y

**12 Occupation Listing** *continued*

Occupation	IP	Life	CI	TPD Factor	TPD Any	TPD Own	TPD ADL
Plumber – Roof – Unqualified – Heights over 10 metres up to 20 metres	UI	OR	OR	2	UI	UI	Y
Plumber – Roof – Unqualified – Heights over 20 metres	UI	\$2.00	\$2.00	2	UI	UI	Y
Plumber – Roof – Unqualified – Heights up to 10 metres	B	OR	OR	2	UI	UI	Y
Podiatrist	AA+	OR	OR	1.5	Y	Y	Y
Police – Air Wing	UI	IC	IC	UI	UI	UI	UI
Police – Bomb Disposal and SWAT	UI	\$3.00	UI	UI	UI	UI	UI
Police – Dog Squad	UI	OR	OR	UI	UI	UI	UI
Police – Motorcyclist	UI	OR	OR	UI	UI	UI	UI
Police – Officer	UI	OR	OR	UI	UI	UI	UI
Postal – Agent/Clerical	AA	OR	OR	1.5	Y	Y	Y
Postal – Sorter	BB+	OR	OR	2	Y	Y	Y
Postal Delivery – Car/Van/Truck – Local only	BB+	OR	OR	2	Y	Y	Y
Postal Delivery – Foot	BB	OR	OR	2	Y	Y	Y
Postal Delivery – Motorcycle	UI	OR	OR	2	UI	UI	Y
Pottery and Ceramics	BB	OR	OR	2	Y	UI	Y
Printer	BBB	OR	OR	2	Y	Y	Y
Prison – Governor/Admin Staff	AA	OR	OR	1	Y	Y	Y
Prison – Maintenance Staff	UI	OR	OR	2	UI	UI	Y
Prison – Parole Officer	A	OR	OR	1	Y	Y	Y
Prison – Warden/Guard	UI	OR	OR	2	UI	UI	Y
Private Investigator – Insurance	BBB	OR	OR	2	Y	Y	Y
Private Investigator – Not insurance	UI	OR	OR	2	UI	UI	Y
Process Production Worker	UI	OR	OR	2	UI	UI	Y
Process Server	BBB	OR	OR	2	Y	Y	Y
Professional Sportsperson	UI	OR	OR	2	UI	UI	Y
Professor – University	AAA	OR	OR	1	Y	Y	Y
Project Manager – Office only	AA	OR	OR	1	Y	Y	Y
Project Manager – Site work – Up to 10% manual work	A	OR	OR	1.5	Y	Y	Y
Projectionist	A	OR	OR	1.5	Y	Y	Y
Property – Developer	IC	OR	OR	2	UI	UI	Y
Property – Investor	UI	OR	OR	2	UI	UI	Y
Property Manager	A	OR	OR	1	Y	Y	Y
Psychiatrist	AA+	OR	OR	1	Y	Y	Y
Psychologist	AA+	OR	OR	1	Y	Y	Y
Public Relations Officer	AA	OR	OR	1	Y	Y	Y
Public Servant – Clerical only	AA	OR	OR	1	Y	Y	Y
Publican – More than 10% manual work	BBB	OR	OR	2	Y	Y	Y
Publican – Up to 10% manual work	A	OR	OR	1.5	Y	Y	Y
Publisher	AA	OR	OR	1	Y	Y	Y
Purchasing Officer – No manual duties	AA	OR	OR	1	Y	Y	Y

Occupation	IP	Life	CI	TPD Factor	TPD Any	TPD Own	TPD ADL
Quality Assurance Manager	AA	OR	OR	1	Y	Y	Y
Quantity Surveyor	AAA	OR	OR	1	Y	Y	Y
Quarry Worker – No explosives	SRA	OR	OR	2	UI	UI	Y
Quarry Worker – With explosives	UI	IC	IC	UI	UI	UI	UI
Radio Announcer – Not freelance	IC	OR	OR	IC	IC	UI	IC
Radiographer/Radiotherapist	AA+	OR	OR	1	Y	Y	Y
Radiologist	AA+	OR	OR	1	Y	Y	Y
Railway – Guards	B	OR	OR	2	Y	Y	Y
Railway – Inspector	BBB	OR	OR	1.5	Y	Y	Y
Railway – Station Assistant	BB	OR	OR	2	Y	Y	Y
Railway – Station Master	A	OR	OR	1.5	Y	Y	Y
Railway – Track Worker	SRA	OR	OR	2	UI	UI	Y
Railway – Train Driver	UI	OR	OR	2	UI	UI	Y
Real Estate – Principal	AA	OR	OR	1	Y	Y	Y
Real Estate – Rental Property Manager	A	OR	OR	1	Y	Y	Y
Real Estate – Salesperson	A	OR	OR	1	Y	Y	Y
Receptionist	AA	OR	OR	1	Y	Y	Y
Reflexologist – Qualified	AA	OR	OR	1	Y	Y	Y
Rehabilitation Consultant – Other	AA	OR	OR	1.5	Y	Y	Y
Rehabilitation Consultant – University qualified	AA+	OR	OR	1.5	Y	Y	Y
Removalist – Local only	B	OR	OR	2	Y	UI	Y
Repairman – Serviceman – Heavy equipment	BB+	OR	OR	2	Y	UI	Y
Repairman – Serviceman – Light manual	BBB	OR	OR	1.5	Y	UI	Y
Restaurant – Barperson – Full time	BB	OR	OR	2	Y	Y	Y
Restaurant – Chef	BBB	OR	OR	1.5	Y	Y	Y
Restaurant – Maitre'D	A	OR	OR	1.5	Y	Y	Y
Restaurant – Owner/Manager – More than 10% manual work	BBB	OR	OR	1.5	Y	Y	Y
Restaurant – Owner/Manager – Up to 10% manual work	A	OR	OR	1	Y	Y	Y
Restaurant – Waiter/Waitress – Full time	BB	OR	OR	2	Y	Y	Y
Retired	UI	OR	OR	2	UI	UI	Y
Rigger – Building – Heights over 10 metres up to 20 metres	SRA	OR	OR	2	Y	UI	Y
Rigger – Building – Heights over 20 metres	UI	\$2.00	\$2.00	2	UI	UI	Y
Rigger – Building – Heights up to 10 metres	B	OR	OR	2	Y	UI	Y
Road Construction Worker	SRA	OR	OR	2	UI	UI	Y
Roof Tiler – Qualified – Heights over 10 metres up to 20 metres	BB	OR	OR	2	Y	Y	Y
Roof Tiler – Qualified – Heights over 20 metres	UI	\$2.00	\$2.00	2	UI	UI	Y
Roof Tiler – Qualified – Heights up to 10 metres	BB+	OR	OR	2	Y	Y	Y
Roof Tiler – Unqualified – Heights over 10 metres up to 20 metres	UI	OR	OR	2	UI	UI	Y
Roof Tiler – Unqualified – Heights over 20 metres	UI	\$2.00	\$2.00	2	UI	UI	Y
Roof Tiler – Unqualified – Heights up to 10 metres	B	OR	OR	2	UI	UI	Y

