



Adviser Guide

ISSUE 3
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Welcome to Asteron Life

Asteron Life is a pioneer in the Australian life insurance market. In 1833 we wrote the first life insurance policy in Australia and more than 180 years later, we've grown with the times and changed to meet the developing needs of generation after generation of Australians.

To us, life insurance is all about 'celebrating life', and we live this philosophy every day. We are dedicated to working closely with you so you can find the right cover for your clients to ensure that they and their families are protected against the impacts of an injury, sickness or death.

Today we're a proud member of the Suncorp Group, a company with assets of more than \$94* billion, and over nine million customers. It's a firm footing to go to market with, and security for your clients that they're protected by one of Australia's biggest insurers.

*current as at 31 December 2014.

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Asteron Life Complete

Life, TPD and Trauma

Cover type	Life Cover	TPD Cover	Trauma Cover ^{NS}
Benefit	Provides a lump sum benefit in the event of a death or diagnosis of a terminal illness.	Provides a lump sum benefit if the life insured is unable to ever work again due to permanent disability. <ul style="list-style-type: none"> • Own Occupation TPD ^{NS} • Any Occupation TPD • Modified TPD • Split TPD 	Provides a lump sum benefit if the life insured suffers from one of a list of defined serious medical conditions such as heart attack and cancer. <p>Trauma Cover</p> <ul style="list-style-type: none"> • 41 Trauma conditions • 1 Partial Trauma condition. <p>Trauma Plus Cover</p> <ul style="list-style-type: none"> • 42 Trauma conditions • 18 Partial Trauma conditions.
Optional benefits	<ul style="list-style-type: none"> • Business Security Option ^{NS} • Child Cover ^{NS} • Waiver of Premium Option • Healthy Life Option • Healthy Plus Option 	<ul style="list-style-type: none"> • Business Security Option ^{NS} • Child Cover ^{NS} • Waiver of Premium Option • Double TPD (only available when linked to Life Cover) 	<ul style="list-style-type: none"> • Business Security Option • Child Cover • Waiver of Premium Option • Double Trauma (only available when linked to Life Cover) • Trauma Booster Option • Trauma Reinstatement Option
Entry age next birthday (stepped)	18-75 (Ordinary) 18-65 (Super)	18-62	18-65
Entry age next birthday (level)	18-60	18-60	18-60
Expiry age next birthday	100 (Ordinary) 75 (Super)	100	75
Maximum sum insured at application	No maximum	Occupation classes AA, AP, MP, LP, A1, A2: \$5 million Occupation classes B, C, S: \$3 million	\$2 million
Guaranteed Future Insurability	Allows your client to increase the sum insured for Life Cover, TPD Cover or any Trauma Covers without the need for further medical evidence when a specific event occurs. Please refer to the PDS for details.		

^{NS} Not available for policies owned by Suncorp Master Trust or by the trustee of an external superannuation fund.

Income Protection and Business Expenses

Income Protection Cover will have a number of built in benefits and additional options which you can choose to include for your client. A summary of these are set out in the tables below.

When reading the table below please note:

- ✓ This symbol represents benefits built in to the cover
- o This symbol represents additional options which can be applied for at an additional cost.
- ✘ This symbol represents benefits not available.

Some of the benefits offered are not available for superannuation policies. These benefits are marked with **NS**.

Cover Type	Income Protection Plus NS	Income Protection	Income Protection – Accident Only Cover NS	Business Expenses Cover NS
Benefit	Provides a monthly benefit if the life insured is unable to work due to injury or sickness.	Provides a monthly benefit if the life insured is unable to work due to injury or sickness.	Provides a monthly benefit if the life insured is unable to work due to injury.	Provides a monthly benefit to cover for the ongoing business expenses incurred while the life insured is unable to work due to injury or sickness.
Benefit Type				
Totally Disabled Benefit	✓	✓	✓	✓
Partially Disabled Benefit	✓	✓	✓	✓
Death Benefit	6 times	3 times	3 times	3 times
Increasing Claim	✓	✓	✓	✘
Recurring Disability	✓	✓	✓	✓
Premium Waiver Benefit	✓	✓	✓	✓

Cover Type	Income Protection Plus ^{NS}	Income Protection	Income Protection – Accident Only Cover ^{NS}	Business Expenses Cover ^{NS}
Premium Cover Suspension Benefit	✓	✓	✓	✓
Pregnancy Premium Waiver	✓	✓	✓	✗
Concurrent Disability	✓	✓	✓	✓
Waiting Period Conversion	✓	✓	✓	✗
Temporary Extended Waiting Period	✓	✓	✓	✗
Elective Surgery Benefit ^{NS}	✓	✓	✗	✓
AIDS Cover	✓	✓	✗	✗
Specific Injury Benefit ^{NS}	✓	0	✗	✗
Crisis Benefit ^{NS}	✓	0	✗	✗
Overseas Assistance Benefit ^{NS}	✓	0	✗	✗
Accommodation Benefit ^{NS}	✓	0	✗	✗
Bed Confinement Benefit ^{NS}	✓	0	✗	✗
Family Assist Benefit ^{NS}	✓	0	✗	✗
Transportation Benefit ^{NS}	✓	0	✗	✗
Childcare Reimbursement Benefit ^{NS}	✓	0	✗	✗
Unemployment Benefit ^{NS}	✓	0	✗	✗
Day 1 Accident Option	0	0	0	✗

Cover Type	Income Protection Plus ^{NS}	Income Protection	Income Protection – Accident Only Cover ^{NS}	Business Expenses Cover ^{NS}
Child Cover ^{NS}	o	o	x	x
Booster Option ^{NS}	o	o	x	x
SuperSaver Option	o	o	x	x
Split Income Protection Option	o	o	x	x
Rehabilitation Benefit	✓	✓	✓	x
Return to Work Benefit ^{NS}	✓	✓	x	x
Return to Business Benefit ^{NS}	✓	✓	x	x
Business Rehabilitation Benefit ^{NS}	✓	✓	x	x
Blood borne diseases [^] ^{NS}	✓	✓	x	x
Needlestick and Medical Hazards Benefit [*] ^{NS}	✓	✓	x	x
Entry age next birthday (stepped)	18-62	18-62	18-62	18-60
Entry age next birthday (level)	18-60	18-60	18-60	18-60
Expiry age next birthday	65	65	65	65
Guaranteed Future Insurability	Allows your client to increase the total monthly benefit each year if they are under age 55, provided no benefit has been paid or payable under the policy and premiums are not being waived. Please refer to the PDS for details.			Not applicable

[^]Only available if we have classified your occupation as MP (medical professional).

Important note:

- The maximum level of cover includes insurance of a similar type offered under any other insurance policy issued by any insurer.
- If Split TPD is selected, the expiry age next birthday for the TPD cover under superannuation is 66. The expiry age next birthday for the TPD cover outside superannuation will be converted to a 'modified TPD' definition until age 100.
- For all Income Protection Covers:
 - For entry ages next birthday 61-62, cover is only available to occupation classes AA, AP, LP and MP and a maximum total monthly benefit of \$30,000 applies.
 - If benefit period to age 70 is chosen, the expiry age is 70 next birthday.
 - For cover over \$30,000 per month, a two-year benefit period applies.

Policy fees:

A policy fee will be charged per policy. This will be charged on each of the following:

- Life Cover and any Linked TPD or Trauma Cover policy.
- Each Stand Alone TPD or Trauma policy.
- Each Income Protection or Business Expenses policy.

Where a client applies for either Income Protection or Business Expenses on the same day they apply for a Lump Sum policy, the Income Protection or Business Expenses policy fee will be waived. If a client is applying for both Life Cover and an Income Protection cover, you have the flexibility to choose which of these covers receives the waiver. Fees cannot be waived for Stand Alone Trauma or Stand Alone TPD policies.

Eligibility of benefits

Guaranteed Future Insurability

Life

Trauma

Income Protection Plus

Income Protection

This benefit is not available if a medical loading greater than 75%, or any medical 'per mille' loading, applies.

Medical exclusions are considered equal to 50% loading for this purpose. Occupation or pastimes loadings/exclusions do not impact the eligibility to this benefit.

TPD

This benefit is not available if any medical loading (including any medical 'per mille' loading), or any medical exclusion, applies to the TPD Cover.

Occupation or pastimes loadings/exclusions do not impact the eligibility to this benefit.

Business Security Option

Life

Trauma

TPD

This option is not available if a medical loading greater than 75%, or any medical 'per mille' loading, applies to the Cover.

Medical exclusions are considered equal to 50% loading for this purpose. Occupation or pastimes loadings/exclusions do not impact the eligibility to this benefit.

Child Cover Option

Life

Income Protection Plus

TPD

Income Protection

Trauma

This option is not available if a medical loading or exclusion applies to the child.

The option is either accepted at standard rates or declined altogether. In some cases we may offer the option at standard rates with the deletion of the New Policy Option. We rely on your client to provide sufficient details in the Application for Child Cover Option to enable the underwriting assessment to be made without a personal medical attendant's report (PMAR).

Waiver of Premium Option

Life

Trauma

TPD

This option is not available if the occupation would either be uninsurable for TPD, or subject to the Modified TPD definition.

This option is not available if a medical loading greater than 100% or any medical 'per mille' loading applies to the Life Cover. Medical exclusions are considered equal to 50% loading for this purpose.

An exclusion may be applied to the option in some circumstances.

Healthy Plus and Healthy Life Option

Life

These options allow a discount on your clients' Life Cover premiums if they meet certain health and lifestyle criteria, (refer to pages 14 and 15 for more details).

Eligibility for the Healthy Life Option (HLO) is based on the following criteria:

- Age next birthday of 30 to 50
- BMI <28
- haven't smoked in the last 5 years, and
- have answered 'no' to the questions in the Healthy Life Option questionnaire.

Eligibility for the Healthy Plus Option (HPO) includes the above criteria plus a QuickCheck and MBA blood test. Other health factors such as cholesterol and blood pressure are also taken into consideration.

HLO and HPO are not available if any loadings or exclusions are applied to the policy.

Booster Option

Income Protection Plus

Income Protection

This option does not apply to any payment under the Day 1 Accident Option, Specific Injury Benefit, Bed Confinement Benefit or any benefits paid under the SuperSaver Option.

Day 1 Accident Option

Income Protection Plus

Accident Only Cover

Income Protection

This option is only available when the waiting period of the policy is 14 or 30 days. This option may not be available for certain occupations, or if your client engages in certain pastimes.

If a loading or exclusion applies to the policy due to a pastime, that pastime will also be excluded on the option.

Needlestick and Medical Hazards Benefit

Income Protection Plus

Income Protection

This benefit is only available to clients whose occupation is classified as MP (medical professional).

Blood Borne Diseases

Income Protection Plus

Business Expenses

Income Protection

This benefit is only available to clients whose occupation is classified as MP (medical professional).

Limited duration lump sum policies

Life

Trauma

TPD

In some instances we may not be able to offer cover through to age 100 next birthday. In these cases it may be possible to offer a limited-duration contract of 3, 5 or 10 years. Please contact your state underwriter for details.

Ownership and policy linking

Asteron Life Complete offers a flexible range of ownership structures and policy linking solutions. The following table shows the ownership structures available for each product:

	Ownership	Life Cover	TPD Cover	Trauma Covers	Income Protection Covers	Business Expenses Cover
Non-super	Self-owned	✓	✓	✓	✓	✓
	Another individual	✓	✓	✓	✗	✗
	Joint ownership	✓	✓	✓	✗	✗
	Family trust the insured controls	✓	✓	✓	✓	✓
	Family trust the insured does not control	✓	✓	✓	✗	✗
	Company the insured controls	✓	✓	✓	✓	✓
	Company the insured does not control	✓	✓	✓	✗	✗
Super	Suncorp Portfolio Services Limited (Trustee for Suncorp Master Trust)	✓	✓*	✗	✓^	✗
	Trustee of an external superannuation fund	✓	✓*	✗	✓^	✗

* Only available for Any Occupation TPD and Modified TPD which is linked to Life Cover.

^ Only available as Income Protection Cover - Indemnity.

Flexible policy linking

This enables Life Cover on a policy inside superannuation to be linked to TPD Cover and/or Trauma Cover outside superannuation.

In the event of claim:

- The Death Benefit under Life Cover will be paid to the trustee of the superannuation fund.
- The TPD or Trauma Benefit will be paid to the owner of the non-superannuation policy.
- A benefit payment under a Cover will reduce the sum insured on all other linked Covers by the amount of the payment (excludes Child Cover).

The sum insured for any linked TPD Cover and/or Trauma Cover cannot exceed the Life Cover sum insured. If the Life Cover sum insured is cancelled or reduced, we will also cancel or reduce the TPD Cover and/or Trauma Benefit sum insured (as applicable) so that they are no greater than the Life Cover sum insured.

Split TPD

Split TPD allows the 'Split TPD any occupation' definition to be held under a superannuation policy and the 'Split TPD own occupation' definition to be held under a non-superannuation policy. As a result of this, the majority of premiums are paid under the superannuation policy.

In the event of TPD claim:

- Only one TPD Benefit amount is payable.
- The claim will first be assessed under the 'Split TPD any occupation' definition. If we determine a claim is payable, the benefit will be paid to the trustee of the superannuation fund. The release of the benefit from the superannuation fund to the member will then be decided by the trustee, and be subject to the governing rules for superannuation and related taxation laws current at the time of payment.
- If we determine that the claim does not meet the 'Split TPD any occupation' definition, we will then assess the TPD claim under the 'Split TPD own occupation' definition. If we determine that a claim is payable, the benefit will be paid to the owner of the non-superannuation policy.
- A payment of the TPD Benefit will reduce the sum insured on any linked Trauma Cover as well as the Death Benefit under the Life Cover policy (excludes Child Cover).

The TPD sum insured on both policies must always be the same. Any cancellation or reduction in the TPD sum insured on one policy will result in the same cancellation or reduction on the other policy.

Split Income Protection

This option allows Income Protection or Income Protection Plus benefits (including allowable optional benefits) to be offered over two separate policies structured inside and outside of superannuation.

Benefits held through the superannuation policy are paid to the Trustee of the superannuation fund and payment of these benefits are only available if the member meets a superannuation condition of release. Any benefits held through the non-superannuation policy are paid to the policy owner and are not required to meet a superannuation condition of release.

Pay By Any Superannuation Fund

This payment option is available to Asteron Life Complete policies owned by Suncorp Master Trust. If selected, we will facilitate partial superannuation rollovers of the policy premium amount from any approved APRA regulated superannuation fund.

As part of the application, you will need to provide a completed copy of the Superannuation Rollover Authority Form and superannuation fund account details. After the application has been accepted, the rollover request is processed and funds are generally received and applied to the policy automatically within 3 business days. Subsequent requests to your client's fund are also automatically made and will be dependent on payment frequency.

Policies funded via this method are generally eligible for the 15% rollover discount, for further information see the section below.

Prior to selecting this payment method, it is recommended that you check the following:

1. Does your client's superannuation fund have any:
 - b. Minimum rollover amounts
 - c. Minimum balance requirements
 - d. Rollover fees
 - e. Identification requirements per rollover, or
 - f. Limits in the number of transactions available per calendar year?
2. Does your client have adequate funds in their superannuation account?
3. Has the correct Unique Superannuation Identifier (USI) been provided?
4. Has the correct Member or Account Number been provided?
5. Has your client changed their name since the last time they updated their details with the fund?

15% Pay By Any Superannuation Fund Discount

A discount of 15% is available from year 1 and for each subsequent year where Life, TPD or Income Protection cover is structured through superannuation with Suncorp Master Trust as the policy owner, and the policy is also being funded by the Pay by Any Superannuation Fund (PBAS) rollover process.

The 15% discount is available due to the trustee of the Suncorp Master Trust being able to claim the insurance premium as a tax deduction. This means that the member is only required to rollover 85% of the premium payable on the policy whenever the premium is due.

Premium discounts

All premium discounts are calculated excluding policy fee and stamp duty.

Multi-application discount

If your client applies for an Asteron Life Complete Income Protection Cover and/or Business Expenses Cover and an Asteron Life Complete lump sum cover, they will be eligible to receive a 5% discount on all lump sum premiums – excluding Child Cover.

Large sum insured discount

This discount is available on all Asteron Life Complete covers. As the sum insured increases, so does the discount. These premium discounts apply to the entire sum insured – not just on the cover above the sum insured brackets.

Life Cover	TPD Cover and Trauma Cover	Income Protection Covers
\$250,000	\$250,000	\$5,000
\$500,000	\$500,000	\$10,000+
\$750,000	\$750,000	
\$1 million	\$1 million+	
\$2 million		
\$3 million+		

Healthy Life Option

Your clients can apply for a 10% discount off their Life Cover premium by answering some additional questions as part of their application for insurance. No additional medical tests are required.

Once they have qualified, the 10% discount is guaranteed for the life of the policy.

Healthy Plus Option

Your clients can apply for a 20% discount off their Life Cover premium by answering some additional questions as part of their application for insurance, and by undergoing a QuickCheck and MBA blood test.

If your client qualifies for the Healthy Plus Option, a 20% discount will apply straight away. They will have the opportunity to retain the discount at 20% until they're age 55 next birthday by undergoing a QuickCheck and MBA blood test every year and meeting the eligibility criteria. All subsequent tests will be at your client's expense.

If they choose not to re-test, their discount will decrease by 1% every year. Once the discount reaches 10%, it will not reduce any further and will remain for the life of the policy.

Premium discount for mental illness exclusion on Income Protection Plus Cover, Income Protection Cover and Business Expenses Cover

We will provide a premium discount for your clients who have been offered Income Protection Plus Cover or Income Protection Cover and/or Business Expenses Cover with a mental illness exclusion. Details are as follows:

- The discount will be 15% of their premium, excluding policy fee and stamp duty.
- Clients cannot apply for this exclusion.
- The premium will be discounted when we determine that a mental illness exclusion should apply.
- A new premium illustration will be provided to the client with the modified terms.
- If the exclusion is removed at a future date, the 15% discount will cease to apply and the premium will increase accordingly.

Premium discount for cancer exclusion on Trauma Covers

We will provide a premium discount for clients who have been offered any Trauma Cover with a full cancer exclusion. Details are as follows:

- Not available with exclusions for a specified type of cancer.
- The discount will be 20% of their premium, excluding policy fee and stamp duty.
- Clients cannot apply for this exclusion.
- The premium will be discounted when we determine that a full cancer exclusion should apply.

A new premium illustration will be provided to the client with the modified terms.

If the exclusion is removed at a future date, the 20% discount will cease to apply and the premium will increase accordingly.

FlexiRate Discounts

Discounts between 5% - 25% are available depending on the FlexiRate applied. See FlexiRate Options on page 19 for more information.

Policy Fee Waiver

When your client applies for multiple Asteron Life Complete policies at the same time, they may be eligible for a Policy Fee Waiver, see page 7 for details.

Note: The discounts listed above are not guaranteed and we reserve the right to withdraw any or all of these discounts at any time.

Adviser information

Adviser website

Asteron Life's Adviser website is your portal for creating quotes, applying online, tracking proposals and access to marketing and product documentation.

Once you have been given access you can view policy and client information simply and quickly. Access is available 24 x 7.

Quote and Apply

The quote and apply system makes new business easy. Asteron Life's fast and intuitive quote system allows you to quote for multiple clients all in one place, save different versions, and retrieve quotes you have created in the past. Once your quote is complete you can proceed to application and receive an assessment on the spot.

Asteron's industry-leading automated underwriting engine ensures fast, efficient underwriting and decision-making. Users interact through a series of easy-to-understand questions uniquely tailored to the product and circumstances of the applicant. The questions are configured to ask only those necessary to determine the underwriting outcome, leading to a more efficient process and faster policy issue.

Application Quick Reference

Below we have highlighted some key points to assist with the completion of the application process. By selecting the correct details on the application this will assist to avoid additional requirement from the customer where possible.

2. Identifying and selecting the correct ownership
 - Internal Superannuation ownership is when the insured selects Suncorp Master Trust as the policy owner.
 - External Superannuation ownership is when the insured selects a Self Managed Superannuation Fund (SMSF) or small APRA fund as the policy owner.
3. Internal Superannuation (Suncorp Master Trust)
 - Select Internal Super on quote.
 - Complete, sign and date the required declarations including 'Superannuation policies', questions 1-4.
 - If relevant complete 'Nomination for payment of death benefit'. If a binding direction is selected this will need to be signed and dated by two witnesses at the time of nomination.

- Tax File Number must be supplied.
4. External Superannuation (SMSF or small APRA fund)
 - Select External Super on quote.
 - Complete, sign and date the required declarations including 'Superannuation policies', question 5.
 - Complete in full 'Ownership details' noting the relevant fund details.
 5. Selecting Payment Options - Pay by Any Super Fund or Colonial First Choice
 - To exercise this payment option Suncorp Master Trust 'must' be the policy owner. This is not available for external superannuation or non-superannuation ownership.
 - Superannuation Rollover Authority form must be completed, this can be attached to the online application through the attachment function.
 6. Completing direct debit payment details
 - If direct debit details are not submitted with the online application, a signed direct debit form will be requested.
 - Please note providing incorrect bank accounts to force policy completion can lead to further outstanding requirements and/or dishonour/lapse notices being issued to the customer.
 7. Medical Authority
 - Required to be completed as part of the application to avoid delay in requesting medical information, this can be attached to the online application through the attachment function.

Proposal Tracking

Proposal Tracking is updated as soon as any proposal changes are made and Policy Information is updated each night.

Proposal Tracking allows you to:

- Track the progress of an application through the underwriting process.
- Download the relevant forms.
- Check on outstanding requirements and policy completions.

Policy Information

Policy Information allows you to:

- View policy details including billing details, instalment premium breakdowns, benefit details, ownership details, insured details, contact details.
- See policy activity reports.
- Download a client listing.

If you do not have a user name and password, go to www.asteronlife.com.au and select the following options:

1. For Advisers;
2. Online illustrations and application;
3. Apply for Login,

then apply for either “advisers” or “assistants” login (whichever is applicable).

Adviser commission

All commissions are calculated based on the policy premiums, excluding policy fee, frequency loading and stamp duty, and after any applicable discounts have been applied.

Asteron Life Complete offers the following commission options:

Upfront		Hybrid		Level
Year 1 (%)	Year 2 onwards (%)	Year 1 (%)	Year 2 onwards (%)	Year 1 onwards (%)
110	11	80	20	27.5

Additional commission information is available at <http://adviserasteronlife.int.corp.sun/my-asteron-business/my-commissions>

FlexiRate options

With Asteron Life Complete FlexiRate options, you can dial down the amount of commission payable – allowing you to offer your client a discount on premiums for the life of their policy.

The tables below indicate the commission you will receive with each FlexiRate option, and the discount your client will receive:

Rate	Discount on premium	Upfront		Hybrid		Level	
		Yr 1 (%)	Yr 2 onward (%)	Yr 1 (%)	Yr 2 onward (%)	Yr 1 (%)	Yr 2 onward (%)
80	5%	88.0	8.8	64.0	16.0	22.0	22.0
60	10%	66.0	6.6	48.0	12.0	16.5	16.5
40	15%	44.0	4.4	32.0	8.0	11.0	11.0
20	20%	22.0	2.2	16.0	4.0	5.5	5.5
Nil Comm	25%	0.0	0.0	0.0	0.0	0.0	0.0

Important notes

All rates are inclusive of GST.

The commission type selected at inception of a policy cannot be altered.

If a selection is not specified on an application by the introducing adviser, then the default option of Upfront commission will be applied to the application.

No Year 1 commission is payable on Life Cover if effected under the Buy Back Option.

No Year 1 commission is payable on Trauma Cover if effected under the Trauma Reinstatement Option.

