

# ADVISER GUIDE.

For use in conjunction with CommInsure Protection Combined Product Disclosure Statement (PDS) and Policy. Issue date: 13 November 2016.



**CommInsure**



**Important information**

This guide is issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035, expressly as a training guide to advisers. It is not to be issued or made available to members of the public. For further information on each of the products included in this guide please refer to the CommInsure Protection Combined Product Disclosure Statement (PDS) and Policy.

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# Contacts summary.

I want to...	Contact...
make general enquiries about new business and underwriting	<b>1800 805 686</b>
speak to an underwriter about underwriting requirements, decisions or pre-assessments	<b>1800 257 328</b>
send documents and/or information to an underwriter for pre-assessment	Vic/Tas <b>Email:</b> preassessments_vic@cba.com.au NSW/ACT <b>Email:</b> preassessments_nsw@cba.com.au Qld <b>Email:</b> preassessments_qld@cba.com.au WA/SA/NT <b>Email:</b> preassessments_wa/sa/nt@cba.com.au
get help with WriteAway, CALQ, Client Portfolio Management (CPM), or the adviser site	<b>1800 240 405</b>
get an answer to a technical insurance question	<b>1800 761 067</b>
make a claim on behalf of a client or answer a client's question	<b>13 1056</b>
download brochures, forms and order sales material or start using CALQ, WriteAway and CPM	<b>adviser.comminsure.com.au</b>

## Where to send applications.

Online	WriteAway is available to use through <b>adviser.comminsure.com.au</b>
Email	LNBAApplications@cba.com.au
Fax	<b>1800 258 828</b>
Mail	CommInsure Underwriting PO Box 319 Silverwater NSW 2128

# Welcome to CommInsure.

**This adviser guide is a comprehensive, ready-reference tool with CommInsure’s underwriting guidelines at your fingertips.**

## Using this guide.

This guide has tabs to help you find the relevant section:

- Administration Services
- Underwriting
- Medical Underwriting
- Financial Underwriting
- Business Insurance
- Transferral of Insurance
- Pastimes Guide
- Occupation Guide
- Claims

This guide is available in PDF format from the CommInsure adviser site: **[adviser.comminsure.com.au](http://adviser.comminsure.com.au)**

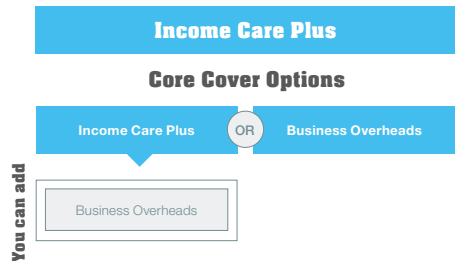
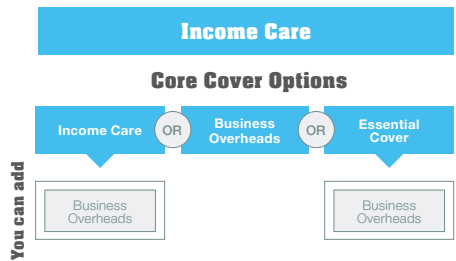
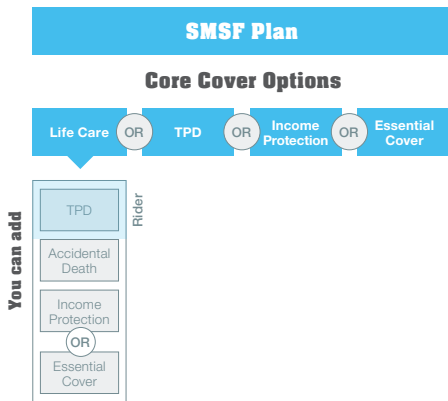
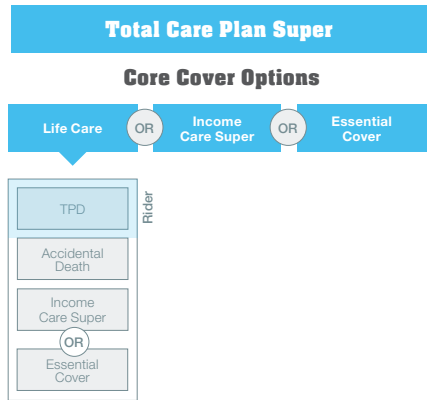
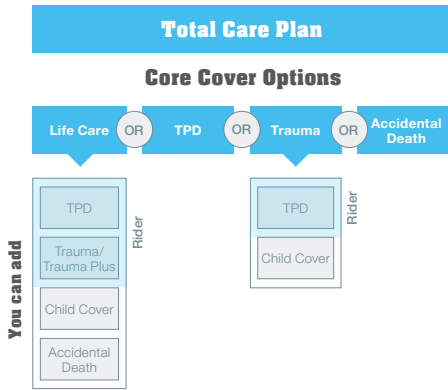
The adviser site also provides you with access to underwriting forms, marketing material, quoting software (CALQ) and WriteAway – our online application system.

## About our products and PDS.

This guide covers the following products:

- Total Care Plan (TCP) – includes Life, Total and Permanent Disability (TPD), Trauma, Accidental Death and Child Cover.
- Total Care Plan Super (TCPS) – includes Life, TPD, Accidental Death, Income Care Super and Essential Cover.
- SMSF Plan – includes Life, TPD, Accidental Death, Income Protection and Essential Cover.
- Income Care – includes Income Care, Business Overheads Cover (BOC) and Essential Cover.
- Income Care Plus – includes Income Care with extras and BOC.

You’ll find descriptions of the covers we offer in our CommInsure Protection Combined PDS and Policy. We recommend you read this document; however, the following diagrams will give you a quick overview of how our products can be structured and which cover combinations are available.



\* These can be taken as stand-alone cover or as the combination/s shown.  
 ^ TPD can be held on a stand-alone basis within the SMSF Plan.

### Our PDS includes our Policy

As our PDS also includes our Policy document, all the information about our products and the actual policy wording is contained within the PDS. We recommend that your client keeps their CommInsure Protection PDS in a safe place, as the relevant policy sections become the Policy document upon which their cover is based.

### Privacy of personal information

We comply with the Australian Privacy Principles as incorporated into the Privacy Act 1988 (Cth). All information provided to us as part of an application will be kept confidential and only used for the purposes for which it has been requested.

# Administration Services.

# Our application process.

**The CommInsure Administration Services team process transactions for our adviser networks and clients each year. These transactions cover new client applications as well as maintenance of our existing customers' policies.**

Our team is dedicated to improving the customer experience through an externally recognised process improvement framework, and simplifying work practices to deliver a consistently great service to our national network of advisers and clients every day.

Our 8-step application process is outlined below.

**1**

Calculate quote through CALQ

**2**

Application lodgement – WriteAway and paper

**3**

Application 'registered'

**4**

Initial assessment

**5**

Further information required

**6**

Final assessment

**7**

Application accepted/ provisional offer/ declined

**8**

Welcome pack including Policy schedule issued to client.



## Preparing and sending us your client's application.

You can create an application either by completing it online using WriteAway, our electronic application system, or via our paper form which is contained within the PDS.

### Applying electronically through WriteAway

WriteAway is a simple online application system that includes a comprehensive set of underwriting rules.

With WriteAway you can:

- complete an application in under 30 minutes
- receive a decision from us in minutes
- enter the information in any order you like
- stop at any time and come back later.

Within WriteAway, 'dynamic' questioning means that questions are only asked if and when required. Where an application is subsequently referred to an underwriter for review, the assessment will be completed in the quickest possible time.

WriteAway is available through the CommInsure Adviser site at **[adviser.comminsure.com.au](http://adviser.comminsure.com.au)**

To launch WriteAway, first complete a CALQ quote, and then click the 'apply' button. If you have any problems or you need a login ID, please call our help desk on **1800 240 405**, 8 am to 8 pm (AEST), Monday to Friday.

Once you complete an application, WriteAway generates three information packs:

- a policy owner pack
- a life insured pack (if your client isn't the policy owner)
- an action pack.

WriteAway integrates with other systems to give you a smooth end-to-end solution and ensures that you can give your clients immediate policy decisions. If the policy is accepted, all you need to do is ensure that your client signs the action pack and returns this to us within 30 days.

Any case that isn't automatically accepted will be immediately lodged with our underwriting team for fast fulfilment. You will be able to check its progress via CPM, which can also be found on the CommInsure Adviser site.

### Applying via the paper form

If you choose to complete the paper application form instead of using WriteAway, please either:

- email the form to [LNBAApplications@cba.com.au](mailto:LNBAApplications@cba.com.au)
- fax the form to **1800 258 828**, or
- post the form to  
CommInsure Underwriting,  
PO Box 319  
Silverwater NSW 2128.

## When we receive your client's application.

When we receive your client's application, our Client Application Specialists will review it to ensure that all of the required sections have been completed.

If there are any omissions or outstanding requirements, we will send you an updated New Business Progress Advice (NBPA) showing all the requirements. We will also attempt (wherever possible) to obtain outstanding requirements via telephone utilising verbal signatures. You can also view these through CPM.

Any required medical examinations or blood tests should be arranged as soon as possible. For more information, please refer to the Unified Healthcare Group (UHG) and Lifescreen Australia's contact details on page 37.

Once all required underwriting information has been received and reviewed, our underwriters will decide whether to:

- accept the cover(s) at standard rates
- make a provisional offer (with alternative terms)
- decline the cover altogether.

While we're waiting on outstanding information, we keep each application open for:

- a maximum of 28 days for administration requirements (where these are the only requirements), or
- 90 days for underwriting-related requirements (e.g. medical, financial or other information).

## Returning requirements.

Additional requirements requested by CommInsure can be either:

- emailed to LNBReturnedCorro@cba.com.au
- faxed to **1800 258 828**, or
- posted to CommInsure Underwriting, PO Box 319 Silverwater NSW 2128.

## If we don't receive everything we need.

### Process for outstanding underwriting and administration requirements

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Day 1 onwards	We: <ul style="list-style-type: none"><li>• will attempt (wherever possible) to obtain outstanding requirements via telephone utilising verbal signatures.</li><li>• send you a NBPA detailing the outstanding requirements and any action taken by us.</li><li>• update CPM with any underwriting and administration requirements and any action taken by us.</li></ul>
Day 76	We send you a Not Proceeded With (NPW) warning progress advice letter.
Day 90	We cancel the application and send your client a letter to confirm this.

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## Process for outstanding administration requirements only

Day 1 onwards	<p>We:</p> <ul style="list-style-type: none"> <li>will attempt (wherever possible) to obtain outstanding requirements via telephone utilising verbal signatures.</li> <li>send you a NBPA detailing the outstanding requirements and any action taken by us.</li> <li>update CPM with any administration requirements and any action taken by us.</li> </ul>
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Day 14	We send you a NPW warning progress advice letter.
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Day 28	We cancel the application; send you a NPW advice, and your client will receive a letter to confirm cancellation.
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## Additional process for applications paying via Super Payment Method (SPM)

Day 1 onwards	Once an underwriting decision has been made and all of the administration requirements have been received, we will complete the clients' policy and request funds from their superannuation account.
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Day 14	We send you a NBPA letting you know we haven't received the funds and ask you to follow up with the transferring fund.
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Day 30	If the funds have not been received from the transferring fund, we cancel the policy. You and your client will receive a letter to confirm cancellation.
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## Verbal signatures.

If we don't receive everything we need, to save time we will attempt (wherever possible) to obtain outstanding requirements via telephone utilising verbal signatures.

The following can be obtained by your client verbally:

- updating policy owner details
- updating life/lives insured details
- details of children for child cover option
- nomination of beneficiary (non-superannuation)
- non-binding nominations
- premium payment details
- contribution details
- TFN notification
- general declaration (Not available for policies owned by a SMSF, Company or have Trustees as owners)
- adding or updating a direct debit request
- authority to cancel existing policy (for replacement)
- missing or additional medical information.

## Reporting our decision.

### If we accept

If we accept your client's application, we will:

- call you to confirm the decision
- create a policy on our system, and
- send your client a Welcome pack which includes their Policy schedule. We also send you a copy.

### If we offer alternative terms via a provisional offer

When providing a provisional offer, we will:

- call you to explain the situation
- if revised terms are accepted, create a policy on our system, and
- send your client a Welcome pack which includes their Policy schedule. We also send you a copy.

### If we decline

If we decline your client's application, we will:

- call you to explain the situation
- send you and your client a letter explaining why we can't offer them cover
- refund any premiums your client has already paid.

### If we cancel

If we cancel your client's application due to the non-receipt of information within the required time period (we refer to this as a Not Proceeded With), we will:

- cancel the application
- send you and your client a letter advising that the application has been cancelled, and
- refund any premiums your client has already paid.

# Application checklist.

**To ensure your client's application is processed as quickly as possible, please take note of the following checklist when completing and submitting all the relevant paperwork.**

- 
- 1 Explain the **Duty of Disclosure to the policy owner/s** and **life/lives insured**. Ensure the Duty of Disclosure is signed and dated by all relevant parties to the application and by the servicing adviser.

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  - 2 **Complete the Application section.** To include more than two people under the same policy, please attach additional forms.

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  - 3 **Complete the Personal Statement sections** (including the Pathology Request if applicable). To include more than one life insured, an additional Personal Statement will need to be completed. If your client is only applying for Accidental Death Cover or Essential Cover, then only the sections marked with 'AD' or 'ESS' need to be filled out.

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  - 4 **Obtain a Commlnsure quotation.** Please ensure that the quote from CALQ is attached to the Application form.

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  - 5 **Complete the appropriate Nomination of beneficiaries section.** Please make sure the nomination is completed accurately to ensure the correct beneficiary is nominated.  
**Note:** For Total Care Plan Super, there is a choice of either a binding or non-binding nomination. For the SMSF Plan, we do not accept beneficiary nominations as they are accepted by the trustee of the SMSF.

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  - 6 **Complete the Tax File Number (TFN) notification** (for Total Care Plan Super only). Ensure the TFN notification is completed and the declaration signed.