Occupation	IP	Life	CI	TPD Factor	TPD Any	TPD Own	TPD ADL
Rubbish Collector	B	OR	OR	2	UI	UI	Y
Sailmaker – Qualified	BB+	OR	OR	2	Y	Y	Y
Sales Manager/Person – Including deliveries – Car only	BB+	OR	OR	2	Y	UI	Y
Sales Manager/Person – Including deliveries – Van/Truck	B	OR	OR	2	Y	UI	Y
Sales Manager/Person – No deliveries	A	OR	OR	1	Y	Y	Y
Saw Doctor	BBB	OR	OR	2	Y	Y	Y
Sawmill Worker	UI	OR	OR	UI	UI	UI	UI
Scaffolder/Rigger – Building – Heights over 10 metres up to 20 metres	SRA	OR	OR	2	Y	UI	Y
Scaffolder/Rigger – Building – Heights over 20 metres	UI	\$2.00	\$2.00	2	UI	UI	Y
Scaffolder/Rigger – Building – Heights up to 10 metres	B	OR	OR	2	Y	UI	Y
Scientist – Office or laboratory only	AAA	OR	OR	1	Y	Y	Y
Scrap Metal Dealer	BB	OR	OR	2	Y	Y	Y
Scriptwriter	UI	OR	OR	2	UI	UI	Y
Seaman	UI	OR	OR	UI	UI	UI	UI
Secretary	AA	OR	OR	1	Y	Y	Y
Security Guard – Not Bouncer/Crowd Control – Armed	UI	OR	OR	UI	UI	UI	UI
Security Guard – Not Bouncer/Crowd Control – Unarmed	B	OR	OR	UI	UI	UI	UI
Service Personnel – Defence Force	UI	IC	IC	UI	UI	UI	UI
Service Station – Cashier/Console Operator	BB	OR	OR	2	Y	Y	Y
Service Station – Proprietor/Manager – More than 10% manual work	BBB	OR	OR	1.5	Y	Y	Y
Service Station – Proprietor/Manager – Up to 10% manual work	A	OR	OR	1	Y	Y	Y
Service Station/Garage Driveway/Petrol Attendant	B	OR	OR	2	UI	UI	Y
Shearer/Stockperson	UI	OR	OR	2	UI	UI	Y
Sheet Metal Worker – Qualified	BB+	OR	OR	2	Y	Y	Y
Sheet Metal Worker – Unqualified	B	OR	OR	2	UI	UI	Y
Ship/Ocean Going Vessel – Crew	UI	OR	OR	UI	UI	UI	UI
Ship/Ocean Going Vessel – Officer – Bridge/Supervisor/Admin duties only	UI	OR	OR	UI	UI	UI	UI
Shipping – Onshore – No manual duties	AA	OR	OR	1	Y	Y	Y
Shipwright – Qualified	BBB	OR	OR	2	Y	Y	Y
Shipyards Worker	SRA	OR	OR	2	Y	UI	Y
Shoemaker/Repairer	BBB	OR	OR	2	Y	Y	Y
Shop Owner/Employee – Admin/Office duties only	AA	OR	OR	1	Y	Y	Y
Shop Owner/Employee – Chemist/Pharmacist – Qualified	AAA	OR	OR	1	Y	Y	Y
Shop Owner/Employee – Fast food outlets	B	OR	OR	2	Y	Y	Y
Shop Owner/Employee – Light manual duties/Retail sales – Lifting under 15kg – No deliveries	BBB	OR	OR	2	Y	Y	Y
Shop Owner/Employee – Light manual duties/Retail sales holding relevant quals eg: butcher	BBB	OR	OR	2	Y	Y	Y
Shop Owner/Employee – Manual work/Retail sales – Lift over 15kg-Delivery in Car/Van/Truck-Local only	B	OR	OR	2	Y	Y	Y
Shop Owner/Employee – Retail/Admin duties only – Up to 10% manual – Including lifting or deliveries	A	OR	OR	1.5	Y	Y	Y



Occupation	IP	Life	CI	TPD Factor	TPD Any	TPD Own	TPD ADL
Shop Owner/Employee-Manual work/Retail sales – Lift over 15kg-Max 20% delivery work-Car/Van/Truck only	BB	OR	OR	2	Y	Y	Y
Shopfitter	BBB	OR	OR	2	Y	Y	Y
Shower Screen Installer	BB+	OR	OR	2	Y	Y	Y
Sign Erector – Heights over 10 metres up to 20 metres	B	OR	OR	2	Y	UI	Y
Sign Erector – Heights over 20 metres	UI	\$2.00	\$2.00	2	UI	UI	Y
Sign Erector – Heights up to 10 metres	BB	OR	OR	2	Y	UI	Y
Signwriter – Qualified – Heights over 10 metres up to 20 metres	BB	OR	OR	2	Y	Y	Y
Signwriter – Qualified – Heights over 20 metres	UI	\$2.00	\$2.00	2	UI	UI	Y
Signwriter – Qualified – Heights up to 10 metres	BB+	OR	OR	2	Y	Y	Y
Signwriter – Unqualified – Heights over 10 metres up to 20 metres	UI	OR	OR	2	UI	UI	Y
Signwriter – Unqualified – Heights over 20 metres	UI	\$2.00	\$2.00	2	UI	UI	Y
Signwriter – Unqualified – Heights up to 10 metres	B	OR	OR	2	UI	UI	Y
Singer	UI	OR	OR	2	UI	UI	Y
Skylight Fitter	BB+	OR	OR	2	Y	Y	Y
Social Worker – Qualified	AA+	OR	OR	1	Y	Y	Y
Solicitor	AAA	OR	OR	1	Y	Y	Y
Speech Therapist – Qualified	AA+	OR	OR	1	Y	Y	Y
Sportsperson – Professional	UI	OR	OR	2	UI	UI	Y
Spray Painter – Qualified	BBB	OR	OR	2	Y	Y	Y
Spray Painter – Unqualified	B	OR	OR	2	Y	UI	Y
Statistician – Qualified	AAA	OR	OR	1	Y	Y	Y
Statistician – Unqualified	AA	OR	OR	1	Y	Y	Y
Steel Fixer – Heights over 10 metres up to 20 metres	B	OR	OR	2	Y	UI	Y
Steel Fixer – Heights over 20 metres	UI	\$2.00	\$2.00	2	UI	UI	Y
Steel Fixer – Heights up to 10 metres	BB	OR	OR	2	Y	UI	Y
Steeplejack	UI	IC	UI	UI	UI	UI	UI
Stock/Station Agent	A	OR	OR	1.5	Y	Y	Y
Stonemason	BB	OR	OR	2	Y	Y	Y
Storeperson	B	OR	OR	2	Y	Y	Y
Street Cleaner	B	OR	OR	2	UI	UI	Y
Student – Full time	UI	OR	OR	2	UI	UI	Y
Student – Part time	UI	OR	OR	2	UI	UI	Y
Stuntperson	UI	IC	UI	UI	UI	UI	UI
Supervisor – Trade qualified – Up to 10% manual work	A	OR	OR	1.5	Y	Y	Y
Surgeon	AA+	OR	OR	1	Y	Y	Y
Surgical Appliance Maker	A	OR	OR	1.5	Y	Y	Y
Surveyor – Marine – University qualified	IC	OR	OR	1.5	Y	Y	Y
Surveyor – Mine – University qualified – No underground	AA	OR	OR	1	Y	Y	Y
Surveyor – Quantity – University qualified	AAA	OR	OR	1	Y	Y	Y

Occupation	IP	Life	CI	TPD Factor	TPD Any	TPD Own	TPD ADL
Surveyor – University degree – Office duties and max 10% field work only	AAA	OR	OR	1	Y	Y	Y
Surveyor – University qualified – More than 10% field work	BBB	OR	OR	2	Y	Y	Y
Swimming Pool – Attendant – Permanent and working full year only	B	OR	OR	2	Y	UI	Y
Swimming Pool – Builder – Qualified	BB+	OR	OR	2	Y	Y	Y
Swimming Pool – Proprietor/Manager	A	OR	OR	1.5	Y	Y	Y
TAB – Proprietor/Manager	AA	OR	OR	1	Y	Y	Y
TAB – Staff	A	OR	OR	1.5	Y	Y	Y
Tailor	BBB	OR	OR	2	Y	Y	Y
Tanner	B	OR	OR	2	UI	UI	Y
Tattooist	UI	OR	OR	2	UI	UI	Y
Taxation Consultant – Not university qualified	AA	OR	OR	1	Y	Y	Y
Taxation Consultant – University qualified	AAA	OR	OR	1	Y	Y	Y
Taxi Driver – Full Time	B	OR	OR	2	Y	Y	Y
Taxi Driver – Owner/Driver	BB	OR	OR	2	Y	Y	Y
Taxidermist	BBB	OR	OR	2	Y	Y	Y
Teacher – Classroom/Admin duties only	AA	OR	OR	1	Y	Y	Y
Teacher – Headmaster/Mistress/Principal	AAA	OR	OR	1	Y	Y	Y
Teacher – Manual arts	A	OR	OR	1.5	Y	Y	Y
Teacher – Music	AA	OR	OR	1	Y	Y	Y
Teacher – Physical education	A	OR	OR	1.5	Y	Y	Y
Teacher – Pre school – Qualified	AA	OR	OR	1.5	Y	Y	Y
Teacher – Pre school – Unqualified	A	OR	OR	1.5	Y	Y	Y
Teachers Aide	A	OR	OR	2	Y	Y	Y
Technician – Computer	A	OR	OR	1.5	Y	Y	Y
Technician – Dental	A	OR	OR	1.5	Y	Y	Y
Technician – Electronic	A	OR	OR	1.5	Y	Y	Y
Technician – Film studio	A	OR	OR	1.5	Y	Y	Y
Technician – Laboratory	A	OR	OR	1.5	Y	Y	Y
Technician – Medical imaging	A	OR	OR	1.5	Y	Y	Y
Technician – Optical	A	OR	OR	1.5	Y	Y	Y
Technician – Stage/Theatre	BBB	OR	OR	2	Y	Y	Y
Technician – Telephone – Ground level only	A	OR	OR	1.5	Y	Y	Y
Technician – Telephone – Heights over 10 metres up to 20 metres	BBB	OR	OR	2	Y	Y	Y
Technician – Telephone – Heights over 20 metres	UI	\$2.00	\$2.00	2	UI	UI	Y
Technician – Telephone – Heights up to 10 metres	BBB	OR	OR	2	Y	Y	Y
Telephonist	AA	OR	OR	1	Y	Y	Y
Television Presenter – Studio only	IC	OR	OR	IC	IC	IC	IC
Television Producer – No overseas work	IC	OR	OR	IC	IC	UI	IC
Television Reporter – No overseas work	IC	OR	OR	IC	IC	IC	IC
Tiler – Roof – Qualified – Heights over 10 metres up to 20 metres	BB	OR	OR	2	Y	Y	Y