Upfront and Hybrid

- Year 1 commission is paid as a percentage of total first year base annual premium.
- Year 1 commission on increases or additions (excluding indexation increases) is payable as a percentage of the base annual premium attributable to the increase for the year after the increase starts.
- Year 1 commission is not payable on indexation increases.
- If the term to expiry is less than 10 years, the Year 1 commission otherwise payable is multiplied by term/10.
- Commission payable for Year 2 onwards is payable when premiums are received.

Level

- Year 1 and ongoing Level Commission is paid as a percentage of the total base annual premium.

Replacement rules

When changes are made to an existing policy, our preferred approach is to alter the existing policy rather than issuing a replacement. A replacement policy is a new policy issued at the same time a policy is cancelled, which is an equivalent benefit type and the same life insured.

In the event a replacement policy is issued, commission will be calculated according to the following rules:

- Year 1 commission will be paid on any increases or additions applied under the new policy, compared to the replaced policy, but only on the net increase in premium.
- Year 2 commission, less any Year 2 commission that has been advanced in respect of the replaced policy, will be paid on the balance of the premium.

Staff discount

You (advisers) and your staff* may be eligible for the Asteron Life staff discount which provides a 15% reduction on all Asteron Life Complete premiums (excluding policy fees and stamp duty). The maximum commission on this offer is 60% of the normal commission rate. IFA Advisers are not obligated to offer the staff discount if they do not agree to the commission terms offered.

* To be eligible for the staff discount an adviser's staff member must be employed by the same business as the adviser. Suncorp Group employees are also eligible for the staff discount.

Fully endorsed Income Protection policy bonus – Agreed Value only

We will offer a 5% commission bonus for the first 12 months premium if:

- the monthly benefit applied for falls under the automatic financial evidence limits, and
- full financial endorsement is given.

Life, TPD and Trauma

Financial requirements

The financial evidence is based on cover with all companies. Financial evidence must be provided for all applications where the total sum insured proposed exceeds the level shown in the following table:

Cover type	Sum insured	Requirements
Life TPD Trauma	Up to \$3,000,000 Up to \$3,000,000 Up to \$1,500,000	Usually no additional financial requirements
Life TPD Trauma	\$3,000,001 to \$6,000,000 \$3,000,001 to \$5,000,000 \$1,500,001 to \$2,000,000	Completion of the 'Financial Questionnaire' form
Life	\$6,000,001 and over	Completion of the 'Financial Questionnaire' form, and copy of tax returns and financial statements for the last two financial years

Important notes:

- Financial statements include the profit and loss statement (statement of comprehensive income), balance sheet (statement of financial position), and notes to the financial statement.
- Where the client has existing cover with another company, and that policy is not being replaced by this one, add the amount of existing cover to the proposed sum insured with us to determine the financial evidence required.
- Where a fact find or Statement of Advice has been made to the client, please include a copy with the application. This will assist the assessment process and may negate the need for additional information.
- If the Business Security Option is selected, varying financial requirements will be requested depending on the purpose of the cover. Please contact your state underwriter for specific requirements.
- We will endeavour to assess the application on the basis of the information in the personal statement, plus financial evidence and additional documents (where indicated). However we may require additional details depending on the intended purpose of the cover.

Medical requirements

The medical requirements are based on the sum insured of the proposed cover, plus any existing cover held with us that is not being replaced.

The sums insured are per cover type; i.e. Life, TPD and Trauma sums insured are not added together to determine the requirements.

Life Cover and TPD Cover

LIFE/TPD MEDICAL LIMITS Sum insured	Age next birthday					
	Up to 45	46-50	51-55	56-60	61-65	66-75 [#]
Up to \$350,000						
\$350,001 to \$500,000			Nil			QuickCheck
\$500,001 to \$750,000					QuickCheck	
\$750,001 to \$1,000,000						
\$1,000,001 to \$1,500,000						
\$1,500,001 to \$2,000,000		QuickCheck, HIV & Hepatitis B & C, MBA				
\$2,000,001 to \$2,500,000						
\$2,500,001 to \$3,000,000						
\$3,000,001 to \$5,000,000	Own GP medical, HIV, Hepatitis B & C, MBA					
\$5,000,001 to \$10,000,000	Own GP Medical, HIV, Hepatitis B & C, MBA, FBC, ESR, PSA (>55nb)* MSU, Exercise ECG >45nb					
Over \$10m	Contact underwriter					

Notes: 'Own GP Medical' can be waived if a Specialist exam & PMAR is obtained.

The medical requirements are based on the total of the proposed cover plus any existing cover held with us that is not being replaced

*PSA blood test for males over 55nb

[#]Life Cover: maximum entry age next birthday is 75 for stepped premiums and 60 for level premiums

TPD Cover: maximum entry age next birthday is 62 for stepped premiums and 60 for level premiums

Trauma Cover

TRAUMA MEDICAL LIMITS	Age next birthday			
	Up to 45	46-50	51-55	56-65
Sum insured				
up to \$500,000			Nil	
\$500,001 – \$750,000				
\$750,001 – \$1,000,000			QuickCheck, HIV and Hepatitis B & C, MBA	
\$1,000,001 – \$1,500,000	QuickCheck, HIV and Hepatitis B & C, MBA		QuickCheck, HIV, Hepatitis B and C, MBA, FBC, ESR, and PSA/Mammogram [^]	
Over \$1,500,000	QuickCheck, HIV, Hepatitis B & C, MBA, FBC and ESR	Own GP Medical, HIV, Hepatitis B & C, MBA, FBC and ESR	Own GP Medical, Exercise Echocardiogram, HIV, Hepatitis B & C, MBA, FBC, ESR and PSA/ Mammogram [^]	

Notes: Own GP Medical can be waived if a Specialist exam & PMAR is obtained

The medical requirements are based on the total of the proposed cover plus any existing cover held with us that is not being replaced

[^]PSA blood test for males and current mammogram results (within 6 months) for females

For details of our approved doctors and pathology centres, please refer to the Contact details section of this guide.

Important notes:

- Where a GP medical is required, a QuickCheck is not required.
- Where a client's BMI is 36 to 40 (Life and TPD) and 32 to 40 (Trauma), a QuickCheck and fasting MBA will automatically be required.
- Where a client's BMI is 41 or greater, a GP medical examination (preferably by the client's own GP) and fasting MBA will automatically be required.
- A personal medical attendant's report (PMAR) may be required in situations where the client suffers from a specific medical condition.
- If the Business Security Option is selected, the medical requirements will be based on three times the sum insured applied for.
- These tables are a guide only and further tests and/or examinations may be required based on answers provided in the personal statement.

Medical terminology and abbreviation

Terminology used	Description
ESR	Erythrocyte sedimentation rate. This blood test can help detect pathological processes in the body such as autoimmune disorders, arthritis, tissue necrosis and tuberculosis.
Exercise echo-cardiogram	This test is also known as a stress echocardiogram which combines an electrocardiograph (ECG) with an ultrasound study of the heart before, during and after exercise.
FBC	Full blood count. This is a blood test that measures the number and status of the different types of blood cells including red blood cells, white blood cells and platelets.
GP medical	A medical assessment performed by a doctor (preferably your client's usual doctor) and completion of our medical examination form by the doctor.
Hepatitis B & C	Hepatitis B and Hepatitis C. This is a blood test used to detect the Hepatitis B virus and Hepatitis C virus which can cause liver disorders.
HIV	A test that detects the presence of the Human Immunodeficiency Virus which can cause Acquired Immune Deficiency Syndrome.
Mammogram	An x-ray of the breast to identify abnormalities.
MBA	Multiple biochemical analysis. This blood test measures indicators for kidney and liver function, blood sugar, cholesterol (fat) and electrolyte levels.
PMAR	Personal medical attendant's report.
PSA	Prostate specific antigen. This is a blood test used to detect prostate disorder.
QuickCheck	A QuickCheck can be performed by a nurse or your client's usual doctor. The client is required to answer three medical questions only. Blood pressure, height and weight are measured and a urine sample is analysed.

Occupational guidelines

Life and Trauma

Most occupation types are eligible to apply for Life Cover and/or Trauma Cover. There are certain hazardous occupations where a premium loading will apply.

Please refer to the 'Occupational classification' section on page 46 for details.

TPD

The TPD definition available to a client is based on their occupation, as detailed in the 'Occupation listing' table on page 47.

The occupational definition available also depends on the hours worked in their occupation.

Any Occupation definition	Own Occupation definition
<ul style="list-style-type: none">Working at least 10 hours per week in one or multiple occupations, and	<ul style="list-style-type: none">Working at least 20 hours per week in the same occupation, and
<ul style="list-style-type: none">working in an acceptable occupation (refer to the 'Occupation listing' table on page 47).	<ul style="list-style-type: none">working in an acceptable occupation (refer to the 'Occupation listing' table on page 47).

Home-makers

Home-makers will be issued with the 'Any occupation' TPD definition, as this enables them to move in and out of the workforce without having to change their TPD definition.

At claim time we will assess the claim under either the 'Home-maker' definition or 'Any occupation' definition, depending on whether they are a home-maker or in paid employment at the time of the claim.

Lump sum cover over \$1.5m will be considered where there are dependants and the income-earning spouse has an equivalent level of cover. A full report supporting the need for the cover is required. The 'Financial Questionnaire for non-income earning spouse' form should be used for this purpose.

Financial requirements

Financial evidence is based on cover with all companies.

The 'Income details' section of the application form must be completed for every application.

Financial evidence must be provided for all applications where the total monthly benefit proposed exceeds the financial evidence limits shown below. The total monthly benefit includes all income protection cover with us and any other industry cover that is not being cancelled or replaced by the cover currently being proposed.

Financial evidence limits

Occupation code	Monthly benefit	
	Agreed Value	Indemnity
AA, AP, LP and MP	\$15,000	\$20,000
A1 and A2	\$15,000	\$20,000
B and C	\$7,500	\$20,000
S	\$5,000	\$20,000

Note: The financial evidence requirements include all income protection cover with us and other industry cover that is not being cancelled or replaced by the cover currently being proposed. The financial evidence required differs for clients who are self-employed to those who are employees. The following two tables show the applicable financial requirements.

Financial requirements for self-employed

Contract type	Business structure	Financial requirements
Agreed Value and Indemnity	Sole trader	<ul style="list-style-type: none"> Individual tax returns and tax assessment notices for the last two financial years.
	Partnership	<ul style="list-style-type: none"> Individual tax returns, tax assessment notices, partnership tax returns and financial statements for the last two financial years.
	Employed by own company or trust	<ul style="list-style-type: none"> Individual tax returns, tax assessment notices, company tax returns and financial statements for the last two financial years.

Income Protection

Important notes:

- Financial statements include the profit and loss statement (statement of comprehensive income), balance sheet (statement of financial position) and notes to the financial statement.
- Where your client has ownership in more than one entity, we will require tax returns and financial statements for each entity.

Financial requirements for employees

Contract type	Financial requirements
Agreed Value	<p>For applications of up to \$15,000 per month we require any one of the following:</p> <ul style="list-style-type: none">• Letter from employer confirming employment status and full details of current salary package including a breakdown of the amounts e.g. salary, superannuation, motor vehicle, fringe benefit, commission and bonus.• Copy of most recent Group Certificate/PAYG summary for one year• Most recent individual tax return and tax assessment notice.• Most recent two pay slips. The pay slips must comply with the applicable state legislation regarding minimum content and must be clearly legible and contain no alterations. <p>For all applications greater than \$15,000 per month we also require individual tax returns and tax assessment notices for the last two years.</p>
Indemnity	<p>For applications over \$20,000 per month we require individual tax returns and tax assessment notices for the last two years.</p>

Important notes:

- If your client is currently employed under terms of a contract a copy of the contract will also need to be supplied.
- If the PAYG Payment Summary or tax return provided by your client does not reflect your client's current income (due to change of employment or increase in salary), and the proposed monthly benefit is based on the new employment or increased salary, a letter from your client's current employer will also be required confirming full details of the salary package.

- If the income to be insured consists of commission, bonuses, or overtime:
 - the letter from the employer must include a breakdown of these items and all other employee income for the last two years, or
 - the PAYG Payment Summaries must be supplied for the last two years, or
 - the individual tax returns and tax assessment notices must be supplied for the last two years, and
 - the monthly benefit will be calculated on the average of the last two years' income.

Full financial endorsements – Agreed Value

Financial evidence is not required for monthly benefits below the financial evidence limits. However, we encourage the provision of financial evidence at the time of application so as to ensure your clients' expectations are met in the event of a claim for total disablement.

When satisfactory financial evidence is supplied we will endorse your client's policy schedule with a full financial endorsement. In the event of a claim for total disablement your client will not be required to provide proof of income to support the monthly benefit. In the event of a claim for partial disability benefits we will require proof of pre and post disability income. We may request financial evidence for other aspects of the claim in line with the terms and conditions of the policy.

For every policy under the automatic financial limits issued with a full financial endorsement, we will offer a 5% commission bonus on the first 12 months premium.

Financial requirements for full endorsement

The financial evidence we require to endorse your client's policy is as stated in the 'financial requirements for self-employed' and 'financial requirements for employees' tables on pages 27 and 28.

Medical requirements

The following requirements and limits apply to the Income Protection monthly benefit and Business Expenses monthly benefit:

- When applying for Income Protection Covers only – base the requirements on 100% of the Income Protection monthly benefit.
- When applying for Income Protection Covers and Business Expenses Cover – base the requirements on 100% of the Income Protection monthly benefit plus 50% of the Business Expenses monthly benefit.

INCOME PROTECTION Monthly benefit	Age next birthday		
	up to age 45	age 46-50	age 51 to 65
<\$10,000		Nil	
\$10,001 to \$12,500			
\$12,501 to \$15,000	QuickCheck	QuickCheck, HIV, Hepatitis B & C, MBA	
\$15,001 to \$20,000			
\$20,001 to \$30,000	Own GP Medical, HIV, Hepatitis B & C, MBA		
\$30,001 to \$40,000	Own GP Medical, HIV, Hepatitis B & C, MBA, FBC, ESR		
Over \$40,000			Own GP Medical, HIV, Hepatitis B & C, MBA, FBC, ESR and PSA/ Mammogram [^]

Notes: Own GP Medical can be waived if a Specialist exam & PMAR is obtained

[^]PSA blood test for males and current mammogram results (within 6 months) for females

The medical requirements are based on the total of the proposed cover plus any existing cover held with us that is not being replaced

Important notes:

- The above table is a guide only. Further medical tests and/or examinations may be required based on the answers provided in the personal statement.
- Where a client's BMI is of 32 to 40, a QuickCheck and fasting MBA will automatically be required.
- Where a client's BMI is 41 or greater, a GP medical examination (preferably by the client's own GP) and MBA will automatically be required.
- A personal medical attendant's report (PMAR) may be required in situations where the client suffers from a specific medical condition or injury and we require further details.

Calculating the monthly benefit

The monthly benefit your client can apply for depends on his/her insurable income. The following table illustrates the replacement ratios and the insurable income required to support the monthly benefit applied for:

Replacement ratio	Monthly benefit
75% of the first \$26,667 per month (\$320,000 p.a.)	\$20,000
50% of the next \$20,000 per month (\$240,000 p.a.)	\$10,000
20% of insurable income over \$46,667 per month (\$560,000 p.a.)	(maximum) \$30,000
TOTAL	\$60,000

There are no restrictions for the benefit period for monthly benefit of up to \$30,000 per month. Any monthly benefit which exceeds \$30,000 per month will be restricted to a 2 year benefit period.

If the SuperSaver Option is selected, the client may insure an additional 5% of insurable income up to \$560,000. Full details of the SuperSaver Option can be found on page 33.

Definition of insurable income

If your client is **self-employed** who has an ownership interest in the business which is operating under a sole trading, partnership, company and/or trust (including an employee of your own company and trust) structure, the insurable income is their share of the net income before tax of the business i.e. their share of the business income less business expenses directly due to their personal exertion. We will also add back their share of any personal salary, wages, directors' fees, super contribution, payments to spouse (if income splitting), depreciation and any other applicable add backs.

If your client is an **employee**, the insurable income is their total remuneration package – including salary, wages, fees, reportable fringe benefits, regular commissions, regular bonuses, overtime payments, and superannuation.

Insurable income does not include:

- Income your client will continue to receive from their business if they are unable to work, including any ongoing profit generated by other employees of the business.
- Unearned income / net investment income such as dividends, interest, rental income, capital gains, pensions, annuities, military retirement pensions, proceeds from the sale of assets, etc.
- On-going commission or royalties.

Where the monthly benefit exceeds \$20,000 per month, details of your client's net assets and net investment income / unearned income will be required and taken into consideration when calculating the allowable monthly benefit.

Ongoing income/profit

Ongoing income is income that will continue to be received when your client is disabled or not working. It often occurs when business owners receive continuing business income or profit sharing from business net profits, or when income payments are structured as ongoing commissions.

We have developed a set of qualifying rules and allowable thresholds to apply when considering the ongoing income in the calculation of the maximum monthly benefit.

Our underwriting approach is to provide flexibility of cover wherever possible. This flexibility can range from accepting cover with an extended waiting period, limited benefit period or accepting cover with the offset clause.

Income fluctuations

Agreed Value policies – for your clients with fluctuating income, we will use an average of their income after expenses for the two financial years immediately preceding the application for insurance.

Where income has been reducing over the past two financial years, Agreed Value Income Protection Covers will not be available. Cover under an Indemnity policy may be available where future income levels can be determined with some certainty.

Indemnity policies – we will insure earned income less business expenses of the latest financial year, provided there is a reasonable expectation that this level of income will continue.

SuperSaver Option

The SuperSaver Option allows your client to insure an additional 5% of their insurable income to cover their superannuation contributions while they are disabled.

The maximum sum insured under the SuperSaver Option is:

Replacement ratio	Total monthly benefit	Monthly benefit portion	5% Super Saver portion
80% of the first \$26,667 per month (\$320,000 p.a.)	\$21,333	\$20,000	\$1,333
55% of the next \$20,000 per month (\$240,000 p.a.)	\$11,000	\$10,000	\$1,000
20% of insurable income over \$46,667 per month	\$27,667 (max)	\$27,667	Nil
TOTAL	\$60,000	\$57,667	\$2,333

Note: The maximum sum insured under the SuperSaver Option is \$2,333 per month and the maximum total monthly benefit is \$60,000.

If your client chooses to insure a monthly benefit that is lower than they are entitled to based on their insurable income, the SuperSaver Option amount will be based on the lower monthly benefit applied for.

For example, a client has an insurable income of \$100,000 but chooses a monthly benefit of \$5,000 per month (rather than the full \$6,250 per month available). The maximum sum under the SuperSaver Option in this scenario is \$333 ($\$80,000/12 \times 5\%$) per month, which is based on the insurable income of \$80,000 per annum.

The following is an illustration of how insurable income is calculated, and how the monthly benefit is ascertained with and without the SuperSaver Option.

Example – Calculating insurable income:

Gross salary	\$350,000
Superannuation contributions	\$120,000
Salary sacrifice superannuation contributions	\$80,000
Car (packaged)	\$50,000
Total insurable income	\$600,000

Example – Calculating the monthly benefit (without SuperSaver Option)

	Yearly	Monthly
Total insurable income	\$600,000	\$50,000
Per the replacement ratios:		
75% first \$320,000	\$240,000	\$20,000
50% next \$240,000 (up to \$560,000)	\$120,000	\$10,000
20% next \$40,000 (income over \$560,000)	\$8,000	\$666
Total benefit available	\$368,000	\$30,666
No restriction on benefit period	\$360,000	\$30,000
Maximum benefit period of up to 2 years	\$8,000	\$666

Note: All figures are rounded down to the nearest whole dollar when determining monthly amounts.

Example – Calculating the monthly benefit (with SuperSaver Option):

		Yearly	Monthly
Total insurable income		\$600,000	\$50,000
Per the replacement ratios:			
80% first \$320,000	80%	\$256,000	\$21,333
55% next \$240,000 (up to \$560,000)	55%	\$132,000	\$11,000
20% next \$40,000 (income over \$560,000)	20%	\$8,000	\$666
Total benefit available (including SuperSaver)		\$396,000	\$32,999
SuperSaver Option (5% of \$560,000)		\$28,000	\$2,333
Total benefit (without SuperSaver)		\$378,000	\$30,666
No restriction on benefit period		\$360,000	\$30,000
Maximum benefit period up to 2 years		\$36,000	\$2,999

Note: All figures are rounded down to the nearest whole dollar when determining monthly amounts. If total monthly benefit exceeds \$30,000 as a result of the SuperSaver option, the disability monthly benefit will be restricted and not the SuperSaver monthly benefit.

Occupation Guidelines

New occupations

Income Protection Covers are guaranteed renewable and therefore designed for clients with an established record of occupational and financial stability. It includes self-employed people with a track record that can be measured.

Income Protection Covers with benefit periods to age 65 and above are usually not available to clients who are just entering (or have recently entered) a new occupation field, until they have been in this new occupation for at least 12 months. This is especially so if the occupation they are leaving is an uninsurable one, or is in a less favourable occupation group.

Income Protection Covers do not generally cater for clients who have just become self-employed in their field of expertise (for example, an electrician or hairdresser) or who are starting a business in a new field (for example, a bank clerk going out to sell real estate). In these cases, success in the new occupation and ongoing levels of income are not certain.

We are prepared to offer immediate cover to certain categories of the newly self-employed where a level of professional commitment can be displayed, which in our view, reduces the possibility of business failure.

Who will we consider?

We will consider applications for immediate cover in special circumstances where your clients have:

- purchased an existing business or franchise which has been operating for at least 12 months and a full set of accounts are available
- started up a business or new franchise in a different field and a business plan is available
- started up a business in their field of expertise where income is derived from the provision of a personal service (e.g. electrician or hairdresser, previously employed and now in private practice), or
- started up a business in their field of expertise not covered above where either a business plan or long-term contracts are available and whose place of business is not at home.

Clients who do not meet these criteria will not be eligible for consideration for Income Protection Covers until they have been operating the business for at least 12 months, and a complete year's set of financial statements and income details is available.

What information do we need?

- The nature of the business.
- How long the business has been operating.
- How much knowledge of the business/industry your client has, including any relevant qualifications.
- Financial statements of the business for the last two years or a copy of the business plan, and/or copies of any relevant contracts.

How much will we insure?

The monthly benefit available will be based on either the client's:

- net earnings projected over the previous financial year in his/her previous occupation/employment, or
- projected earnings for the new enterprise as determined from the business plan, business accounts or contracts.

There may be instances where we limit the monthly benefit available or decline cover.

What are the terms?

- Minimum waiting period of 30 days.
- Maximum payment period of 5 years.
- A newly self-employed clause will be applied whereby the monthly benefit payable is based on the average income earned by your client from the business since commencement if less than 12 months old at the time of claim, or over the last 12 months if the business has been in operation for more than one year at the time of claim.

When can these terms be reviewed?

We will be prepared to review these special terms after your client has been running the business for at least 12 months and a complete year's income from the business is reflected in their personal tax return, and where applicable financial statements are available.

To consider the removal of the newly self-employed clause, we will need to reassess your client's occupational and financial status. Completion of the following sections of a current Asteron Life Complete application form: Details of person to be insured, Income details - self employed, Occupation and Declaration, together with proof of income.

To consider an increase in the monthly benefit and/or extension of the benefit period, full medical, financial, and occupational assessment will be required. A current Asteron Life Complete application with these sections completed is required together with proof of income.

Dual occupations

Where a client has more than one occupation, we are prepared to consider them for income protection provided they work in their main occupation for at least 20 hours per week.

We will consider insuring the total combined income of both occupations if:

- the occupations are of the same nature and occupation class
- the total hours worked does not exceed 45 hours per week, and
- the client has been working in the second occupation for at least two years.