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  - 7 **Complete the declarations.** There are several declarations where the policy owner/s and life/lives insured must sign. These are all marked with a cross for easy identification. Where a company is the owner, including where the company is a trustee of an SMSF, ensure the general declaration is signed by a sole director, two directors or a director and secretary.

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  - 8 **Complete the medical authority.** Please ensure that the life insured has signed the medical authority, so we can ask their doctor for a report about their health if we need to.

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  - 9 **Complete the Customer contact authority.** Only ask the life insured to complete this authority if they are comfortable with us contacting them for more information. This will help speed up the assessment process.
-

- 
- 10 **Complete the Financial authority.** Please ensure that the life insured has signed the financial authority, so we can ask their accountant or you to provide financial information if we need to.
- 
- 11 **Complete the Interim Accident Cover Certificate.** Needs to be completed for the relevant policy type (e.g. Total Care Plan) and provided to the policy owner/s.
- 
- 12 **Arrange premium payment.** Please arrange payment by one of the payment methods below:
- Direct debit – please ensure the Direct Debit Request Customer Service Agreement has been read and the Direct Debit Request has been completed by the payer
  - Credit card – please ensure the Credit Card Authority has been completed by the payer
  - Cheque – please ensure a cheque made payable to CMLA has been attached to the Application form
  - Super Payment Method – please ensure the Superannuation Payment Rollover Authority Form (for rollovers to Total Care Plan Super) is fully completed, signed and dated
  - NOTE: Direct Debit and Credit Card are not available for employer contributions payment
- 
- 13 **Complete the Adviser details section.** Please ensure you complete, sign and date this section.
-

# Options and discounts to create more affordable solutions.

**A summary of options and discounts are detailed below. For more information about options and terms, please refer to our CommInsure Protection PDS and Policy.**

## Business Overheads Cover discount.

If your client takes Business Overheads Cover (BOC) with Income Care Plus or Income Care, the BOC premium is discounted by 10 per cent.

## Cash Back option.

Cash back option refunds some of your clients premiums when the policy ends if no claim has been paid or is payable during the life of the policy.

This option is only available with income protection benefits outside super at the additional cost of 10 per cent of premium.

This option is not available if your client selects the:

- Premium Saver option
- Permanent Disablement Cover option
- Total Temporary Disability (TTD) Cover option.

## Commission options.

Various premium discounts can be offered depending on the commission option you chose. For example, under 1 Special Initial your client's premiums will be discounted by 5%, 4%, 3%, 2%, 1% for policy years 1, 2, 3, 4, 5 respectively. The commission paid will be based on the premium amount.

## Year 1 15% Super Payment Method discount (SPM15)

New TCPS policies on eligible commission structures that have their premium funded by a rollover are eligible for a 15% premium discount on the **1<sup>st</sup> years' premiums.**

## Renewal reward (up to 15%).

- Applies to rollover funds received to TCPS policies.
- Applies ongoing and for aligned funds, there is no need for the adviser to organise an ongoing rollover.

## TCPS rollover discount.

New TCPS Life or Life/TPD policies (quoted on or after 26 July 2015) on stepped premiums that are funded via rollovers receive a 10% discount off the base premium.

## 15% top up discount.

A great way to service existing clients, allowing them to increase their existing lump sum cover with a 15 per cent premium discount on their increased sum insured.

**Note:** Not applicable in conjunction with replacement of a policy.

## Evidence of Severity option.

When this option is selected, the Trauma Cover premium is discounted by 10 per cent.

## **Loyalty Bonus benefit.**

Rewarding loyal Total Care Plan, Total Care Plan Super, or SMSF Plan customers – we increase the lump sum benefit by 5 per cent after five years at no extra cost.

## **Reward Cover benefit.**

Rewarding loyal income protection and Business Overheads Cover customers – \$50,000 of Accidental Death Cover on the third anniversary at no extra cost. This reward increases by another \$10,000 each year for five years (up to \$100,000).

## **Essential Cover.**

Essential Cover provides a discounted premium and is only available for Income Care, Income Care Super (TCPS) or Income Protection (SMSF Plan) indemnity policies. It is not available if your client selects the Cash Back option or Premium Saver option.

## **Premium Saver option.**

This option discounts the premium by 10 per cent. It is only available with Income Care, Income Care Plus and Income Care Super for benefit periods to the policy anniversary before age 60 and age 65. This option is not available with a 1 year or 2 year waiting period, a specialist risk occupation, or if your client selects:

- the Cash Back option
- the Permanent Disablement Cover option
- the TTD Cover option
- Essential Cover.

## **TTD Cover option.**

This option reduces the premium. It is only available with income protection benefits outside super, for benefit periods up to the policy anniversary before age 65. It is not available if your client selects:

- the Premium Saver option
- the Permanent Disablement Cover option
- the Cash Back option
- Business Overheads Cover

## **Flexi-linked options.**

A great way to save money, with flexi-linking your client will only pay one policy fee (i.e. on the policy held inside super), rather than two separate policy fees. Having flexi-linked rider cover premium rates means your clients' premium will generally be cheaper than holding the same cover across two policies which aren't flexi-linked.

## **Split TPD and split IP.**

Split TPD or split IP can also save money because your client will only pay one policy fee (i.e. on the policy inside super), rather than two separate policy fees on the policy inside super and the one outside super.

The cost of split TPD cover is comparable to having 'own occupation' TPD cover outside super.

The cost of split IP cover is comparable to holding the equivalent new business cover outside super.



# Making changes to existing policies.

## Policy alterations that don't require underwriting.

Examples of alterations which do not require underwriting include:

- reducing the sum insured amount
- decreasing a monthly benefit
- reducing the benefit period
- converting 'own occupation' TPD to split TPD
- converting 'indemnity' or 'agreed value' Income Care or Income Care Plus to split IP
- increasing the waiting period
- cancelling a cover type (e.g. TPD Cover) from a policy
- cancelling one of the lives insured on a policy
- cancelling certain options on a policy (e.g. GIO option, Plan Protection option or Super Continuance option to income protection etc.)
- changing the ownership on a policy via a Memorandum of Transfer (MOT). (**Note:** this doesn't apply to TCPS)
- updating a client's address
- updating beneficiaries
- updating a client's name (e.g. due to marriage)
- adding or updating a third party authority
- adding or updating a bank account
- altering credit card details
- altering payment frequency
- deferring indexation.

The following alterations can be requested by your client verbally:

- updating a client's address
- decreasing a monthly benefit
- adding or updating a third party authority
- adding or updating a bank account
- altering credit card details
- altering payment frequency
- deferring indexation
- increasing in waiting period
- reducing the sum insured amount
- reducing the benefit period
- removing cover
- removing indexation.

## Requirements for policy changes

Name change	Certified* copy of one of the following: <ul style="list-style-type: none"> <li>• Birth Certificate</li> <li>• Marriage Certificate</li> <li>• Decree Nisi</li> </ul>
Date of birth change	Your client's written request and a certified copy of Birth Certificate
Change of company name	Policy owner's written request and a certified copy of Registration of Company Name Change Certificate
Binding Nomination of Dependant (under TCPS)	Binding Nomination of Beneficiary and Payment Allocation form (004-158) signed by member/s and two witnesses
Non-Binding Nomination of Beneficiary (under TCPS)	Nomination of Beneficiary and Payment Allocation form (CI194) signed by member/s
Nomination of Beneficiary (non-superannuation)	Nomination of Beneficiary (non-superannuation) form (CI192) signed by policy owner/s
Removal of: <ul style="list-style-type: none"> <li>• a cover type (e.g. TPD Cover) and/or</li> <li>• a life insured</li> </ul>	Policy owner's signed and dated written request
Lost Policy Document	Lost Policy Application and Statutory Declaration (001-527) <b>Note:</b> Usually needed when completing a Memorandum of Transfer (MOT) where the original policy has been lost.
Changing Policy Ownership only (i.e. no replacement policy needed)	<ul style="list-style-type: none"> <li>• Written request from policy owner/s</li> <li>• Fully completed MOT</li> <li>• Return the original Policy Document and Policy Schedule</li> </ul>
All types except changing from Individual/joint/company to a SMSF	<p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• Stamp duty may be payable if the policy is registered in South Australia (SA).</li> <li>• Ask your client to complete a Direct Debit Request or Credit Card Authority if they need to update their payment instructions.</li> </ul>

\*A certified copy is a copy of an original document that has been certified as a true and correct copy by a person who is authorised to witness a statutory declaration, such as a Justice of the Peace.

## Policy alterations that require underwriting.

An alteration requires underwriting if it results in an increase in risk to Commlnsure or changes your client's premium rate table.

Examples include:

- an increase in the sum insured (lump sum), monthly benefits (income protection), or additional benefits
- adding certain additional benefits or options (e.g. GIO option, Plan Protection option or Super Continuance option to income protection etc.)
- decreasing the waiting period or increasing the benefit period
- changing the policy (if requesting for an increase in benefits or cover e.g. Income Care to Income Care Plus, TPD definition from 'any occupation' to 'own occupation' definition etc.)
- adding a cover type (e.g. TPD Cover, Child Cover or Accidental Death Cover etc.)
- adding a life insured
- reinstating lapsed policies where the policy has been lapsed for 12 months or more
- applying for non-smoking premiums
- changing Occupation group (if going for a higher occupation level, e.g. heavy risk to managerial)
- reviewing/removing loadings or exclusions
- exercising either the Guaranteed Insurability (business events) or Business Safe Cover option as financial underwriting is required

**Note:** personal events do not require underwriting

- adding the Permanent Disablement Cover Option to an income protection policy for the first time
- adding the Trauma Buy Back Plus option to a trauma policy
- changing from an indemnity to an extended indemnity or agreed value benefit on an Income Care or Income Care Plus policy.

### Requirements for policy changes

Increase/adding benefit or life insured      Application form (BR144) – includes both the application section and the personal statement

**Note:** Quotes for this type of alteration can be obtained from New Business. The premiums for alterations are quoted using the original premium factors at time of application, and you will be advised of any underwriting requirements as per normal.

Increasing the benefit period or decreasing the waiting period (income protection)      Application form (BR144) – includes both the application section and the personal statement

## Requirements for policy changes

Review policy loadings and exclusions	<p>Application form (BR144) – includes both the application section and the personal statement</p> <p><b>Note:</b> If we confirm that a loading or exclusion will be removed from the policy, it won't need to be replaced and the same policy number can be retained. We'll then send a confirmation letter to your client, and a copy to you.</p>
Change of occupation class which will provide a lower cost premium rate (e.g. H to M)	<p>Application form (BR144) – includes both the application section and the personal statement</p>
Change IP policy from indemnity to agreed value (super) or for non-super policies, indemnity to extended indemnity or agreed value	<p>Client's written request including cancellation letter</p> <p>Application form (BR144) – includes both the application section and the personal statement</p> <p><b>Note:</b> Your client will be issued with a new policy and a new policy number.</p>
Changing from smoker to non-smoker premium rates	<p>Non-smoker's Declaration form (CI156)</p>
Change of trustee	<p>Certified copy of Deed of Amendment</p> <p><b>Note:</b> each page must be certified.</p>
Client advises now a smoker	<p>Client's written notification:</p> <ul style="list-style-type: none"> <li>• For policies that commenced prior to 1 June 2000, Commlnsure has the right to alter the whole contract to a smoker rate.</li> <li>• For policies that commenced on or after 1 June 2000, Commlnsure cannot alter the original terms and conditions of the policy. However, any increases in cover on these policies will be processed on smokers rates.</li> </ul>
Reinstatement (where policy has lapsed in last 12 months)	<p>Application for Reinstatement and Declaration of Health (001-530).</p>

## Requirements for policy changes

Exercising the GIO (business events or personal events)	<p>Client's written notification that they are exercising this option.</p> <p>Evidence of the event. For example:</p> <p>Business events: financials</p> <p>Personal events: birth certificate, marriage certificate or loan papers</p>
Exercising the Business Safe Cover option	<p>Client's written notification that they are exercising this option.</p> <p>Evidence of the event, i.e. a revised valuation of the value of the business or of the value of the key person to the business, calculated by a qualified accountant.</p>
Adding the Permanent Disablement Cover Option to an income protection policy	<p>Application for Replacement policy (005-468).</p> <p>This option will only be available if the client:</p> <ul style="list-style-type: none"> <li>• Has not had a previous claim on their current income protection policy.</li> <li>• Is not currently on claim.</li> <li>• Has not been declined or offered altered terms for any other insurance since taking out their income protection policy.</li> </ul> <p>This option will be further considered if the client:</p> <ul style="list-style-type: none"> <li>• Has had any change to their health, occupation or pastimes.</li> </ul>
Adding the Trauma Cover Buy Back Plus option to a trauma policy	<p>Client's written request including cancellation letter.</p> <p>Application form (BR144) – included both the application section and the personal statement.</p> <p>This option will only be available if the client:</p> <ul style="list-style-type: none"> <li>• Has not reinstated their trauma policy under the Trauma Buy Back benefit or Trauma Buy Back Plus option</li> <li>• Is not currently on claim</li> <li>• Has not been declined or offered altered terms for any other insurance since taking out their trauma policy.</li> </ul> <p>This option will be further considered if the client:</p> <ul style="list-style-type: none"> <li>• Has had any change to their health, occupation or pastimes.</li> </ul>
<p><b>Note:</b> Your client will be issued with a new policy and a new policy number.</p>	

## Continuation options.

We offer a variety of different Continuation options or Options to convert. For more information please refer to the Commlnsure Protection PDS.

One of the most common types is when a member of a superannuation plan exits the super plan due to ceasing employment with their employer, but wishes to continue cover. For example a Continuation option may be available to members of a superannuation plan which holds a group insurance policy or life policies owned by a superannuation fund, such as Total Care Plan Super (TCPS).

It enables them to convert cover into a new Commlnsure policy, without needing to undergo an up-to-date health check or full underwriting requirements.