Occupation	IP	Life	CI	TPD Factor	TPD Any	TPD Own	TPD ADL
Tiler – Roof – Qualified – Heights over 20 metres	UI	\$2.00	\$2.00	2	UI	UI	Y
Tiler – Roof – Qualified – Heights up to 10 metres	BB+	OR	OR	2	Y	Y	Y
Tiler – Roof – Unqualified – Heights over 10 metres up to 20 metres	UI	OR	OR	2	UI	UI	Y
Tiler – Roof – Unqualified – Heights over 20 metres	UI	\$2.00	\$2.00	2	UI	UI	Y
Tiler – Roof – Unqualified – Heights up to 10 metres	B	OR	OR	2	UI	UI	Y
Tiler – Wall/Floor – Qualified	BB	OR	OR	2	Y	Y	Y
Tiler – Wall/Floor – Unqualified	B	OR	OR	2	Y	UI	Y
Timber – Merchant – Admin only	AA	OR	OR	1	Y	Y	Y
Timber – Merchant – Some manual duties	BBB	OR	OR	2	Y	Y	Y
Timber – Mill Worker	SRA	OR	OR	2	UI	UI	Y
Toolmaker	BBB	OR	OR	2	Y	Y	Y
Tour Guide – 1 day tours and no recreational activities	A	OR	OR	1.5	Y	UI	Y
Tour Guide – Others	IC	IC	IC	IC	IC	UI	IC
Tour Guide – Overseas	UI	IC	IC	UI	UI	UI	UI
Town Planner	AAA	OR	OR	1	Y	Y	Y
Tram Driver	B	OR	OR	2	UI	UI	Y
Translator	AA	OR	OR	1	Y	Y	Y
Travel Agent – Admin only	AA	OR	OR	1	Y	Y	Y
Tree Fellers	UI	OR	IC	UI	UI	UI	UI
Tree Surgeon – Qualified – Heights over 10 metres up to 20 metres	BB	OR	OR	2	Y	Y	Y
Tree Surgeon – Qualified – Heights over 20 metres	UI	\$2.00	\$2.00	2	UI	UI	Y
Tree Surgeon – Qualified – Heights up to 10 metres	BB+	OR	OR	2	Y	Y	Y
Trench Digger	UI	OR	OR	2	UI	UI	Y
Tugboat Captain – Harbour only	BBB	OR	OR	2	Y	Y	Y
Tugboat Captain – Other	UI	OR	OR	2	UI	UI	Y
Tupperware Salesperson – Full time	A	OR	OR	1.5	Y	Y	Y
Tutor – School/College/University – Full time	AA	OR	OR	1	Y	Y	Y
Tutor – Working at students home	A	OR	OR	1.5	Y	Y	Y
Tyre Fitter	B	OR	OR	2	Y	Y	Y
Unemployed	UI	OR	OR	UI	UI	UI	UI
Unskilled Manual Worker	SRA	OR	OR	2	UI	UI	Y
Upholsterer	BBB	OR	OR	2	Y	Y	Y
Urologist	AA+	OR	OR	1	Y	Y	Y
Valuer – Livestock	A	OR	OR	2	Y	Y	Y
Valuer – Property/Others	AA	OR	OR	1.5	Y	Y	Y
Vending Machine Operator	BB	OR	OR	2	Y	UI	Y
Veterinarian – Domestic Animals	AAA	OR	OR	1	Y	Y	Y
Veterinarian – Nurse	A	OR	OR	1.5	Y	Y	Y
Veterinarian – Others – Horses, cattle etc	AA	OR	OR	1.5	Y	Y	Y
Vigneron	A	OR	OR	1.5	Y	Y	Y

Occupation	IP	Life	CI	TPD Factor	TPD Any	TPD Own	TPD ADL
Vineyard – Employee	BB	OR	OR	2	UI	UI	Y
Vineyard – Owner	BBB	OR	OR	2	Y	Y	Y
Watchmaker/Repairer	A	OR	OR	1.5	Y	Y	Y
Waterproofer	BB	OR	OR	2	Y	Y	Y
Web Designer/Developer	AA	OR	OR	1	Y	Y	Y
Welder – Qualified	BBB	OR	OR	2	Y	Y	Y
Welder – Unqualified	B	OR	OR	2	UI	UI	Y
Welfare Officer/Youth Worker	AA	OR	OR	1	Y	Y	Y
Wharf Worker	SRA	OR	OR	2	UI	UI	Y
Window Dresser	A	OR	OR	1.5	Y	Y	Y
Window Tinter	BB	OR	OR	2	Y	Y	Y
Windscreen Fitter	BBB	OR	OR	2	Y	Y	Y
Wine Merchant – Deliveries	B	OR	OR	2	Y	Y	Y
Wine Merchant – Sales – No deliveries	A	OR	OR	1.5	Y	Y	Y
Winemaker	A	OR	OR	1.5	Y	Y	Y
Wool Classer	A	OR	OR	1.5	Y	Y	Y
Writer	UI	OR	OR	2	UI	UI	Y
Youth Worker/Welfare Officer	AA	OR	OR	1	Y	Y	Y
Zoo Wildlife Attendant	BB	OR	OR	2	Y	Y	Y
Zoologist – No overseas or field work	AAA	OR	OR	1	Y	Y	Y
Zoologist – Other	AA	OR	OR	1.5	Y	Y	Y

# 13 Lifestyle Factors

## Height and Weight

We use the body mass index (BMI) to assess the medical implications of a client's weight compared to their height. The BMI is calculated by dividing a person's weight in kilograms by their height in metres squared, as shown below:

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

### For example

$$\frac{68\text{kg}}{(1.7)^2} = 23.5$$

For people aged 18 and over, the following BMI ranges can be used as a guide (as defined by the World Health Organisation):

< 18.5	underweight
18.5 – 24.9	healthy weight range
25 – 29.9	overweight
≥ 30	obese

From a medical perspective, excess weight is related to an increased risk of the following medical conditions:

- cardiovascular disease (including heart failure);
- cerebrovascular disease (including stroke);
- high blood pressure;
- high blood cholesterol;
- type 2 diabetes;
- gall bladder disease;
- osteoporosis;
- musculoskeletal disorders;
- sleep apnoea; and
- some types of cancers.

The underwriting outcome for an overweight and/or obese classification is based on a client's BMI, age and the benefits they apply for.

Using the online application, an under-weight, overweight or obese applicant receives either:

- acceptance at standard rates;
- request for a Fast-Check examination and blood test to evaluate any potential health impacts; or
- referral to underwriting for review.

If there has been weight loss within the 12 month period prior to application, our approach is to add half the amount of weight lost back to the current weight figure. This is because generally speaking, weight loss is hard to sustain. Where this results in a loading, it can be reviewed with further sustained weight loss in another 12 months.

## Pregnancy

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

### General

An applicant without any issues to her own or her baby's health (or problems with prior pregnancies) may be considered for Life, TPD, Critical Illness and Income Protection.

In the last three months of pregnancy, we may request a Personal Medical Attendant's Report (PMAR).

### Life Insurance

If the PMAR reveals no complicating factors in the current pregnancy or any prior pregnancies and the client has no other health problems, we can offer standard rates for Life, TPD and Critical Illness benefits.

For TPD benefits, we may need to consider your client's occupation as Home Duties. Once the client returns to full-time paid employment after the birth, she can apply to be rated according to her usual occupation.

### Income Protection

Income Protection may also be available (in the first eight months) subject to the health conditions outlined above providing the client is currently working AND if the client intends to return to work within 12 months. Income Protection cannot be considered where the client has already commenced Maternity leave.

We will require the client to provide details of when she intends to return to work and on what basis (full-time/part-time) as this is taken into account when determining the level of cover.

## Residency and Travel

Applicants residing in Australia temporarily on business visas may still be eligible for insurance with TAL.

We will need to know:

- Whether they are the primary visa holder or the spouse/partner or family member of a visa holder
- The number/subclass of their visa
- How long they have been in Australia
- The client's plans for staying in Australia
- Whether the client has applied for or intends to apply for permanent residency

The client may also need to provide a copy of their passport with the visa approval.

A Residency exclusion will be applied to any cover offered.

## Overseas Travel

When your client travels overseas for holiday or business, we need to know when they plan to travel, their destination(s) and the duration of the trip(s). This includes travel details where a client travels on a regular basis for business.

The underwriting assessment of travel is based on:

### Destination/Location

Some destinations incur a loading, an exclusion or they may be uninsurable. These destinations have one or more of the following factors:

- unstable political situation;
- war or ongoing civil unrest;
- inadequate medical/health facilities;
- poor health/lifestyle of general population; and
- increased crime and kidnapping.