If the total hours worked is more than 45 hours per week, we will reduce the amount of income we are prepared to insure, or we may decline to offer cover.

If the occupations are of a different nature, we will cover the insurable income from the main occupation only. The occupation class applicable will be that of the occupation which presents the higher risk. For example, a clerk who also works in a restaurant as a waiter would be rated 'S'.

Consideration of a more favourable rating will be given where:

- the insured person spends less than 20% of their total work time in the more hazardous occupation, or
- the higher risk occupation is classified no lower than 'A2'.

Hours worked

Income Protection Covers are only available to clients who work a minimum of 20 hours per week.

Clients who regularly work long hours present a risk management challenge for a health and income perspective. Where the client to be insured works for more than 60 hours a week on a regular basis, we may reduce the amount of income that we are prepared to insure on a pro-rata basis, or modify the terms available (e.g. Indemnity contract, or a reduction in the benefit period) or decline cover.

Part-time employment

Clients in permanent part-time employment for less than 30 hours per week will be considered for Income Protection Covers if they:

- have been working in this capacity for at least 12 months for employees or two years if self-employed
- do not work at home, and
- work a minimum of 20 hours per week.

Working at home

Generally, we do not offer Income Protection Covers to clients who work at home. However, we will consider an application from a client who works from home if the following information is provided:

- Is your client an employee of a business in which they have no ownership or interest, or are they self-employed?
- The frequency (daily, weekly, sporadically) of contact your client has with their customer or employer.
- The nature of the contact your client has with their customer or employer (i.e. phone, personal visit to the employer's/customer's office, customers visiting your client's office).
- Does your client have regular and long-term contract/s or accounts? If yes, a copy of the contract/s should be submitted with the application.
- Is the work completed on an 'approval basis' or is work performed only after a contract is established?
- Is the office separate to the main residence? (i.e. does the office have its own entrance etc.)
- Is there a separate phone/fax line for the business?
- Are there any employees (excluding family members) who also work at the residence?

As a guide, our approach to clients who work at home is as follows:

Work situation	Restrictions
Professionals dependent on continuous customer contact with a fully-equipped practice and waiting room such as doctors, dentists, veterinary surgeons etc.	No restrictions.
Employees with no ownership interest in the business, established work practice for at least 12 months.	Minimum waiting period of 30 days.
Self-employed working under contract, established in home-based business for at least 12 months with:	
Frequent customer contact (i.e. with the customer coming to visit or the client going out).	Minimum 30 day waiting period
Regular customer contact at least weekly, outside residence.	Minimum 60 day waiting period
Irregular customer contact (frequency less than weekly).	Minimum 90 day waiting period
Self-employed non-contract (freelance) workers with a steady customer base from whom they have a track record of regular work for at least two years:	
Regular at least weekly face-to-face customer contact.	<ul style="list-style-type: none"> Minimum 60 day waiting period. Maximum benefit period of 5 years. An endorsement that in the event of a claim the monthly benefit will be based on the income earned in the immediate 12 months prior to the claim being made.
Nil or minimal face to face customer contact.	<ul style="list-style-type: none"> Minimum 90 day waiting period. Maximum benefit period of 2 years. An endorsement that in the event of a claim the monthly benefit will be based on the income earned in the immediate 12 months prior to the claim being made.
Where we are prepared to consider offering Income Protection Covers, satisfactory proof of income must be provided (i.e. tax returns, tax assessment notices and financial statements for the past two years).	
Self-employed, nil or minimal customer contact, irregular work stream (e.g. home-based word processor, dressmaker, bookkeeper etc.).	Not insurable.
Some home-based occupations that may involve some degree of customer contact (e.g. beautician, masseur, craft manufacturer and seller).	Not insurable.

Working in remote locations

Clients working in remote locations (i.e. mine sites, offshore oil rigs, etc.) are paid a premium for the hardship of working at these sites.

Generally, where the occupation is insurable for any Income Protections Covers, the insurable monthly benefit will be limited to 60% of their insurable income.

New professional and graduate offer

We understand that it may not be possible for new graduates and newly qualified professionals to provide financial evidence in support of their application for cover. This offer allows your client to apply for any Income Protection Covers, Life Cover, Trauma Covers and TPD Cover without the need for them to provide financial evidence.

This offer is only available to new graduates and newly qualified professionals who are working full-time and generating an income from their respective occupation. The following two tables shows the maximum sum insured available under this offer and the eligibility criteria for each occupation.

The maximum sums insured include any existing cover with us or any other company which is not being replaced.

Occupation	Income Protection Covers (monthly benefit)		Life Cover	Trauma Covers	TPD Cover
	Agreed Value	Indemnity			
Accountant – New graduate	\$5,000	\$10,000	\$2.0m	\$1.5m	\$2.0m
Accountant – Professional	\$6,000	\$10,000	\$3.0m	\$1.5m	\$2.0m
Actuarial – New graduate	\$5,000	\$10,000	\$2.0m	\$1.5m	\$2.0m
Actuarial – Fellow	\$8,000	\$10,000	\$3.0m	\$1.5m	\$3.0m
Architect	\$4,000	\$10,000	\$2.0m	\$1.0m	\$2.0m
Dentist - Specialist (ie. Endodontist, Oral & Maxillofacial Surgeon, Orthodontist) [^]	\$15,000	\$15,000	\$5.0m	\$2.0m	\$3.0m
Doctor – Dentist / Dental Surgeon [^]	\$7,500	\$10,000	\$3.0m	\$1.5m	\$2.0m
Doctor – Intern / Registrar	\$10,000	\$10,000	\$3.0m	\$1.5m	\$3.0m
Doctor – GP	\$10,000	\$10,000	\$4.0m	\$1.5m	\$3.0m
Doctor – Specialist	\$15,000	\$15,000	\$5.0m	\$2.0m	\$3.0m
Engineer	\$5,000	\$10,000	\$2.0m	\$1.0m	\$2.0m
Law – Barrister	\$6,250	\$10,000	\$3.0m	\$1.5m	\$3.0m
Law – Solicitor	\$6,250	\$10,000	\$3.0m	\$1.5m	\$2.0m

Occupation	Income Protection Covers (monthly benefit)		Life Cover	Trauma Covers	TPD Cover
	Agreed Value	Indemnity			
Optometrist	\$5,000	\$10,000	\$2.0m	\$1.0m	\$2.0m
Pharmacist	\$4,000	\$10,000	\$2.0m	\$1.0m	\$2.0m
Physiotherapist	\$4,000	\$10,000	\$2.0m	\$1.0m	\$2.0m
Psychologist	\$4,000	\$10,000	\$2.0m	\$1.0m	\$2.0m
Veterinarian	\$4,000	\$10,000	\$2.0m	\$1.0m	\$2.0m

^ Dental surgeons are not classified as specialists for the purpose of this offer

Occupation	Eligibility Criteria
<ul style="list-style-type: none"> Accountant – Professional Actuarial – Fellow 	<p>A new Certified Public Accountant (CPA), Chartered Accountant (CA) or actuarial fellow, working full-time, generating an income who:</p> <ul style="list-style-type: none"> graduated with the appropriate bachelor degree or higher qualification, and is currently registered and qualified to practise as a CPA, CA or Fellow of the Institute of Actuary of Australia (FIAA) in Australia within the last 3 years.
<ul style="list-style-type: none"> Doctor – GP Doctor – Dentist / Dental Surgeon 	<p>A new GP or dentist working full-time, generating an income who:</p> <ul style="list-style-type: none"> graduated with the appropriate medical degree or higher qualification from a medical or dental school and is a qualified fellow of the appropriate college, and is currently registered to practice with the Medical Board of Australia (MBA) or Dental Board of Australia (DBA) within the last 3 years.
<ul style="list-style-type: none"> Doctor – Specialist Dentist – Specialist (ie. Endodontist, Oral & Maxillofacial Surgeon, Orthodontist) 	<p>A new medical specialist working full-time, generating an income who:</p> <ul style="list-style-type: none"> graduated with the appropriate medical or higher qualification from a medical or dental school, completed the appropriate requirements to be a specialist and is a qualified fellow of a specialty college which is recognised by the appropriate Australian registration board, and is currently registered to practice with the MBA or DBA within the last 3 years.
<ul style="list-style-type: none"> Law – Barrister Law – Solicitor 	<p>A new barrister or solicitor working full-time, generating an income who:</p> <ul style="list-style-type: none"> graduated with a law degree or higher qualification from an accredited law school, completed the approved accredited program of practical legal training, and is currently registered to practise as a barrister or solicitor with the appropriate Bar Association or Law Society, and was admitted within the last 3 years.

Occupation	Eligibility Criteria
<ul style="list-style-type: none"> • Accountant – New graduate • Actuarial – New graduate • Architect • Doctor – Intern / Registrar • Engineer • Optometrist • Pharmacist • Physiotherapist • Psychologist • Veterinarian 	<p>A new graduate or practitioner working full-time, generating an income who:</p> <ul style="list-style-type: none"> • graduated with the appropriate bachelor degree or higher qualification within the last 3 years • is currently working in the stated profession, and • is currently registered to practise with the appropriate Australian and/or territory registration board.

Important notes:

- The sums insured allowable include any existing industry cover that is not being replaced.
- The 'New professional and graduate offer' questionnaire must be completed for paper application. For e-application, the additional 'Occupation details' section for the 'New Graduate Offer' must be filled.
- If your client is newly self-employed, that is the business is less than a year old, and is applying for an Agreed Value contract under this offer, we will endeavour to assess the application based on the information provided. However, we may require additional information and in some circumstances apply a 'newly self-employed' clause. If the newly self-employed clause is applied, your client will be given an Indemnity Income Protection contract.
- Your client can only apply for either an Agreed Value contract or an Indemnity contract.
- Applicants who apply for an agreed value contract and qualify for this offer will be given a full financially endorsed contract.
- Financial evidence will not be required for applications up to the levels stated above.
- The bonus commission for financial evidence does not apply to this offer.
- SuperSaver is also available under this offer but the total monthly benefit cannot exceed the maximum sum insured for the respective occupation as listed in the table on the previous page.

Business Expenses

Business Expenses Cover is only available to your clients who work a minimum of 30 hours per week.

Business Expenses Cover is not available for occupation classes 'S' and 'U'.

Financial requirements

Financial evidence is required depending on the monthly benefit. Please refer to the following table for the financial evidence required for the Business Expenses Cover:

Monthly benefit	Requirements
Up to \$20,000	Business Expenses Declaration in application.
Over \$20,000	Business Expenses Questionnaire and profit and loss statements for the last two financial years.

Medical requirements

- When applying for Business Expenses Cover only – base the medical requirements on 50% of the Business Expenses monthly benefit.
- When applying for Business Expenses Cover and any Income Protection Covers – base the medical requirements on 50% of the Business Expenses monthly benefit plus 100% of the Income Protection monthly benefit.

BUSINESS EXPENSES Monthly benefit	Age next birthday		
	up to age 45	age 46-50	age 51 to 65
<\$10,000		Nil	
\$10,001 to \$12,500			
\$12,501 to \$15,000	QuickCheck	QuickCheck, HIV and Hepatitis B & C, MBA	
\$15,001 to \$20,000			
\$20,001 to \$30,000	Own GP Medical, HIV and Hepatitis B & C, MBA		
\$30,001 to \$40,000	Own GP Medical, HIV, Hepatitis B & C, MBA, FBC, ESR		
Over \$40,000			Own GP Medical, HIV, Hepatitis B & C, MBA, FBC, ESR and PSA/ Mammogram [^]

Notes: Own GP Medical can be waived if a specialist exam & PMAR is obtained

[^]PSA blood test for males and current mammogram results (within 6 months) for females

For details of our approved doctors and pathology centres, please refer to the Contact details section of this guide.

Calculating the monthly benefit

We are able to consider a monthly benefit of up to 100% of eligible fixed business expenses. The amount we pay under the Business Expenses Benefit is the reimbursement of these business expenses up to the monthly benefit.

Eligible fixed business expenses

Eligible fixed business expenses are those that will continue to be incurred even if the business is running at a reduced capacity due to client's disability.

The amount that can be insured is the client's share of any of the following:

- Rent or interest/fees on a loan to finance premises.
- Insurance of premises (fire, etc.).
- Property rates/taxes.
- Security costs.
- Repairs and maintenance which are contractual.
- Telephone, gas, electricity, water, mobile telephone, cleaning and laundry
- Lease of financing costs (excluding payments attributable to the initial cost) on equipment, excluding any motor vehicle which can and will be let out while the client is unable to work.
- Car lease (excluding taxi).
- Registration and insurance of vehicles and equipment.
- Repairs and maintenance of equipment.
- Salaries (including compulsory superannuation) and related costs of employees who do not generate any business income.
- Payroll tax.
- Advertising costs which are contractual.
- Accounting and auditing fees.
- Bank fees/charges and account transaction taxes.
- Interest/fees on loan to finance the business.
- Professional association dues and subscriptions.

- Business insurance (liability, etc.).
- Postage.
- Net cost of a locum.
- Any other business expense that we specifically approve.

Important notes – eligible fixed business expenses

- We will cover the difference between the cost of the locum and the income they generate.
- Some of the above expenses are not eligible for home office.
- An adjustment should be made to eligible expenses which will reduce as a result of the insured person not working (e.g. phone, power, water, etc.).

Ineligible business expenses

The following expenses cannot be included when calculating fixed business expenses:

- Salaries of employees who generate business income.
- Salaries, fees, or drawing account (including related costs) to:
 - the person being insured, or
 - any member of the person to be insured's family, unless that person was a bona fide employee and was employed at least 30 days prior to the commencement of disability.
- Repayment of mortgage or loan principle.
- Costs of equipment, books, fittings, fixtures, goods, implements, merchandise, stock, or any other items of a capital nature.
- Leasing or financing costs related to any motor vehicle which can and will be let out while the insured is unable to work.
- Expenses that will cease if the person to be insured is not working.
- Depreciation.

Occupation classifications

Occupation classifications are used to categorise a client's occupation. They are based on the actual duties performed, not the 'job title'. Therefore, a full description of all duties performed must be provided in the application.

If your client has a second job, the occupation classification applicable may be based on the more 'hazardous' occupation, depending on the nature of the job and the extent of involvement. However, the income earned from the second job is usually not taken into account in determining the monthly benefit.

Occupation codes

- AA** University qualified white-collar professionals using their qualification for which membership of a professional or government body is necessary as a requisite for practising in the occupation (e.g. engineer, chemist). It also includes clients working in a strictly clerical and business environment where the work is of a sedentary nature, who have held the position in a well-established business or organisation for at least two years and their net earned income exceeds \$100,000 per annum.

It does not include persons who perform manual work, supervise manual workers, or need to get out and about on a regular basis (these are generally customer-facing occupations requiring regular direct customer contact).
- AP** Professionals (as per AA description) specialising in accounting.
- LP** Professionals (as per AA description) specialising in law.
- MP** Professionals (as per AA description) specialising in medicine.
- A1** White-collar workers where the work is of a wholly sedentary nature in an office environment, and does not involve manual work or supervision of manual workers. It also includes some indoor occupations which require tertiary qualification and involve light physical work (e.g. osteopath, acupuncturist).
- A2** Includes most occupations which do not involve manual work and are not included in categories AA and A1. This includes people who are not limited to an office environment involving purely desk-type duties, but whose duties involve the need to get out and about on a regular basis where these activities are integral to the performance of the occupation. These are generally 'customer-facing occupations', (e.g. salespersons, some shopkeepers, field surveyor).

- B** Includes occupations involving light manual work performed by skilled crafts people or tradespeople in non-hazardous industries. It also includes those involved mainly in the supervision of manual workers which may involve them in some manual work. People who qualify under this category will normally have technical qualifications and may require licensing (e.g. tailor, auto electrician).
- C*** Includes occupations involved in heavy manual work performed by skilled workers or semi-skilled worker. It may also include light manual work performed by semi-skilled worker. Qualification and/or licensing may not be required (e.g. bricklayer, panel beater).
- Unskilled workers are not included in this occupation class.
- S*** Includes unskilled workers, workers involved in hazardous or very heavy manual work and/or present special underwriting difficulties, (e.g. interstate truck driver, roof tiler).

* Only benefit period of up to 5 years is available for occupation class C and S.

Occupation listing

The following table is a list of some of the more common occupations together with the corresponding occupation class. It also shows the premium loading where applicable to the occupation:

Key	
\$2.00 etc.	Extra premium per \$1,000 of sum insured (per mille loading)
IP	Income protection
OR	Ordinary rates
Own	Own occupation TPD definition
Any	Any occupation TPD definition
M	Modified TPD definition
U	Unacceptable
IC	Individual considerations

	IP	Life	TPD			Trauma
			Own	Any	M	
A						
Abalone diver	U	\$3.00	x	x	x	\$3.00
Abattoirs						
Butcher/Boner	S	OR	x	x	✓	OR
Inspector	C	OR	x	✓	✓	OR
Process worker	U	OR	x	x	✓	OR
Slaughterer	S	OR	x	x	✓	OR
Supervisor – manual work	S	OR	x	x	✓	OR
Supervisor – no manual work	C	OR	x	✓	✓	OR
Accountant						
Qualified	AP	OR	✓	✓	✓	OR
Unqualified	A1	OR	✓	✓	✓	OR
Accounts clerk	A1	OR	✓	✓	✓	OR
Actor/Actress	U	OR	x	x	✓	OR
Actuary						
Qualified	AA	OR	✓	✓	✓	OR
Unqualified	A1	OR	✓	✓	✓	OR
Acupuncturist – qualified member of Acupuncture Association of Australia	A1	OR	✓	✓	✓	OR
Adjuster/Assessor – insurance	A2	OR	✓	✓	✓	OR
Advertising						
Agent/Clerical	A1	OR	✓	✓	✓	OR
Executive – meeting AA requirements	AA	OR	✓	✓	✓	OR
Executive – other	A1	OR	✓	✓	✓	OR
Aerobics instructor – full-time, well-established, minimum three years' experience	S	OR	x	x	✓	OR
Aeronautical engineer – office and consulting including <25% on site	AA	OR	✓	✓	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Aeronautical engineer – office and consulting including >25% on site, no manual duties	A2	OR	✓	✓	✓	OR
Aeronautical engineer – manual duties	B	OR	✓	✓	✓	OR
Agent						
Customs – clerical	A1	OR	✓	✓	✓	OR
Employment	A1	OR	✓	✓	✓	OR
Entertainment – well-established, minimum three years' experience	A2	OR	✓	✓	✓	OR
Insurance/Finance – well-established, full-time, minimum two years' experience	A1	OR	✓	✓	✓	OR
Insurance/Finance – other	A2	OR	✓	✓	✓	OR
Machinery – heavy	C	OR	✗	✓	✓	OR
Machinery – light	B	OR	✓	✓	✓	OR
Real estate – principal with at least five sales people	A1	OR	✓	✓	✓	OR
Real estate – other	A2	OR	✓	✓	✓	OR
Stock/Station	A2	OR	✓	✓	✓	OR
TAB – full-time	A2	OR	✓	✓	✓	OR
Travel	A1	OR	✓	✓	✓	OR
Agriculture						
Agronomist – office and consultation duties, <25% field work	AA	OR	✓	✓	✓	OR
Agronomist – field work	A2	OR	✓	✓	✓	OR
Farmer – refer to 'Farming'						
Air conditioning						
Engineer (degree qualified) – office and consultation duties only	AA	OR	✓	✓	✓	OR
Consultant/designer – not installing, no manual work	A2	OR	✓	✓	✓	OR
Installer/repairer – qualified, licensed	B	OR	✓	✓	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Airports						
Baggage handler	S	OR	x	x	✓	OR
Cleaner	S	OR	x	x	✓	OR
Security – armed	U	OR	x	x	✓	OR
Security – unarmed	S	OR	x	x	✓	OR
Alarm – installer/repairer, qualified	B	OR	✓	✓	✓	OR
Ambulance driver/officer	C	OR	✓	✓	✓	OR
Amusement parlour/centre – e.g. Timezone, proprietor	C	OR	x	✓	✓	OR
Amway distributor – well-established, full-time, minimum three years' experience	A2	OR	✓	✓	✓	OR
Analyst – refer to 'Computer industry'						
Anaesthetist	MP	OR	✓	✓	✓	OR
Animal						
Breeder/Trainer/Attendant – dogs and small domestic animals, established a minimum of two years	S	OR	x	x	✓	OR
Chiropractor	S	OR	x	x	✓	OR
Kennel/animal shelter owner – operator, established a minimum of two years	C	OR	x	✓	✓	OR
Kennel/animal shelter worker	S	OR	x	x	✓	OR
Pet groomer/washer – not working at home, established a minimum of two years	S	OR	x	x	✓	OR
Veterinary – refer to 'Veterinary'						
Washer – not working at home, established a minimum of two years	S	OR	x	x	✓	OR
Antenna erector	S	OR	x	x	✓	OR
Antique dealer						
Administration	A1	OR	✓	✓	✓	OR
Restoration	B	OR	✓	✓	✓	OR
Sales only – no manual	A2	OR	✓	✓	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Apiarist/Bee keeper	B	OR	✓	✓	✓	OR
Apprentice – cover may be available in final year of apprenticeship at trade occupation classification	U	OR	✗	✗	✓	OR
Archaeologist						
Field work	A2	OR	✓	✓	✓	OR
No field work	AA	OR	✓	✓	✓	OR
Architect – degree qualified	AA	OR	✓	✓	✓	OR
Armed forces – IC given to office/admin duties only, all ranks, no special hazards, no notice of deployment, no diving, aviation or bomb disposal	IC	OR	IC	IC	IC	IC
Art dealer – shop or gallery only	A1	OR	✓	✓	✓	OR
Artist						
Commercial/Graphic	A1	OR	✓	✓	✓	OR
Freelance	IC	OR	IC	IC	IC	OR
Asbestos worker	U	OR	✗	✗	✗	OR
Asphalt layer						
Roads	S	OR	✗	✗	✓	OR
Roofing	S	OR	✗	✗	✓	OR
Assembly line worker	U	OR	✗	✗	✓	OR
Astronomer	AA	OR	✓	✓	✓	OR
Auctioneer	A2	OR	✓	✓	✓	OR
Audiologist	AA	OR	✓	✓	✓	OR
Auditor						
Qualified	AP	OR	✓	✓	✓	OR
Unqualified	A1	OR	✓	✓	✓	OR
Author	U	OR	✗	✗	✓	OR
Auto electrician – licensed	B	OR	✓	✓	✓	OR
Aviation						
Aerobatics	U	IC	✗	✗	✗	IC