Where your client is eligible, their group plan or fund administrator will provide them with a letter explaining what they are entitled to, what details are required and also the expiry date of the option. Please note that this facility is only available for a limited timeframe, generally 60 days maximum, after employment ceases.

These may differ according to your client's plan or fund, but at a minimum, the following details are required:

Requirements	
Exercising a Continuation option	Payment of all required premiums.
	Commlnsure quote.
	A copy of the Continuation option letter from the previous fund.
	The application section of the Application form (BR144).
	Specified sections of the Personal Statement, (BR144).
<b>Note:</b> the letter from the fund will detail the specific requirements.	

## Lapses and reinstatements.

If we don't receive all outstanding premiums within 30 days of the premium due date, then the policy will lapse and cover will cease.

For policies outside super, we can reinstate policies that have lapsed within the last 12 months, as long as your client meets our underwriting requirements and pays all outstanding premiums.

An application for reinstatement will be requested for a policy that has lapsed within 12 months. If there has been a change in income, occupation, pastime activities or health circumstances, additional underwriting requirements may be requested.

For policies inside super where the cover was issued prior to 11 May 2014 and subsequently lapses, conditions may apply on reinstatement. Eg: the reinstated policy will need to be issued under SIS compliant terms.

If a policy lapsed more than 12 months ago, we will require a new application and full underwriting will be necessary.

# CommInsure to CommInsure replacement policy rules.

**A summary of the replacement policy and commission rules. For more information, please refer to CommInsure's Replacement Rules document available from [adviser.comminsure.com.au](http://adviser.comminsure.com.au)**

## **Important terms in understanding replacement policy and replacement commission rules.**

Term	Meaning
RA	<p><b>Retail Advice</b></p> <p>This is the business line within CommInsure that manufactures and maintains individual risk, underwritten products. This section deals with policies being replaced with Retail Advice on-sale policies.</p>
Replaced policy	The existing internally held CommInsure policy that is being cancelled to be replaced with a Retail Advice on-sale policy.
Replacement policy	The new Retail Advice policy replacing the other internally held CommInsure policy.
Replaced premium	The amount of premium carried over on the replacement.
Replacement commission	<p>The total amount of initial commission that is payable on an eligible replacement policy. Depending on eligibility criteria, the replacement commission can comprise either of the following:</p> <ul style="list-style-type: none"> <li>• both replacement new business commission and replacement renewal commission, or</li> <li>• only replacement renewal commission.</li> </ul>
Replacement new business commission	<p>The initial commission (under the Upfront, Hybrid commission structure) that is applicable on the increase in premium specifically resulting from a fully underwritten increase on a benefit on a replacement policy.</p> <p>(For a level commission policy, the initial commission rate and the renewal commission rates are always the same.)</p> <p>Replacement new business commission does not apply if the replacement policy has not been fully underwritten and/or if the premium has stayed the same or reduced on replacement.</p> <p>Replacement new business commission is calculated at a benefit level.</p>

Term	Meaning
Replacement renewal commission	The renewal commission (under either the Upfront or Hybrid commission structure) that is applicable on the amount of replaced premium or on the new premium if the premium on replacement has reduced.
Legacy policy	This is a policy issued on any product series launched before 1 July 1997. These are predominantly policies under the older Life brands of Prudential, LifeData, Legal & General, SGIC and Colonial and are closed to new business.
Upgradeable policy	This is a policy issued on a product series launched after 1 July 1997 that is now closed to new business, but has access to any upgrades that are made to on-sale products.
On-sale policy	This is a policy under any products that are currently offered to new clients.
Fully underwritten	A fully underwritten replacement is where we assess the life insured across all of the following risk components: medical, financial, occupational and pastime risks.*
Limited underwriting	This is where some underwriting is performed to assess a marginal increase in risk. No initial commission is payable where a premium increases due to limited (or nil) underwriting.
Commission structure	This dictates the commission rate that will be used on a replacement policy. The commission structures we offer are Upfront, Level and Hybrid.
Upfront commission structure	This structure has the highest initial commission rate and lowest renewal commission rate.
Level commission structure	The initial and renewal commission rates are the same under a level commission structure. This structure effectively pays the highest renewal commission rate available across the three commission structures offered by Commlnure.
Hybrid commission structure	This structure is a blend of Upfront and Level. It has an initial commission rate that is higher than Level but not as high as Upfront. It has a renewal commission rate that is lower than Level but not as low as Upfront.

\*Where a client has previously been on claim, the replacement application will be referred to an underwriter for further review.



## Replacing an upgradeable or on-sale RA policy with an on-sale RA policy

A large number of policy changes can be made on the existing policy without having to cancel and issue a replacement policy. These include increasing or reducing sums insured, changing the income protection benefit period or waiting period, changing premium payment methods (e.g. changing from direct debit to the Super Payment Method and vice versa), etc.

The initial commission paid on replacement (i.e the replacement commission) can comprise of either of the following components:

- both replacement new business commission and replacement renewal commission, or
- only replacement renewal commission.

**Note:** In order for both components to be paid, two conditions must be met on replacement:

- the replacement policy must be fully underwritten, and
- there must be an increase in premium as a result of the risk increasing.

If these conditions are not met, only replacement renewal commission will apply.

## Examples of where only replacement renewal commission will be payable if:

- underwriting has been waived on a replacement policy
- full underwriting has occurred but the premium is lower than what it was before replacement
- full underwriting has not occurred but the premium has increased on replacement (for example, due to age)
- limited or no underwriting has occurred.

## Policy changes that require limited underwriting.

- A continuation option has been exercised from an on-sale policy e.g. continuing Income Care Super cover into an Ordinary Income Care policy on the basis of income and occupational checks.
- Changing smoking status.
- Cancelling and replacing an existing Income Care policy to access the Permanent Disablement cover option (which is subject to eligibility questions).

## Commission structure rules.

Commission structures once set on a policy apply for the entire lifecycle of that policy. Any future increases/additions on the policy will be performed taking that commission structure into account. For example, if the policy has a premium discount due to an initial commission dial-down, any increases/additions will pay reduced or nil initial commission in exchange for continuing the premium discount.

We will not permit an existing policy to be cancelled and replaced just to facilitate a commission structure change; however, if there are other reasons to trigger a replacement policy (for example, change in cover that cannot be facilitated on the same policy) a simultaneous commission structure change can be requested. This is provided the renewal commission under the new structure is not higher than what was on the replaced policy. For example, a change from a Level commission structure to an Upfront commission structure is allowed but a change from Upfront to Level commission is not allowed.

**Note:** Please ensure premium discount rules are considered when doing premium quotes for replacement policies. We will not honour a cheaper premium on replacement due to an incorrect commission selection made on a replacement policy quote.

### **Commission clawbacks.**

If the policy is cancelled and replaced within its relevant commission responsibility period (for example, within 12 months of being written\*) a commission clawback will be applied on the replaced policy, which will be funded by the initial commission payment on the replacement policy.

### **Providing a valid reason for replacement.**

We require a valid reason for replacement to be provided when a replacement policy application is made. The following are considered valid reasons for replacement:

- change in ownership (that cannot be done on the existing policy)
- increase or reduction in cover (that cannot be done on the existing policy)
- altering benefits on the policy that were not allowed on the existing policy terms e.g. adding income protection to a pre-2002 policy is not contractually allowed.

Where a valid reason is not supplied for the replacement, we will fully underwrite all cover involved in the replacement.

Any replacement new business commission will be paid on an increase in premium only.

\*Note that some CommInsure Protection policies have commission responsibility periods longer than 12 months.

## Cover that is lapsed and rewritten with CommInsure within a five-year period.

Any cover that is lapsed and rewritten with us within a five-year period will be fully underwritten and the new business initial commission rate will only apply to any increase in premium compared with the premium before the lapse.

Any cover that is lapsed and rewritten with us after a five-year period will be fully underwritten and will get the New Business initial commission rate applied to any increase in premium only.

## Replacing a legacy RA policy with an on-sale RA policy.

A legacy policy moving into an on-sale product series is not considered a replacement due to structural differences in terms and conditions, pricing and reinsurance between the legacy and on-sale product portfolios.

An on-sale policy that needs to be issued in favour of a cancelled legacy policy will be treated as a new business policy. As a result, full underwriting will apply on all benefits and the new business commission rate (that applies on the new policy) will apply to the total premium on the replacement policy.

## Exception.

If a legacy policy is being transferred to an on-sale policy due to a continuation option\* being exercised; only the replacement renewal commission is paid on the new policy. Note that limited underwriting criteria may apply (terms and conditions will be set out in the Policy document applicable to the legacy policy) in exercising the continuation option.

**Note:** An example of a continuation option is available in the current on-sale Total Care Plan Super policy. Under its continuation option, the policy owner can, without providing evidence of the life insured's health; convert their existing Life Care benefit to any other on-sale policy CommInsure offers at the time of conversion.

\*These are sometimes referred to as 'Options to convert' and mean the same thing.

## **Replacing a Wholesale (group insurance) or Direct policy with an on-sale RA policy.**

### **Wholesale**

Wholesale policies, underwritten by CommInsure, can be replaced with an equivalent CommInsure RA policy. Wholesale policies include any insurance provided by CommInsure on the CFS platform. However, the level of underwriting (and therefore, amount of commission) varies depending on whether a continuation option is being exercised.

If the replacement is:

- being done under an eligible Wholesale continuation option that allows cover to be continued within a CommInsure RA policy, level commission terms will apply on the RA replacement policy. Limited underwriting criteria might apply (please check the terms of the Wholesale policy)
- not being done under an eligible Wholesale continuation option, full underwriting will apply on all benefits and the new business commission rate (applicable to the replacement policy) will apply on the total premium on the replacement policy.

### **Direct**

Direct life policies, including those issued by CommInsure, always need to be fully underwritten and the new business commission rate (applicable to the replacement policy) will apply on the total premium on the replacement policy.

**Underwriting.**

# Our approach to underwriting.

**The underwriting process is fundamental to the risk management of our business. The underwriters' responsibility is critical as they assess hundreds of millions of dollars of risk each week.**

They assess all applications for medical history, financial confirmation, insurance 'need', occupational risk and also lifestyle. From this information, the underwriters determine whether to accept the cover(s) as proposed, offer alternative terms or in some circumstances, decline the cover(s) altogether.

## **Underwriting guiding principles.**

Our primary underwriting principles are simple. We aim to:

- underwrite diligently and at all times work within the framework of our risk assessment parameters and guidelines when making decisions
- always provide the very best service to our advisers and their clients by keeping them fully informed during the process, and
- provide logical explanations for all requirements and decisions which we make.

## **Underwriting your client's application.**

After we have completed our assessment of your client's application, we may:

- accept the insurance cover as proposed
- offer alternative terms via a provisional offer
- deem the application unacceptable and decline the cover proposed.

### **Acceptance**

This will either be at standard premium rates, or in those instances where a pre-set premium loading or exclusion has already been signed by your client and has accompanied the initial paperwork (after an earlier pre-assessment has been done), on those alternative terms.

### **Provisional offer or alternative terms (non-standard offers)**

There will be instances where we will provide cover conditional upon your client accepting a premium loading and/or an exclusion. Provisional offers allow us to provide insurance cover to more clients by ensuring those with an increased possibility of claiming (due to medical issues, higher level risk pursuits or pastimes, or those clients who travel to high risk areas), are not subsidised by our other lower risk clients.

In some instances we may offer other alternative terms, such as amendments to benefit periods and waiting periods on income protection. If this is the case, your underwriter will phone you to discuss the reasons for any Provisional offer, before it is sent to you.

**Note:** Receiving a Provisional offer with alternative terms does not minimise the need for the insurance cover. In fact, a higher risk could indicate an even greater need for insurance.

Please refer to the table below for further information about our 'non-standard' offers.

Exclusions (all covers)	<p>Are applicable in some instances where a pre-existing medical condition exists which could cause further concerns in the future, or possibly where a client participates in particularly hazardous sporting/pastime activities. For example:</p>
	<ul style="list-style-type: none"> <li>• a client with a recurring knee problem, where the knee will need to be excluded, because there is a higher likelihood of a future claim occurring for that knee</li> <li>• a sporting activity such as skydiving or motor sport/racing, where the additional accident risk is significant.</li> </ul>
Premium loadings	<p>May be required due to health, occupation, sports or pastimes. Loadings may be offered as:</p> <ul style="list-style-type: none"> <li>• a percentage of premium. For example, a premium may be loaded by an additional 50 or 100 per cent or more; for instance, due to medical reasons such as a client being overweight or having a heart condition, or</li> <li>• a per mille premium loading which is based on the sum insured (when the annual premium is loaded by a dollar amount for every \$1,000 of sum insured applied for). For example, a Life Care benefit of \$400,000 is requested by a client who participates in motor racing activities. If the client elects to pay a premium in lieu of an exclusion of this activity, a provisional offer of between \$2.50 and \$40 per mille premium will be applicable (depending on the type of vehicle the client races). If the premium loading is \$5 per mille, then the client would pay an extra <math>400 \times \\$5 = \\$2,000</math> per year in addition to the standard premium.</li> </ul>
Indemnity or extended indemnity cover (income protection)	<p>May be offered as an alternative to an agreed value income protection policy.</p>
Other amendments to policies	<p>Your underwriter may also modify policies by reducing benefit periods or increasing waiting periods on income protection policies.</p>

## Declined applications

Unfortunately, we will not be able to provide cover for all applications. A declined application means the risk is unacceptable to us. There may be some occasions where the decision may be reviewed in the future, and in these instances your underwriter will advise of a timeframe.

When an application is declined, your underwriter will advise you by telephone. Your underwriter will provide full details of their decision, before we send a letter and refund any premiums paid. These letters and premium refunds will generally be received by your client within four to five working days after the phone confirmation.