The Department of Foreign Affairs and Trade's (DFAT) travel advisory website [www.smarttraveller.gov.au](http://www.smarttraveller.gov.au) provides additional information regarding any concerns around overseas travel.

When a client travels overseas or resides overseas for business purposes restrictions may apply. Please refer to the following section for more information.

### Purpose & Duration of Travel

The purpose and duration of travel is taken into account when considering cover. For example, a client planning to work overseas is assessed differently to a client planning to travel overseas for a holiday.

### Holiday travel

For clients travelling overseas on short holidays (usually two months or less), we generally consider all benefits for destinations with a country warning of DFAT 1 or 2. If the travel warning is a level 3 or 4, individual consideration will be applied. Cover may be offered with an exclusion, loading, or other restriction or may be unavailable until return to Australia.

Extended periods of travel are considered on an individual basis depending on the purpose, destination/s, duration of travel and benefits requested.

### Business travel

Business travel is considered on an individual basis because circumstances can vary from a client travelling overseas to a 'safe' destination for one week per year, to clients travelling on a frequent basis, visiting countries with travel warnings or travelling overseas for work purposes for a period of time.

We will assess each clients' circumstances including the length of time they are overseas, country involved, occupation and duties, income and other factors and offer cover where possible. Cover may be offered with an exclusion, loading, or other restriction or may be unavailable until return to Australia.

Please contact your TAL underwriter to discuss your client's circumstances.

### DFAT travel warning category

Level 1	Exercise normal safety precautions
Level 2	Exercise a high degree of caution
Level 3	Reconsider your need to travel
Level 4	Do not travel

### Expats – Australian Citizens residing overseas

Where a client will be residing overseas we will only be able to consider applications on the following basis:

- must be an Australian citizen and currently residing in Australia; and
- the application is made and completed prior to going overseas to work.

These applications will still be subject to our normal risk profiling to take into account individual circumstances, noting that we will not be able to accept all risks.

## Smoking

Applicants who smoke over 35 cigarettes per day must undergo a medical examination. Depending on the results of the medical, we may apply a loading.

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

### Cessation of Smoking

If your client stopped smoking in the last 12 months, they will be rated as a smoker until a full 12 months passes from when they last smoked.

Once 12 months passes, the client can apply for non-smoker rates by submitting an alteration request and Non-Smoker Declaration.

Where a client stops smoking due to an adverse change in their health, non-smoker rates may not be available.

## Sports, Pastimes, Hazardous Activities

If your client is involved in any sport, pastime or hazardous activity, they will need to complete details about this in the application.

Following is a guide of sports and activities and the loadings or exclusions that may apply to the policy.

**Note:** The loadings quoted (eg \$2) are per \$1,000 sum insured per annum.

Activity/Pursuit	Life	Critical Illness	TPD	IP
<b>Abseiling (Australia only)</b>	OR	OR	E	E
<b>Archery</b>	OR	OR	OR	OR
<b>Athletics</b>				
– Social	OR	OR	OR	OR
– Competition	OR	OR	OR	OR
– Competition (semi/professional)	OR	OR	UI	UI
<b>Aviation-private flying and Charter-commuter service (no special risks)</b>				
– Fixed wing and Helicopter				
• Up to 100 hours pa	OR	OR	OR	OR
• 101 to 150 hours pa	\$2.00 or E	E	E	E
• 151 to 250 hours pa	\$3.00 or E	E	E	E
• Over 250 hours pa	\$5.00 or E	E	E	E
– Ballooning				
• Pleasure only	OR	OR	OR	OR
• Competition	\$2.00 or E	\$2.00 or E	E	E
• Other	IC	IC	IC	IC
– Microlite/Ultralite				
• Up to 50 hours pa	\$2.00 or E	E	E	E
• 51 to 100 hours pa	\$3.00 or E	E	E	E
• 101 to 150 hours pa	\$4.00 or E	E	E	E
• Over 150 hours pa	\$5.00 or E	E	E	E
<b>Baseball</b>				
– Social	OR	OR	OR	OR
– Competition	OR	OR	OR	OR
– Competition (semi/professional)	OR	OR	UI	UI
<b>Basketball</b>				
– Social	OR	OR	OR	OR
– Competition	OR	OR	OR	OR
– Competition (semi/professional)	OR	OR	UI	UI
<b>Boxing</b>				
– Amateur	OR	UI	UI	UI
– Professional	\$3.00 or E	UI	UI	UI
– Fitness/gym only/no sparring/contact	OR	OR	OR	OR
<b>Bushwalking</b>	OR	OR	OR	OR
<b>Canoeing and Kayaking</b>				
– Social	OR	OR	OR	OR
– Competition	OR	OR	OR	OR
– Competition (semi/professional)	OR	OR	E	E

Activity/Pursuit	Life	Critical Illness	TPD	IP
<b>Canyoning</b>				
– Social	OR	OR	E	E
– Competition	\$2.00 or E	\$2.00 or E	E	E
<b>Caving (no diving)</b>				
– Social	OR	OR	E	E
– Competition (semi/professional)	\$2.00 or E	\$2.00 or E	E	E
<b>Cricket</b>				
– Social	OR	OR	OR	OR
– Competition	OR	OR	OR	OR
– Competition (semi/professional)	OR	OR	UI	UI
<b>Cycling (Road)</b>				
– Social	OR	OR	OR	OR
– Competition	OR	OR	OR	OR
– Competition (semi/professional)	OR	OR	UI	UI
<b>Cycling (Mountain Bike Riding)</b>				
– Social	OR	OR	OR	OR
– Competition	OR	OR	E	E
– Competition (semi/professional)	OR	OR	UI	UI
<b>Dancing</b>				
	OR	OR	OR	OR
<b>Diving</b>				
– Recreational (No special risks, including health risks)				
• up to and including 40m	OR	OR	OR	OR
• over 40m	\$2 or E	\$2 or E	E	E
– Instructors	IC	E	UI	UI
– Caves/Potholes /Wrecks/Night diving	\$2 or E	\$2 or E	E	E
– Abalone	\$5.00 or E	\$5.00 or E	UI	UI
<b>Equestrian Sports</b>				
– Social	OR	E	E	E
– Competition	OR	E	E	E
– Competition (semi/professional)	OR	UI	UI	UI
<b>Fishing</b>				
– Rock fishing or Deep Sea	IC	IC	IC	IC
– Other	OR	OR	OR	OR



Activity/Pursuit	Life	Critical Illness	TPD	IP
<b>Football (Aust. Rules, Rugby League, Rugby Union, Soccer)</b>				
- Social/Amateur	OR	OR	OR	*AAA, AA+, AA – OR. A, BBB, BB+, BB or B – 14 day wait and 30 day wait – +25%; OR with an exclusion for the first 8 weeks of any football injury claim. SRA – 30 day wait – +25%; OR with an exclusion for the first 8 weeks of any football injury claim; 60 day wait and over – OR.
- Competition (Match Payments)	OR	OR	OR	*AAA, AA+, AA – exclude first 4 weeks A, BBB, BB+, BB, B and SRA – exclude first 8 weeks.
- Competition (semi/professional)	OR	OR	UI	UI
- Touch Football/Oz tag – amateur	OR	OR	OR	OR
<b>Gliding</b>				
- Powered – Social only			E	E
• < 25 hrs pa	OR	OR	OR	E
• > 25 hrs pa	\$2 to \$5 or E	E	E	E
- Non-powered – Social only				
• < 50 hrs pa	OR	OR	OR	E
• > 50 hrs pa	\$2 up to \$4 or E	E	E	E
<b>Golf</b>				
- Social	OR	OR	OR	OR
- Competition	OR	OR	OR	OR
- Competition (semi/professional)	OR	OR	UI	UI
<b>Gymnastics</b>				
- Social	OR	OR	OR	OR
- Competition	OR	OR	OR	OR
- Competition (semi/professional)	OR	OR	UI	UI
<b>Hang-gliding (depending on number of flights per annum)</b>				
- Non-powered – Social only	\$2.00 up to \$4.00, or E	E	E	E
<b>Hockey-Field/Lacrosse</b>				
- Social	OR	OR	OR	OR
- Competition	OR	OR	OR	OR
- Competition (semi/professional)	OR	OR	UI	UI
<b>Hockey-Ice</b>				
- Social	OR	OR	E	E
- Competition	OR	OR	E	E
- Competition (semi/professional)	OR	OR	UI	UI
<b>Horse Riding</b>				
- Social only/not competing in any events	OR	OR	OR	OR