	IP	Life	TPD			Trauma
			Own	Any	M	
Aeronautical engineer – office and consulting including <25% on site	AA	OR	✓	✓	✓	OR
Aeronautical engineer – office and consulting including >25% on site, no manual duties	A2	OR	✓	✓	✓	OR
Aeronautical engineer – manual duties	B	OR	✓	✓	✓	OR
Agricultural/crop dusting/mustering/shooting	U	IC	✗	✗	✗	IC
Air traffic controller	S	OR	✗	✗	✓	OR
Aircraft cabin crew	U	OR	✗	✗	✓	OR
Aircraft engineer - ground work	B	OR	✓	✓	✓	OR
Charter Pilot – fixed-wing/helicopter	U	IC	✗	✗	✗	IC
Commercial balloonist	U	\$2.00	✗	✗	✗	\$2.00
Commercial pilot	U	OR	✗	✗	✓	OR
Consultant/draughtsman/designer – qualified, office and consultation duties	AA	OR	✓	✓	✓	OR
Flight engineer	U	OR	✗	✗	✓	OR
Instructor	U	\$2.00	✗	✗	✗	\$2.00
Maintenance worker – AQF Certificate III or higher qualification	C	OR	✓	✓	✓	OR
Mechanic	B	OR	✓	✓	✓	OR
Private Aviation/recreational aviation (refer to 'Pastimes and activities guide')						
Refueller	S	OR	✗	✗	✓	OR
Test pilot	U	IC	✗	✗	✗	IC
Avon distributor – well-established, full-time, minimum three years' experience	A2	OR	✓	✓	✓	OR
B						
Backhoe						
Owner/Operator – established, minimum three years' experience	S	OR	✗	✗	✓	OR
Operator – other	U	OR	✗	✗	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Baggage handler – airport/shipping	S	OR	x	x	✓	OR
Bailiff	B	OR	✓	✓	✓	OR
Bakeries						
Baker – qualified	B	OR	✓	✓	✓	OR
Delivery	C	OR	x	✓	✓	OR
Bank/Building society						
Clerical/Teller	A1	OR	✓	✓	✓	OR
Manager – meeting AA requirements	AA	OR	✓	✓	✓	OR
Manager – other not meeting AA requirements	A1	OR	✓	✓	✓	OR
Security guard – armed	U	OR	x	x	✓	OR
Security guard – unarmed	S	OR	x	x	✓	OR
Barber	B	OR	✓	✓	✓	OR
Barrister	LP	OR	✓	✓	✓	OR
Bartender – full-time only	S	OR	x	x	✓	OR
Battery manufacture – sales, no manual work	A2	OR	✓	✓	✓	OR
Beach inspector/ Professional lifeguard	U	OR	x	x	✓	OR
Beautician						
Not working from home	B	OR	✓	✓	✓	OR
Working from home	U	OR	x	✓	✓	OR
Beekeeper/Apiarist	B	OR	✓	✓	✓	OR
Beverage manufacture – supervisor	C	OR	x	✓	✓	OR
Bicycle dealer/repairer	B	OR	✓	✓	✓	OR
Billiards/Pool table – maker/repairer	C	OR	✓	✓	✓	OR
Biochemist/Biologist						
Field work	IC	OR	IC	IC	IC	OR
Laboratory/consulting	AA	OR	✓	✓	✓	OR
Blacksmith/Farrier – qualified	U	OR	x	x	✓	OR
Blaster/Explosives handler	U	\$2.00	x	x	x	\$2.00

	IP	Life	TPD			Trauma
			Own	Any	M	
Blind/Awning/Screen – installer/repairer	C	OR	✓	✓	✓	OR
Boarding house proprietor/Bed and breakfast	IC	OR	IC	IC	IC	OR
Boat builder – licensed	C	OR	✓	✓	✓	OR
Bobcat						
Owner/Operator – established, minimum three years' experience	S	OR	✗	✗	✓	OR
Operator – other	U	OR	✗	✗	✓	OR
Boilermaker/Welder	C	OR	✓	✓	✓	OR
Bookkeeper	A1	OR	✓	✓	✓	OR
Bookbinder	B	OR	✓	✓	✓	OR
Bookmaker (gambling)	U	OR	✗	✗	✗	OR
Botanist						
Field work	A2	OR	✓	✓	✓	OR
Office and consulting	AA	OR	✓	✓	✓	OR
Bottle shop						
Attendant – hotel industry	C	OR	✗	✓	✓	OR
Manager – hotel industry	B	OR	✓	✓	✓	OR
Bouncer	U	OR	✗	✗	✗	OR
Bricklayer – licensed	C	OR	✓	✓	✓	OR
Brick paver – licensed	S	OR	✗	✗	✓	OR
Broker						
Stock, commodity, land	A1	OR	✓	✓	✓	OR
Wool	A2	OR	✓	✓	✓	OR
Building and construction						
Architect	AA	OR	✓	✓	✓	OR
Bricklayer – licensed	C	OR	✓	✓	✓	OR
Brick paver – licensed	S	OR	✗	✗	✓	OR
Builder – licensed , administration and sales only, office based	A2	OR	✓	✓	✓	OR
Builder – licensed	B	OR	✓	✓	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Carpenter – licensed	B	OR	✓	✓	✓	OR
Ceiling fixer – licensed	C	OR	✓	✓	✓	OR
Cement renderer – licensed	S	OR	✗	✗	✓	OR
Civil engineer – qualified	AA	OR	✓	✓	✓	OR
Clerk of work, site office administration only	A2	OR	✓	✓	✓	OR
Concrete cutter	S	OR	✗	✗	✓	OR
Concreter – licensed	S	OR	✗	✗	✓	OR
Crane, derrick and hoist driver – licensed	S	OR	✗	✗	✓	OR
Dogman	U	OR	✗	✗	✓	OR
Drainer – licensed	C	OR	✓	✓	✓	OR
Electrician – licensed	B	OR	✓	✓	✓	OR
Joiner – licensed	C	OR	✓	✓	✓	OR
Labourer	U	OR	✗	✗	✓	OR
Painter – above two stories, licensed	S	OR	✗	✗	✓	OR
Painter – up to two stories, licensed	C	OR	✓	✓	✓	OR
Plasterer – licensed	C	OR	✓	✓	✓	OR
Plumber – licensed	B	OR	✓	✓	✓	OR
Quantity surveyor, qualified	AA	OR	✓	✓	✓	OR
Roof worker/tiler/fixer licensed	S	OR	✗	✗	✓	OR
Scaffolder/Rigger – above 10 metres	U	\$2.00	✗	✗	✗	\$2.00
Scaffolder/Rigger – up to 10 metres	U	OR	✗	✗	✓	OR
Site Foreman/Project manager, no manual work	A2	OR	✓	✓	✓	OR
Steel fixer	S	OR	✗	✗	✓	OR
Tiler – wall and floor, licensed	C	OR	✓	✓	✓	OR
Bulldozer						
Owner/Operator – established, minimum three years' experience	S	OR	✗	✗	✓	OR
Operator – other	U	OR	✗	✗	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Bus driver						
Interstate – recognised operator (e.g. Greyhound)	S	OR	x	x	✓	OR
Local	C	OR	✓	✓	✓	OR
Long Distances – returning home daily	C	OR	x	✓	✓	OR
Bush clearer	U	OR	x	x	✓	OR
Business consultant – office-based	A1	OR	✓	✓	✓	OR
Butcher						
Non-slaughtering	B	OR	✓	✓	✓	OR
Slaughtering	S	OR	x	x	✓	OR
Butcher/Boner – abattoirs	S	OR	x	x	✓	OR
Butler	B	OR	✓	✓	✓	OR
Buyer						
Livestock	B	OR	✓	✓	✓	OR
Retail store	A2	OR	✓	✓	✓	OR
C						
Cabinet maker/Carpenter – licensed	B	OR	✓	✓	✓	OR
Cablemaker/Wiremaker	S	OR	x	x	✓	OR
Cafe/Coffee lounge						
Proprietor, manager – four or more full-time staff	B	OR	✓	✓	✓	OR
Proprietor, manager – other	C	OR	x	✓	✓	OR
Employee	S	OR	x	x	✓	OR
Cane carting contractor – full-time, established a minimum of three years	S	OR	x	x	✓	OR
Car detailer	S	OR	x	x	✓	OR
Car salesperson	A2	OR	✓	✓	✓	OR
Car wrecker	U	OR	x	x	✓	OR
Caravan park						
Proprietor, four or more full-time staff, no manual work	B	OR	✓	✓	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Proprietor – no staff	C	OR	x	✓	✓	OR
Caretaker/Janitor	C	OR	x	✓	✓	OR
Car park attendant	S	OR	x	x	✓	OR
Carpenter – building and construction, licensed	B	OR	✓	✓	✓	OR
Carpet						
Cleaner	S	OR	x	x	✓	OR
Layer	S	OR	x	x	✓	OR
Cartographer	A1	OR	✓	✓	✓	OR
Cashier						
Financial institution	A1	OR	✓	✓	✓	OR
Service station	C	OR	✓	✓	✓	OR
Supermarket	C	OR	✓	✓	✓	OR
Casino – government and licensed						
Bartender	S	OR	x	x	✓	OR
Cashier	A2	OR	✓	✓	✓	OR
Cleaner	S	OR	x	x	✓	OR
Croupier – minimum two years' experience	A2	OR	✓	✓	✓	OR
Managerial/Clerical	A1	OR	✓	✓	✓	OR
Security – armed	U	OR	x	x	✓	OR
Security – unarmed	S	OR	x	x	✓	OR
Waiter	S	OR	x	x	✓	OR
Caterer						
Caterer – not working from home, established a minimum of two years, administration and sales only	A2	OR	✓	✓	✓	OR
Caterer – not working from home, established a minimum of two years, cooking and serving	B	OR	✓	✓	✓	OR
Cellar person	S	OR	x	x	✓	OR
Cement renderer – licensed	S	OR	x	x	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Cemetery and crematory worker						
Embalmer	C	OR	✓	✓	✓	OR
Funeral director/proprietor – not embalming	A2	OR	✓	✓	✓	OR
Grave digger	S	OR	✗	✗	✓	OR
Charter boat operator						
Deep sea	C	OR	✗	✓	✓	OR
Harbour and inlets	C	OR	✓	✓	✓	OR
Chauffeur	C	OR	✓	✓	✓	OR
Chef/Cook – qualified	B	OR	✓	✓	✓	OR
Chemical industry						
Chemical engineer – up to 10% laboratory work	A1	OR	✓	✓	✓	OR
Chemist – industrial, not handling acids or explosives	AA	OR	✓	✓	✓	OR
Laboratory technician	A2	OR	✓	✓	✓	OR
Research and analytical – qualified	AA	OR	✓	✓	✓	OR
Retail chemist/Pharmacist	AA	OR	✓	✓	✓	OR
Child care worker						
Qualified registered – not working at home	A2	OR	✓	✓	✓	OR
Qualified registered – working at home, established in home-based care for a minimum of two years	S	OR	✗	✓	✓	OR
Unqualified	U	OR	✗	✗	✓	OR
Chimney sweep	S	OR	✗	✗	✓	OR
Chiropodist – qualified and state-registered	A1	OR	✓	✓	✓	OR
Chiropractor						
Qualified and member of Australian Chiropractic Association	A1	OR	✓	✓	✓	OR
Other	A2	OR	✓	✓	✓	OR
Cleaner						

	IP	Life	TPD			Trauma
			Own	Any	M	
Airports	S	OR	x	x	✓	OR
House	S	OR	x	x	✓	OR
Car – detailing	S	OR	x	x	✓	OR
Office/Factory/School	S	OR	x	x	✓	OR
Clergyperson	A1	OR	✓	✓	✓	OR
Clerk – office work only	A1	OR	✓	✓	✓	OR
Clothing industry						
Dressmaker – not working from home	B	OR	✓	✓	✓	OR
Fashion designer – not working from home	A2	OR	✓	✓	✓	OR
Pattern maker	B	OR	✓	✓	✓	OR
Process worker/Machinist	S	OR	x	x	✓	OR
Salesperson – no deliveries	A2	OR	✓	✓	✓	OR
Tailor/Milliner	B	OR	✓	✓	✓	OR
Club manager/proprietor – registered, admin only	A2	OR	✓	✓	✓	OR
Club manager/proprietor – registered, bar work	C	OR	x	✓	✓	OR
Coach – Tennis/Golf/Swimming – full-time, minimum three years’ experience	B	OR	✓	✓	✓	OR
Commercial traveller	A2	OR	✓	✓	✓	OR
Company secretary – appointed, qualified	AA	OR	✓	✓	✓	OR
Composer – music	U	OR	x	x	✓	OR
Composer – printing	B	OR	✓	✓	✓	OR
Computer industry						
Consultant, programmer, analyst – not degree qualified	A1	OR	✓	✓	✓	OR
Consultant, programmer, engineer, systems analyst – holder of a university degree majoring in computing	AA	OR	✓	✓	✓	OR
Keyboard operator	A1	OR	✓	✓	✓	OR
Technician/installer	A2	OR	✓	✓	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Concrete cutter	S	OR	x	x	✓	OR
Concreteer – licensed	S	OR	x	x	✓	OR
Cook – qualified	B	OR	✓	✓	✓	OR
Coroner	AA	OR	✓	✓	✓	OR
Courier						
Car only	C	OR	x	✓	✓	OR
Using a motorbike, pushbike	U	OR	x	x	✓	OR
Crane operator	S	OR	x	x	✓	OR
Crew – marine industry – in Australian waters	U	OR	x	x	✓	OR
Curator – art gallery, library, museum	A1	OR	✓	✓	✓	OR
Curtain fitter	C	OR	✓	✓	✓	OR
Customs						
Agent – clerical	A1	OR	✓	✓	✓	OR
Agent – other	C	OR	✓	✓	✓	OR
Officer	A1	OR	✓	✓	✓	OR
D						
Dairy farm proprietor						
Less than four full-time employees	C	OR	x	✓	✓	OR
With four or more full-time employees	B	OR	✓	✓	✓	OR
Dancing teacher – full-time, not working from home	B	OR	✓	✓	✓	OR
Data entry operator	A1	OR	✓	✓	✓	OR
Debt collector	U	OR	x	x	✓	OR
Deck hand	U	OR	x	x	✓	OR
Delicatessen worker						
Proprietor, manager	B	OR	✓	✓	✓	OR
Other	C	OR	x	✓	✓	OR
Delivery man – van only, small goods	C	OR	x	✓	✓	OR
Delivery man – other	S	OR	x	x	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Demolition worker	U	\$2.00	x	x	x	\$2.00
Dental/Orthodontic technician	A1	OR	✓	✓	✓	OR
Dental hygienist	A1	OR	✓	✓	✓	OR
Dental nurse	A2	OR	✓	✓	✓	OR
Dental surgeon/Dentist	MP	OR	✓	✓	✓	OR
Department store						
Manager/Clerical only	A1	OR	✓	✓	✓	OR
Section manager	A1	OR	✓	✓	✓	OR
Storeman	C	OR	x	✓	✓	OR
Diamond						
Cutter/Polisher/Setter – workshop	B	OR	✓	✓	✓	OR
Dealer/Merchant	A2	OR	✓	✓	✓	OR
Jeweller – manufacture	B	OR	✓	✓	✓	OR
Die maker – qualified	B	OR	✓	✓	✓	OR
Diesel mechanic – qualified	B	OR	✓	✓	✓	OR
Dietician – qualified and registered	A1	OR	✓	✓	✓	OR
Disc jockey – full-time	U	OR	x	x	✓	OR
Ditcher/Drainer – qualified	C	OR	✓	✓	✓	OR
Diver	U	IC	x	x	x	IC
Diver – abalone	U	\$3.00	x	x	x	\$3.00
Docker/Stevedore	U	OR	x	x	✓	OR
Doctor of medicine	MP	OR	✓	✓	✓	OR
Dog – refer to 'Animal'						
Drainer/Drainage contractor – licensed	C	OR	✓	✓	✓	OR
Draper	A2	OR	✓	✓	✓	OR
Draughtsperson						
Qualified	AA	OR	✓	✓	✓	OR
Others	A1	OR	✓	✓	✓	OR
Dredger – harbour/river	S	OR	x	x	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Dressmaker – full-time, not working from home	B	OR	✓	✓	✓	OR
Drillers						
Offshore	U	\$3.00	x	x	x	\$3.00
Onshore – rock/soil and water	S	OR	x	x	✓	OR
Driver						
Ambulance	C	OR	✓	✓	✓	OR
Armoured car/truck	S	OR	x	x	✓	OR
Bus and coach interstate recognised operation (e.g. Greyhound)	S	OR	x	x	✓	OR
Bus and coach long distance – returns home daily	C	OR	x	✓	✓	OR
Bus and coach metro – local	C	OR	✓	✓	✓	OR
Chauffeur	C	OR	✓	✓	✓	OR
Courier – car only	C	OR	x	✓	✓	OR
Crane/Derrick/Hoist	S	OR	x	x	✓	OR
Earthmoving – owner/ operator, established a minimum of three years	S	OR	x	x	✓	OR
Earthmoving – operator, other	U	OR	x	x	✓	OR
Explosives/Dangerous goods	U	OR	x	x	x	OR
Forklift	S	OR	x	x	✓	OR
Garbage collector – driver only	C	OR	x	✓	✓	OR
Grader	S	OR	x	x	✓	OR
Hire car owner/driver	C	OR	✓	✓	✓	OR
Instructor – full-time	B	OR	✓	✓	✓	OR
Removalist	S	OR	x	x	✓	OR
Tanker driver – petrol, petroleum products	U	OR	x	x	✓	OR
Taxi – full-time, owner, driver established a minimum of two years	C	OR	x	✓	✓	OR
Taxi – full-time, others	S	OR	x	x	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Tow truck	U	OR	x	x	✓	OR
Train/tram driver	S	OR	x	x	✓	OR
Truck driver – refer to ‘ Truck Driver ’						
Drover/Station hand	U	OR	x	x	✓	OR
Drycleaner						
Manager/proprietor	B	OR	✓	✓	✓	OR
Other	C	OR	x	✓	✓	OR
E						
Earthmover, plant operator, backhoe, bobcat, or bulldozer – owner/operator, established a minimum of three years	S	OR	x	x	✓	OR
Earthmover, plant operator, backhoe, bobcat or bulldozer – other	U	OR	x	x	✓	OR
Economist – qualified	AA	OR	✓	✓	✓	OR
Editor						
Films/Television – permanent full-time position	A1	OR	✓	✓	✓	OR
Newspaper/Magazines – permanent full-time position, minimum of two years’ experience	A1	OR	✓	✓	✓	OR
Education						
Dean/Headmaster/Headmistress	AA	OR	✓	✓	✓	OR
Department Head	A1	OR	✓	✓	✓	OR
Deputy Headmaster/Headmistress	A1	OR	✓	✓	✓	OR
Lecturer – university qualified, full-time	AA	OR	✓	✓	✓	OR
Lecturer – other	A1	OR	✓	✓	✓	OR
Librarian – university qualified	AA	OR	✓	✓	✓	OR
Librarian – other	A1	OR	✓	✓	✓	OR
Student/Part-time student	U	OR	x	✓	✓	OR
Teacher – manual arts/agriculture/physical education	B	OR	✓	✓	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Teacher – non-manual subjects	A2	OR	✓	✓	✓	OR
Electrician/Electrical						
Auto electrician – licensed	B	OR	✓	✓	✓	OR
Building and construction – licensed	B	OR	✓	✓	✓	OR
Cable joiner – licensed	C	OR	✓	✓	✓	OR
Domestic/Business – licensed	B	OR	✓	✓	✓	OR
Electronic technician – licensed	B	OR	✓	✓	✓	OR
Industrial – high-voltage	C	OR	✓	✓	✓	OR
Linesman	S	OR	x	x	✓	OR
Meter reader/inspector	B	OR	✓	✓	✓	OR
Mines – not underground, licensed	C	OR	✓	✓	✓	OR
Mines – underground	U	\$2.00	x	x	x	\$2.00
Electroplater	C	OR	✓	✓	✓	OR
Elevator repairman – qualified	C	OR	✓	✓	✓	OR
Employment agent	A1	OR	✓	✓	✓	OR
Engineer – qualified						
Office – consulting and design including <25% on site, no manual work	AA	OR	✓	✓	✓	OR
Office - consulting and design including >25% on site, no manual work. Off and onshore.	A2	OR	✓	✓	✓	OR
Engraver/Etcher	B	OR	✓	✓	✓	OR
Enrolled nurse	C	OR	✓	✓	✓	OR
Entertainment industry						
Actor	U	OR	x	x	✓	OR
Choreographer/Dancer	U	OR	x	x	✓	OR
Cinema/Theatre admin staff	A2	OR	✓	✓	✓	OR
Cinema/Theatre electrician/technician	B	OR	✓	✓	✓	OR
Circus performer/trainer/staff	U	IC	x	x	x	IC
Distributor – film	A2	OR	✓	✓	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Engineer – studio only	A2	OR	✓	✓	✓	OR
Film director/producer	IC	OR	✗	✓	✓	OR
Film stuntmen	U	IC	✗	✗	✗	IC
Makeup artist	B	OR	✓	✓	✓	OR
Musician – symphony orchestra, full-time salaried	IC	OR	✗	✓	✓	OR
Newsreader/Announcer	IC	OR	IC	IC	IC	OR
Projectionist	B	OR	✓	✓	✓	OR
Radio director/producer, full-time with a minimum of two years' experience	A1	OR	✗	✓	✓	OR
Radio/TV presenter	IC	OR	IC	IC	IC	OR
Radio scriptwriter	IC	OR	IC	IC	IC	OR
Stage manager	IC	OR	✗	✓	✓	OR
Technician/Cameraman – on location, no overseas	C	OR	✓	✓	✓	OR
Technician/Cameraman – studio only	B	OR	✓	✓	✓	OR
Television director/producer	IC	OR	✗	✓	✓	OR
Television scriptwriter	IC	OR	IC	IC	IC	OR
Entomologist	AA	OR	✓	✓	✓	OR
Estimator	A2	OR	✓	✓	✓	OR
Explosives worker	U	\$2.00	✗	✗	✗	\$2.00
Exporter/Importer – Clerical/Admin only	A1	OR	✓	✓	✓	OR
Exterminator/Fumigator	S	OR	✗	✗	✓	OR
F						
Factory employee						
Skilled – refer to classification as per trade						
Unskilled – including process workers	U	OR	✗	✗	✓	OR
Farming – cane/crop/fresh water fish/fruit/livestock/vegetable						

	IP	Life	TPD			Trauma
			Own	Any	M	
Owner/manager – administration, sales only, office based with 4 or more full-time employees	A2	OR	✓	✓	✓	OR
Owner/manager – <50% manual duties (e.g. supervision of manual workers and driving farm machinery) and no hazardous duties	B	OR	✓	✓	✓	OR
Owner/manager – <50% manual duties (e.g. fencing and machinery repairs) and <10% of some hazardous duties (e.g. shearing and mustering)	C	OR	✓	✓	✓	OR
Owner/manager – manual duties (e.g. fencing and machinery repairs) including some hazardous duties (e.g. shearing and mustering)	S	OR	✗	✗	✓	OR
Worker/contractor/labourer	U	OR	✗	✗	✓	OR
Farrier/Blacksmith – qualified	U	OR	✗	✗	✓	OR
Fashion designer – not working from home	A2	OR	✓	✓	✓	OR
Fast food/Take-away shop						
Proprietor, manager	C	OR	✗	✓	✓	OR
Other worker	S	OR	✗	✗	✓	OR
Fencing contractor – licensed	S	OR	✗	✗	✓	OR
Fibreglass moulder – licensed	C	OR	✓	✓	✓	OR
Financial adviser/consultant/planner						
University-qualified, meeting AA requirements	AA	OR	✓	✓	✓	OR
Not meeting AA requirements	A1	OR	✓	✓	✓	OR
Fire chief – Administration only	A2	OR	✓	✓	✓	OR
Fireman – others	S	OR	✗	✗	✓	OR
Fisherman						
Working owner – established a minimum of three years, not seasonal, returning home daily	S	OR	✗	✗	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Others (including deck hand)	U	OR	x	x	✓	OR
Fishmonger						
Proprietor, manager	C	OR	x	✓	✓	OR
Other	S	OR	x	x	✓	OR
Fitter and turner – qualified	C	OR	✓	✓	✓	OR
Flight engineer – refer to ‘Aviation industry’						
Floor sander	S	OR	x	x	✓	OR
Floor tiler – licensed	C	OR	✓	✓	✓	OR
Florist	B	OR	✓	✓	✓	OR
Food technologist	A1	OR	✓	✓	✓	OR
Forest ranger/warden	C	OR	✓	✓	✓	OR
Forester						
No tree felling	C	OR	x	✓	✓	OR
Tree felling	U	OR	x	x	x	OR
Foundry worker – qualified	S	OR	x	x	✓	OR
French polisher	B	OR	✓	✓	✓	OR
Fruit picker	U	OR	x	x	✓	OR
Fumigator	S	OR	x	x	✓	OR
Funeral parlour						
Driver/Pall bearer	B	OR	✓	✓	✓	OR
Director/Undertaker	A2	OR	✓	✓	✓	OR
Embalming	B	OR	✓	✓	✓	OR
Furniture						
Polisher/Restorer	B	OR	✓	✓	✓	OR
Removalist	S	OR	x	x	✓	OR
Furrier	B	OR	✓	✓	✓	OR
G						
Garage door installer/repairer	S	OR	x	x	✓	OR
Garage/service station						