## Additional underwriting notes.

### Cover for non-residents and new immigrants

We generally require clients to be permanent residents of Australia before we will consider them for insurance cover. However we will consider Life Care and Trauma Cover for new immigrants who have obtained permanent residency, and to other selected clients who are working in Australia on specific working visas. We usually won't offer income protection or TPD Cover until clients have established a satisfactory employment and income track record in Australia. Some client situations may be considered on an individual basis – subject to the following criteria:

- occupation classes S, K, J, P, G, C (income protection) or Class 1 (TPD) i.e. Professional or Clerical occupations only
- confirmation that the client is eligible and has applied for permanent residency, and the date they expect to receive residency

- the type, nature and expiry date of their current visa
- how long they've lived in Australia
- their country of origin
- their current occupation and how long they've been employed
- their personal circumstances (e.g. are they married to an Australian permanent resident or citizen)
- if they've bought a home or business.

If these details are satisfactory and we do offer your client cover, we may offer cover subject to limiting the sum insured (for lump sum) or limiting the monthly benefit period (for income protection), or possibly applying a travel and residency clause which states that all benefits cease if they no longer reside in Australia.

### Cover for travellers

If your client is planning to travel or live overseas shortly after they apply for cover, ensure that you let us know, as we will need to consider these details when we assess the application.

Factors we consider include where they are going, how long they expect to stay, the purpose and reason for travelling and how often they plan to travel. If they are going to countries with poor medical facilities, or that are likely to experience war, civil unrest or political instability, we may not be able to offer them cover.

Alternatively a travel and residency exclusion may also be considered.

If your client is planning to leave Australia permanently, or are in Australia on a short stay visa, we will not be able to provide them with any insurance cover.



## Literacy and English interpretation

When applying for any insurance product, it is important that your client fully understands the product they are applying for, and the questions asked of them in the Application form (BR144).

Where your client is unable to read or understand the context of the product, then a contract of insurance should not be entered into. An exception to the above is where:

- interpretation by an independent (qualified) person has been provided, prior to affecting a contract and it is acknowledged in writing that the life to be insured, through interpretation, has understood the contract in its entirety
- a parent/legal guardian has applied for Child Cover as a rider to the adult policy. In this instance, the parent/legal guardian is liable for answers given under the duty of disclosure.

## Child Trauma Cover

Child Trauma Cover is available for children aged between two years and 16 years of age.

To ensure premiums remain low and affordable for parents, this cover is offered as an accept or decline proposition i.e. we do not obtain medical reports (PMAR's) or other medical tests to underwrite this contract. Where parents are willing to provide medical information (at their own expense) we attempt to make an assessment if possible, using tele-underwriting and questionnaires.

In some cases, it may be possible to apply an exclusion however we do not offer loadings or the deletion of trauma benefits on Child Trauma Cover.

The decline of trauma for a child can be emotional for parents and guardians and it is therefore important to position the limited underwriting outcomes available with them. Please contact your underwriter if you would like to discuss any child health history concerns.

## Incomplete or changes to the application

Where the life to be insured has failed to complete a question on the application we can accept answers via tele-underwriting. This is subject to the life to be insured providing written authorisation.

Where tele-underwriting is not available the answer must be signed and dated by the life to be insured. Any alterations to the Personal Statement such as an answer being crossed out and a new one inserted, must also be initialled by the life to be insured and dated.

Where the underwriter needs to clarify an issue in relation to the assessment, the answer must come from the life to be insured. We will not accept third party answers as the duty of disclosure is the responsibility of the life to be insured and obtaining answers from the adviser or the life to be insured's partner for example, can cause significant issues for the insured, Commlnure and you should the case proceed to claim or litigation in future.

We can accept answers via an email that comes from the personal email address of the life to be insured showing the email trail of the exact questions put to the life to be insured (it will not be accepted if received from a family email, group email address or an email address that is not in the life to be insured's name).

# Medical underwriting.

## The medical assessment process is an important component of underwriting.

This is a primary consideration with every application. The medical history and current medical status of all clients is particularly critical to the final terms which your underwriter can offer.

**Life cover - unlimited.**

**TPD cover up to \$5 million.**

Sum insured	Age next birthday				
	16 to 45	46 to 50	51 to 55	56 to 60	61+
\$1 – \$600,000	A	A	A	A	A
\$600,001 – \$800,000	A	A	A	B	B
\$800,001 – \$1,000,000	A	A	A	B	B
\$1,000,001 – \$1,500,000	A	A	B	B	C
\$1,500,001 – \$2,000,000	A	D	D	D	E
\$2,000,001 – \$2,500,000	A	D	D	E	E
\$2,500,001 – \$5,000,000	E	E	E	E	E
\$5,000,001 – \$10,000,000	F	G	H	I	I
Over \$10,000,000	Refer to Underwriting				

**Trauma/Trauma Plus cover up to \$2 million.**

Sum insured	Age next birthday				
	16 to 45	46 to 50	51 to 55	56 to 60	61+
\$1 – \$600,000	A	A	A	A	A
\$600,001 – \$800,000	A	A	A	B	B
\$800,001 – \$1,000,000	A	A	A	B	B
\$1,000,001 – \$1,500,000	D	D	J	K	K
\$1,500,001 – \$2,000,000	L	M	N	N	N

**Note:** Entry age for level premiums starts from 18 (age next birthday).

Key	
A	Personal Statement
B	Personal Statement + CommInsure Medilite or GP Medical Examination/Paramedical + MBA20
C	Personal Statement + CommInsure Medilite or GP Medical Examination/Paramedical + MBA20 + PMAR
D	Personal Statement + CommInsure Medilite or GP Medical Examination/Paramedical + HIV + MBA20 + Hep B & C serology
E	Personal Statement + CommInsure Medilite or GP Medical Examination + HIV + MBA20 + Hep B & C serology + PMAR
F	Personal Statement + GP Medical Examination + HIV + MBA20 + Hep B & C serology + FBC + PMAR
G	Personal Statement + GP Medical Examination + HIV + MBA20 + Hep B & C serology + FBC + MSU + PMAR
H	Personal Statement + GP Medical Examination + HIV + MBA20 + Hep B & C serology + FBC + MSU + PMAR + Resting ECG + PSA/Breast exam
I	Personal Statement + GP Medical Examination + HIV + MBA20 + Hep B & C serology + FBC + MSU + PMAR + Exercise ECG + PSA/breast Exam
J	Personal Statement + CommInsure Medilite or GP Medical Examination + HIV + MBA20 + Hep B & C serology + Exercise ECG + PSA/breast exam
K	Personal Statement + CommInsure Medilite or GP Medical Examination + HIV + MBA20 + Hep B & C serology + MSU + PMAR + Exercise ECG + PSA/breast exam
L	Personal Statement + CommInsure Medilite or GP Medical Examination + HIV + MBA20 + Hep B & C serology + FBC
M	Personal Statement + CommInsure Medilite or GP Medical Examination + HIV + MBA20 + Hep B & C serology + FBC + PMAR + Exercise ECG + PSA/breast exam
N	Personal Statement + GP Medical Examination + HIV + MBA20 + Hep B & C serology + FBC + MSU + PMAR + Exercise ECG + PSA/breast exam

**Note:** A GP Medical Examination should always be requested if the client indicates a specific medical condition, e.g. high blood pressure, diabetes, back disorders. Under criteria M and N, a PSA blood test is required for all male clients, and a breast exam is required for all female clients.

We reserve the right to request:

- current personal statements or additional medical tests at the time of underwriting, depending on individual circumstances
- medical evidence outside the standard requirements
- an additional blood test, and/or a Cotinine test to confirm non-smoking status if there are any doubts surrounding a particular client's smoking status.

Where the life to be insured is currently awaiting tests or test results, is currently being investigated for a condition which is yet to be diagnosed, or if the medical treatment is not fully established, the application will be declined. The life to be insured is able to re-apply once all investigations are completed, a definitive diagnosis is made and a treatment plan established.

## Income protection and Business Overheads Cover up to \$30,000 monthly benefit.

Monthly benefit	Age next birthday				
	18 to 45	46 to 50	51 to 55	56 to 60	61-64
Up to \$8,000	A	A	A	A	F
\$8,001 – \$15,000	B	C	C	C	D
\$15,001 – \$30,000	D	E	E	E	E

For pilots and flight engineers, a copy of a current Civil Aviation Safety Authority, (CASA) medical examination and any additional tests or reports will be required in all cases.

**Note:** The above table is based on the Income Care monthly benefit. If Business Overheads Cover is also being applied for, 50 per cent of the Business Overheads Cover monthly benefit will need to be added to income protection benefits to confirm the overall medical requirements. If applying for standalone Business Overheads Cover only, the above medical limits and requirements apply.

Key	
A	Personal Statement
B	Personal Statement + CommInsure Medilite or GP Medical Examination/Paramedical*
C	Personal Statement + CommInsure Medilite or GP Medical Examination/Paramedical* + HIV + MBA20 + Hep B and C serology
D	Personal Statement + HIV + MBA20 + Hep B and C serology + PMAR**
E	Personal Statement + HIV + MBA20 + Hep B and C serology + PMAR** + Resting ECG
F	Personal Statement + PMAR**

\* A GP Medical Examination by the clients own doctor should always be requested if the client indicates a specific medical condition, e.g. high blood pressure, diabetes, back disorders, etc.

\*\* A GP Medical may be requested where there is no GP to obtain a PMAR

## Explanation of medical requirements.

Requirement	Explanation	Valid for
Personal Statement	<ul style="list-style-type: none"> <li>Includes questions relating to occupation, financial status, health, family history and lifestyle</li> <li>Must be completed where required, for us to consider cover</li> </ul>	3 months
Personal Medical Attendant Report (PMAR)	<ul style="list-style-type: none"> <li>Requested (at our expense), when more detail on a particular past illness or injury is required</li> <li>Your client's GP can usually provide sufficient history for this report from either their own files, or from other reports from referring specialists</li> <li>Should include details of diagnosis, treatments and degree of recovery</li> </ul>	Refer to underwriting
Multiple Biochemical Analysis (MBA20)	<ul style="list-style-type: none"> <li>A blood profile which includes serum blood lipids (or fats) such as cholesterol and triglycerides, as well as liver function, renal function and blood glucose</li> <li>To ensure a valid result, your client should fast overnight or for a minimum eight hours</li> <li>Blood is taken from a vein (usually in the arm) by syringe</li> </ul>	Up to 12 months, provided they are within normal reference range
AIDS (Acquired Immune Deficiency Syndrome)/HIV (Human Immunodeficiency Virus) Antibody test	<ul style="list-style-type: none"> <li>Life insurance companies routinely request HIV antibody tests to be done at certain levels of cover</li> <li>These identify the body's reaction to exposure to the virus (that is, antibodies)</li> <li>Blood is taken from a vein (usually in the arm) by syringe</li> </ul>	Up to 12 months
Hepatitis B and C serology	<ul style="list-style-type: none"> <li>Detects whether the liver has been infected with either virus, and the immune system's response (especially in the case of Hepatitis B)</li> <li>Blood is taken from a vein (usually in the arm) by syringe</li> </ul>	Up to 12 months

Requirement	Explanation	Valid for
Full Blood Count (FBC)	<ul style="list-style-type: none"> <li>This blood profile measures white and red blood cells. This information can be helpful in identifying causes of anaemia and platelet conditions</li> </ul>	Up to 12 months
Resting ECG	<ul style="list-style-type: none"> <li>Measures electrical changes across the heart and can detect recent heart-related issues</li> <li>Interpreted by a medical practitioner specially trained to determine the results of the tracings</li> </ul>	Up to 12 months
Exercise ECG	<ul style="list-style-type: none"> <li>Similar to a resting ECG but performed for longer (usually five to 15 minutes) on a bicycle or treadmill</li> <li>Comfortable attire (i.e. gym gear) is recommended for this test</li> </ul>	Up to 12 months
Paramedical Standard Health Evaluation	<ul style="list-style-type: none"> <li>Performed by a trained registered nurse as an alternative to a full medical examination (which is usually done by a registered medical practitioner)</li> <li>To arrange, fax a request to a paramedic service and they will contact your client and make the appointment</li> </ul>	Up to 6 months
Medical Examination	<ul style="list-style-type: none"> <li>Any registered medical practitioner may perform this examination</li> <li>The doctor should complete the report and return it directly to us</li> <li>Where a specific medical condition exists, the underwriter may provide supplementary questions to be answered by the examining doctor as part of the review</li> </ul>	Up to 12 months
CommInsure Medilite	<ul style="list-style-type: none"> <li>Any registered medical practitioner (or trained registered nurse)</li> <li>This is a basic medical check, performed by either a doctor or a trained registered nurse. Blood pressure readings, height and weight and a urine test are obtained. It is a convenient, fast alternative to a full paramedical or GP medical examination.</li> </ul>	Up to 6 months

## Obtaining medical information.

Medical requirements can be arranged through a number of external medical service providers in Australia, who specialise in providing support to the life insurance industry.

Through these services, medical examinations (including Medilite and paramedical exams), blood tests and ECG's can be quickly arranged.

You can contact these organisations as soon as you know what requirements are necessary, and appointment times can be immediately arranged for a time and place most convenient for your client. Our preferred providers are:

- Unified Healthcare Group (UHG), and
- Lifescreen Australia.

We recommend these facilities, as they provide quick and easy ways for medical requirements to be completed. This leads to a smooth and efficient assessment of your client's insurance application.

### Unified Healthcare Group (UHG)

UHG can arrange all medical examination, paramedical, blood test and ECG requirements.

You can contact UHG via:

- phone: **1800 101 984**, or
- email: [adviser.relations@uhg.com.au](mailto:adviser.relations@uhg.com.au)

In addition to providing medical services, UHG manages all of Commlnsure's Personal Medical Attendant Report (PMAR) requests.

If an application requires a PMAR:

- we notify UHG of the PMAR requirement
- we send you a Progress Advice to notify you of the PMAR request
- UHG faxes the request to the doctor and calls to confirm receipt
- UHG sends confirmation advice to you
- UHG follows up once every week until the report is received
- once received, UHG performs a quality check and sends it to us.

### Lifescreen Australia

Lifescreen Australia can also arrange all medical examination, paramedical, blood test and ECG requirements.

You can contact Lifescreen via:

- phone: **1800 686 000**, or
- fax: **1800 804 758**.