Activity/Pursuit	Life	Critical Illness	TPD	IP
<b>Jet Skiing</b>				
– Social	OR	OR	OR	OR
– Competition	\$2.00 or E	\$2.00 or E	E	E
– Competition (semi/professional)	\$2.00 or E	\$2.00 or E	UI	UI
<b>Kitesurfing</b>				
– Social	OR	OR	OR	OR
– Competition	OR	OR	E	E
– Competition (semi/professional)	OR	OR	UI	UI
<b>Life Saving</b>				
– Club	OR	OR	OR	OR
– Professional	OR	OR	UI	UI
<b>Marathon/Triathlon</b>				
– Social	OR	OR	OR	OR
– Competition	OR	OR	OR	OR
– Competition (semi/professional)	OR	OR	UI	UI
<b>Martial Arts (eg Judo, Karate etc)</b>				
– Social /fitness only – non contact	OR	OR	OR	AAA, AA+ and AA – OR. All other occupations – exclude first 13 weeks.
– Competition	OR	OR	E	E
– Competition (semi/professional)	OR	OR	UI	UI
<b>Motor/Power Boat/Jet Ski Racing</b>				
– 0 – 100 KM/H	OR	OR	E	E
– 101 – 150 KM/H	\$2.00 or E	\$2.00 or E	E	E
– Over 150 KM/H	\$5.00 or E	\$5.00 or E	E	E
<b>Motor Sport Activities – Car</b>				
– Vintage and Historic Racing	OR	OR	E	E
– Rally Cross, Hillclimbs, Autocross	OR	OR	E	E
– Lap Dash/Sprint, Super Sprint	OR	OR	E	E
– Off-road and Odyssey Stock Cars	OR	OR	E	E
– Motorkhana, Observed Section Trails	OR	OR	OR	OR
– Closed Club events eg Porsche Car Club etc.	OR	OR	E	E
– Sedan Cars (Closed Cars)				
• Production Touring Cars	\$5.00 or E	\$5.00 or E	E	E
• Street Sedans	\$2.50 or E	\$2.50 or E	E	E
• Super Touring Cars	\$5.00 or E	\$5.00 or E	E	E
• HQ Holden/Old Production vehicles	\$2.50 or E	\$2.50 or E	E	E
• Sports Sedans	\$7.50 or E	\$7.50 or E	E	E

Activity/Pursuit	Life	Critical Illness	TPD	IP
– Sports Cars				
• CAN AM	\$40.00 or E	UI	UI	UI
• Sports Racing Cars	\$10.00 or E	\$10.00 or E	E	E
• Clubman	\$5.00 or E	\$5.00 or E	E	E
• Marque Sports Cars	\$3.00 or E	\$3.00 or E	E	E
– Speedway Racing				
• Midget Speedcars	\$5.00 or E	\$5.00 or E	E	E
• Super Modified	\$5.00 or E	\$5.00 or E	E	E
• Super Stock Sedans	\$5.00 or E	\$5.00 or E	E	E
• Production Saloons	\$5.00 or E	\$5.00 or E	E	E
• Mini Modified	\$5.00 or E	\$5.00 or E	E	E
• Demolition Derby	\$5.00 or E	\$5.00 or E	E	E
– Karting				
• Super Kart				
– 80cc and 125cc classes	\$2.50 or E	\$2.50 or E	E	E
– 250cc classes	\$5.00 or E	\$5.00 or E	E	E
• Sprint	OR	OR	E	E
• Social, non competitive (recreational only)	OR	OR	OR	OR
– Drag Racing				
• Top Fuel, Funny Cars F/C, Exhibition	\$10.00 or E	\$10.00 or E	UI	UI
• Dragsters, Altered Cars	\$7.50 or E	\$7.50 or E	E	E
• Funny Cars	\$7.50 or E	\$7.50 or E	E	E
• Gas, Pro Stock Pro	\$5.00 or E	\$5.00 or E	E	E
• Modified Production	\$2.00 or E	\$2.00 or E	E	E
• Modified Sedan, Street	OR	OR	E	E
– Rallying (Competitions)				
• Australia Only	\$2.50 or E	\$2.50 or E	E	E
• International	\$10.00 or E	\$10.00 or E	E	E
• Rallying (Social)	OR	OR	E	E
– Open Wheel Cars				
• International/Formula 1	\$40.00 or E	UI	UI	UI
• Formula 2/Australia	\$30.00 or E	UI	UI	UI
• Formula 3	\$25.00 or E	UI	UI	UI
• Formula Brabham	\$30.00 or E	UI	UI	UI
• Formula Holden	\$15.00 or E	\$15.00 or E	E	E
• Formula Ford 1600	\$10.00 or E	\$10.00 or E	E	E
• Formula Ford 2000	\$15.00 or E	\$15.00 or E	E	E
• Formula 3000	\$20.00 or E	\$20.00 or E	UI	UI
• Formula 5000	\$25.00 or E	UI	UI	UI
• Formula Vee	\$5.00 or E	\$5.00 or E	E	E

Activity/Pursuit	Life	Critical Illness	TPD	IP
– AUSCAR/NASCAR Racing				
• NASCAR	\$7.50 or E	\$7.50 or E	E	E
• AUSCAR	\$7.50 or E	\$7.50 or E	E	E
• Sportsman	\$5.00 or E	\$5.00 or E	E	E
• HQ Holden	\$2.50 or E	\$2.50 or E	E	E
<b>Motor Sport Activities – Motor Cycle</b>				
– Off-Road				
• Cross Country, Motor Cross, Scrambles, Enduro, Hillclimbs, Gymkhana, Observed Trials	OR	OR	E	E
• Dirt Track, Speedway, Tourist Trophy (TT)	\$5.00 or E	\$5.00 or E	E	E
– Quad Bike Riding				
• Organised tour group	OR	OR	OR	OR
• Social (non-competitive)	OR	OR	OR	AAA, AA+, AA – exclude first 4 weeks All other occupations – exclude first 13 weeks
• Racing (competition)	\$2.00 or E	\$2.00 or E	E	E
– Trail Bike Riding				
• Social (non-competitive)	OR	OR	OR	OR
• Racing (competition)	\$2.00 or E	\$2.00 or E	E	E
– Drag Racing				
	IC	IC	UI	UI
– Stunts or Record Attempts				
	IC	IC	UI	UI
– Road Racing				
• Production/Street Class				
- 125cc	\$2.00 or E	E	E	UI
- 250cc to 500cc	\$5.00 or E	E	E	UI
- Over 500cc	\$7.50 or E	E	E	UI
• Grand Prix or Formula				
- 125cc	\$2.00 or E	UI	UI	UI
- 250cc to 500cc	\$5.00 or E	UI	UI	UI
- Over 500cc	\$7.50 or E	UI	UI	UI
<b>Motor Sport Activities – Truck Racing</b>				
– Up to 14,100cc class				
	OR	OR	E	E
– 14,101cc to 18,500cc classes				
	\$2.50 or E	\$2.50 or E	E	E
<b>Mountain Climbing</b>				
– Abseiling/Rock Climbing – Australia only				
• Abseiling	OR	OR	E	E
• Rock Climbing – Lead Climb/Aided	\$2.00 or E	\$2.00 or E	E	E
• Solo Climbing	E	E	E	E
• Other	E	E	E	E
– Outside Australia				
	IC	IC	IC	IC

Activity/Pursuit	Life	Critical Illness	TPD	IP
<b>Netball</b>				
- Social	OR	OR	OR	OR
- Competition	OR	OR	OR	OR
- Competition (semi/professional)	OR	OR	UI	UI
<b>Parachuting/Sky Diving</b>				
- Parachuting/Sky Diving	\$2.00 or E	\$2.00 or E	E	E
<b>Paragliding/Parascending</b> (depending on number of flights per annum)				
- Non-powered – Social only	\$2.00 up to \$4.00, or E	E	E	E
<b>Polo</b>				
- Horse	OR	E	E	E
- Water				
- Social	OR	OR	OR	OR
- Competition	OR	OR	OR	OR
- Competition (semi/professional)	OR	OR	UI	UI
<b>Rock Climbing – refer to Mountain Climbing (above)</b>				
<b>Rodeo</b>	OR	E	E	E
<b>Rowing</b>				
- Social	OR	OR	OR	OR
- Competition	OR	OR	OR	OR
- Competition (semi/professional)	OR	OR	UI	UI
<b>Sailing</b>				
- Social/Inshore	OR	OR	OR	OR
- Competition/Offshore or Transocean (Terms will vary depending on duration, location and number of crew members)	IC	IC	IC	IC
<b>Shooting/Hunting</b>				
- Social	OR	OR	OR	OR
- Competition	OR	OR	OR	OR
- Competition (semi/professional)	OR	OR	UI	UI
<b>Skating – Roller/Ice</b>				
- Social	OR	OR	OR	OR
- Competition	OR	OR	E	E
- Competition (semi/professional)	OR	OR	UI	UI
<b>Skiing – Snow/Water</b>				
- Social	OR	OR	OR	OR
- Competition	OR	E	E	E
- Competition (semi/professional)	OR	E	UI	UI