	IP	Life	TPD			Trauma
			Own	Any	M	
Cashier/Console operator	C	OR	✓	✓	✓	OR
Proprietor – no manual work	A2	OR	✓	✓	✓	OR
Pump attendant/operator	C	OR	✗	✓	✓	OR
Garbage disposal						
Garbage collector – driving truck only	C	OR	✗	✓	✓	OR
Garbage collector – others	S	OR	✗	✗	✓	OR
Gardener						
Qualified, established a minimum of two years, not seasonal	C	OR	✗	✓	✓	OR
Landscaping – refer to ‘ Landscaper ’						
Gas industry – domestic						
Fitter/Maintenance worker/Mechanic – licensed	C	OR	✓	✓	✓	OR
Inspector/Meter reader/Tester	A2	OR	✓	✓	✓	OR
Pipe layer	S	OR	✗	✗	✓	OR
Geologist – qualified						
Office and consultation duties including <25% field work – no underground	AA	OR	✓	✓	✓	OR
Onsite – on/offshore	A2	OR	✓	✓	✓	OR
Underground	IC	IC	IC	IC	IC	IC
Glass industry						
Beveller/Blower/Glazier/Polisher	C	OR	✓	✓	✓	OR
Labourer	U	OR	✗	✗	✓	OR
Goldsmith – manufacture/design	B	OR	✓	✓	✓	OR
Golf professional						
Shop and tuition	B	OR	✓	✓	✓	OR
Shop only	A2	OR	✓	✓	✓	OR
Touring, tournament	U	OR	✗	✗	✗	OR
Graphic designer – qualified, not working from home	A1	OR	✓	✓	✓	OR
Grazier – refer to ‘ Farming ’						

	IP	Life	TPD			Trauma
			Own	Any	M	
Greenkeeper/Groundsman – qualified	C	OR	✓	✓	✓	OR
Grocer/Greengrocer						
Proprietor/Manager	C	OR	✗	✓	✓	OR
Other	S	OR	✗	✗	✓	OR
Guillotine operator – other	U	OR	✗	✗	✓	OR
Gunsmith	B	OR	✓	✓	✓	OR
Gym instructor – full-time, established a minimum of three years	S	OR	✗	✗	✓	OR
Gynaecologist	MP	OR	✓	✓	✓	OR
H						
Haberdasher	A2	OR	✓	✓	✓	OR
Hairdresser	B	OR	✓	✓	✓	OR
Handyman – established a minimum of two years, qualified trade	S	OR	✗	✗	✓	OR
Hardware retailer	B	OR	✓	✓	✓	OR
Headmaster/Headmistress	AA	OR	✓	✓	✓	OR
Herbalist – qualified, not working from home	A1	OR	✓	✓	✓	OR
Home duties	U	OR	✗	✓	✓	OR
Homeopath – qualified, not working from home	A1	OR	✓	✓	✓	OR
Horse racing and trotting						
Breeder/Trainer – no riding	B	OR	✓	✓	✓	OR
Breeder/Trainer – riding	U	OR	✗	✗	✓	OR
Horse riding instructor	S	OR	✗	✗	✓	OR
Jockey – steeplechase	U	\$2.00	✗	✗	✗	\$2.00
Jockey – flat racing	U	\$2.00	✗	✗	✗	\$2.00
Strapper	U	OR	✗	✗	✓	OR
Trainer – no riding	B	OR	✓	✓	✓	OR
Trainer – riding	U	OR	✗	✗	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Horticulturist – qualified						
No landscaping	B	OR	✓	✓	✓	OR
Other	C	OR	✗	✓	✓	OR
Hospital administration	A1	OR	✓	✓	✓	OR
Hospital cleaner	S	OR	✗	✗	✓	OR
Hospital maintenance – licensed	C	OR	✓	✓	✓	OR
Hospital maintenance – other	S	OR	✗	✗	✓	OR
Hospital porter	S	OR	✗	✗	✓	OR
Hospital wardman	C	OR	✗	✓	✓	OR
Hotel/Motel industry						
Bartender – full-time	S	OR	✗	✗	✓	OR
Bottle shop attendant	C	OR	✗	✓	✓	OR
Bottle shop manager	B	OR	✓	✓	✓	OR
Bouncer	U	OR	✗	✗	✗	OR
Concierge – 5-star hotel	A1	OR	✓	✓	✓	OR
Cook – qualified	B	OR	✓	✓	✓	OR
Headwaiter/Maitre d’hotel	A2	OR	✓	✓	✓	OR
Housekeeper/Chambermaid	S	OR	✗	✗	✓	OR
Kitchen hand	U	OR	✗	✗	✓	OR
Maintenance staff – licensed	C	OR	✓	✓	✓	OR
Manager – 5-star hotel	A1	OR	✓	✓	✓	OR
Manager/Proprietor – admin only	A2	OR	✓	✓	✓	OR
Manager/Proprietor – bar work included	C	OR	✗	✓	✓	OR
Porter	S	OR	✗	✗	✓	OR
Receptionist/Clerical/Admin only	A1	OR	✓	✓	✓	OR
Waiter	S	OR	✗	✗	✓	OR
House removalist	S	OR	✗	✗	✓	OR
Hypnotherapist – qualified, member of Australian Hypnotherapist Association	A1	OR	✓	✓	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
I						
Importer/Exporter – Clerical/Admin only	A1	OR	✓	✓	✓	OR
Inspector						
Boiler/Building/Hull – not diving	B	OR	✓	✓	✓	OR
Insurance/Health/Education	A2	OR	✓	✓	✓	OR
Meat	B	OR	✓	✓	✓	OR
Instrument manufacture						
Musical	B	OR	✓	✓	✓	OR
Precision	B	OR	✓	✓	✓	OR
Surgical	B	OR	✓	✓	✓	OR
Technician	B	OR	✓	✓	✓	OR
Insulation installer	S	OR	✗	✗	✓	OR
Insurance industry						
Adjuster/Assessor	A2	OR	✓	✓	✓	OR
Agent/Broker – others	A2	OR	✓	✓	✓	OR
Agent/Broker – well-established, minimum two years' full-time experience	A1	OR	✓	✓	✓	OR
Clerical	A1	OR	✓	✓	✓	OR
Investigator	A2	OR	✓	✓	✓	OR
Management – meeting AA requirements	AA	OR	✓	✓	✓	OR
Management – not meeting AA requirements	A1	OR	✓	✓	✓	OR
Interior decorator						
Consulting only	A2	OR	✓	✓	✓	OR
Light manual	B	OR	✓	✓	✓	OR
Interpreter	A1	OR	✓	✓	✓	OR
Investment adviser – salaried	A1	OR	✓	✓	✓	OR
Irrigation worker	U	OR	✗	✗	✓	OR
J						
Jackeroo/Jillaroo	U	OR	✗	✗	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Janitor/Caretaker	C	OR	x	✓	✓	OR
Jewellery industry						
Manufacture	B	OR	✓	✓	✓	OR
Polisher/Cutter/Setter /Engraver	B	OR	✓	✓	✓	OR
Retail	A2	OR	✓	✓	✓	OR
Joiner – licensed	C	OR	✓	✓	✓	OR
Journalist						
Freelance – no overseas assignments, no unusual risks	IC	OR	✓	✓	✓	OR
Freelance/salaried overseas assignments	U	IC	x	x	x	IC
Salaried – no overseas assignments, office only, no unusual risks	A1	OR	✓	✓	✓	OR
Salaried – no overseas assignments, other, no unusual risks	A2	OR	✓	✓	✓	OR
Judge	LP	OR	✓	✓	✓	OR
Juice vendor	C	OR	x	✓	✓	OR
K						
Kenel owner/operator – established a minimum of two years	C	OR	x	✓	✓	OR
Keyboard operator	A1	OR	✓	✓	✓	OR
Kitchen hand	U	OR	x	x	✓	OR
L						
Laboratory technician						
Offshore	C	OR	✓	✓	✓	OR
Onshore	A2	OR	✓	✓	✓	OR
Labourer – manual, unskilled worker	U	OR	x	x	✓	OR
Landlord	U	OR	x	✓	✓	OR
Landscaper						
Qualified, established a minimum of two years	C	OR	x	✓	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Others	S	OR	x	x	✓	OR
Lathe operator – qualified	C	OR	✓	✓	✓	OR
Lawn mowing contractor – established a minimum of two years	S	OR	x	x	✓	OR
Lawyer	LP	OR	✓	✓	✓	OR
Lecturer						
University – full-time	AA	OR	✓	✓	✓	OR
Other	A1	OR	✓	✓	✓	OR
Librarian						
University-qualified	AA	OR	✓	✓	✓	OR
Other	A1	OR	✓	✓	✓	OR
Lifeguard – professional/beach inspector	U	OR	x	x	✓	OR
Linesman – Telephone or electric	S	OR	x	x	✓	OR
Liquor store						
Proprietor, manager	B	OR	✓	✓	✓	OR
Staff – other	C	OR	x	✓	✓	OR
Livestock (broker/buyer/dealer) at stockyard	B	OR	✓	✓	✓	OR
Locksmith	B	OR	✓	✓	✓	OR
Logging industry						
Driver	S	OR	x	x	✓	OR
Manual worker	U	OR	x	x	✓	OR
M						
Machinery – equipment tire/service/repair/maintenance	C	OR	✓	✓	✓	OR
Machinist						
Clothing – not working at home	S	OR	x	x	✓	OR
Metal/Wood – qualified	C	OR	✓	✓	✓	OR
Sail maker	C	OR	✓	✓	✓	OR
Management consultant						

	IP	Life	TPD			Trauma
			Own	Any	M	
Meeting AA requirements	AA	OR	✓	✓	✓	OR
Not meeting AA requirements	A1	OR	✓	✓	✓	OR
Manager – administration only	A1	OR	✓	✓	✓	OR
Manicurist						
Not working at home	B	OR	✓	✓	✓	OR
Working from home	U	OR	✗	✓	✓	OR
Manufacturing industry – production line	U	OR	✗	✗	✓	OR
Marine biologist						
Field work	IC	OR	IC	IC	IC	OR
Laboratory only	AA	OR	✓	✓	✓	OR
Marine industry						
Crew – in Australian waters	U	OR	✗	✗	✓	OR
Crew – outside Australian waters	U	OR	✗	✗	✗	OR
Ferry captain/officer	B	OR	✓	✓	✓	OR
Ferry crew	U	OR	✗	✗	✓	OR
Ocean going vessel – officer/engineer, in Australian waters	S	OR	✗	✗	✓	OR
Ocean going vessel – officer/engineer, outside Australian waters	U	OR	✗	✗	✗	OR
Market gardener	C	OR	✗	✓	✓	OR
Market stall holder	U	OR	✗	✗	✓	OR
Martial arts instructor – full-time, well-established a minimum of three years	S	OR	✗	✗	✓	OR
Masseur/Masseuse						
Qualified – from home	U	OR	✗	✓	✓	OR
Qualified – well-established, a minimum of two years in practice/sports club	B	OR	✓	✓	✓	OR
Mathematician	AA	OR	✓	✓	✓	OR
Matron – admin only	A1	OR	✓	✓	✓	OR
Meat industry						

	IP	Life	TPD			Trauma
			Own	Any	M	
Butcher – non-slaughtering	B	OR	✓	✓	✓	OR
Butcher – slaughtering	S	OR	✗	✗	✓	OR
Meat packer – abattoirs	U	OR	✗	✗	✓	OR
Mechanic – refer to ‘Motor industry’						
Medical profession						
Acupuncturist – qualified, member of Acupuncture Association of Australia	A1	OR	✓	✓	✓	OR
Anaesthetist	MP	OR	✓	✓	✓	OR
Audiologist	MP	OR	✓	✓	✓	OR
Chiropracist – qualified and state-registered	A1	OR	✓	✓	✓	OR
Chiropractor – qualified, member of Australian Chiropractic Association	A1	OR	✓	✓	✓	OR
Dental/Orthodontic technician	A1	OR	✓	✓	✓	OR
Dental hygienist	A1	OR	✓	✓	✓	OR
Dental surgeon	MP	OR	✓	✓	✓	OR
Dietician – qualified	A1	OR	✓	✓	✓	OR
Doctor of medicine	MP	OR	✓	✓	✓	OR
Enrolled nurse	C	OR	✓	✓	✓	OR
Gynaecologist	MP	OR	✓	✓	✓	OR
Herbalist – qualified, not working from home	A1	OR	✓	✓	✓	OR
Homoeopath – qualified, not working from home	A1	OR	✓	✓	✓	OR
Hospital administration	A1	OR	✓	✓	✓	OR
Hospital cleaner	S	OR	✗	✗	✓	OR
Hospital maintenance – licensed	C	OR	✓	✓	✓	OR
Hospital maintenance – other	S	OR	✗	✗	✓	OR
Hospital wardsman	C	OR	✗	✓	✓	OR
Hypnotherapist – qualified, member of Australian Hypnotherapist Association	A1	OR	✓	✓	✓	OR
Matron – admin only	A1	OR	✓	✓	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Midwife	B	OR	✓	✓	✓	OR
Naturopath – qualified, not working from home	A1	OR	✓	✓	✓	OR
Nurse – general/psychiatric	B	OR	✓	✓	✓	OR
Nurse – theatre	B	OR	✓	✓	✓	OR
Nurses aide/personal care assistant – certified	C	OR	✓	✓	✓	OR
Obstetrician	MP	OR	✓	✓	✓	OR
Occupational therapist – qualified	A1	OR	✓	✓	✓	OR
Ophthalmologist	MP	OR	✓	✓	✓	OR
Optical technician	A1	OR	✓	✓	✓	OR
Optician	AA	OR	✓	✓	✓	OR
Optometrist	AA	OR	✓	✓	✓	OR
Orthodontist	MP	OR	✓	✓	✓	OR
Osteopath – qualified and state-registered	A1	OR	✓	✓	✓	OR
Paediatrician	MP	OR	✓	✓	✓	OR
Pathologist	MP	OR	✓	✓	✓	OR
Pharmacist	AA	OR	✓	✓	✓	OR
Physiotherapist – APA qualified	A1	OR	✓	✓	✓	OR
Podiatrist – qualified and state-registered	A1	OR	✓	✓	✓	OR
Psychiatrist	MP	OR	✓	✓	✓	OR
Psychologist	MP	OR	✓	✓	✓	OR
Radiographer	A1	OR	✓	✓	✓	OR
Radiologist	MP	OR	✓	✓	✓	OR
Social worker – office only	A1	OR	✓	✓	✓	OR
Social worker – field visits	A2	OR	✓	✓	✓	OR
Speech therapist – qualified	A1	OR	✓	✓	✓	OR
Surgeon	MP	OR	✓	✓	✓	OR
Technologist	A1	OR	✓	✓	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Urologist	MP	OR	✓	✓	✓	OR
Metal industry						
Dealers	S	OR	✗	✗	✓	OR
Electroplater/Enameller	C	OR	✓	✓	✓	OR
Fitter and turner – qualified	C	OR	✓	✓	✓	OR
Foundry worker – qualified	S	OR	✗	✗	✓	OR
Metallurgist – office duties only	AA	OR	✓	✓	✓	OR
Metallurgist – other	A1	OR	✓	✓	✓	OR
Sheet metal worker – qualified	C	OR	✓	✓	✓	OR
Welder/Boilermaker	C	OR	✓	✓	✓	OR
Meteorologist	AA	OR	U	U	U	OR
Meter reader – gas/electricity	B	OR	U	U	U	OR
Midwife	B	OR	U	U	U	OR
Military personnel – All ranks, office admin only, no special hazards, no notice of deployment, no diving, aviation or bomb disposal	U	OR	✗	✓	✓	OR
Milk vendor	C	OR	✗	✓	✓	OR
Mining and quarrying – no underground						
Geologist/Metallurgist/Engineer – office and consulting including <25% on site, no manual work	AA	OR	✓	✓	✓	OR
Geologist/Metallurgist/Engineer – office and consulting including >25% on site, no manual work	A2	OR	✓	✓	✓	OR
Supervisor – up to 10% manual work	B	OR	✓	✓	✓	OR
Supervisor – over 10% manual	C	OR	✓	✓	✓	OR
Tradesperson – licensed	C	OR	✓	✓	✓	OR
Semi-skilled plant operator	S	OR	✗	✗	✓	OR
Unskilled labourer	U	OR	✗	✗	✓	OR
Explosives shottirer and handlers	U	\$2.00	✗	✗	✗	\$2.00