**Note:** As we have access to the UHG online tracking system, we are happy to provide you with status updates. You should therefore not contact the doctor or UHG directly to follow up on the status of any PMAR request – just get in touch with us.

## Additional medical information.

### Smoker/non-smoker status

A non-smoker is defined as a person who has not smoked tobacco, e-cigarette or any other substance, or used a product containing nicotine, for at least 12 months prior to the application.

If your client is paying smoker rates on their current CommInsure policy and subsequently qualifies for non-smoker rates (as they haven't smoked tobacco, e-cigarettes or any other substance, or used a product containing nicotine for at least 12 months), we require a Non-smoker declaration form (005-546) to be completed.

This form will confirm the reason for ceasing smoking. If the reason for ceasing smoking is due to a smoking-related illness (as determined by underwriting) then non-smoker rates may not apply. A change from smoker to non-smoker premium rates will only be made at the time of the annual premium renewal date of the policy.

**Obesity and Body Mass Index (BMI)**

The health consequences of obesity are widely known to be associated with an increased risk of cardiovascular disease and diabetes; and are often linked to premature death, sickness or disablement.

Specifically, examples of the association between obesity and related increased risks are evident in the following medical symptoms:

- high or elevated blood pressure
- increased cholesterol
- impaired glucose tolerance
- sleep apnoea.

**BMI**

At present, BMI is the measure most widely used to identify overweight and obesity both in clinical studies as well as by medical professionals and underwriters. BMI is considered to be an acceptable measure of total body fat in adults.

The BMI is calculated as follows:

$$\text{BMI} = \frac{\text{Weight (e.g. 90kg)}}{\text{Height x Height}} = \text{BMI 27.8}$$

(E.g. 1.8m x 1.8m)

**Note:** the final BMI will be rounded up or down to the nearest number. For example, 35.5 will be rounded up to 36. 35.4 will be rounded down to 35.

**Classification of overweight and obesity using BMI**

Weight classification	Obesity class	BMI range
Underweight		< 18.5
Normal		18.5 to 24.9
Overweight		25.0 to 29.9
Mild obesity	1	30.0 to 34.9
Moderate obesity	2	35.0 to 39.0
Morbid obesity	3	> 40.0

Source: World Health Organisation

Where your client has a BMI of 32.0 or greater, and does not have either a:

- personal history of diabetes, heart disease, stroke, sleep apnoea, kidney disease, high blood pressure, high cholesterol, gout or excessive alcohol consumption
- or
- a strong family history of diabetes, heart disease, stroke, kidney disease, high blood pressure or high cholesterol



then we can consider cover without a premium loading, but this would be subject to medical evidence.

Where your client has a BMI greater than 33.0, we may request a Medilite or Own GP Medical Examination as well as an MBA20 blood test.

**Note:** For a BMI of 34.0 or greater and where there is a personal or family history of medical related issues or concerns, or a BMI of 36.0 or greater, careful underwriting consideration will be required. In these circumstances, underwriting will contact you to discuss potential loadings or outcomes. We would suggest that you pre-position the life to be insured regarding an anticipated premium loading and/or other alternative terms. This is important to confirm before your client attends any medical examinations/tests.

### Pending surgery

Where your client indicates that a surgical procedure is pending, all cover may be declined until after the procedure has taken place and an acceptable period of post-operative medical review has been completed. Individual consideration may be given to minor procedures where general anaesthesia is not required; however, this will depend on the nature of the condition/illness in question and the type of cover being applied for. For further information, please contact your underwriter.

### Pregnancy at time of application

Depending on the type of cover being applied for (i.e. income protection), application acceptance is determined on an individual basis and on its own merits.

Please refer to the notes below for specific product requirements.

Pregnancy is not an automatic exclusion to insurance cover. However, where your client is pregnant during application, we reserve the right to ensure that there are no complications with the current pregnancy and/or the client having a previous history of pregnancy-related complications, e.g. gestational diabetes, ectopic pregnancy, high blood pressure.

Where there are complications associated with the current pregnancy and/or the client has a history of pregnancy-related complications, a Personal Medical Attendant's Report (PMAR) will be required.

Depending on the nature of these complications, cover may be declined. Under these circumstances a review of the circumstance will be possible after a minimum of six weeks post-delivery (postpartum) and/or until the medical/ pregnancy-related situation is stabilised.

### Life, Trauma and TPD Cover in the last trimester of pregnancy (i.e. after greater than six months of carried pregnancy)

Cover will be considered up to the due date of delivery, subject to an absence of any medical complications. The TPD occupation classification should however be rated only under home duties (please refer to the PDS for definition).

**Note:** This TPD occupation classification can be reassessed on confirmation of return to work.

### Income protection

We may consider cover if the application occurred during the first two trimesters of the pregnancy, i.e. first six months of carried pregnancy. This is subject to an absence of any medical and/or pregnancy-related complications, and if the following criteria are met:

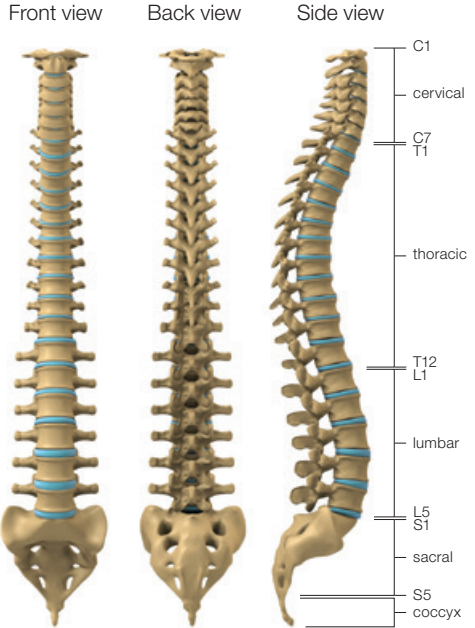
- your client has been working full-time in their current occupation which does not involve working from their place of residence
- written confirmation from your client that they will return to full-time work within 12 months of the due date of confinement post-delivery.

**Note:** We will decline the income protection application if your client is within the third trimester of pregnancy, i.e. after greater than six months of carried pregnancy. This situation can be reassessed on confirmation of return to work.

### Plan Protection

Plan Protection (waiver of premium) is not available where a medical, financial, pastime, occupation or travel residency loading or exclusion is applied.

### Parts of the spine



# Financial underwriting.

## **Financial underwriting is applied to determine that the level of cover being proposed can be justified.**

The underwriter must establish that:

- the sum insured (lump sum cover) is commensurate with the stated need for cover
- the client's income supports the monthly benefit being proposed (for income protection)
- payment of a claim will not leave the policy owner/beneficiary in a significantly better financial position than they otherwise would be, if the insured event had not occurred.

If the financial situation isn't assessed accurately, there is a significant risk of claims overpayments occurring. This is particularly important where income protection is concerned.

Although financial underwriting is generally applied to large sums insured, the need should be clear in all cases regardless of the level of cover.

## Financial requirements – Purpose of cover is Personal Cover.

(Includes cover from all sources)

Sum insured	Life	TPD*
Up to \$3,000,000	A	A
\$3,000,001 – \$5,000,000	A + B + C	A + B + C + D
\$5,000,001 – \$10,000,000	A + B + C + D	-
Over \$10,000,000	Refer to Underwriting	-

\*The maximum allowable TPD cover sum insured (from all sources) is \$5 million.

Sum insured	Trauma/Trauma Plus*
Up to \$1,000,000	A
\$1,000,001 – \$1,500,000	A + B + C
\$1,500,001 – \$2,000,000	A + B + C + D

\*The maximum allowable Trauma cover sum insured (from all sources) is \$2 million.

## Financial Requirements – Homemaker/domestic duties.

(Includes cover from all sources)

Life and TPD	Up to age 55	56 to 60	61 and over
Up to \$500,000	A	A	A
\$500,001 – \$750,000	A	A	A + B or C
\$750,001 – \$1,000,000	A	A + B or C	A + B or C
\$1,000,001 – \$1,500,000	A + B or C	A + B or C	A + B or C
\$1,500,001 – \$2,000,000	IC (B or C will also be necessary)	IC (B or C will also be necessary)	IC (B or C will also be necessary)

Trauma/Trauma Plus*	Up to age 55	56 to 60	61 and over
Up to \$500,000	A	A	A
\$500,001 – \$750,000	A	A + B or C	A + B or C
\$750,001 – \$1,000,000	A + B or C	A + B or C	A + B or C

\* Trauma will be limited to a maximum of \$1 million (from all sources).

Key	
A	Personal Statement
B	Confidential Financial Report
C	Copy of Financial Needs Analysis/Statement of Advice or Adviser report
D	Copy of individual and business (e.g. partnership, company) tax returns and tax assessment notices, including profit and loss statements and balance sheets, <u>for all entities</u> , for the last two financial years*

\*Where income is derived from multiple entities (i.e. family trusts, secondary companies etc.) it will be necessary to provide a copy of all the relevant Income Tax Returns/Assessment Notice's and Profit & Loss Accounts/Balance Sheets. It is important that the underwriter is able to follow the source and 'flow' of money to determine *Personal Exertion* income.

**Commlnsure reserves the right to request supporting evidence in addition to the above tables where necessary.**

## Accidental Death Cover.

Accidental Death Cover is limited to \$1 million.

For determining financial requirements, the combined total of Life Cover and Accidental Death Cover will be used (from all sources).

## Financial Requirements – Purpose of cover is Business Cover.

(Includes cover from all sources)

Sum insured	Life	TPD*
Up to \$2,000,000	A	A
\$2,000,001 – \$3,000,000	A + B + C	A + B + C + D
\$3,000,001 – \$5,000,000	A + B + C + E	A + B + C + E
\$5,000,001 – \$10,000,000	A + B + D + E	-
Over \$10,000,000	Refer to Underwriting	-

\*The maximum allowable TPD cover sum insured (from all sources) is \$5 million.

Sum insured	Trauma/Trauma Plus*
Up to \$1,000,000	A
\$1,000,001 – \$1,500,000	A + B + C
\$1,500,001 – \$2,000,000	A + B + C + D

\*The maximum allowable Trauma cover sum insured (from all sources) is \$2 million.

Key	
A	Personal Statement
B	Confidential Financial Report
C	Copy of Financial Needs Analysis/Statement of Advice or Adviser report
D	Copy of individual and business (e.g. partnership, company) tax returns and tax assessment notices, including profit and loss statements and balance sheets, <u>for all entities</u> , for the last two financial years*
E	<ul style="list-style-type: none"> <li>For loan protection cover – copy of Loan Agreement</li> <li>For Partnership or Share Purchase cover (including buy/sell) – copy of most recent independent business valuation and/or Partnership/Share Purchase/Buy Sell Agreement.</li> <li>For key person cover – copy of key person agreement or statement from employer (financial controller) providing annual salary package; also attributable net profit together with position/skills and percentage held in business</li> </ul>

\*Where income is derived from multiple entities (i.e. family trusts, secondary companies etc.) it will be necessary to provide a copy of all the relevant Income Tax Returns/Assessment Notice's and Profit & Loss Accounts/Balance Sheets. It is important that the underwriter is able to follow the source and 'flow' of money to determine *Personal Exertion* income.

Commlnsure reserves the right to request supporting evidence in addition to the above tables where necessary.

## Additional notes.

### Life Care requirements

#### Clients without dependants

Cover is generally required primarily to clear debt (i.e. mortgage etc.) and to pay for funeral expenses.

Additional clarification may be needed if the level of cover being applied for appears excessive.

#### Clients with dependants

The following Life Care multiples of annual income are a guidance for family and personal protection maximum cover:

Age	Multiple of income
Up to 40	25
41 to 50	20
51 to 55	15
56 to 60	10
Over 60	≤ 5

### Total and Permanent Disability (TPD) Cover requirements

TPD Cover replaces lost potential income and provides financial resources for medical care and modifications of lifestyle if your client is totally and permanently disabled due to sickness or injury. Cover must not be excessive when compared to income.

The following income multiples are a guideline for family and personal protection maximum cover:

Age	Multiple of income
Up to 40	25
41 to 50	20
51 to 55	15
56 to 60	10
Over 60	≤ 5

The maximum allowable TPD Cover sum insured (from all sources) is \$5 million.

### Trauma Cover requirements

If your client suffers a major traumatic condition such as cancer, heart attack or stroke, Trauma Cover pays a lump sum. This cover can be used to cover medical expenses, replace income (or top up shortfall from income protection), pay debts and also cover other living expenses.

The following income multiples are a guideline for family and personal protection maximum cover:

Age	Multiple of income
Up to 40	10
41 to 50	10
51 to 55	8
56 to 60	8
Over 60	≤5

The maximum level of Trauma Cover available in Australia (and which can be held across all life insurance companies) is \$2 million.

For any benefit (Life/TPD/Trauma) where the multiple of income does not fully support the lump sum cover amount applied for, the underwriter may request additional supporting documentation such as:

- a Confidential Financial Report
- Adviser Report
- copy of the Statement of Advice
- Income Tax Returns
- or other financial information to support the application

### Homemaker/domestic duties.

CommInsure will consider Life, TPD and Trauma cover for people who are primarily caring for dependent children, are involved in full time domestic duties and are managing the domestic residence.

The maximum levels of cover we will usually allow (from all sources) based on the application alone are:

Age	Life and TPD
Up to 55	\$1,000,000
56 to 60	\$750,000
Over 60	\$500,000

Age	Trauma/Trauma Plus
Up to 55	\$750,000
Over 55	\$500,000



We may individually consider Life, TPD & Trauma\* cover over these amounts and up to \$1.5 million taking into account the working spouse's income, home loan commitments, and number and age of dependants as per the following method:

5x the spouse's income, plus balance of residential mortgage, plus \$150,000 for each dependant

To consider the higher amounts the underwriter may require a Confidential Financial Report and/or a copy of the Needs Analysis or Statement of Advice.

For Life and TPD cover up to \$2 million individual consideration may be given where the life insured was a high income earner in a professional occupation and intends to return to work within the next 12 months in the same occupation and income.