Activity/Pursuit	Life	Critical Illness	TPD	IP
<b>Soccer (rate as Football)</b>				
<b>Squash</b>				
– Social	OR	OR	OR	OR
– Competition	OR	OR	OR	OR
– Competition (semi/professional)	OR	OR	UI	UI
<b>Surfing / Windsurfing</b>				
– Social	OR	OR	OR	OR
– Competition	OR	OR	OR	OR
– Competition (semi/professional)	OR	OR	UI	UI
<b>Swimming</b>				
– Social	OR	OR	OR	OR
– Competition	OR	OR	OR	OR
– Competition (semi/professional)	OR	OR	UI	UI
<b>Tennis</b>				
– Social	OR	OR	OR	OR
– Competition	OR	OR	OR	OR
– Competition (semi/professional)	OR	OR	UI	UI
<b>Volunteer Fire Fighting/SES</b>	OR	OR	OR	OR
<b>Wakeboarding</b>				
– Social	OR	OR	OR	OR
– Competition	OR	E	E	E
– Competition (semi/professional)	OR	E	IC	IC
<b>Weight Lifting</b>				
– Social	OR	OR	E	E
– Competition	OR	OR	E	E
– Competition (semi/professional)	OR	OR	UI	UI
<b>Wrestling</b>				
– Amateur	OR	OR	OR	Exclude first 13 weeks
– Professional	OR	OR	UI	UI

## 14 Completing the Application

### Insurance History

#### Existing or Concurrent Insurance Cover

It is important to disclose all other existing or concurrent insurance cover whether it is with TAL or another insurance company. We use this information to determine:

- medical and financial requirements needed; and
- maximum benefit levels, particularly for Income Protection and Critical Illness insurance.

When the client indicates the cover they're applying for will replace existing cover with either TAL or another insurance company, your client must cancel the existing cover. No claim is paid on a new policy unless the previous cover is cancelled. If the previous policy is not cancelled and a claim occurs, any premiums paid on the new policy will be refunded.

When the client indicates they are replacing an existing policy, we base our underwriting assessment on this information and proceed in good faith. The existing policy should be cancelled after we inform the client we have accepted their new application.

#### Sub-standard Issue or Declinature of Other Insurance

When your client indicates previous insurance or insurance applications have been declined, deferred or issued other than as submitted, we require the full details of the alternative offer, the reasons for this, when it was made and the type of insurance applied for.

## 15 Replacing Existing Business

#### Waiver of 90-day Waiting Period under Critical Illness insurance

For Critical Illness insurance applications, the 90-day Waiting Period for Heart Attack, Stroke etc is waived where these conditions, in our opinion, are equivalent to the Critical Illness conditions being replaced and the sum insured is the same.

The 90-day Waiting Period applies to TAL Critical Illness conditions not covered under the policy being replaced.

#### 13-month Suicide Clause

The 13-month suicide clause is waived if the death benefit being replaced was current for 13 consecutive months, without lapsing or reinstatement, immediately prior to the commencement of Life insurance with TAL. The waiver applies to the amount of cover being transferred from the other insurer(s).

## 16 Documentation Lifespan

A TAL Personal Statement is current for three months. It can then be updated by a TAL Declaration of Good Health for another three months.

After six months, a new Personal Statement is generally required if underwriting is still incomplete.

# 17 Transfer Terms

Transfer terms, also known as modified underwriting arrangements, are available.

## Eligibility criteria

If your client's existing policy was fully underwritten within the last five years and meets the eligibility criteria outlined in the table below, your client can transfer their policy to Accelerated Protection without having to undergo full underwriting.

Benefit type	Age criteria (next birthday)	Maximum Sum Insured	Medical sub-standard terms considered <sup>1</sup>	Requirements <sup>2</sup>
<b>Life insurance</b>	Maximum 60	\$3 million	Up to +100% loading	Fully completed Personal Statement
<b>Critical Illness</b>	Maximum 55	\$1.5 million	Up to +100% loading	Fully completed Personal Statement
	56-60	\$1.5 million	Standard rates only for these ages	Fully completed Personal Statement
<b>TPD</b>	Maximum 55	\$2 million	Up to +100% loading	Fully completed Personal Statement
	56-60	\$2 million	Standard rates only for this age group	Fully completed Personal Statement
<b>Income Protection</b> (includes Retirement Protection Option and Disability Plus Option)	Maximum 55	\$15,000 monthly benefit	Up to +50% loading	<ul style="list-style-type: none"> <li>• ≤ 45nb – applying for up to \$12,500 monthly benefit needs a fully completed Personal Statement</li> <li>• ≤ 45nb – applying for \$12,501 – \$15,000 monthly benefit needs a fully completed Personal Statement and Fast-check exam</li> <li>• &gt; 45nb and applying for &gt; \$10,000 monthly benefit needs a fully completed Personal Statement and Fast-Check exam</li> <li>• Mandatory financial requirements will still be required.</li> </ul>
<b>Business Expense</b>	Maximum 55	\$15,000 monthly benefit	Up to +50% loading	<ul style="list-style-type: none"> <li>• ≤ 45nb – applying for up to \$12,500 MB needs a fully completed Personal Statement</li> <li>• ≤ 45nb – applying for \$12,501 – \$15,000 monthly benefit needs a fully completed Personal Statement and Fast-check exam</li> <li>• &gt; 45nb and applying for &gt; \$10,000 monthly benefit needs a fully completed Personal Statement and Fast-check exam</li> <li>• Mandatory financial requirements will still be required.</li> </ul>

1 For medical sub-standard terms, in addition to the medical loading, we will consider additional loadings/exclusions for non-medical risks. A medical exclusion equates to +50% loading.

2 In addition to these requirements, we also require evidence of the existing cover to be replaced, as follows:

- copy of the Policy Schedule
- copy of the latest renewal notice showing that the cover is in force and the current benefits; or
- the Certificate of Currency from the current insurer.

### General guidelines and eligibility criteria

Eligibility criteria considered when transferring cover:

- modified underwriting/transfer terms are only available where the insurance cover being replaced was fully underwritten and was not accepted under modified underwriting or transfer terms previously
- the level of cover being applied for does not exceed the level of cover being replaced
- benefits applied for are no more generous than those benefits being replaced, including TPD definitions, optional benefits, waiting periods, benefit periods etc
- the occupation class will be based on the client's current occupation and will determine if any restrictions apply (for example, we may limit the benefit period)
- in general, financial evidence is not required for Life Insurance, Total and Permanent Disability insurance or Critical Illness cover. However, there may be instances where financial evidence is requested.

### Waiver of the 13 month Suicide Clause and the 90 day Waiting Period under Critical Illness

Where the cover is accepted under transfer terms, we will waive the 13-month suicide clause under Life Insurance and waive the 90-day waiting period under Critical Illness.

For specific terms and conditions, refer to the Accelerated Protection Policy Document, Part 9 Limitations and Exclusions, section 9.1 Life insurance and section 9.2 Critical Illness insurance.

**Note:** TAL reserves the right to request additional underwriting requirements and/or supporting documentation if required. Transfer terms arrangements are not a guaranteed acceptance of the original cover and terms.



## 18 Questionnaires

We have the following questionnaires available if your client makes a disclosure. These questionnaires help the TAL underwriter assess the condition more quickly and may enable us to make a decision without obtaining any medical evidence. All Questionnaires are available to download from the TAL Adviser Centre.

- Alcohol consumption
- Arthritis/Gout
- Asthma / Respiratory condition
- Chest pain
- Depression/Nervous condition
- Diabetes / Raised blood sugar
- Drug use
- Ear / Eye condition
- Eczema/Dermatitis/Skin condition
- Epilepsy / Seizures
- General medical condition
- Gynaecological condition
- Health declaration
- Heart /Circulatory condition
- Hepatitis A
- High blood pressure
- High cholesterol
- Kidney/Urine/Prostate condition
- Knee condition
- Lump/lesion/growth/mole
- Musculoskeletal / Joint condition
- Non-Smokers declaration
- Sports / Pastimes
- Stomach / Bowel condition
- Thyroid condition

### **Medical Fact Sheets**

To help you understand some of the common medical conditions that TAL underwriters assess on a day to day basis, we have developed a series of medical fact sheets.

The fact sheets are:

- Carcinoma in situ (a less invasive type of cancer)
- Diabetes
- Hypertension
- Mental Health conditions
- Liver Function tests
- Rheumatoid Arthritis
- Sleep Apnoea

The fact sheets are available to download from the TAL Adviser Centre.

For more information, contact the Adviser Service Centre OR your local underwriting team.

# 19 Alternate Terms

## Exclusions and Loadings

In some cases, we offer applicants insurance with modified terms such as exclusions or loadings. For those clients, we contact you in advance by telephone to discuss the terms. It may not always be possible to make contact by phone but we always attempt to do so.

Accelerated Underwriting does not require the client and Policy owner to sign and date an Alternate Terms letter. Instead, we wait for notification from you that the client has accepted our offer and issue the policy on this basis, with Alternate Terms accepted outlined in the client's Policy Schedule.

If the client's circumstances have changed since they completed the Application, they must advise us so we can determine if that change impacts on their final assessment. If the change does impact their final medical assessment, we may request further medical evidence or decline to offer cover. If the occupation is impacted due to loss of employment or a change of occupation, we may adjust the occupation rating or product or decline to offer cover.