	IP	Life	TPD			Trauma
			Own	Any	M	
Sandblaster – quarry	U	OR	x	x	x	OR
Mining – underground						
Fire fighter	U	\$2.00	x	x	x	\$2.00
Mine worker	U	\$2.00	x	x	x	\$2.00
Minister – clergyperson	A1	OR	✓	✓	✓	OR
Model – photographic	U	OR	x	✓	✓	OR
Monumental mason	C	OR	✓	✓	✓	OR
Motor industry						
Accessories/Spares sales	B	OR	✓	✓	✓	OR
Auto electrician – qualified	B	OR	✓	✓	✓	OR
Brake repairer	C	OR	✓	✓	✓	OR
Car detailer	S	OR	x	x	✓	OR
Manager	A2	OR	✓	✓	✓	OR
Manufacture – assembly	S	OR	x	x	✓	OR
Manufacture – foundry worker, qualified	S	OR	x	x	✓	OR
Mechanic – qualified	B	OR	✓	✓	✓	OR
Motor dealer	A2	OR	✓	✓	✓	OR
Motor salesman	A2	OR	✓	✓	✓	OR
Motor wrecker	U	OR	x	x	✓	OR
Panel beater	C	OR	✓	✓	✓	OR
Spray painter	C	OR	✓	✓	✓	OR
Tyre fitter	S	OR	x	x	✓	OR
Vehicle tester	B	OR	✓	✓	✓	OR
Wheel alignment – no tyre fitting	C	OR	✓	✓	✓	OR
Music teacher – full-time, not teaching from home	A1	OR	✓	✓	✓	OR
Musician – salaried	IC	OR	x	✓	✓	OR
N						
Naturopath – qualified, not working at home	A1	OR	✓	✓	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Newspaper industry						
Compositor/Lithographer computerised	A2	OR	✓	✓	✓	OR
Editor	A1	OR	✓	✓	✓	OR
Journalist – salaried, no overseas assignments, office only, no unusual risks	A1	OR	✓	✓	✓	OR
Journalist – no overseas assignments, other, no unusual risks	A2	OR	✓	✓	✓	OR
Journalist freelance – no overseas assignments, no unusual risks	IC	OR	✓	✓	✓	OR
Journalist – freelance/salaried, overseas assignments	U	IC	✗	✗	✗	IC
Newsagent – deliveries	B	OR	✓	✓	✓	OR
Newsagent – sales only	A2	OR	✓	✓	✓	OR
Photographer – salaried, not aerial or overseas	B	OR	✓	✓	✓	OR
Photographer freelance – not aerial or overseas	U	OR	✗	✓	✓	OR
Photographer – aerial or overseas	U	IC	✗	✗	✗	IC
Printer/Linotype	B	OR	✓	✓	✓	OR
Night watchman	U	OR	✗	✗	✓	OR
Nurse						
Aide/Assistant	C	OR	✓	✓	✓	OR
Dental	A2	OR	✓	✓	✓	OR
Director of nursing	A1	OR	✓	✓	✓	OR
Educator – class room only	A1	OR	✓	✓	✓	OR
Educator – other	A2	OR	✓	✓	✓	OR
Enrolled nurse	C	OR	✓	✓	✓	OR
Matron – administration only	A1	OR	✓	✓	✓	OR
Nurse – general/psychiatric	B	OR	✓	✓	✓	OR
Nurse – theatre	B	OR	✓	✓	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Other – registered nurse	B	OR	✓	✓	✓	OR
Nursery – plant						
Proprietor – established a minimum of two years	B	OR	✓	✓	✓	OR
Other	C	OR	x	✓	✓	OR
O						
Obstetrician	MP	OR	✓	✓	✓	OR
Occupational therapist – qualified	A1	OR	✓	✓	✓	OR
Oil, petroleum and gas industry – (offshore worker)						
Crane driver	U	\$3.00	x	x	x	\$3.00
Derrickmen	U	\$3.00	x	x	x	\$3.00
Driller	U	\$3.00	x	x	x	\$3.00
Engineer – consulting and design only, no manual work	A2	OR	✓	✓	✓	OR
Geologist/Geophysicist office and consulting only	A2	OR	✓	✓	✓	OR
Lab technician	C	OR	✓	✓	✓	OR
Labourer	U	IC	x	x	x	IC
Skilled tradesman	U	\$2.00	x	x	x	\$2.00
Oil, petroleum and gas industry – (onshore worker)						
Crane driver	S	OR	x	x	✓	OR
Derrickmen	S	OR	x	x	✓	OR
Driller	S	OR	x	x	✓	OR
Engineer – office consulting and design including <25% on site, no manual work	AA	OR	✓	✓	✓	OR
Engineer – office consulting and design including >25% on site, no manual work	A2	OR	✓	✓	✓	OR
Geologist/Geophysicist office and consulting only	AA	OR	✓	✓	✓	OR
Lab technician	A2	OR	✓	✓	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Labourer	U	OR	x	x	✓	OR
Machine operator	S	OR	x	x	✓	OR
Refinery – fire-fighter	U	OR	x	x	✓	OR
Refinery – other	IC	OR	IC	IC	IC	OR
Repairman – qualified	C	OR	✓	✓	✓	OR
Tanker driver	U	OR	x	x	✓	OR
Tool pusher	S	OR	x	x	✓	OR
Trench digger	S	OR	x	x	✓	OR
Welder	C	OR	✓	✓	✓	OR
Ophthalmologist	MP	OR	✓	✓	✓	OR
Optical technician	A1	OR	✓	✓	✓	OR
Optician	AA	OR	✓	✓	✓	OR
Optometrist	AA	OR	✓	✓	✓	OR
Orthodontist	MP	OR	✓	✓	✓	OR
Osteopath – qualified and state-registered	A1	OR	✓	✓	✓	OR
Oyster farmer	C	OR	x	✓	✓	OR
P						
Paediatrician	MP	OR	✓	✓	✓	OR
Painter						
Above 10 metres – licensed	S	OR	x	x	✓	OR
Up to 10 metres – licensed	C	OR	✓	✓	✓	OR
Panel beater	C	OR	✓	✓	✓	OR
Parking station attendant	S	OR	x	x	✓	OR
Parole officer						
Office only	A2	OR	✓	✓	✓	OR
Including field visits	B	OR	✓	✓	✓	OR
Pastry cook	B	OR	✓	✓	✓	OR
Pathologist	MP	OR	✓	✓	✓	OR
Pattern maker	C	OR	x	✓	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Paver – licensed	S	OR	x	x	✓	OR
Pawnbroker	B	OR	✓	✓	✓	OR
Personal trainer – well-established, a minimum of three years full-time, gym only	S	OR	x	x	✓	OR
Personnel consultant						
Meeting AA requirements	AA	OR	✓	✓	✓	OR
Not meeting AA requirements	A1	OR	✓	✓	✓	OR
Pest exterminator	S	OR	x	x	✓	OR
Pharmacist	AA	OR	✓	✓	✓	OR
Photographer						
Aerial or overseas	U	IC	x	x	x	IC
On location – not aerial or overseas	B	OR	x	✓	✓	OR
Studio, weddings and private functions only	A1	OR	✓	✓	✓	OR
Physicist	AA	OR	✓	✓	✓	OR
Physiotherapist – APA qualified	A1	OR	✓	✓	✓	OR
Piano tuner	B	OR	✓	✓	✓	OR
Picture framer – manufacturer/repairer	B	OR	✓	✓	✓	OR
Pilot						
Aircraft – refer to ' Aviation industry '						
Harbour	B	OR	✓	✓	✓	OR
Pipeline worker						
Mainland	S	OR	x	x	✓	OR
Offshore	U	\$2.00	x	x	x	\$2.00
Plant operator	S	OR	x	x	✓	OR
Plasterer – licensed	C	OR	✓	✓	✓	OR
Plumber						
Licensed	B	OR	✓	✓	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Roof – full-time, licensed	S	OR	x	x	✓	OR
Podiatrist – qualified and state-registered	A1	OR	✓	✓	✓	OR
Police						
Bomb disposal	U	\$2.00	x	x	x	\$2.00
Other – no special hazards	U	OR	x	x	✓	OR
Pool table/Billiards – maker/repairer	C	OR	✓	✓	✓	OR
Port authority						
Clerical	A2	OR	✓	✓	✓	OR
Harbour pilot	B	OR	✓	✓	✓	OR
Porter	S	OR	x	x	✓	OR
Postal						
Mail contractor – not using a motorbike or pushbike	C	OR	x	✓	✓	OR
Mail contractor – using a motorbike or pushbike	U	OR	x	x	✓	OR
Non-rural – delivery, van	C	OR	x	✓	✓	OR
Non-rural – manager/clerical	A2	OR	✓	✓	✓	OR
Non-rural – postman/sorter	B	OR	✓	✓	✓	OR
Pottery and ceramics industry						
Skilled worker – not home cottage artisan	C	OR	x	✓	✓	OR
Other	U	OR	x	x	✓	OR
Priest	A1	OR	✓	✓	✓	OR
Printer – qualified	B	OR	✓	✓	✓	OR
Other	S	OR	x	x	✓	OR
Prisons						
Governor/Administration staff	A1	OR	✓	✓	✓	OR
Maintenance staff – licensed	IC	OR	x	✓	✓	OR
Prisoners	U	U	x	x	x	U
Warden/Guard	U	OR	x	x	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Private detectives/investigators – well-established, a minimum of three years experience, unarmed	C	OR	x	✓	✓	OR
Other	U	OR	x	x	✓	OR
Projectionist	B	OR	✓	✓	✓	OR
Property industry						
Consultant – salaried	A1	OR	✓	✓	✓	OR
Developer	IC	OR	x	✓	✓	OR
Investor	U	OR	x	x	✓	OR
Land broker	A1	OR	✓	✓	✓	OR
Psychiatrist	MP	OR	✓	✓	✓	OR
Psychologist	MP	OR	✓	✓	✓	OR
Publican						
Supervision only – no bar work, at least four full-time staff	B	OR	✓	✓	✓	OR
Other	C	OR	x	✓	✓	OR
Publisher	A1	OR	✓	✓	✓	OR
Purchasing officer	A1	OR	✓	✓	✓	OR
Q						
Quantity surveyor – qualified	AA	OR	✓	✓	✓	OR
Quarry						
Manager – no manual work	B	OR	✓	✓	✓	OR
Worker – licensed tradesman, no explosives	C	OR	✓	✓	✓	OR
Worker – semi-skilled/plant operator etc.	S	OR	x	x	✓	OR
Worker – unskilled/labourer	U	OR	x	x	✓	OR
R						
Repairman	B	OR	✓	✓	✓	OR
Radiographer	A1	OR	✓	✓	✓	OR
Radiologist	MP	OR	✓	✓	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Railway						
Fireman	U	OR	x	x	✓	OR
Foreman, inspector – nil track work	C	OR	x	✓	✓	OR
Guard – nil track work	C	OR	x	✓	✓	OR
Office worker	A1	OR	✓	✓	✓	OR
Porter	S	OR	x	x	✓	OR
Security/Special constable armed	U	OR	x	x	✓	OR
Security/Special constable unarmed	S	OR	x	x	✓	OR
Shunter	U	OR	x	x	x	OR
Signalman – nil track work	C	OR	x	✓	✓	OR
Station master/assistant	B	OR	✓	✓	✓	OR
Track worker	U	OR	x	x	x	OR
Train driver	S	OR	x	x	✓	OR
Ranger	C	OR	✓	✓	✓	OR
Real estate						
Agent – principal of agency with at least five sales people	A1	OR	✓	✓	✓	OR
Agent – others	A2	OR	✓	✓	✓	OR
Sales – property industry	A2	OR	✓	✓	✓	OR
Receptionist	A1	OR	✓	✓	✓	OR
Refrigeration mechanic						
Commercial	C	OR	✓	✓	✓	OR
Private/Domestic premises	B	OR	✓	✓	✓	OR
Removalist – furniture	S	OR	x	x	✓	OR
Rigger						
Up to 10 metres	U	OR	x	x	✓	OR
Above 10 metres	U	\$2.00	x	x	x	\$2.00
Road maker/painter/surfacing	S	OR	x	x	✓	OR
Roof plumber – licensed	S	OR	x	x	✓	OR
Roof tiler – licensed	S	OR	x	x	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
S						
Sail maker	C	OR	U	U	U	OR
Sales						
Car/Caravan	A2	OR	✓	✓	✓	OR
Commercial traveller	A2	OR	✓	✓	✓	OR
Sales representative – no deliveries	A2	OR	✓	✓	✓	OR
Sandblaster	U	OR	x	x	x	OR
Saw and knife sharpener	S	OR	x	x	✓	OR
Scaffolder						
Up to 10 metres	U	OR	x	x	✓	OR
Above 10 metres	U	\$2.00	x	x	x	\$2.00
Scientist – university degree, non-chemical, admin and laboratory, no unusual hazards	AA	OR	✓	✓	✓	OR
Scientist – other	IC	OR	IC	IC	✓	OR
Scrap metal worker	U	OR	x	x	✓	OR
Screen printer	B	OR	✓	✓	✓	OR
Secretary, stenographer	A1	OR	✓	✓	✓	OR
Security guard						
Armed	U	OR	x	x	✓	OR
Unarmed	S	OR	x	x	✓	OR
Serviceman/Repairman						
Appliance/Vending machines	B	OR	✓	✓	✓	OR
Office equipment	B	OR	✓	✓	✓	OR
Shearer	U	OR	x	x	✓	OR
Sheet metal worker – qualified	C	OR	✓	✓	✓	OR
Shipyards worker						
Skilled and semi-skilled	C	OR	✓	✓	✓	OR
Unskilled	U	OR	x	x	✓	OR
Shoemaker/Repairer	B	OR	✓	✓	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Shopfitter	C	OR	✓	✓	✓	OR
Shopkeeper						
Adult books/goods	C	OR	✗	✓	✓	OR
Antiques – restoration, delivery	B	OR	✓	✓	✓	OR
Antiques – sales only, no manual	A2	OR	✓	✓	✓	OR
Aquarium	B	OR	✓	✓	✓	OR
Art dealer – shop or gallery only	A1	OR	✓	✓	✓	OR
Artist supplies	A2	OR	✓	✓	✓	OR
Bakery	B	OR	✓	✓	✓	OR
Bedding – sales only	A2	OR	✓	✓	✓	OR
Bicycle sales/repairs	B	OR	✓	✓	✓	OR
Boating equipment – sales only	B	OR	✓	✓	✓	OR
Books, stationery	A2	OR	✓	✓	✓	OR
Brassware – sales only	B	OR	✓	✓	✓	OR
Butchery	B	OR	✓	✓	✓	OR
Café – proprietor, manager, four or more full-time staff	B	OR	✓	✓	✓	OR
Café – proprietor, manager, other	C	OR	✗	✓	✓	OR
Café – other	S	OR	✗	✗	✓	OR
Camping equipment	B	OR	✓	✓	✓	OR
Cane – sales only	B	OR	✓	✓	✓	OR
Cards	A2	OR	✓	✓	✓	OR
Carpet/Floor covering – sales only	A2	OR	✓	✓	✓	OR
Chemist assistant	A2	OR	✓	✓	✓	OR
Children wear	A2	OR	✓	✓	✓	OR
China glassware	A2	OR	✓	✓	✓	OR
Clothing	A2	OR	✓	✓	✓	OR
Coffee lounge – proprietor, manager, four or more full-time staff	B	OR	✓	✓	✓	OR
Coffee lounge – proprietor, manager, other	C	OR	✗	✓	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Coffee lounge – other	S	OR	x	x	✓	OR
Computer	A2	OR	✓	✓	✓	OR
Confectionery	A2	OR	✓	✓	✓	OR
Curtain	A2	OR	✓	✓	✓	OR
Delicatessen – proprietor, manager	B	OR	✓	✓	✓	OR
Delicatessen – other	C	OR	x	✓	✓	OR
Disposals	B	OR	✓	✓	✓	OR
Draper	A2	OR	✓	✓	✓	OR
Drycleaner – proprietor, manager	B	OR	✓	✓	✓	OR
Drycleaner – other	C	OR	x	✓	✓	OR
Duty free	A2	OR	✓	✓	✓	OR
Electrical goods – sales and rentals no manual work, deliveries or installations	A2	OR	✓	✓	✓	OR
Electrical goods – sales and rentals, other	C	OR	✓	✓	✓	OR
Fast food/Take-away – proprietor, manager	C	OR	x	✓	✓	OR
Fast food/Take-away – other	S	OR	x	x	✓	OR
Fast food/Take-away – manager, franchise operator (e.g. McDonalds)	B	OR	✓	✓	✓	OR
Fishmonger – proprietor, manager	C	OR	x	✓	✓	OR
Fishmonger – other	S	OR	x	x	✓	OR
Florist – no deliveries	A2	OR	✓	✓	✓	OR
Florist – with deliveries	B	OR	✓	✓	✓	OR
Footwear	A2	OR	✓	✓	✓	OR
Fruiterer/Greengrocer – proprietor, manager	C	OR	x	✓	✓	OR
Fruiterer/Greengrocer – other	S	OR	x	x	✓	OR
Furniture – sales only	B	OR	✓	✓	✓	OR
General store	B	OR	✓	✓	✓	OR
Gift	A2	OR	✓	✓	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Grocer – proprietor, manager	C	OR	x	✓	✓	OR
Grocer – other	S	OR	x	x	✓	OR
Gun and firearm	C	OR	✓	✓	✓	OR
Haberdashery/Draper	A2	OR	✓	✓	✓	OR
Hardware – sales only	B	OR	✓	✓	✓	OR
Health food – proprietor	A2	OR	✓	✓	✓	OR
Ice cream parlour	B	OR	✓	✓	✓	OR
Jewellery	A2	OR	✓	✓	✓	OR
Lawn mower – sales only	B	OR	✓	✓	✓	OR
Light fittings	A2	OR	✓	✓	✓	OR
Lingerie	A2	OR	✓	✓	✓	OR
Liquor store – proprietor, manager	B	OR	✓	✓	✓	OR
Liquor store – other	C	OR	x	✓	✓	OR
Locksmith	B	OR	✓	✓	✓	OR
Manchester	A2	OR	✓	✓	✓	OR
Milk bar – proprietor, manager	C	OR	x	✓	✓	OR
Milk bar – other	S	OR	x	x	✓	OR
Motor vehicle accessories/spare parts	B	OR	✓	✓	✓	OR
Music/Musical instruments	A2	OR	✓	✓	✓	OR
Newsagent – deliveries	B	OR	✓	✓	✓	OR
Newsagent – sales only	A2	OR	✓	✓	✓	OR
Nursery – sales only	B	OR	✓	✓	✓	OR
Nursery – other	C	OR	x	✓	✓	OR
Office supplies	A2	OR	✓	✓	✓	OR
Paint and wallpaper	B	OR	✓	✓	✓	OR
Pawnbroker	B	OR	✓	✓	✓	OR
Pet shop	B	OR	✓	✓	✓	OR
Pharmacy/Pharmacist – qualified	AA	OR	✓	✓	✓	OR
Photographic	A2	OR	✓	✓	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Pool supplies	B	OR	✓	✓	✓	OR
Shoe shop	A2	OR	✓	✓	✓	OR
Sporting goods	A2	OR	✓	✓	✓	OR
Stationary supplies	A2	OR	✓	✓	✓	OR
Supermarket – administration	A2	OR	✓	✓	✓	OR
Supermarket – cashier	C	OR	✓	✓	✓	OR
Supermarket – cold room	C	OR	x	✓	✓	OR
Supermarket – maintenance, licensed	C	OR	x	✓	✓	OR
Supermarket – meat/poultry/fish	C	OR	✓	✓	✓	OR
Supermarket – produce	C	OR	✓	✓	✓	OR
Supermarket – shelf stockist	S	OR	x	x	✓	OR
Supermarket – storeman	C	OR	x	✓	✓	OR
Tobacconist	A2	OR	✓	✓	✓	OR
Video shop	A2	OR	✓	✓	✓	OR
Sign erector						
Above 10 metres	S	OR	x	x	✓	OR
Up to 10 metres	C	OR	x	✓	✓	OR
Sign writer	C	OR	✓	✓	✓	OR
Singer	U	OR	x	x	✓	OR
Skylight fitter	C	OR	✓	✓	✓	OR
Slaughterman	S	OR	x	x	✓	OR
Social worker						
Office only	A1	OR	✓	✓	✓	OR
Field visits	A2	OR	✓	✓	✓	OR
Soil technician	B	OR	✓	✓	✓	OR
Solicitor	LP	OR	✓	✓	✓	OR
Sound engineer	A2	OR	✓	✓	✓	OR
Speech therapist – qualified	A1	OR	✓	✓	✓	OR
Sportsperson – professional	U	OR	x	x	x	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Spray painter – motor industry	C	OR	✓	✓	✓	OR
Statistician	AA	OR	✓	✓	✓	OR
Steel fixer – building and construction	S	OR	✗	✗	✓	OR
Steeplejack/Steel erector						
Up to 10 metres	S	OR	✗	✗	✓	OR
Above 10 metres	U	\$2.00	✗	✗	✗	\$2.00
Stevedore/Docker	U	OR	✗	✗	✓	OR
Stockbroker – registered	AA	OR	✓	✓	✓	OR
Stockman – agriculture	U	OR	✗	✗	✗	OR
Stonemason – skilled, licensed	C	OR	✓	✓	✓	OR
Storeman – admin only	B	OR	✓	✓	✓	OR
Storeman – Other	S	OR	✗	✗	✓	OR
Student	U	OR	✗	✓	✓	OR
Stunt person	U	IC	✗	✗	✗	IC
Sugar cane farmer – refer to 'Farming'						
Surgeon – medical profession	MP	OR	✓	✓	✓	OR
Surveyor						
Field	A2	OR	✓	✓	✓	OR
Marine – no diving	B	OR	✓	✓	✓	OR
Mine – no underground	B	OR	✓	✓	✓	OR
Qualified – office only	A1	OR	✓	✓	✓	OR
Quantity – qualified	AA	OR	✓	✓	✓	OR
Swimming pool						
Attendant	U	OR	✗	✗	✓	OR
Builder – licensed	C	OR	✓	✓	✓	OR
Cleaner/Maintenance	S	OR	✗	✗	✓	OR
Proprietor/Manager – no manual	B	OR	✓	✓	✓	OR
T						
TAB						

	IP	Life	TPD			Trauma
			Own	Any	M	
Manager	A2	OR	✓	✓	✓	OR
Staff	B	OR	✓	✓	✓	OR
Tailor – well-established, not working from home	B	OR	✓	✓	✓	OR
Tanner	C	OR	✓	✓	✓	OR
Taxation consultant						
Qualified	AP	OR	✓	✓	✓	OR
Other	A1	OR	✓	✓	✓	OR
Taxi driver						
Full time – including water taxi, owner established a minimum of two years	C	OR	✗	✓	✓	OR
Others – full-time	S	OR	✗	✗	✓	OR
Taxidermist	B	OR	✓	✓	✓	OR
Teacher – refer to ‘Education’						
Telephone technician						
No underground or heights	B	OR	✓	✓	✓	OR
Telephonist/Switchboard	A2	OR	✓	✓	✓	OR
Television repairman – qualified	B	OR	✓	✓	✓	OR
Theatre and cinema						
Management/Admin	A1	OR	✓	✓	✓	OR
Ticket seller/Usher/Projectionist	A2	OR	✓	✓	✓	OR
Tiler						
Floor and wall – licensed	C	OR	✓	✓	✓	OR
Roof – licensed	S	OR	✗	✗	✓	OR
Timber industry						
Merchant	B	OR	✓	✓	✓	OR
Mill worker	U	OR	✗	✗	✗	OR
Sawyer	U	OR	✗	✗	✗	OR
Tree feller/lopper	U	OR	✗	✗	✗	OR
Tree stump remover	S	OR	✗	✗	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Tree surgeon – qualified, not working at heights	S	OR	x	x	✓	OR
Tool maker – qualified	C	OR	✓	✓	✓	OR
Tourism						
Excursions/Tours – full-time, Australia only	A2	OR	✓	✓	✓	OR
Other	U	IC	x	x	x	IC
Town planner	A1	OR	✓	✓	✓	OR
Travel agent	A1	OR	✓	✓	✓	OR
Tree surgeon – qualified, not working at heights	S	OR	x	x	✓	OR
Trench digger	U	OR	x	x	✓	OR
Truck driver						
Interstate – minimum two years' experience, regular contracts	S	OR	x	x	✓	OR
Intrastate – returning home daily	S	OR	x	x	✓	OR
Suburban	S	OR	x	x	✓	OR
Tanker driver – petrol, petroleum products	U	OR	x	x	✓	OR
Tow truck	U	OR	x	x	✓	OR
Tugboat operator – harbour only	S	OR	x	x	✓	OR
Type setter						
Computer	A1	OR	✓	✓	✓	OR
Manual	B	OR	✓	✓	✓	OR
Typist	A1	OR	✓	✓	✓	OR
Tyre fitter	S	OR	x	x	✓	OR
U						
Unemployed	U	OR	x	x	✓	OR
Upholsterer	B	OR	✓	✓	✓	OR
Urologist	MP	OR	✓	✓	✓	OR
V						

	IP	Life	TPD			Trauma
			Own	Any	M	
Valet	B	OR	✓	✓	✓	OR
Valuer						
Livestock	B	OR	✓	✓	✓	OR
Property/Other	A2	OR	✓	✓	✓	OR
Vendor – milk/bread/juice/etc.	C	OR	✗	✓	✓	OR
Veterinary						
Nurse	B	OR	✓	✓	✓	OR
Surgeon – domestic pets	AA	OR	✓	✓	✓	OR
Surgeon – livestock	A1	OR	✓	✓	✓	OR
Vignerone – qualified wine maker	B	OR	✓	✓	✓	OR
Vineyard – refer to ‘Farming’						
W						
Waiter	S	OR	✗	✗	✓	OR
Watchmaker/Repairer	B	OR	✓	✓	✓	OR
Watchman – night	U	OR	✗	✗	✓	OR
Weaver – not working from home	B	OR	✓	✓	✓	OR
Welder – qualified	C	OR	✓	✓	✓	OR
Wharf worker	U	OR	✗	✗	✓	OR
Window cleaner						
Up to two stories	S	OR	✗	✗	✓	OR
Above two stories	U	\$2.00	✗	✗	✗	\$2.00
Window dresser	B	OR	✓	✓	✓	OR
Window tinter	B	OR	✓	✓	✓	OR
Windscreen fitter	C	OR	✓	✓	✓	OR
Wine maker	B	OR	✓	✓	✓	OR
Wine merchant (vintner) – sales and light manual	B	OR	✓	✓	✓	OR
Wool classer						
City	A2	OR	✓	✓	✓	OR

	IP	Life	TPD			Trauma
			Own	Any	M	
Country	B	OR	✓	✓	✓	OR
Wrecker						
Building	U	\$2.00	x	x	x	\$2.00
Motor	U	OR	x	x	✓	OR
Z						
Zoo worker						
Wildlife attendant – with tertiary qualifications	C	OR	✓	✓	✓	OR
Other – unqualified	S	OR	x	✓	✓	OR
Zoologist – no overseas or field work	AA	OR	✓	✓	✓	OR

Underwriting process and guidelines

Application process

Applications we receive are classified into one of three categories:

- Accepted.
- Further information required.
- Declined/deferred.

We will notify you when we receive your client's application and let you know if we require further information, or if there are any outstanding requirements.

Concurrent applications

All concurrent applications will be assessed on an individual basis except:

- where the requirements relate to all applications submitted
- where the requirements are the result of the total amount of cover applied for, and
- where a blood test is required.

If there has been non-disclosure on a previously accepted application we will reassess that application with regard to the evidence received.

Requirements for cancelled applications

We will need the following if asked to reconsider an application that was cancelled due to non-receipt of outstanding requirements:

- A declaration of continued good health for all cancellations up to six weeks old from the date on the cancellation letter, unless:
 - a revised application appendix is received
 - a medical examination with full personal statement is received, or
 - the cancellation was a result of non-receipt of HIV results, and it is established that the test was performed prior to the date on the cancellation letter.
- A fully-completed application, including the personal statement, will be required for all cancellations over six weeks old from the date on the cancellation letter. The only exception will be if a medical examination with a full personal statement is received.

Pregnancy at the time of application

Life, TPD, and Trauma

Cover will be considered during pregnancy on the following conditions:

- Cover will be considered up to the date of delivery.
- Provided there are no complications and no history of complications in the current or previous pregnancies. The usual medical requirements for age and sum insured will apply.
- Where there are present complications or there is a history of complications in the current or previous pregnancies, cover may be postponed until after delivery depending on the nature of the complications. A personal medical attendant's report (PMAR) may be required.

Income Protection and Business Expenses

Cover will be considered during pregnancy and cover will be available provided the client:

- has no history of any current pregnancy related issues nor have there been any past pregnancy related complications. Cover is not available where there are current or previous complications;
- hasn't commenced maternity leave and is still working a minimum of 20 hours per week; and
- intends to return to work in her current occupation within one year of the delivery date.

Where we are able to offer cover immediately, it will be available on the following basis:

- a choice of Agreed Value or Indemnity contract where the application is submitted in the 1st or 2nd trimester of pregnancy.
- Indemnity contract only where the application is made in the 3rd trimester of pregnancy.
- an exclusion clause which excludes any complications of pregnancy.

Residency guidelines

In most instances, where a client is a permanent resident of Australia, there will be no restriction on the ability to obtain Life Cover, TPD Cover, Trauma Covers or Income Protection Covers. Normal medical and financial underwriting guidelines will apply.

If your client is in Australia on a Temporary Residents Visa there will be limitations on cover available, including the sum insured they will be able to obtain. Cover can only be considered for clients who:

- have been living and working in Australia for at least three months
- are an employee*
- hold a temporary long-stay visa, such as a Subclass 457-Business Visa, and
- confirm it is their intention to obtain permanent residency.

* Self employed medical practitioners and specialists can be considered for Income Protection Cover providing they hold medical qualifications that are recognised in Australia. They must also be able to provide satisfactory financial evidence to demonstrate continuity of income that is commensurate with the sum insured requested.

Income Protection Covers are not available to clients who are self-employed (except for medical practitioners and specialists) until they have been granted permanent residency and have been living and working in Australia for more than 12 months.