## Students/Unemployed/Retired.

As these people are generally not earning an income from personal exertion we are unable to offer cover based on a multiple of income. However, it is not unreasonable to expect that there is still a need for insurance in many cases.

In these instances, we will usually limit Life and Trauma cover (from all sources) to \$500,000.

Any applications for cover over this amount will require justification, such as a copy of the Statement of Advice. In some instances a Confidential Financial Report may also be requested by the underwriter to support the insurable need.

\*Trauma cover will be limited to a maximum of \$1 million in all instances.

## Income protection and Business Overheads Cover requirements.

### Income protection maximums

- the maximum monthly benefit for occupation group L is \$15,000
- the maximum monthly benefit for occupation group M and X is \$10,000
- the maximum monthly benefit for occupation group H and Y is \$7,000.

### Income protection

Agreed value

Occupation class	Monthly benefit	Employment status	Requirements
S, K, J, P	Up to \$15,000	Employed	A
S, K, J, P	Up to \$10,000	Self-employed	A
S, K, J, P	\$10,001 – \$15,000	Self-employed	A + C
S, K, J, P	\$15,001 – \$30,000	Employed	A + B + D
S, K, J, P	\$15,001 – \$30,000	Self-employed	A + C + D
G, C, A	Up to \$10,000	Employed/self-employed	A
G, C, A	\$10,001 – \$15,000	Employed	A + B
G, C, A	\$10,001 – \$15,000	Self-employed	A + C
G, C, A	\$15,001 – \$30,000	Employed	A + B + D
G, C, A	\$15,001 – \$30,000	Self-employed	A + C + D
L	Up to \$6,000	Employed/self-employed	A
L	\$6,001 – \$15,000	Employed	A + B
L	\$6,001 – \$15,000	Self-employed	A + C
M, X	Up to \$6,000	Employed	A
M, X	Up to \$5,000	Self-employed	A
M, X	\$6,001 – \$10,000	Employed	A + B
M, X	\$5,001 – \$10,000	Self-employed	A + C
H, Y	Up to \$7,000	Employed	A
H, Y	Up to \$4,000	Self-employed	A
H, Y	\$4,001 – \$7,000	Self-employed	A + C

## Indemnity/Extended Indemnity

Occupation class	Monthly benefit	Employment status	Requirements
S, K, J, P, G, C, A	Up to \$15,000	Employed/self-employed	A
S, K, J, P, G, C, A	\$15,001 – \$30,000	Employed/self-employed	A + D
L	Up to \$15,000	Employed/self-employed	A
M, X	Up to \$10,000	Employed/self-employed	A
H, Y	Up to \$7,000	Employed/self-employed	A

## Business Overheads Cover (BOC)

Occupation class	Monthly benefit	Employment status	Requirements
S, K, J, P, G, C, A	Up to \$15,000	Self-employed	A + BOC questionnaire
S, K, J, P, G, C, A	\$15,001 – \$40,000	Self-employed	A + BOC questionnaire + most recent profit & loss statement
L	Up to \$15,000	Self-employed	A + BOC questionnaire
M	Up to \$10,000	Self-employed	A + BOC questionnaire

## Key

A	Personal Statement
B	Letter from employer confirming employment status and full details of current salary package including a break-up of amounts, e.g. salary, superannuation, motor vehicle, and copy of most recent individual tax return and tax assessment notice
C	Copy of individual and business (e.g. partnership, company) tax returns and tax assessment notices, including profit and loss statements and balance sheets, for the last two financial years
D	Financial Statement – income protection, verified by the life insured

The purpose of income protection insurance is generally to provide the insured with replacement income when a sickness or injury prevents them from working, therefore the owner and the life insured will normally be the same person.

The maximum monthly benefit available under an income protection agreed value or indemnity policy is \$30,000 subject to the maximum shown below, based on a client's insurable income and occupation group.

**Note:** Monthly benefits in excess of \$30,000 may be considered under a separate two-year contract period indemnity policy, please refer to underwriting for full details.

### Calculating the income protection monthly benefit

#### Income

Up to \$320,000 p.a.	75 per cent
\$320,001 to \$560,000 p.a.	50 per cent
Over \$560,000 p.a.	25 per cent

### Insurable income

#### For business owners

For a business owner we consider insurable income to be the income that will cease if the life insured is unable to work. This includes their share of the net income of the business (after all business expenses) that is directly due to their personal exertion, before tax.

We will consider including regular overtime, initial commissions and bonuses if these have been part of the client's income for at least the last two years. If these payments have fluctuated more than 20 per cent over this two-year period (year on year), we will base our calculation on the average amount over this period.

**Note:** Insurable income does not include investment, interest income or unearned income.

Uninsurable income is income that your client continues to receive from their business even if they can't work, which may include:

- ongoing trail commissions
- ongoing profits generated by other employees/partners of the business (an ongoing offset income clause may be applied)
- royalties or trust income
- dividends.

#### For employees

An employee's insurable income is:

- their base salary (before tax), plus
- any additional benefits such as superannuation and motor vehicle lease costs (unless the vehicle is purely for work and not available for personal use), plus
- any regular overtime, commission and bonus payments.

**Note:** Employed persons can insure up to 75 per cent of their total salary package. This includes their superannuation contributions which are generally in line with the current SGC arrangements. Some employed clients may be contributing a higher percentage than current SGC arrangements into their superannuation. In these circumstances we would suggest you discuss the client's situation in detail with your underwriter before finalising the quotation as we will only allow up to a maximum of 15 per cent of the base salary as the superannuation 'add back' within the overall package.

#### For self-employed people

If your client owns part or all of a business or they are a working director, income is money generated by the business due to their own activity, after all expenses in earning that income have been deducted. That is, the income that will cease if they can't work.

For self-employed people, we calculate insurable income as (all amounts are before tax):

- total income generated from their personal exertion (i.e. income that would stop if they could not work due to sickness or injury), less
- expenses incurred in generating that income, plus
- expenses that can be added back, which include the following:
  - superannuation for self and non-working spouse
  - depreciation (subject to limitations)
  - motor vehicle lease and expenses, unless used primarily as a work vehicle
  - donations
  - non-working spouse income (i.e. income splitting), or
  - income distributions to a family trust for non-working family members.

### Third-party policy ownership

Income protection is designed to replace your client's income when sickness or injury prevents them from working. Consequently, the policy owner and the insured person are usually the same person.

We only consider third-party ownership if:

- the life insured is an owner of, and a major shareholder in, a company and is personally responsible for generating income, or
- the life insured generates personal income for the family trust or family business.

### Exceptionally high income earners

If your client earns \$1.5 million or more p.a. before tax, we will only consider offering income protection benefits on an individual basis. High income earners often have a high proportion of unearned/investment income, which needs to be carefully considered (refer to the unearned or investment income details following).

### Unearned or investment income

This is income earned from non-personal exertion, e.g. interest, dividends, rent, pensions, family trusts, royalties and annuities.

Income protection aims to replace income earned by personal exertion, so when assessing a monthly benefit, we must take into account unearned income to determine whether your client has a degree of self-insurance.

**Note:** We will not off-set unearned or investment income where it is \$20,000 p.a. or less and does not exceed 25 per cent of the earned income.

If your client's unearned income exceeds 25 per cent of their personal exertion income, we will offset the unearned income portion when calculating the monthly benefit.

This example shows how we calculate the offset:

Net income (after business expenses and before tax)	= \$60,000 (1)
Unearned income (investment income)	= \$20,000 (2)
Total income (1) + (2)	= \$80,000 (3)
75% of (3)	= \$60,000 (4)
Maximum sum insured – income (4) – (2)	= \$40,000 divided by 12 (months) = \$3,333 monthly benefit

Where the client's unearned or investment income exceeds \$150,000 p.a., income protection cover will not be available.

## Additional income protection information.

### Indemnity and extended indemnity policies

We don't generally need financial evidence for indemnity or extended indemnity cover if the benefit is less than \$15,000 per month, but we may sometimes ask for evidence of income.

The benefit amount proposed should be based on the income earned through own personal exertion in the two years prior to Application, to ensure that your client is not over insured. At claims stage, financial evidence will be obtained to establish pre-disability income.

### Agreed value policies

Our agreed value policies cover your client for the insured monthly benefit if they become disabled, regardless of any subsequent reduction in income. For agreed value policies, the accuracy of the statement of income is crucial at time of underwriting. We look very closely at your client's income, earning patterns and business structure to determine whether the level of benefit they request genuinely matches their income.

### Guaranteed agreed value policies

If your client provides us with the required evidence of their income or they're an eligible medical graduate, they can apply for a guaranteed agreed value policy (outside super only). With this type of policy we pay the monthly benefit they've selected and don't ask them to justify their cover via proof of income in the event of a claim.

For this type of employment	We need
Self-employed (sole trader)	<ul style="list-style-type: none"> <li>Individual tax returns and tax assessment notices for the last two years – please note that expenses are generally consolidated within the individual tax returns as follows: superannuation, rent, depreciation, motor vehicles and other expenses, e.g. amortisation, donations, personal insurances. If other expenses are used as add backs to determine sum-insured income, then we also need profit and loss accounts to guarantee the agreed value contract.</li> </ul>
Partnership	<ul style="list-style-type: none"> <li>Individual tax returns and tax assessment notices for the last two years, plus</li> <li>Partnership and all trust tax returns, i.e. profit and loss accounts and balance sheets for the last two years.</li> </ul>
Employed by own company or any associated business entities	<ul style="list-style-type: none"> <li>Individual tax returns and tax assessment notices for the last two years, plus</li> <li>Company, other business entities and trust tax returns, i.e. profit and loss accounts and balance sheets for the last two years.</li> </ul>
Employee (no ownership interest in any of the business entities)	<ul style="list-style-type: none"> <li>Letter from employer confirming employment status and full details of current salary package including a break-up of amounts, e.g. salary, superannuation, motor vehicle, plus</li> <li>Copy of most recent individual tax return and tax assessment notice.</li> </ul>

## Medical Graduates

Medical graduates are eligible for a guaranteed agreed value policy if they are registered as a medical professional and are full-time University degree-qualified graduates. These applicants include:

- dentists
- dental surgeons
- medical practitioners with unrestricted medical practice registrations.

With this type of policy, we pay the monthly benefit they've selected and don't ask the insured to justify the selected monthly benefit amount in the event of a claim. As an eligible medical graduate, they can apply for 75 per cent of their current income up to \$6,250 without the need to provide evidence of income.

## The importance of accurate financial evidence

We rely on the accuracy of the financial evidence provided with the application about your client's income in the period before the policy starts. If the evidence for that period later changes, your client must tell us and we may change the monthly benefit.

If information we receive as part of a claim contradicts the financial information we relied on during the application, we may also review the monthly benefit.

## Retained profit/earnings

Retained profit is where a company keeps its profits or earnings in the business rather than distributing them to shareholders. These retained profits/earnings are accumulated income relating to previous financial years, and shouldn't be included in calculation of a monthly benefit. They are also not add-back items.

## Bankruptcy

If your client is currently under bankruptcy provisions (has not been discharged) or has been in bankruptcy more than once, we will not consider them for income protection, Essential Cover or TPD Cover.

Once they've been out of post-bankruptcy discharge for at least three years, we may consider them depending on:

- the details around the bankruptcy (in case there are mitigating circumstances we need to consider)
- the type of business they are now in and the financial situation of that business
- reviewing two-to three years' financial accounts, including tax returns and tax assessment notices of the new business and associated entities.

In addition, we need:

- date your client was declared bankrupt
- date discharged
- details of occupation and employer at that point in time
- full details of circumstances leading to bankruptcy – this should include the actual amount of money involved
- any financial commitments to the other parties involved.



If they have a history of more than one bankruptcy, we may request an independent accountant's report or financial questionnaire.

**Note:** It is imperative that they demonstrate employment and financial stability over an established number of years.

### **Additional Business Overheads Cover information.**

Business Overheads Cover is available to self-employed people or members of a small business. It is a pure indemnity policy.

This benefit will cover your client's share of most fixed business expenses for up to 12 times the monthly benefit if they are unable to work due to sickness or injury. In assessing the level of cover being applied for, the underwriter needs to differentiate between who is generating the income versus who is paying the bills.

To be eligible for this benefit, your client must be either:

- self-employed with special skills or expertise and not working at home, or
- an income generating member of a small business who is responsible for a portion of the business expenses.

Business Overheads Cover is effective where the generation of business income will not continue in the insured's absence.

Business Overheads Cover isn't available for occupations we classify as heavy risk or specialist risk.

### **Types of business expenses covered**

This insurance covers expenses incurred in the operation of the business during the period of the claim, that is essential to producing business income. The intention is to ensure that, after a limited period of disability, your client has a business to return to. Expenses covered include:

- salaries, fringe benefits tax (FBT) and employer costs (for example, superannuation) in relation to the salaries of non-income generating employees
- office rent or the regular interest payment and principal payment on a business loan or mortgage
- leasing of equipment and motor vehicles for business use
- laundry, cleaning, electricity, gas, water, telephone
- accounting fees and dues to professional bodies
- property rates and taxes (for example land tax)
- general insurance premiums.

**Note:** We only pay for actual costs incurred up to the value of the benefit amount. It is the insured person's responsibility to ensure they are neither over insured nor underinsured over time. Offsets apply to this cover.

## **Types of business expenses not covered**

- goods, wares, merchandise or trade-in stock
- the cost of the implements of your client's profession, business or occupation, e.g. the cost of a carpenter's tools
- salaries, fees, drawing accounts or any other form of remuneration to your client, his/her replacement or any other person who directly contributes to the earnings of your client or the business, e.g. locum fees
- salaries paid to non-working spouses
- any expenses which are not fixed and ongoing
- fringe benefits tax (unless associated with the salaries of non-income generating employees)
- outgoings of the business (some common examples seen on profit and loss accounts are personal superannuation, personal motor vehicle expenses, entertainment, donations).