### Loadings and Limited Benefit Periods for Life and/or TPD

A reduced medical loading is allowed for clients prepared to accept a limited Benefit Period, ie 2, 3, 4 or 5 years for Life and/or TPD cover.

If a client's medical history meets the criteria and a reduction in the loading is possible, your underwriter will discuss this option with you.

Special commission terms apply. See page 85 for details.

## Disclosure of Reasons for Alternate Terms

If we offer Alternate Terms, we are able to discuss information obtained during a client's tele-interview with you, unless the client requests otherwise.

If we offer Alternate Terms due to medical factors not revealed during the initial application but obtained through formal medical evidence such as medical exam, blood test or PMAR, we can only discuss the full details with you if the client has provided their signed consent. This consent form is available from [www.acceleratedprotection.com.au](http://www.acceleratedprotection.com.au).

## Declined Applications

If we are unable to offer insurance to your client, we will try in all circumstances to contact you prior to sending the client's decline letter. We delay mailing a decline letter for three business days to allow us to make contact with you.

If we decline insurance due to medical factors not revealed during the initial application but obtained through formal medical evidence, the applicant is entitled to request further information. Where it is practical to do so, we send a letter to the applicant's Medical Practitioner, outlining our reasons for declining cover so the Medical Practitioner can discuss this information with the applicant.

## Third Party Ownership of Income Protection

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

The concern is that if someone other than the life insured receives benefits from the policy then the purpose of the cover is not met. However, we recognise that there are circumstances in which the moral concern is reduced, so in the circumstances listed below we allow such an arrangement.

### Allowable Circumstances

Ownership
Family Trust ownership of the policy
Family Company ownership of the policy
Husband/Wife ownership of the policy on the other's life
Employer/Employee arrangements where the policy is part of an employee's overall salary package. Evidence of this agreement, such as a copy of the employment contract must be provided with the Application
Self-managed superannuation fund
Company ownership of the policy where the insured is a partner

Any queries relating to third party ownership not covered by this document should be directed to your TAL underwriter.

# 20 Policy Administration

## General Policy Administration

Any relevant forms are available on the TAL Adviser Centre.

Alteration / Request	Requirements
Change of Policy Address	<ul style="list-style-type: none"> <li>• Letter, email or phone call from policy owner or adviser</li> </ul>
Name Change (Personal)	Copy of (from Births, Deaths and Marriages): <ul style="list-style-type: none"> <li>• Marriage or change of name certificate OR</li> <li>• Divorce Papers (Decree Absolute) with Birth Certificate OR</li> <li>• Statutory Declaration</li> </ul>
Name Change (Company)	Name change only (no change to ACN/ABN): <ul style="list-style-type: none"> <li>• Copy of ASIC Certificate of Registration of Change of Name</li> </ul> Name change requiring change to ACN/ABN: <ul style="list-style-type: none"> <li>• MOT and Policy Document (originals) and a copy of the ASIC Certificate of Registration of Business Name (please refer to Transfer of Ownership section for full details)</li> </ul>
Smoker Status Change	<ul style="list-style-type: none"> <li>• Fully completed Non-Smoker Declaration form</li> </ul>
Date of Birth correction	<ul style="list-style-type: none"> <li>• Copy of Birth Certificate, Statutory Declaration, Passport or Driver's Licence</li> </ul>
Change in payment details	<ul style="list-style-type: none"> <li>• Fully completed Payment Advice form or call 1300 209 088</li> </ul>
Cancellation of automatic payment authority	<ul style="list-style-type: none"> <li>• Signed letter from the account holder</li> </ul>
Payment frequency alteration	<ul style="list-style-type: none"> <li>• Letter, email or phone call from Policy Owner, account holder or adviser</li> </ul>
Third Party Authority	<ul style="list-style-type: none"> <li>• Letter signed by all policy owners</li> </ul>
Change in Servicing Rights	<ul style="list-style-type: none"> <li>• Letter signed by all policy owners</li> </ul>
Section 290-170 Notices	<ul style="list-style-type: none"> <li>• Return of completed Section 290-170 Form</li> </ul>
Update beneficiary details	Non-Superannuation: <ul style="list-style-type: none"> <li>• Beneficiary Nomination Ordinary form OR letter signed by the Policy Owner</li> </ul> Superannuation: <ul style="list-style-type: none"> <li>• Death Benefit Nomination – Superannuation form</li> </ul>
Decline Indexation	<ul style="list-style-type: none"> <li>• Letter, email or phone call from Policy Owner or adviser</li> </ul>
Freeze Premium	<ul style="list-style-type: none"> <li>• Letter signed by all Policy Owners</li> </ul>
Lost Policy Replacement	<ul style="list-style-type: none"> <li>• Lost Policy Declaration form and payment of \$50 fee for each document lost*</li> </ul>

\* Please note the \$50 Lost Policy fee is not required where:

- Lump sum cover is under \$25,000; or,
- The policy is owned by TAL Superannuation; or,
- If within first month of Risk Commencement Date (RCD), a new document can be issued upon receipt of a signed Lost Policy Declaration from ALL policy owners advising original was never received.

## Changes in Cover

Alteration / Request	Requirements
Addition of a Benefit for existing or new Life Insured <sup>#^</sup>	<ul style="list-style-type: none"> <li>Fully completed current Application Form</li> <li>Quote illustration</li> </ul>
Deletion of a Benefit	<ul style="list-style-type: none"> <li>Policy Alteration Application or letter signed by all policy owners</li> </ul>
Increase in Sum Insured <sup>#^</sup>	<ul style="list-style-type: none"> <li>Application for Increase or Alteration form</li> </ul>
Decrease in Sum Insured	<ul style="list-style-type: none"> <li>Policy Alteration Application or letter signed by all policy owners</li> </ul>
Review of medical loading or exclusion <sup>^</sup>	<ul style="list-style-type: none"> <li>Application for Increase or Alteration form – ALL Medical and Occupation sections</li> <li>Supporting evidence where applicable</li> </ul>
Review of Occupation Class <sup>^</sup>	<ul style="list-style-type: none"> <li>Application for Increase or Alteration form – ALL Medical, Financial and Occupation sections</li> <li>Supporting evidence where applicable</li> </ul>
Review of pastime loading or exclusion <sup>^</sup>	<ul style="list-style-type: none"> <li>Application for Increase or Alteration form – Pastimes section</li> </ul>
Increase in Benefit Period <sup>#^</sup>	<ul style="list-style-type: none"> <li>Application for Increase or Alteration form</li> </ul>
Decrease in Benefit Period	<ul style="list-style-type: none"> <li>Policy Alteration Application or letter signed by all policy owners</li> </ul>
Change in Premium Type (e.g. Stepped to Level)	<ul style="list-style-type: none"> <li>Policy Alteration Application or letter signed by all policy owners</li> </ul>
Cancellation of Policy	<ul style="list-style-type: none"> <li>Written request signed by all policy owners</li> </ul>
Increase in Waiting Period	<ul style="list-style-type: none"> <li>Policy Alteration Application or letter signed by all policy owners</li> </ul>
Decrease in Waiting Period <sup>#^</sup>	<ul style="list-style-type: none"> <li>Application for Increase or Alteration form</li> </ul>
Reinstatement <sup>#^</sup>	<ul style="list-style-type: none"> <li>Reinstatement Application form for each Life Insured signed by all policy owners</li> <li>All arrears premium</li> </ul>
Agreed to Indemnity contract	<ul style="list-style-type: none"> <li>Policy Alteration Application or letter signed by all policy owners</li> </ul>
Indemnity to Agreed Contract <sup>#^</sup>	<ul style="list-style-type: none"> <li>Application for Increase or Alteration form – ALL Income and Occupation sections</li> </ul>
Change in TPD definition from Any to Own <sup>#^</sup>	<ul style="list-style-type: none"> <li>Application for Increase or Alteration form – ALL Medical and Occupation sections</li> </ul>
Change in TPD definition from Own to Any	<ul style="list-style-type: none"> <li>Policy Alteration Application or letter signed by all policy owners</li> </ul>
Addition of an Optional benefit <sup>#^</sup>	<ul style="list-style-type: none"> <li>Application for Increase or Alteration form</li> </ul>
Removal of an Optional benefit	<ul style="list-style-type: none"> <li>Policy Alteration Application or letter signed by all policy owners</li> </ul>

# Request may not always be available – if unsure, please check with our Adviser Service Centre

^ Please note underwriting will be required and additional information / evidence may be requested

## Transfer of Ownership Process

The following tables outline the available pathways for transfer of ownership of an existing TAL policy.