We can consider Life Cover and Trauma Cover for the unemployed spouses of clients (who are not Australian residents) who are eligible to apply for insurance. Students and other unemployed clients will not be considered.

To assess these applications, we will require the following information in addition to our normal underwriting requirements:

- Full details of the type, nature and duration of their current visa.
- Written confirmation from the client that they intend to apply for a permanent residence visa. If an application for permanent residency has been made, full details of the status of that application is to be provided, including any supporting documentation available. Cover will not be available if permanent residency is not their intention.

A Territorial Limitation Clause automatically applies to occupation classes B, C and S. For those clients whose occupation class is AA, AP, LP, MP, A1 or A2, a Territorial Limitation Clause will be applied to any Income Protection Covers using a counter-offer at the time of application.

Temporary Resident Visa holders will be considered for the following maximum benefit amounts (including any existing cover e.g. personal cover, group salary continuance, group life, or cover held under superannuation):

Life Cover	\$2 million
TPD Cover	\$1 million
Trauma Covers	\$1 million
Income Protection Covers (Agreed Value)	\$15,000 per month
Income Protection Covers (Indemnity)	\$20,000 per month

Working overseas

TPD and Trauma

Clients intending to work long-term overseas are usually not eligible for TPD Cover or Trauma Cover. However, where the client is taking up a position on contract, or is being transferred by their current employer for a set period (i.e. not a permanent or indefinite move), we would be prepared to consider offering cover in certain circumstances. A travel exclusion may apply on any cover that is offered.

Trauma Cover and TPD Cover are available to clients who:

- have either a current contract of employment or have been posted overseas by an employer (i.e. continuation of current employment) for a set period (up to 3 years)
- will not be living in any country that attracts a warning of 'do not travel' from the Department of Foreign Affairs and Trade, and
- have an occupation classed as AA, AP, LP, MP, A1 or A2 for Income Protection.

The TPD 'Own occupation' definition is available provided the overseas occupation is the same as the occupation performed in Australia. TPD Cover will not be available to clients who fall outside of the above guidelines on the basis of either employment or location.

Income Protection and Business Expenses

Clients intending to work long-term overseas are usually not eligible for Income Protection Covers or Business Expenses Cover. However, we will consider Income Protection Covers for those on short-term contracts who intend to return to live in Australia and are occupation class AA, AP, LP, MP, A1 or A2.

Prior to completing the application, please contact your state underwriter with the following information:

- Country and exact location of stay.
- Length of stay.
- Exact duties and percentage of time involved.
- Details of the contract, including remuneration with a break up of salary components.
- Australian earnings for the last two years.
- Depending on the nature of the occupation, the full contract income may not be insurable (i.e. the monthly benefit will be based on the equivalent Australia income).

A minimum waiting period of 90 days will usually apply. Benefit payments may be limited if the client is disabled while overseas.

Cover will not be available if the client will be living in a country/area of a country that attracts a warning of 'do not travel' from the Department of Foreign Affairs and Trade.

Overseas travel, war and terrorism

Clients travelling overseas will be considered based on the intention of their travel, length of stay, and exact location. Those intending to live and work overseas for an extended period pose a different risk to those clients holidaying or attending a work related conference. Where cover can be offered, a travel exclusion may apply.

In all circumstances where the Australian Government has issued a 'do not travel' warning, we will not be willing to consider an application until the person to be insured has returned to Australia.

Some countries may be considered to pose additional risk that may impact on the underwriting assessment. We will take into account the daily Travel Advisories published by the Australia Department of Foreign Affairs and Trade Travel Advisory.

As endemic diseases, natural disasters, terror events and wars are difficult to predict, we will assess the risk factors affecting the country to which the client intends to travel at each stage of the underwriting process.

If the country being visited is considered to pose additional risk, we may request further information regarding the travel. These details may include:

- the regional areas being visited
- activities that are expected to take place
- modes of travel
- types of accommodation that is going to be used, and/or
- repatriation arrangements in the event of personal illness or injury.

The underwriting assessment may range from ordinary rates to one of a variety of travel exclusions, or to defer or decline the cover until the client returns to Australia.

Insolvency – Income Protection

Depending on the individual circumstances, income protection may be available for a client who was previously insolvent, or their business was insolvent.

Your client will be requested to complete an Insolvency Questionnaire form which will provide us with the relevant details on which to consider the application. The circumstances applicable to your client will be assessed by the underwriter.

Income Protection Covers will not be available if:

- the client is currently in the process of negotiating a debt agreement or personal insolvency agreement
- the client is being made bankrupt
- the client's business is under receivership, administration or liquidation, or
- the client is involved in any other related legal proceedings.

Mental illness

In 2003, the Memorandum of Understanding was signed by the Investment and Financial Services Association Limited (now Financial Services Council – FSC) and the Mental Health Sector Stakeholders (MHSS). This paved the way for the undertaking of extensive research and the development of our guidelines in respect to mental illness. These risks have inherent subjectivity, and the information gathering process is a critical component in determining our ability to consider terms.

As with many other medical conditions assessed by underwriters, the ability to consider terms will be dependent on the actual diagnosis and prognosis. Where possible we will endeavour to consider terms, which may include a mental illness exclusion. However, there will remain instances where we will be unable to offer terms.

Genetics

As a member of the Financial Service Council (FSC), we support the FSC Standard No. 11 'Genetic Testing Policy' effective 1 January 2002.

The purpose of this Standard is to specify the standards relating to the handling of genetic test results. We acknowledge that we will not initiate any genetic tests on clients for insurance, nor will we coerce a client to undergo a genetic test in order to assess their application for insurance. In all instances we will respect a client's right not to know.

However, in the event that a client has previously undertaken a genetic test, we will, with their written consent seek to obtain these results.

To assist with the assessment of these applications, we have available the expertise of both a clinical medical director and a consultant geneticist.

Review of a substandard underwriting assessment

Where possible, we will offer to review a substandard underwriting assessment (exclusion, loading, deferral and/or decline) at the time of communicating the underwriting assessment. If a review has not been offered, it will generally indicate that the underwriter believes that the risk factor leading to that assessment will continue to affect your client for a prolonged or indefinite period.

Where an offer to review the assessment is made, we will indicate the time at which it can be reviewed and/or the evidence that your client must provide for that reassessment. The cost of the further evidence will be at your client's expense, and any further tests done will be at their own volition.

Pastimes and activities guidelines

Certain pastimes and activities are associated with an increased risk for insurance. Your client must provide a precise description of each pastime and activity in the Activity Questionnaire in the application, or answer the appropriate questions in e-application.

Where a loading range or two codes are shown, we will offer the one that is most appropriate based on the declared details. In certain circumstances we may offer a choice of options.

If your client does not want to apply for cover for any pastimes or activities, they should complete the 'Exclusion Acknowledgement' form available from the Adviser website.

Key	
*	Usually the rating shown
+50 etc.	Extra percentage premium
\$2.00 etc.	Extra premium per \$1,000 sum insured
D	Decline
E	Exclusion
Emin	Limited exclusion (e.g. 90 days excess period for an excluded condition)
IC	Individual considerations
M	Modified TPD definition
OR	Ordinary rates
U	Unacceptable
WP	Waiver of premium

	Income Protection	Life	TPD/WP	Trauma
A				
Abseiling	E	OR-\$2.00	E	OR-\$2.00
Acrobatics	E/U	OR-\$2.00	E/U	OR-\$2.00
Aerobics	OR	OR	OR	OR
Archery	OR	OR	OR	OR
Athletics	OR	OR	OR	OR
Aviation – Commercial/ fixed wing, high/low capacity flying				
Commercial pilot	U	OR	U	OR

	Income Protection	Life	TPD/WP	Trauma
Charter flying (licensed airfields only)				
Up to 200 hours	U	OR	M	OR
201 to 500 hours	U	\$2.00	U	\$2.00
Over 500 hours	U	\$4.50	U	\$4.50
Other	U	IC	U	IC
Aviation – Agricultural flying				
Up to 250 hours	U	\$3.50	U	\$3.50
251 to 500 hours	U	\$10.00	U	\$10.00
Over 500 hours	U	\$15.00	U	\$15.00
Other flying	U	IC	U	IC
Helicopter – increase the above rates by 25%				
Aviation – Private/recreational/fixed wing				
Up to 75 hours	OR	OR	OR	OR
76 to 250 hours	E	\$2.50	E	\$2.50
Over 250 hours	E	\$5.00	E	\$5.00
Aerobatics <25 hours per annum	E	\$5.00	E	\$5.00
Aerobatics >25 hours per annum	E	\$10.00	E	\$10.00
Aviation – Helicopter				
Up to 75 hours	OR	OR	OR	OR
75 to 150 hours	E	\$2.00	E	\$2.00
150 to 250 hours	E	\$3.00	E	\$3.00
>250 hours	E	\$5.00	E	\$5.00
Aviation – Gliding (recreational only)				
Up to 25 hours	OR	OR	OR	OR
26 to 75 hours	E	OR	E	E

	Income Protection	Life	TPD/WP	Trauma
>75 hours	E	\$2.00	E	\$2.00
Aviation – Hang-gliding (up to 100 flights)				
Self-launch	E	\$2.00	E	\$2.00
Powered and towed	E	\$2.00	E	\$2.00
Aviation – Hang-gliding (over 100 flights)				
Self-launch	E	\$3.00	E	\$3.00
Powered and towed	E	\$3.00	E	\$3.00
Aviation – Microlite, ultralite, gyroplanes, gyrocopters – recreational only				
Up to 50 hours	E	\$3.00	E	\$3.00
Over 50 hours	E	\$5.00	E	\$5.00
B				
Badminton	OR	OR	OR	OR
Ballooning				
Competition	E	\$2.00	E	\$2.00
Pleasure only	OR	OR	OR	OR
Baseball	OR	OR	OR	OR
Base jumping	D	D	D	D
Basketball				
Amateur	OR	OR	OR	OR
Professional	U	OR	U	OR
Bicycle racing				
Amateur	Emin 90	OR	OR	OR
Professional	U	OR	U	OR
Mountain bike racing	E	OR	E	E
Bicycle riding – non-competitive, non-racing	OR	OR	OR	OR
Bowling – indoor and lawn	OR	OR	OR	OR
Boxing				

	Income Protection	Life	TPD/WP	Trauma
Amateur	E	OR	E	E
Professional	U	\$2.00	U	U
Kick-boxing amateur – competition	E	OR	E	E
Kick-boxing amateur – non-competition	E	OR	E	E
Bungy jumping	E	E/\$5.00	E	E
Bushwalking	OR	OR	OR	OR
C				
Camp Drafting	E	OR	E	E
Canoeing				
Still water	OR	OR	OR	OR
White water	Emin 90	OR	OR	OR
Canyoning	E	\$2.00-\$5.00	E	\$2.00-\$5.00
Caving	E	OR-\$2.00	E	OR-\$2.00
Cricket				
Indoor	OR	OR	OR	OR
Amateur	OR	OR	OR	OR
Professional	U	OR	M	OR
D				
Diving – formally trained and qualified				
Scuba/Hookah <40 metres	OR	OR	OR	OR
Scuba/Hookah >40 metres	E	E/\$2.00	E	E/\$2.00
Scuba/Hookah – extreme depth	E	E	E	E
Cave/Potholes	E	\$2.00-\$5.00	E	\$2.00-\$5.00
Wrecks	E	\$2.00	E	\$2.00
Night diving	OR	OR	OR	OR
Untrained and unqualified	E	IC	E	IC
High-tech diving	E	E	E	E

	Income Protection	Life	TPD/WP	Trauma
Snorkel	OR	OR	OR	OR
E				
Equestrian events				
Amateur (camp drafting, cross country, endurance, hunting, rodeo, steeple chase)	E	OR	E	E
Amateur (other)	OR/E	OR	OR/E	OR/E
Professional	U	OR	U	OR
F				
Fencing	OR	OR	OR	OR
Fishing	OR	OR	OR	OR
Football – Australian rules/rugby/gridiron/soccer				
Amateur – occupation: AA,A1,A2	Emin 30/+25	OR	OR	OR
Amateur – occupation: B,C,S	Emin 90/+25	OR	OR	OR
Semi-professional	U*	OR	U*	OR
Professional	U	OR	U	OR
Touch/Oz tag	OR	OR	OR	OR
G				
Gliding – refer to ‘Aviation – private/recreational’				
Golf				
Amateur	OR	OR	OR	OR
Professional	U	OR	M	OR
Caddie	U	OR	M	OR
Gymnastics				
Amateur	OR	OR	OR	OR
Professional	U	OR	U	OR

	Income Protection	Life	TPD/WP	Trauma
H				
Hang-gliding – refer to 'Aviation private/recreational'				
Hockey – field/ice				
Amateur	OR	OR	OR	OR
Professional	U	OR	U	OR
Horse racing – amateur				
Flat race	E	OR	E	E
Harness	E	OR	E	E
Steeplechase	E	E/\$2.00	E	E
Hunting – excluding aviation				
Amateur	OR	OR	OR	OR
Professional	U	IC	U	IC
J				
Jet-skiing				
Pleasure only	OR	OR	OR	OR
Competition	E	OR	E	E
Judo				
Amateur – competition	Emin 90	OR	OR	OR
Amateur – non-competition	OR	OR	OR	OR
Jujitsu				
Amateur – competition	Emin 90	OR	OR	OR
Amateur – non-competition	OR	OR	OR	OR
K				
Karate				
Amateur – competition	Emin 90	OR	OR	OR
Amateur – non-competition	OR	OR	OR	OR
Kayaking				
Still water	OR	OR	OR	OR

	Income Protection	Life	TPD/WP	Trauma
White water	Emin 90	OR	OR	OR
Kick-boxing				
Amateur – competition	E	OR	E	E
Amateur – non-competition	E	OR	E	OR
Kite-boarding	Emin 90	OR	OR	OR
L				
Lacrosse	OR	OR	OR	OR
Lifesaving	OR	OR	OR	OR
Liloing	Emin 90	OR	OR	OR
M				
Manned kiting	E	OR	E	OR
Marathon runner	OR	OR	OR	OR
Martial arts – all codes				
Amateur – competition	Emin 90	OR	OR	OR
Amateur – non-competition	OR	OR	OR	OR
Motor/Power boat racing – maximum speed				
Less than 100 km/h	E	OR	E	E
100 km/h up to 150 km/h	E	\$3.00	E	\$3.00
Over 150 km/h	E	\$5.00	E	\$5.00
Motor car racing – open wheel				
Formula 1	U	\$25.00	U	U
Formula 3	E	\$10.00	E	\$10.00
Formula 4	E	OR	E	E
Formula 1300	E	\$2.00	E	\$2.00
Formula 3000	E	\$10.00	E	\$10.00
Formula Atlantic	E	\$10.00	E	\$10.00
Formula Ford 1600	E	\$5.00	E	\$5.00
Formula Ford 2000	E	\$5.00	E	\$5.00
Formula Libre	E	\$10.00	E	\$10.00

	Income Protection	Life	TPD/WP	Trauma
Formula Renault	E	\$2.00	E	\$2.00
Formula Vee/Super Vee	E	OR	E	E
Karting	E	OR-\$4.00	E	OR-\$4.00
Motor car racing – Sports cars/sedans				
Can Am	U	\$25.00	U	U
Clubman	E	\$2.00	E	\$2.00
Group 2	E	\$2.00	E	\$2.00
GT1	E	\$10.00	E	\$10.00
GT2	E	\$2.00	E	\$2.00
Modified sports	E	\$2.00	E	\$2.00
Production sedan	E	\$2.00	E	\$2.00
Production sports	E	\$2.00	E	\$2.00
Production touring cars – group A	E	\$4.00	E	\$4.00
Sports sedan	E	\$2.00	E	\$2.00
Street sedan	E	\$2.00	E	\$2.00
Super saloon	E	\$2.00	E	\$2.00
Super touring cars	E	\$4.00	E	\$4.00
Motor car racing – Drag racing				
Dragsters	E	\$2.00-\$4.00	E	\$2.00-\$4.00
Funny cars	E	\$2.00-\$4.00	E	\$2.00-\$4.00
Hot rod	E	\$2.00	E	\$2.00
Modified production	E	\$2.00	E	\$2.00
Stock cars	E	OR	E	E
Motor car racing – Speedway				
Midget	E	\$2.00-\$4.00	E	\$2.00-\$4.00
Production	E	\$2.00-\$4.00	E	\$2.00-\$4.00
Sprint	E	\$2.00-\$4.00	E	\$2.00-\$4.00
Super modified	E	\$2.00-\$4.00	E	\$2.00-\$4.00

	Income Protection	Life	TPD/WP	Trauma
Super stock sedans	E	\$2.00-\$4.00	E	\$2.00-\$4.00
Motor car racing – Others				
Autocross	E	OR	E	OR
Hill climbs	E	OR	E	OR
Motorkhanas	OR	OR	OR	OR
Mud trials	OR	OR	OR	OR
Off road – buggies	E	OR	E	E
Rallies (including CAMS sponsored)	E	OR	E	OR
Rallycross	E	OR	E	OR
Reliability trials	OR	OR	OR	OR
Sand racing	E	OR	E	OR
Sprints/Super sprints	E	OR	E	OR
Truck racing	E	\$2.00	E	\$2.00
Vintage	E	OR-\$2.00	E	OR-\$2.00
Motorcycle racing				
Circuit racing – Amateur	E	E/\$7.00	E	E/\$7.00
Circuit racing – Professional	U	\$2.00-\$15.00	U	\$2.00-\$15.00
Cross country	E	OR	E	E
Drag racing	E	E/\$5.00	E	E/\$5.00
Enduro	E	OR	E	E
Formula 750	E	\$2.00	E	\$2.00
Gymkhana	OR	OR	OR	OR
Hill climbs	E	OR	E	E
International events	U	\$5.00-\$25.00	U	U
Motor cross (scrambling)	E	OR	E	E
Observed trails	OR	OR	OR	OR
Record attempts/Time trials	E	IC	E	IC
Speedway/Dirt track	E	\$3.00	E	\$3.00
Trail bikes – social/ non-competition	Emin 90	OR	OR	OR

	Income Protection	Life	TPD/WP	Trauma
Vintage	E	IC	E	IC
Mountaineering – Australia only				
Lead or aided climbing	E	\$2.00	E	\$2.00
Solo climbing	E	E	E	E
Other	E	OR*	E	E
Mountaineering – Overseas	IC	IC	IC	IC
N				
Netball	OR	OR	OR	OR
P				
Parachuting – static line jump				
up to 50 jumps per annum	E	OR	E	E
over 50 jumps per annum	E	\$2.00	E	\$2.00
Parachuting – Free fall (including competition)				
up to 150 jumps per annum	E	\$2.00	E	\$2.00
151 to 250 jumps per annum	E	\$3.00	E	\$3.00
over 250 jumps per annum	E	\$4.00	E	\$4.00
Paragliding/Parasailing	E	OR	E	OR
Polo – Horse	E	OR	E	E
R				
Rock climbing – Australia only				
Indoor	OR	OR	OR	OR
Lead or aided climbing	E	\$2.00	E	\$2.00
Solo climbing	E	E	E	E
Other	E	OR*	E	E
Rock climbing – Overseas	IC	IC	IC	IC

	Income Protection	Life	TPD/WP	Trauma
Rodeo				
Amateur	E	OR	E	E
Professional	E	\$2.00	E	\$2.00
Rowing	OR	OR	OR	OR
Running (marathons)	OR	OR	OR	OR
S				
Sail boarding	OR	OR	OR	OR
Sailing – pleasure only				
Harbour and coastal	OR	OR	OR	OR
Trans ocean	D	IC	D	D
Sailing – Racing				
Offshore – local	OR/E	OR-\$2.00	OR/E	OR-\$2.00
Offshore – trans-ocean	E/D	\$10.00	E/D	\$10.00
Solo trans-ocean	D	IC	D	D
Shooting	OR	OR	OR	OR
Skating	OR	OR	OR	OR
Skiing				
Snow – downhill/cross country	OR	OR	OR	OR
Water	OR	OR	OR	OR
Competition – water or snow (downhill)	E	OR	E	E
Sky diving – refer to 'Parachuting'				
Soccer – rate as 'Football'				
Soft ball	OR	OR	OR	OR
Squash	OR	OR	OR	OR
Surfing	OR	OR	OR	OR
Swimming	OR	OR	OR	OR
T				
Table tennis	OR	OR	OR	OR

	Income Protection	Life	TPD/WP	Trauma
Tennis	OR	OR	OR	OR
Triathlons	OR	OR	OR	OR
V				
Volleyball	OR	OR	OR	OR
W				
Water polo	OR	OR	OR	OR
Weightlifting	OR	OR	OR	OR
Whitewater rafting	Emin 90*	OR	OR*	OR
Wind sailing	OR	OR	OR	OR
Windsurfing	OR	OR	OR	OR
Wrestling				
Amateur	Emin 90	OR	OR	OR
Professional	U	OR*	U	OR*
Y				
Yachting – rate as 'Sailing'				
Z				
Zorbing	E	OR-\$5.00	E	OR-\$5.00

Policy administration and alterations

Reinstatement of a policy

Where a policy has outstanding premiums but has not lapsed – either because it is within the days of grace, or it has not yet reached the lapse date shown on the overdue notice or dishonour notice:

- we need all outstanding premiums due to bring the policy up to date; and
- we need arrangements in place for payment of future premiums, e.g. direct debit request form.

Where a policy has been lapsed for no more than 12 months from the paid to date:

- we require an application for reinstatement. Depending on the medical history disclosed on the application for reinstatement, other evidence may be required before a decision can be made on reinstating the cover, and
- the following premium:
 - If paying monthly, one month's premium plus a DDR (direct debit request) form; or
 - If paying quarterly, half-yearly or yearly: pro-rata premium to next renewal date as advised by us, plus a DDR form if needed.

If the policy is owned by the Suncorp Master Trust or an external superannuation fund, all premiums due to bring the policy up to date will be required. This applies to policies with an original application date prior to 17 May 2014.

Where a policy has been lapsed for more than 12 months from the paid to date, the policy cannot be reinstated. It must be rewritten with a full application and personal statement, and applicable medical and financial evidence for the cover requested.

Policy alterations

Key			
SD	Service Delivery	UW	Underwriting

All covers

Requested alteration	Forms/Evidence required	U/W required	Send to
Smoker to non-smoker [^]	Application for alteration to non-smoking premium [#]	Yes	UW
Increase in monthly benefit or sum insured	Personal statement* [#] Quote required	Yes	UW
Decrease in monthly benefit or sum insured	Letter or telephone call from the policy owner or financial adviser	No	SD
Loading review – medical	Personal statement* [#] Full underwriting will apply	Yes	UW
Exclusion review – medical	Applicable questionnaire [#]	Yes	UW
Loading/exclusion review – non-medical	Applicable questionnaire [#]	Yes	UW
Convert from stepped to level rates	Letter from the policy owner	No	SD
Convert from level to stepped rates	Letter from the policy owner	No	SD
Addition of optional benefit	Personal statement* [#] Quote required	Yes	UW
Removal of optional benefit	Letter from the policy owner	No	SD
Change of address	Letter or telephone call from the policy owner or financial adviser	No	SD
Change of name	Letter from the policy owner	No	SD
Change of payment details	Direct debit request form	No	SD
Change of payment frequency	Direct debit request form	No	SD
Change of payment to Pay by any superannuation fund ⁺	Superannuation rollover & payment authority form	No	SD
Reinstatement of lapsed cover	Application for reinstatement form	Yes	UW
Nominate Beneficiary - superannuation policy (binding and non-binding)	Nomination for payment of death benefit form	No	SD
Nominate Beneficiary – non-superannuation policy	Add/Modify Beneficiary form	No	SD

* For all Lifeguard and Asteron Life Complete policies with risk commencement date within the last 5 years, use the 'Personal statement – short form'. For all other products use the 'Personal statement – long form'.