## **Business Overheads Cover offset**

The Business Overheads Cover benefit will be offset by:

- your client's portion of income from the business derived from trading during the period of total disability
- the income generated by any employee(s) hired after your client became totally disabled, to perform the work normally performed by your client
- any amount received, during the period of total disability, from any other insurance policy, to reimburse your client's business expenses.

# Underwriting business insurance.

## Key person protection.

### Revenue purpose

This type of cover is intended to protect a business from the negative effects on trading caused by the death or total disablement of any person whose presence is considered vital for its continued wellbeing.

These key people are employees to whom profits can be directly attributable. They may possess sound knowledge and experience in a specific field of business, and have valuable personal contacts.

Key person insurance is intended to cover such things as a loss of profitability within the business, the cost of recruitment and the training of replacement staff with specialised skills or knowledge. We will look at the following:

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

As a guide, we would generally allow up to five to ten times salary for Life, TPD and Trauma Cover, subject to maximums previously stated for TPD and Trauma Cover.

### Capital purpose

Losing a key person can also adversely affect the capital value of the business. Key person insurance proceeds can be used to maintain the capital value and stabilise the business. The capital value of a business can be reduced by damage to:

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Goodwill	is what brings clients to the business.
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Credit standing	some businesses can more easily secure credit lines than others because one director has sufficient personal assets to secure the debt.
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Loan standing	some businesses can more easily secure credit lines than others because one director has sufficient personal assets to secure the debt.
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Loan accounts	the loss of a key person who has loaned money to the business may mean that the loan must be repaid to the key person immediately.
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Other debts	if the business is destabilised and defaults on a loan, the financier could call in one or more of the loans made to the business.
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We will look at the following when calculating the appropriate level of cover:

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

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

### **Financial requirements for key person insurance (revenue or capital)**

- Confidential financial report.

We may also require:

- profit and loss statements for the last two years
- balance sheets for the last two years
- salary package details of key person.

## **Partnership protection (buy/sell - share purchase).**

Normally, business partners will want their business to continue after the death or total and permanent disablement of one of the partners. The basic principle behind this insurance is to provide cover on all partners in a business.

The cover on each shareholder or partner should be proportionate to their respective shareholding in the business. On death or disablement, the policy proceeds provide a lump sum to allow the remaining partners to purchase the deceased or disabled partner's share in the business.

This form of insurance enables the business to continue with a minimum of disruption by:

- supplying an amount of cash for purchase of the insured's share of the business
- excluding the involvement of the insured's beneficiaries in the day-to-day running of the operation (for which they may not possess the knowledge or skill).

### **Calculating the sum insured for partnership protection**

- Value of the business and the method used will be required.
- We will only cover the percentage of the business that your client owns.
- Allowances can be made for tax implications.

### Financial requirements for partnership protection

- Confidential financial report.

We may also require:

- profit and loss statements for the last two years
- balance sheets for the last two years
- valuation of business by an accountant or certified valuer.

### Business loan protection.

This cover is taken out to ensure that in the event of the borrower suffering death, disablement or major trauma, the loan can be repaid.

The maximum allowable level of cover will be the amount that is required to clear the debt that your client is responsible for. If more than one person is responsible for the debt, then only the proportion that each person is responsible for can be covered.

### Financial requirements for business loan insurance

- confidential financial report
- evidence of lending, or if loan is through Commonwealth Bank, copies of schedules.

**Note:** The above is a guide only. Depending on the individual circumstances, we may require additional information.

### Business Safe Cover option.

Where your client has taken out insurance for business purposes (i.e. buy/sell, business loan, key person), the Business Safe Cover option provides a facility to increase Life, Trauma and TPD Cover in the future (up to three times the original benefit to a maximum of \$10 million for Life Care, \$2 million for Trauma Cover and \$5 million for TPD Cover). The advantage of this is that no further medical underwriting is required at the time of the business event/increase.

### Initial requirements

The medical and financial underwriting will be based on the maximum sum insured, i.e. three times the amount applied for. For example, if your client has applied for \$1 million Life Care, then the underwriting requirements will be based on \$3 million. Purpose of cover, including copy of relevant business contracts/agreements, will also be requested.

## Increase requirements

Financial evidence will be required to support any increase based on the original purpose of the cover, e.g. key person or loan guarantor. Depending on the event, evidence of the relevant business event, satisfactory to us, needs to be provided as follows:

Business event	Evidence required
Business growth	<ul style="list-style-type: none"><li>a revised valuation of the value of the business calculated by a qualified accountant or by a valuer approved by CommInsure</li></ul>
Key person	<ul style="list-style-type: none"><li>a revised valuation of the value of the key person to the business calculated by a qualified accountant or by a valuer approved by CommInsure</li></ul>
Financial interest	<ul style="list-style-type: none"><li>a revised valuation of the value of the financial interest in the business calculated by a qualified accountant or by a valuer approved by CommInsure</li></ul>
Business loan	<ul style="list-style-type: none"><li>loan documentation acceptable to CommInsure</li></ul>

For information on the Guaranteed Insurability option (GIO) – business events, please refer to the CommInsure Protection Combined PDS and Policy.

# Transferring insurance cover held by another insurer.

**If your client wishes to transfer existing insurance cover from another insurer, we'll consider this change if they meet the following conditions and requirements.**

**Note:** The major difference between a new business application and transfer application is the mandatory medical requirements are waived. Also, most financial requirements are not required (apart from TPD and Income Care applications).

## Conditions.

Your client must be less than 60 at their next birthday, and the insurance cover must:

- currently be in force
- have been issued within the last five years (three years for income protection or Business Overheads Cover)
- have been fully underwritten by the previous insurer, i.e. not on a group risk or short-form Personal Statement
- have a maximum loading of up to 50 per cent and/or one exclusion
- not have been previously accepted under modified, takeover or transfer terms.

## Requirements.

We will need:

- an Application form (BR144) which includes a personal statement
- a CommInsure quote
- a copy of the Policy Schedule for each policy/cover being replaced
- up-to-date proof of policy currency, e.g. policy anniversary letter and premium statement showing that the client is currently covered by the policy.

## Other considerations.

We may request additional medical evidence or financial information, particularly if your client's health or financial situation has changed since the existing insurance commenced.

We will need a full occupation and financial assessment for all TPD and income protection applications.

In some instances, it may be in your client's best interest to maintain their existing cover, for example:

- if their health has changed and, as a result, it is likely that they would now incur a loading or exclusion with their new cover
- if their income has significantly reduced since the existing insurance started (for income protection)
- if their occupation has changed or they have taken up hazardous pursuits or pastimes and, as a result, it is likely a loading or exclusion would apply.

For income protection applications, we will request current proof of income requirements as per our stated financial requirements table.

**Note:** The above is with the exception of guaranteed agreed value, which will not require proof of income. Please refer to page 53 for more information.

## Maximum benefit levels which can be transferred.

### Maximum sum insured to be replaced/transferred

Life Care	\$3 million
Trauma Cover	\$1 million
TPD Cover	\$2 million
Income protection (including Essential Cover) and Business Overheads Cover:	
current age up to 50 (next birthday)	\$10,000 per month
current age 51 to 55 (next birthday)	\$12,000 per month
current age 56 to 60 (next birthday)	\$15,000 per month



# Pastimes guide.

**This section will assist you in determining whether a particular sport or activity will incur a loading or exclusion on a particular type of insurance and will also help you pre-position your client.**

## **Unlisted activities.**

If an activity is not listed you can:

- contact underwriting on **1800 257 328**, or
- ask your client to complete the other sports and hazardous activities questionnaire within the Personal Statement, or
- attach a separate statement (signed and dated by your client) to the application.

Our decision to provide cover will be based on the information provided in the appropriate questionnaire within the Occupation, Pastimes and Activities sections of the Personal Statement or the separate statement mentioned above.

## **Insuring sports people.**

### **Professionals**

If your client earns a considerable portion of their income from playing sport or a particular activity, we consider them to be a 'professional' sports person. They are not eligible for income protection and TPD Cover.

### **Semi-professionals**

If your client is paid to play in local competitions we consider them to be semi-professional. Due to their level of participation, there is an increased risk of significant injury and we may exclude the activity where terms are considered possible. Payments received must not form a large proportion of their income or be included in the calculation of an income benefit.

### **Accident option.**

The income protection Accident option is not available if the sport or activity requires a minimum 30- or 90-day waiting period or incurs an exclusion (see the tables overleaf).

### **Plan Protection option (waiver of premium).**

The Plan Protection option on Life Care is not available if the sport or activity incurs an exclusion or loading.

## Abbreviation codes

Rec only	Recreational only
Rec & Comp	Recreational and competition
Prof	Professional
Std	Standard rates
Excl	Exclusion to apply
D	Decline
IC	Individual consideration required
\$ (amount as indicated)	An extra \$ amount as indicated per \$1,000 sum insured loading will apply (Life Care and Trauma covers)
/	A choice of either an exclusion, % loading or \$ (amount as indicated) per \$1,000 sum insured loading will apply
Min. 30	Minimum 30 day waiting period to apply for that activity (IP cover)
Min. 90	Minimum 90 day waiting period to apply for that activity (IP cover)
%	An extra % loading may apply (all cover types)

Pastimes	Life Care			Trauma Cover			TPD Cover		IP and BOC	
	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	REC ONLY	REC AND COMP
Abseiling – outdoor	Std.	Std.	Excl.	Std.	Std.	Excl.	Excl.	Excl.	Excl.	Excl.
Abseiling – indoor	Std.	Std.	Std.	Std.	Std.	Excl.	Std.	Excl.	Min. 30	Excl.
Aerobics	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Archery	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Aviation/flying	Please refer to page 70									
Badminton	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Baseball	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Base jumping	IC	IC	IC	IC	IC	IC	IC	IC	IC	IC
Basketball	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Min. 30
Bicycle racing	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Min. 30	Excl.
Boxing	Std.	Excl./ \$2.00	Excl./ \$2.00	Std.	Excl./ \$2.00	Excl.	Excl.	Excl.	Excl.	D
Bungy jumping ≤ 5 jumps per annum	Std.	Std.	IC	Std.	Std.	IC	Std.	Excl.	Std.	Excl.
Bungy jumping > 5 jumps per annum	Std.	Std.	IC	Std.	Excl.	IC	Std.	Excl.	Excl.	Excl.
Bushwalking	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Canoeing (clerical occupations S, K, J, P, G, C)	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.

Pastimes	Life Care			Trauma Cover			TPD Cover		IP and BOC	
	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	REC ONLY	REC AND COMP
Canoeing (all other occupations L, M, H)	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Min. 30	Excl.
Caving/ canyoning (not underwater)	Std.	Excl./\$5.00	Excl./\$5.00	Std.	Excl./\$5.00	Excl./\$5.00	Excl.	Excl.	Excl.	Excl.
Cricket	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Equestrian	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Std.	Excl.
Fencing	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Fishing	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Football – touch/ oztag	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Football – (all codes) – semi professional or match payments	Std.	Std.	Std.	Std.	Std.	Std./Excl.	Std./Excl.	Excl.	Excl.	Excl.
Football – (all codes) – Amateur	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Min. 30	Min. 90/25%
Golf	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Gymnastics	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Hockey – field	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Hockey – ice (clerical occupations S, K, J, P, G, C)	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Min. 30

Pastimes	Life Care			Trauma Cover			TPD Cover		IP and BOC	
	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	REC ONLY	REC AND COMP
Hockey – ice (other occupations L, M, H)	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Min. 30	Min. 30
Horse jumping	Std.	Std.	Std.	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl.	Excl.	Excl.	Excl.
Horse riding	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Std.	Excl.
Hunting (no flying involved)	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Std.	Excl.
Jet skiing	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Judo	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Min. 30	Excl.
Jujitsu	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Min. 30	Excl.
Karate	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Min. 30	Excl.
Kayaking – still water	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Kayaking – whitewater	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Min. 90	Excl.
Kickboxing	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Min. 30	Excl.
Lacrosse	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Min. 30
Lifesaving	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.
Marathon running	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Martial arts (all forms)	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Min. 30	Excl.

Pastimes	Life Care			Trauma Cover			TPD Cover		IP and BOC	
	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	REC ONLY	REC AND COMP
Mountain climbing	IC	IC	Excl.	IC	IC	Excl.	IC	Excl.	Excl.	Excl.
Mountain biking (non-motor)	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Std.	Excl.
Netball	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Ocean racing	Std.	IC	IC	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.
Parasailing	Std.	Std.	Excl.	Std.	Std.	Excl.	Std.	Excl.	Std.	Excl.
Polo – horse	Std.	Std.	Std.	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.
Polo – water	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Min. 30
Rock climbing (indoor)	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.
Rock climbing (outdoor)	Excl./ \$2.00	Excl./ \$2.00	Excl.	Excl./ \$2.00	Excl./ \$2.00	Excl.	Excl.	Excl.	Excl.	Excl.
Rodeo	Std.	Excl./ \$2.00	Excl./ \$2.00	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.
Rowing	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Sailboarding	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Sailing – harbour, coastal	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Sailing – ocean	Std.	Std.	Excl.	Std.	Std.	Excl.	Std.	Excl.	Excl.	Excl.
Scuba diving ≤40 m, no hookah, wreck, cave or potholing	Std.	Std.	Std.	Std.	Std.	Excl.	Std.	Excl.	Std.	Excl.

Pastimes	Life Care			Trauma Cover			TPD Cover		IP and BOC	
	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	REC ONLY	REC AND COMP
Scuba diving >40 m or hookah, wreck, cave or potholing	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.
Shooting – target	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Skating (ice/roller)	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Std.	Excl.
Skiing – snow	Std.	Std.	Std.	Std.	Std.	Excl.	Std.	Excl.	Std.	Excl.
Skiing – water	Std.	Std.	Std.	Std.	Std.	Excl.	Std.	Excl.	Std.	Excl.
Softball	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Squash	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Steeplechase	Excl./\$2.00	Excl./\$2.00	Excl./\$2.00	Excl./\$2.00	Excl./\$2.00	Excl./\$2.00	Excl.	Excl.	Excl.	Excl.
Surfing	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Swimming	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Tennis	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Triathlons	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Volleyball	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Waterskiing	Std.	Std.	Std.	Std.	Std.	Excl.	Std.	Excl.	Std.	Excl.
Weightlifting	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Std.	Excl.
Whitewater rafting	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Min. 30	Excl.
Windsurfing	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Wrestling	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Min. 90	Excl.