**Should you have any further questions please contact our Adviser Service Centre.**

Current Owner / Product	New Owner			
	Ordinary	SMSF	TAL Super	Platform Super
<b>Ordinary</b> – TPP/FAI issued prior July 2001	A	C	C	C
<b>Ordinary</b> – All other products	A	B	C	C
<b>Self-Managed Super Fund</b> – TPP/FAI issued prior July 2001	C	C	C	C
<b>Self-Managed Super Fund</b> – All other products	B	B	C	C
<b>TAL Super</b> – All products	C*	C	N/A	C
<b>Platform Super</b> – All products	C	C	C	C

### A

- We require a fully completed Memorandum of Transfer form and the Original Policy Schedule
- The original policy, and policy number remains the same but the owner is changed.

### B

- We require a fully completed Transfer of Ownership – Self Managed Superannuation Fund form
- The existing benefit(s) will be cancelled and a new policy will be issued.
- The terms, conditions, definitions and premium rates that apply to the existing policy will remain the same on the new policy.

### C

- We require a fully completed Transfer of Ownership – Transfer to Accelerated Protection form
- The existing benefit(s) will be cancelled and a new policy will be issued.
- Accelerated Protection terms, conditions, definitions and premium rates will apply to the new policy.
- Please note limited underwriting may apply

\* For superannuation policies where the client has reached retirement age (65) a MOT should be used to change the ownership. A "Super Release Form" and the Original Policy Schedule are also required.

## Conversion Options

Conversion Options are only available to certain Term and Crisis policies issued by TAL prior to 2001.

This option offers the Policy Owner the opportunity to convert the existing policy into the current TAL product.

Limited Underwriting may, or may not apply, depending on the wording in the original policy.

**Should you wish to take up a Conversion Option or had further questions please contact our Adviser Service Centre in the first instance.**

# 21 Accelerated Commission

## How We Pay Commission

All commission is paid directly to the Licensee/Dealer Group.

The commission percentages detailed below include an allowance for GST.

An additional 5% commission is payable in Year 1 where the application is lodged electronically, as shown in the table below.

	Upfront Commission		Hybrid 1 Commission		Hybrid 2 Commission		Level Commission	
	Year 1	Year 2+	Year 1	Year 2+	Year 1	Year 2+	Year 1	Year 2+
<b>Standard</b>	110%	10%	80%	20%	65%	25%	32%	32%
<b>Online</b>	115%	10%	85%	20%	70%	25%	37%	32%

## Alternative Commission Premium Rate Factors

The commission proportion applies to both initial and renewal commissions. Commission is paid on the reduced premium.

Policy Rate (%)	100	90	80	70	60	50	40	30	20	10	0
<b>Premium Factor</b>	1.0	0.97	0.94	0.91	0.88	0.85	0.82	0.79	0.76	0.73	0.70
<b>Premium Reduction</b>	0%	3%	6%	9%	12%	15%	18%	21%	24%	27%	30%

- Commission is payable on the premium after all relevant discounts/rebates are applied.
- Commission is payable on all permanent and temporary loadings.
- Commission is not payable on the Policy fee or stamp duty.
- Commission is not payable on the modal/frequency loading for monthly or quarterly premium payments.
- Commission is not payable on waived premiums.
- Renewal commission only is paid on indexation and age increases.

Once the application is accepted the commission structure cannot be altered. This includes Alternative Commission Premium Rate Factors.

Accelerated Protection has a full one-year responsibility period, which means any policy that discontinues within the first 12 months will incur a 100% write-back of commission. The commission write-back applies to the commissionable adviser/s at the time of discontinuance. Where the policy discontinues as the result of a valid claim, no commission will be written back.

## Commission type availability for lives insured 56 next birthday or older

The commission type for Accelerated Protection is restricted when the life insured is 56 next birthday or older, as shown in the table below.

Age (next birthday) of life insured	LI Plan	TPD Plan	CI Plan	IP Plan To Age 70 & IP Optimal	IP Plan All other	BEX Plan
Up to 56	All	All	All	All	All	All
56 – 60	All	Hybrid 1 Hybrid 2 Level	All	All	Hybrid 1 Hybrid 2 Level	Hybrid 1 Hybrid 2 Level
61 and over	All	Level	Hybrid 1 Hybrid 2 Level	Hybrid 1 Hybrid 2 Level	N/A	N/A

### Replacement of Existing TAL Policy and Conversion Options

If a benefit being replaced has been in force for less than four years, Year 1 commission is payable on any increase in premium. Year 2 commission is payable on any existing premium for benefits that have been in force for more than one year. Both Year 1 and Year 2 commission rates will be applied on the same commission basis as the replaced benefit.

If a benefit being replaced has been in force for more than four years but less than seven years, Year 1 commission is payable on the full premium but at level commission rates.

If a benefit being replaced has been in force for more than seven years but less than 10 years, Year 1 commission is payable on the full premium but at Hybrid Option 2 commission rates. If a benefit being replaced has been in force more than 10 years, full upfront commission is available.

**Note:** Replacement policies include those which are wholly or partly cancelled or lapsed within three months before or after the issue of the new TAL policy.

### Buy-Back Options or Benefits

If a policy is established on the basis of a Buy-Back Option or Benefit, renewal commission only is payable on the full premium on the same commission basis as the original benefit.

### Continuation Options

If a policy is established on the basis of a continuation option from a TAL individual or Group Risk policy, level commission only is payable.

### Transfer Terms

If an existing policy with another insurer is taken over by TAL the commission payable and responsibility period are variable, as follows:

- If Upfront or Hybrid Option 1 commission is selected, a full 24-month responsibility period applies.
- If Level or Hybrid Option 2 commission is selected, a full 12-month responsibility period applies.

### Limited Benefit Periods for Term and/or TPD (2, 3, 4, 5, 10 or 15 years)

If a client accepts a limited Benefit Period for LI and/or TPD, Level commission only is payable.

### Sum Insured

The following commission types are available based on the sum insured for the life insured.

LI Sum Insured	Commission types
\$10,000,000 or less	All
\$10,000,001 – \$14,999,999	Hybrid 1, Hybrid 2 and Level
\$15,000,000 – \$20,000,000	Hybrid 2 and Level

### Premium

The following commission types are available based on the annual premium payable by the life insured for all policies under a single application.

Premium Amount	Commission types
\$20,000 or less	All
\$20,001 – \$30,000	Hybrid 1, Hybrid 2 and Level
Greater than \$30,000	Hybrid 2 and Level

### Manual Quotations

When a manual quotation is required, commission is determined at this time.

The responsibility period for policies with Sum Insured of \$10,000,001 or greater is:

- If Hybrid 1 or Hybrid 2 commission is selected, a full 24-month responsibility period applies
- If Level commission is selected, a full 12-month responsibility period applies.

These responsibility periods apply even if the sum insured is subsequently reduced.

**Note:** Level commission is payable in respect of policies on an Adviser's own life, their immediate family member meaning spouse, partner, de-facto, children, parents and siblings and their staff, colleagues and work partners.

## WHERE WE COME FROM

---

# 1869

New Zealand's Government Life Insurance Office is created and builds its reputation as a life insurer committed to ordinary people.

# 1990

Government Life is renamed TOWER and enters Australia with the purchase of Adriatic Life Insurance.

# 1993

TOWER purchases Friends Provident Life Assurance.

# 1999

TOWER purchases FAI Life, and TOWER joins the top tier of Australian insurers.

# 2006

TOWER purchases PrefSure Life Limited. The business is separated from TOWER New Zealand and TOWER Australia is born.

# 2008

TOWER Australia purchases Insuranceline.

# 2011

TOWER Australia become a wholly owned subsidiary of the Dai-ichi Life Group. It is now TAL, Australia's specialist voice of life insurance.

## WHERE WE ARE NOW

---

# #1

Australia's leading specialist life insurer.

# OVER 2.5 million

Australians protected by TAL.

# OVER \$2.3 million

On average paid in claims every working day.

# OVER \$1.5 billion

In in-force premiums.

# OVER 1,400

People employed by TAL in Australia.

## HOW WE COMPARE

---

# 2012

**AFA/Plan for Life:** Life Company of the Year and Life/Total & Permanent Disability Award.

**Australian Banking & Finance Awards:** Life Insurance Company of the Year.

# 2011

**AFA/Plan for Life:** Life Company of the Year and Life/Total & Permanent Disability Award.

**Australian Banking & Finance Awards:** Life Insurance Company of the Year and Life Insurance Product of the Year: Accelerated Protection.

# 2010

**AFA/Plan for Life:** Life Company of the Year, Critical Illness Award and Income Protection Award.

## TAL Life Limited



GPO Box 5380 Sydney NSW 2001



Monday to Friday 8am - 7pm AEST  
Customer Service Centre - 1300 209 088,  
Adviser Service Centre - 1300 286 937



[www.tal.com.au](http://www.tal.com.au)

# TAL

## Accelerated Protection

Adviser Guide | 31 July 2013

TAL Life Limited ABN 70 050 109 450 AFSL 237 848 TAL Superannuation Limited ABN 69 003 059 407 AFSL 237 851 TAL Superannuation and Insurance Fund ABN 20 891 605 180