Additional information/evidence may be required.

^ Alteration to non-smoker rates will be on the basis of not having smoked tobacco or any other substance in the last 12 months, not inhaled any substance delivered by any type of electric cigarette in the last 12 months, not used any type of smokeless tobacco product, not used any type of nicotine replacement therapy in the last 6 months and not suffering from a smoking related illness.

+ Only available for Asteron Life Complete policies owned through the Suncorp Master Trust. Change of payment can only be made at policy anniversary.

Life, TPD and Trauma

Requested alteration	Forms/Evidence required	U/W required	Send to
Change of policy owner	Annexure of assignment#	No	SD
Converting linked covers to Stand Alone and cancelling Life Cover	Complete the following section of the application form: Details of the person to be insured, Owner details and Declaration. Quote required	No	UW
Converting linked covers to Stand Alone thereby increasing overall cover	Personal statement*# Quote required	Yes	UW
Increase to sum insured through Guaranteed Future Insurability Option	Application to Exercise Guaranteed Future Insurability Option# Quote required	Yes	UW
Increase to sum insured of Business Security Option	Business Security Option questionnaire# Quote required	Yes	UW
Increase to sum insured of Child Cover Option	Personal statement and proof of age*# Quote required	Yes	UW
Application for Healthy Life Option or Healthy Plus Option	Application for Healthy Life Option or Healthy Plus Option# Quote required	Yes	UW
TPD definition change – any/modified to own [^]	Personal statement*# Quote required	Yes	UW
TPD definition change – own to any/modified, or any to modified	Letter from the policy owner Quote required	No	SD
Alter TPD Own ⁺ to Split TPD	Change of Ownership Request form Quote required	No	UW

Requested alteration	Forms/Evidence required	U/W required	Send to
Converting TPD to Double TPD	Personal statement** Quote required	Yes	UW
Converting Trauma to Double Trauma	Personal statement** Quote required	Yes	UW

* For all Lifeguard and Asteron Life Complete policies with risk commencement date within the last 5 years, use the 'Personal statement – short form'. For all other products use the 'Personal statement – long form'.

Additional information/evidence may be required.

^ not available for policies owned through Suncorp Master Trust.

* available for Asteron Life Complete policies only.

Income Protection

Requested alteration	Forms required	U/W required	Send to
Agreed Value contract to Indemnity contract	Letter from the policy owner	No	SD
Indemnity contract to Agreed Value contract	Complete the following sections of the application form: Income details - self employed, Income details - employed and Occupation. Financial evidence where the monthly benefit exceeds the financial evidence limits. Quote required	Yes	UW
Occupation classification	Occupation questionnaire#	Yes	UW
Waiting period increase	Letter or telephone call from the policy owner	No	SD
Waiting period decrease	Personal statement** Quote required	Yes	UW
Benefit period increase	Personal statement** Quote required	Yes	UW
Benefit period decrease	Letter or telephone call from the policy owner	No	SD

Requested alteration	Forms required	U/W required	Send to
Proof of income endorsement	A letter requesting the endorsement Complete the following sections of the application form: Details of the person to be insured, Income details - self employed, Income details - employed, Occupation and Declaration Financial evidence for the financial year prior to commencement of the policy [#]	Yes	UW
Increase to monthly benefit through Income Update Benefit – Indemnity only (Lifeguard)	A letter from the policy owner	No	UW
Increase to monthly benefit through Income Update Benefit – Agreed Value (Lifeguard)	A letter from the policy owner and financial evidence	Yes	UW
Increase to monthly benefit through Guaranteed Future Insurability Option	Application to Exercise Guaranteed Future Insurability Option - Income Protection [#] Quote required	Yes	UW
Add optional benefits eg Specific Injury Benefit, Booster Option	Application for Income Protection Optional Benefits Quote required	Yes	UW
Remove optional benefits	A letter from the policy owner	No	UW
Alter from Income Protection ⁺ or Income Protection Plus ⁺ to Split IP	Income Protection Replacement Request Form Quote required	No	UW

* For all Lifeguard and Asteron Life Complete products use the 'Personal statement – short form'. For all other products use the 'Personal statement – long form'.

[#] Additional information/evidence may be required.

⁺ Available for Asteron Life Complete policies only.

Important note: Any alteration where underwriting is required is not automatic.

Making a claim

Our Claims Team has a reputation of being one of the best in the industry for providing outstanding customer service and support to you and your clients.

In the unfortunate event of a claim, your client will have a dedicated Case Manager to see him/her through the claim process.

We also give your client access to Rehabilitation Consultants who specialise in helping them return to work. This rehabilitation support is provided at no cost to your client.

Once we've received the completed claim forms, it will be assessed within 24 hours in most instances. Both you and your client will be contacted once the initial assessment is completed, and we will advise if there are any outstanding requirements.

For some straight-forward claims, our Claims Team will assess the claim and make a payment within 24 hours of us receiving the completed claim forms, together with any requirements.

Your client can contact our Claims Team on 1800 024 812 for notification of a claim or for any claim enquiries.

Contact details

Adviser Website Help Desk

For all technology queries and support relating to the Adviser website and Quote system	
Freecall:	1800 151 488
Email:	adviseronline_support@asteronlife.com.au

Adviser Services

For queries relating to new advisers codes, commissions and updating adviser details	
Freecall:	1800 003 033
Fax:	02 8275 3016
Email	
Adviser maintenance:	agencyadmin@asteronlife.com.au
Commissions:	adviserservicesadmin@asteronlife.com.au
Post:	GPO Box 68 Sydney NSW 2001

Claims

For claim notification or enquiries about a claim	
Freecall:	1800 024 812
Fax:	1300 766 833
Email:	life_claims@asteronlife.com.au
Post:	GPO Box 134 Sydney NSW 2001

Service Delivery – Asteron Adviser Assistance

For queries related to in-force policies, general policy information, updating client contact details, billing queries and cancellations	
Freecall:	1800 031 050
Fax:	1300 766 833
Email:	life_customerservice@asteronlife.com.au
Post:	GPO Box 68 Sydney NSW 2001

Tele-Underwriting Team

For queries regarding Tele-Underwriting bookings and queries	
Freecall:	1800 725 704
Email	teleunderwriting@asteronlife.com.au

NSW/ACT – Sales

For face-to-face support, marketing campaigns, product and technical enquiries, online application training, workshops and business support, phone-based business support and new quotations	
Phone:	02 8275 3400
Fax:	02 8275 3022
State office:	Level 11, 123 Albert Street Sydney NSW 2000
Post:	GPO Box 4252 Sydney NSW 2001

NSW/ACT – Underwriting

Service consultant: For enquiries on new business proposals in suspense and application	
Phone:	1800 805 241
Email:	newbusiness_nsw@asteronlife.com.au

Underwriter: For enquiries on underwriting decisions, occupation ratings and risk suitability	
Phone:	1800 070 196
Email:	uwpreassessments_nsw@asteronlife.com.au
Fax:	1300 363 389
Post:	GPO Box 4252 Sydney NSW 2001

QLD – Sales

For face-to-face support, marketing campaigns, product and technical enquiries, online application training, workshops and business support, phone-based business support and new quotations

Phone:	1800 236 831 or 07 3011 8600
Fax:	07 3011 8611
State office:	Level 11, 123 Albert Street Brisbane QLD 4000
Post:	PO Box 5229 West End QLD 4101

QLD – Underwriting

Service consultant: For enquiries on new business proposals in suspense and application

Phone:	1800 338 102
Email (new business):	newbusiness_qld@asteronlife.com.au
Email (status of application):	Riskassessment_qld@asteronlife.com.au

Underwriter: For enquiries on underwriting decisions, occupation ratings and risk suitability

Phone:	1800 444 991
Email:	uwpreassessments_qld@asteronlife.com.au
Fax:	1300 363 714
Post:	PO Box 5229 West End QLD 4101

SA/NT – Sales

For face-to-face support, marketing campaigns, product and technical enquiries, online application training, workshops and business support, phone-based business support, and new quotations

Freecall or Phone:	1800 506 274 or 08 8205 5333
Fax:	1300 652 945
State office:	Level 11, 123 Albert Street Adelaide SA 5000
Post:	PO Box 429 Unley Business Centre Unley SA 5061

SA/NT – Underwriting

Service consultant: For enquiries on new business proposals in suspense and application

Phone:	1800 230 579
Email:	newbusiness_sa@asteronlife.com.au

Underwriter: For enquiries on underwriting decisions, occupation ratings and risk suitability

Phone:	1800 233 679
Email:	underwriting_sa@asteronlife.com.au
Fax:	1300 363 951
Post:	PO Box 429 Unley Business Centre Unley SA 5061

VIC/TAS – Sales

For face-to-face support, marketing campaigns, product and technical enquiries, online application training, workshops and business support, phone-based business support, and new quotations

Phone:	1800 803 628 or 03 9245 8582
Fax:	03 9245 8525
State office:	Level 33, 530 Collins Street
Post:	PO Box 256 440 Collins St West Melbourne VIC 8007

VIC/TAS – Underwriting

Service consultant: For enquiries on new business proposals in suspense and application

Phone:	03 9245 8500
Email (new business):	newbusiness_vic@asteronlife.com.au

Underwriter: For enquiries on underwriting decisions, occupation ratings and risk suitability

Phone:	03 9245 8525
Email:	uwpreassessments_vic@asteronlife.com.au
Fax:	1300 363 702
Post:	PO Box 256 440 Collin Street West Melbourne VIC 8007

WA – Sales

For face-to-face support, marketing campaigns, product and technical enquiries, online application training, workshops and business support, phone-based business support and new quotations

Freecall or Phone:	1800 799 537 or 08 9320 3688
Fax:	1300 653 106
State office:	Level 12, 58 Mounts Bay Road Perth WA 6000
Post:	PO Box 444 West Perth WA 6872

WA – Underwriting

Service consultant: For enquiries on new business proposals in suspense and application

Phone:	1800 120 597
Email (new business):	newbusiness_wa@asteronlife.com.au
Email (status of application):	underwriting_wa@asteronlife.com.au

Underwriter: For enquiries on underwriting decisions, occupation ratings and risk suitability

Phone:	1800 122 951
Email:	underwriting_wa@asteronlife.com.au
Fax:	1300 363 980
Post:	PO Box 444 West Perth WA 6872

Approved medical providers

ACT

Doctors' details	Specialty	Service provided
COLES, D Cardiology Centre Suite 14, 1 King St Deakin ACT 2600 Ph 02 6285 4588	Cardiologist	Exercise echocardiogram
GORDON, A John James Medical Centre Suite 19, Level 1 175 Strickland Cres Deakin ACT 2600 Ph 02 6282 7333	Physician	Spirometry Will co-ordinate exercise echocardiogram with cardiologist

NSW

Doctors' details	Specialty	Service provided
BRENDER, D The Cardiac Clinic 50 High St Randwick NSW 2031 Ph 02 9398 3259	Cardiologist	
CHOW, E Suite 10, Cnr King and Queen St Campbelltown NSW 2560 Ph 02 4625 9611	Cardiologist	Exercise echocardiogram
DAVIS, PR Suite 17, 2 Beattie St Balmain NSW 2041 Ph 02 9555 5122	Cardiologist	Referral for an exercise echocardiogram
DAY, LJ Suite 12, 45-47 Goulburn St Liverpool NSW 2170 Ph 02 9600 9855	Cardiologist	Spirometry
DUNN, R Bankstown Heart Clinic 6/50 Kitchener Pde Bankstown NSW 2200 Ph 02 9790 7433	Cardiologist	Exercise echocardiogram

Doctors' details	Specialty	Service provided
EISENBERG, H 19/247 Ryedale Rd Eastwood NSW 2122 Ph 02 9874 7342	Cardiologist	
HELLESTRAND, K Hornsby Cardiac Unit Unit 14, 25-29 Hunter St Hornsby NSW 2077 Ph 9482 1155	Cardiologist	
HERMAN, M 74-76 Burwood Rd Burwood NSW 2134 Ph 02 9747 4133	Cardiologist	Exercise echocardiogram
WALKER, RG Level 2, 55 Grandview St Pymble NSW 2073 Ph 02 9988 0653	Cardiologist	Exercise echocardiogram
TALLEY, N Suite 3, 40-42 Montgomery St Kogarah NSW 2217 Ph 02 9588 3855	Gastroenterologist	
GALLATE, G Suite 11, 11-25 Wentworth St Manly NSW 2095 Ph 02 9977 2200	General practitioner	
KOENIG, P Suite 1, 12-18 Tyron Rd Lindfield NSW 2070 Ph 02 9416 6466	General practitioner	
LURIE, E ROCKMAN, D George Street Medical Centre 308 George St Sydney NSW 2000 Ph 9231 3211	General practitioner	Spirometry
SCAMPS, R 21 Rohini St Turrumurra NSW 2074 Ph 02 9449 9455	General practitioner	Spirometry

Doctors' details	Specialty	Service provided
WAKS, J Reception B George St Medical Centre 308 George St Sydney NSW 2000 Ph 02 9247 1162	General practitioner	Spirometry
NEBENZAHL, B 3 Grantham St Burwood NSW 2134 Ph 02 9747 6088	Physician	Spirometry
CARTER, J 39 Palmerston Rd Hornsby NSW 2077 Ph 9477 3701	Physician (endocrinology)	
CASSIM, K 95 Union St Newcastle NSW 2300 Ph 02 4929 5808	Physician	
EDWARDS, RC North Shore Medical Centre 66 Pacific Highway St Leonards NSW 2065 Ph 02 9436 4266	Physician	Referral for an exercise echocardiogram
FREIBERG, DB 62 Meredith St Bankstown NSW 2200 Ph 02 9790 2378	Physician (respiratory)	Spirometry
HA-MINH, T The Ashley Centre Suite 28, 1A Ashley Lane Westmead NSW 2145 Ph 02 9635 0769	Physician (respiratory)	Spirometry
SELBY, T G3D, Help St Chatswood NSW 2067 Ph 02 9413 3470	Physician	
SLEZAK, P 229 Macquarie St Sydney NSW 2000 Ph 02 9233 4819	Physician	Spirometry

Doctors' details	Specialty	Service provided
WAUGH, D 280 Pacific Highway Lindfield NSW 2070 Ph 02 9416 8899	Physician (renal)	

NSW – Central Coast

Doctors' details	Specialty	Service provided
BATES, F 9 Brougham St East Gosford NSW 2250 Ph 02 4323 1466 Exercise echocardiogram co-ordinated by: Central Coast Cardiac Services 17 Cary St Wyoming NSW 2250 Ph 02 4324 1555	Cardiologist	Exercise echocardiogram
SPINKS, R 100 Narara Valley Drive Narara NSW 2250 Ph 02 4328 2811	General practitioner	Spirometry
GREEN, S Wyong Medical Centre Plaza Village, Margaret St Wyong NSW 2259 Ph 02 4353 2188	General practitioner	Spirometry

QLD – Brisbane

Doctors' details	Specialty	Service provided
Qld Cardiovascular Group Level 8, 457 Wickham Tce Brisbane QLD 4000 Ph 07 3016 1111	Cardiology	Exercise echocardiogram
FORD, T Suite 2, 530 Boundary St Brisbane QLD 4000 Ph 07 3833 6000	General practitioner	

Doctors' details	Specialty	Service provided
DOUGLAS, JB The Wesley Medical Centre Level 4, 40 Chasely St Auchenflower QLD 4066 Ph 07 3870 8733	Physician	Spirometry
RIGBY, R The Greenslopes Specialist Centre – Greenslopes Private Hospital Suite 8, Lobby Level Newdegate St Greenslopes QLD 4219 Ph 07 5535 1155	Physician (renal)	Referral for exercise cardiogram

QLD – Gold Coast

Doctors' details	Specialty	Service provided
DARKE, M 6/16 Tweed St Southport QLD 4215 Ph 07 5532 4070	Cardiologist	
GRANT, P 25 Tallebudgera Creek Rd West Burleigh QLD 4219 Ph 07 5535 1155	General practitioner	
HOBMAN, M West End Medical Centre 58 Pohlman St Southport QLD 4125 Ph 07 5532 4070	General practitioner	
PHILLIPS, D 123 Nearang St Southport QLD 4215 Ph 07 5532 3827	Physician (endocrinology)	Spirometry

QLD – Toowoomba

Doctors' details	Specialty	Service provided
HAWKINS, P St Vincent's Hospital Scott St Toowoomba QLD 4350 Ph 07 4638 5667	Physician	

QLD – Sunshine Coast

Doctors' details	Specialty	Service provided
Qld Cardiovascular Group Level 2, Cnr Esplanade and Second Ave Cotton Tree QLD 4558 Ph 07 5479 6886	Cardiology	Exercise echocardiogram

QLD – Central

Doctors' details	Specialty	Service provided
EWART, A Mater Hospital – Yeppoon 55 Cliff St Yeppoon QLD 4703 Ph 07 4939 7445	Physician	Spirometry
STRAHAN, TM Bundaberg Specialist Centre 102 Woondooma St Bundaberg QLD 4670 Ph 07 4153 0746	Physician	Spirometry

QLD – North

Doctors' details	Specialty	Service provided
CANNON, A Level 2, Suite 4, Mater Medical Centre 21-29 Fulham Rd Pimlico QLD 4812 Ph 07 4779 0199	Cardiologist	

QLD – Far North

Doctors' details	Specialty	Service provided
CARRUTHERS, T 12 Grove St Cairns QLD 4870 Ph 07 4031 2188	Cardiologist	
LIM, C Cairns Cardiology – Calvary Hospital Level 2, 144 Lake St Cairns QLD 4870 Ph 4052 5230	Cardiologist	
SUTHERS, M 5 Upward St Cairns QLD 4870 Ph 07 4051 9711	Physician (endocrinology)	Spirometry

SA

Doctors' details	Specialty	Service provided
ADAMS, P SA Heart 80 Brougham Pl North Adelaide SA 5066 Ph 08 8367 0577	Cardiologist	Exercise echocardiogram
AYRES, B SA Heart Suite 10, 59 Anzac Hwy Ashford SA 5035 Ph 08 8297 6888	Cardiologist	Exercise echocardiogram
Adelaide Cardiology 286 Kensington Road Leabrook SA 5068 Ph 08 8202 6600	Cardiologist	Exercise echocardiogram
MCLEAY, R 89 Mortlock Tce Port Lincoln SA 5606 Ph 08 8682 5933	Physician	Spirometry
WONG, CH 54 Hutt St Adelaide SA 5000 Ph 08 8277 1788	Physician	

TAS

Doctors' details	Specialty	Service provided
BOWMAN, LK Cardiac Centre – Calvary Hospital 49 Augusta Rd Lenah Valley TAS 7008 Ph 03 6228 0300	Cardiologist	

Victoria

Doctors' details	Specialty	Service provided
ROSENBAUM, M 17 George St East Melbourne VIC 3002 Ph 1800 003 224	Cardiologist	Spirometry
INCANI, AV 275 Moreland Rd Coburg VIC 3058 Ph 03 9386 4160	Gastroenterologist	
BIALYLEW, JA 62 Gladstone Rd Dandenong North VIC 3175 Ph 03 9793 5395	General practitioner	Spirometry
MAYDOM, BW West Gippsland Hospital Landsborough St Warragul VIC 3820 Ph 03 5623 0669	Physician	Spirometry
RUSSELL, G 12 Rowan St Bendigo NSW 3550 Ph 03 5443 1761	Physician (respiratory)	Spirometry
STOCKMAN, A 119 Paisley St Footscray VIC 3011 Ph 03 9687 7733	Physician (rheumatology)	
WEETCH, MS 97 Forest St Bendigo VIC 3550 Ph 03 5443 0211	Physician	

WA

Doctors' details	Specialty	Service provided
Cardio Vascular Services Ph 1300 887 997 Locations: East Fremantle Joondalup Leeming Midland Mt Lawley Murdoch Nedlands Rockingham	Cardiology	Exercise echocardiogram
CHIN, C Applecross Medical Group 764 Canning Hwy Applecross WA 6153 Ph 08 9364 6444	General practitioner	Spirometry Referral for an exercise echocardiogram

Important notes:

Doctors who are not able to perform the exercise cardiogram in their rooms will refer your client to a specialist or nearby facility where the test can be conducted.

Participating pathology centres

ACT	Telephone No.	Fax No.
Capitol Pathology	1800 807 556	02 6285 2946

NSW	Telephone No.	Fax No.
Douglass Hanly Moir	1800 222 365	02 9878 5077
Laverty	02 9005 7000	02 9770 1050
Lifescreeen	1800 686 000	1800 804 758
Optimum	02 4683 3814	02 4683 1648
Prestige Insurance Pathology	1800 442 844	02 9559 2973
United Healthcare Group (UHG)	1800 101 984	1800 707 697

QLD	Telephone No.	Fax No.
Lifescreeen	1800 686 000	1800 804 758
Prestige Insurance Pathology	1800 442 844	02 9559 2973
Queensland Medical Laboratories (QML)	1800 677 491	
Sullivan and Nicholas Pathology	1800 777 877	07 3371 9277
United Healthcare Group (UHG)	1800 101 984	1800 707 697

NT	Telephone No.	Fax No.
Western Diagnostic	08 8945 2377	

SA	Telephone No.	Fax No.
Clinpath	08 8366 2000	08 8366 2099
Healthscope	08 8205 5666	08 8271 9320
Lifescreeen	1800 686 000	1800 804 758
Prestige Insurance Pathology	1800 442 844	02 9559 2973
United Healthcare Group	1800 101 984	1800 707 697

TAS	Telephone No.	Fax No.
Hobart Pathology	03 6223 1955	03 6224 1509
Launceston Pathology	03 6334 3636	03 6334 2273

VIC	Telephone No.	Fax No.
Healthscope	1300 134 111	03 9538 6778
Health Predictions	1800 003 224	03 9819 4699
Lifescreeen	1800 686 000	03 9415 7962
M3Lifewise	1800 055 074	03 9819 4699
Prestige Insurance Pathology	1800 442 844	02 9559 2973
United Healthcare Group	1800 101 984	1800 707 697

WA	Telephone No.	Fax No.
Clinpath	08 9476 5222	
Lifescreeen	1800 686 000	1800 804 758
Pathcentre	1800 672 274 or 08 9346 3000	
Prestige Insurance Pathology	1800 442 844	02 9559 2973
St John of God	1300 367 674	
United Healthcare Group	1800 101 984	1800 707 697
Western Diagnostics	08 9317 0999	08 9317 1536



To find out more call an Asteron Life office in your state or territory, or visit us on our website at www.asteronlife.com.au

NSW/ACT

Level 10, 321 Kent Street
Sydney NSW 2000
GPO Box 4252
Sydney NSW 2001
T | 02 8275 3400
F | 02 8275 3022
Free Call 1800 805 241

WA

Level 12, 58 Mounts Bay Road
Perth WA 6000
PO Box 444
West Perth WA 6872
T | 08 9320 3688
F | 1300 653 106
Free Call 1800 799 537

QLD

Level 11, 123 Albert Street
Brisbane QLD 4000
PO Box 5229
West End QLD 4101
T | 07 3011 8601
F | 07 3011 8611
Free Call 1800 236 831

VIC/TAS

Level 33, 530 Collins Street
Melbourne Vic 3000
PO Box 256
440 Collins St West
Melbourne VIC 8007
T | 03 9245 8582
F | 03 9245 8525
Free Call 1800 803 628

SA/NT

Level 18, 45 Grenfell Street
Adelaide SA 5000
PO Box 429
Unley Business Centre
Unley SA 5061
T | 08 8205 5333
F | 1300 652 945
Free Call 1800 506 274

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