Pastimes	Life Care			Trauma Cover			TPD Cover		IP and BOC	
	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	REC ONLY	REC AND COMP
Yachting – harbour, coastal	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
Yachting – ocean	Std.	Std.	Excl.	Std.	Std.	Excl.	Std.	Excl.	Excl.	Excl.
Zorbing	Std.	Std.	Excl.	Std.	Std.	Excl.	Std.	Excl.	Excl.	Excl.
<b>Aviation/flying</b>										
<b>Private/recreational/commuter travel flying (fixed wing)</b>										
≤ 100 hours p.a.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
101-300 hours p.a.	Excl./\$2.00	Excl./\$2.00	Excl./\$2.00	Excl./\$2.00	Excl./\$2.00	Excl./\$2.00	Excl.	Excl.	Excl.	Excl./D
301+ hours p.a.	Excl./\$5.00	Excl./\$5.00	Excl./\$5.00	Excl./\$5.00	Excl./\$5.00	Excl./\$5.00	Excl.	Excl.	Excl./D	Excl./D
<b>Charter flying (fixed wing)</b>										
≤ 250 hours p.a.	Std.			Std.			N/A		N/A	
251-500 hours p.a.	Excl./\$2.50			Excl./\$2.50			N/A		N/A	
501+ hours p.a.	Excl./\$3.50			Excl./\$3.50			N/A		N/A	
<b>Charter flying (helicopter)</b>										
≤ 150 hours p.a.	Std.			Std.			N/A		N/A	
151-250 hours p.a.	Excl./\$2.00			Excl./\$2.00			N/A		N/A	
251+ hours p.a.	Excl./\$5.00			Excl./\$5.00			N/A		N/A	
<b>Agricultural – crop, mustering – power line and pipeline patrol (fixed wing and helicopter)</b>										
≤ 250 hours p.a.	Excl./\$5.00			Excl./\$5.00			N/A		N/A	
251-400 hours p.a.	Excl./\$10.00			Excl./\$10.00			N/A		N/A	
401+ hours p.a.	Excl./IC			Excl./IC			N/A		N/A	



Pastimes	Life Care			Trauma Cover			TPD Cover		IP and BOC	
	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	REC ONLY	REC AND COMP

**Private/recreational/commuter travel – multi-engine helicopters (MEH)**

≤ 100 hours p.a.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Std.
101-300 hours p.a.	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl.	Excl.	Excl.	Excl./ /D
301+ hours	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.

**Private/recreational/commuter travel – single-engine helicopters (SEH):**
**Light helicopters/light utility helicopters (e.g Robinson R22, Bell 47G, Hughes 269 etc.)**

≤ 100 hours p.a.	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl.	Excl.	Excl.	Excl.
101-300 hours p.a.	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl.	Excl.	Excl.	Excl.
301+ hours	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.

**Ballooning**

Balloonist	Std.	Excl./ \$2.00	Excl./ \$2.00	Std.	Excl./ \$2.00	Excl./ \$2.00	Std.	Excl.	Std.	Excl.
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**Gliding (non-motorised)**

≤ 100 hours p.a.	Std.	Std.	Excl./ \$2.50	Std.	Std.	Excl./ \$2.50	Std.	Excl.	Std.	Excl.
101+ hours p.a.	Excl./ \$2.50	Excl./ \$2.50	Excl./ \$2.50	Excl./ \$2.50	Excl./ \$2.50	Excl./ \$2.50	Excl.	Excl.	Excl.	Excl.

**Hang gliding**

≤ 100 hours p.a.	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl.	Excl.	Excl.	Excl.
101+ hours p.a.	Excl./ \$4.00	Excl./ \$4.00	Excl./ \$4.00	Excl./ \$4.00	Excl./ \$4.00	Excl./ \$4.00	Excl.	Excl.	Excl.	Excl.

Pastimes	Life Care			Trauma Cover			TPD Cover		IP and BOC	
	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	REC ONLY	REC AND COMP
<b>Ultralights/microlights/gyroplanes</b>										
≤ 100+ hours p.a.	Excl./ \$2.50	Excl./ \$2.50	Excl./ \$2.50	Excl./ \$2.50	Excl./ \$2.50	Excl./ \$2.50	Excl.	Excl.	Excl.	Excl.
101+ hours p.a.	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.
<b>Parachuting/paragliding/skydiving</b>										
≤ 50 jumps p.a.	Std.	Std.	Excl./ \$2.00	Std.	Std.	Excl./ \$2.00	Excl.	Excl.	Excl.	Excl.
51+ jumps p.a.	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl.	Excl.	Excl.	Excl.
<b>Aerobatics</b>										
Aerobatics	Excl./ \$10.00	Excl./ \$10.00	Excl./ \$10.00	Excl./ \$10.00	Excl./ \$10.00	Excl./ \$10.00	Excl.	Excl.	Excl.	Excl.
<b>Motor sports (cars)</b>										
<b>Single seater</b>										
Formula 1	Excl./ \$40.00	Excl./ \$40.00	Excl./ \$40.00	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.
Formula 2 and 3	Excl./ \$15.00	Excl./ \$15.00	Excl./ \$15.00	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.
Formula 4	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.	Excl.
Formula Ford/ Holden	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.	Excl.
Formula Libre	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.	Excl.
Formula Vee	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.	Excl.

Pastimes	Life Care			Trauma Cover			TPD Cover		IP and BOC	
	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	REC ONLY	REC AND COMP
<b>Drag</b>										
Dragsters	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.
Funny cars	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.
Top fuel	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.
Modified production	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl.	Excl.	Excl.	Excl.
Hot rod	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl.	Excl.	Excl.	Excl.
Stock car	Std.	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl.	Excl.	Excl.	Excl.
<b>Karting</b>										
Sprint	Std.	Excl./ \$5.00	Excl./ \$5.00	Std.	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.
Enduro	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.
Formula E (Superkart, 250 international)	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.
<b>Sports cars and sedans</b>										
Group A touring	Excl./ \$4.00	Excl./ \$4.00	Excl./ \$4.00	Excl./ \$4.00	Excl./ \$4.00	Excl./ \$4.00	Excl.	Excl.	Excl.	Excl.
Group 2 – sports cars, nations cup	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl.	Excl.	Excl.	Excl.

Pastimes	Life Care			Trauma Cover			TPD Cover		IP and BOC	
	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	REC ONLY	REC AND COMP
Group 2 – clubman, marque production sports	Excl./ \$2.50	Excl./ \$2.50	Excl./ \$2.50	Excl./ \$2.50	Excl./ \$2.50	Excl./ \$2.50	Excl.	Excl.	Excl.	Excl.
Group 2 – Australian Porsche Cup	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl.	Excl.	Excl.	Excl.
Group 2 – sports sedans	Excl./ \$7.50	Excl./ \$7.50	Excl./ \$7.50	Excl./ \$7.50	Excl./ \$7.50	Excl./ \$7.50	Excl.	Excl.	Excl.	Excl.
Group 3 – V8 Super	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.
Group 3 – super touring sports sedans	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl./ \$3.50	Excl.	Excl.	Excl.	Excl.
HQ Holden	Excl./ \$2.50	Excl./ \$2.50	Excl./ \$2.50	Excl./ \$2.50	Excl./ \$2.50	Excl./ \$2.50	Excl.	Excl.	Excl.	Excl.
AUSCAR/ NASCAR (Australia)	Excl./ \$7.50	Excl./ \$7.50	Excl./ \$7.50	Excl./ \$7.50	Excl./ \$7.50	Excl./ \$7.50	Excl.	Excl.	Excl.	Excl.
AUSCAR/ NASCAR (international)	Excl./ \$20.00	Excl./ \$20.00	Excl./ \$20.00	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.
<b>Speedway</b>										
Midget	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.
Sprint	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.
Production	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.

Pastimes	Life Care			Trauma Cover			TPD Cover		IP and BOC	
	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	REC ONLY	REC AND COMP
<b>Other</b>										
Reliability trials (car clubs etc.)	Std.	Std.	Excl./ \$5.00	Std.	Std.	Excl./ \$5.00	Std.	Excl.	Excl.	Excl.
Motorkhanas	Std.	Std.	Excl./ \$5.00	Std.	Std.	Excl./ \$5.00	Std.	Excl.	Excl.	Excl.
Rally cross	Std.	Std.	Excl./ \$5.00	Std.	Std.	Excl./ \$5.00	Std.	Excl.	Excl.	Excl.
Hill climbs	Std.	Std.	Excl./ \$5.00	Std.	Std.	Excl./ \$5.00	Std.	Excl.	Excl.	Excl.
Vintage	Std.	Std.	Excl./ \$5.00	Std.	Std.	Excl./ \$5.00	Std.	Excl.	Excl.	Excl.
Rally (CAMS sponsored)	Excl./ \$2.50	Excl./ \$2.50	Excl./ \$5.00	Excl./ \$2.50	Excl./ \$2.50	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.
Time trials (recreation only) ≤ 6 per annum	Std.	Excl./ \$2.50	Excl./ \$5.00	Std.	Excl./ \$2.50	Excl./ \$5.00	Std.	Excl.	Std.	Excl.
Time trials (recreation only) > 6 per annum	Std.	Excl./ \$2.50	Excl./ \$5.00	Std.	Excl./ \$2.50	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.

Pastimes	Life Care			Trauma Cover			TPD Cover		IP and BOC	
	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	PROF	REC ONLY	REC AND COMP	REC ONLY	REC AND COMP
<b>Motor sports (cycles/bikes)</b>										
Circuit (Australia)	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.
Circuit (international)	Excl./ \$20.00	Excl./ \$20.00	Excl./ \$20.00	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.	Excl.
Speedway	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.
Motor cross, time trials, scramble, hill climb	Std.	Std.	Excl.	Std.	Std.	Excl.	Excl.	Excl.	Excl.	Excl.
Quad /Three Wheeler bike riding	Std.	Std.	Excl.	Std.	Std.	Excl.	Excl.	Excl.	Excl.	Excl.
Trail bike riding	Std.	Std.	Std.	Std.	Std.	Std.	Std.	Excl.	Min. 90	Excl.
<b>Motor sports (boats)</b>										
<b>Maximum speeds</b>										
≤ 100 kph	Std.	Std.	Excl./ \$2.00	Std.	Std.	Excl./ \$2.00	Excl.	Excl.	Excl.	Excl.
101 to 150 kph	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl./ \$2.00	Excl.	Excl.	Excl.	Excl.
151+ kph	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl./ \$5.00	Excl.	Excl.	Excl.	Excl.

# Occupation guide.

**Occupation ratings are particularly significant when assessing for both income protection and TPD Cover, as the occupation forms the basis of the premium rates.**

Life Care and Trauma cover are subject to different considerations. Premium loadings will only apply to higher risk occupations.

## **Occupation groups.**

There are twelve broad classes of eligible occupations for income protection.

**Note:** Occupation classifications will be assessed in terms of actual duties undertaken and not on the basis of titles. The following table details the occupation groups.

## **Unlisted occupation.**

If an occupation is not listed you can contact underwriting on 1800 257 328 or visit [comminsureadviser.com.au/underwriting](http://comminsureadviser.com.au/underwriting).

Occupation group		Description
S	super professional	Professional occupations requiring membership of a professional or government body in order to practise that occupation.  Very senior business executives established in the business and consistently earning \$160,000 or more p.a.
K	medical	Highly qualified medical professionals requiring membership of a professional or government body in order to practise that occupation.
J	legal	Highly qualified legal professionals requiring membership of a professional or government body in order to practise that occupation.
P	professional	Degree or membership of a professional or government body is necessary for practising that occupation.  Business executives established in the business and consistently earning \$100,000 or more p.a.
G	managerial	Managerial (office-based supervision of office staff) and administrative occupations with office duties only.
C	clerical	Clerical or administrative occupations with office duties only.
L	light manual	Skilled occupations with a light amount of manual work (less than 20%).  White or blue collar supervisors of various occupations and certain skilled technical workers are also included in this group.
M	manual	Skilled occupations with a moderate amount of manual work.  Workers must possess a trade certificate or appropriate licence and have no unusual accident hazard.  White or blue collar supervisors of various occupations and certain skilled technical workers.
H	heavy risk*	Skilled occupations with a heavy amount of manual work, or where the potential for disability is high/or the potential for rehabilitation is low.



Occupation group		Description
A	aviation	Commercial pilots, flight engineers and flight attendants employed by a recognised fixed-scheduled, commercial fare-paying-passenger airline operating within Australia.
X	specialist risk medium*	Skilled occupations with a moderate amount of manual work in industries considered by us to be hazardous in nature, e.g. mining. Workers must possess a trade certificate or appropriate licence.
Y	specialist risk high*	Skilled occupations with a heavy amount of manual work in industries considered by us to be hazardous in nature, e.g. mining (with 10% or more underground work), and where the potential for disability is high/or the potential for rehabilitation is low.

\* Income Care Plus is not available to occupation groups H and Y. The maximum benefit period available for Income Care is five years.

**Note:** Business Overheads Cover is not available to occupation groups H, X and Y.

## Key.

Reference	Description
<b>Income Care</b>	
D	decline
R	refer to underwriting
Y	additional 20% occupation loading applies
<b>TPD</b>	
1	professional and clerical
2	light manual
3	manual, heavy manual and specialist risk – medium
D	decline
^	TPD own occupation available
<b>Life</b>	
S	standard
\$amt	loading per mille (i.e. per thousand dollars sum insured)
R	refer to underwriting
*	decline Life Care – Accidental Death Cover only
<b>Trauma</b>	
S	standard
\$amt	loading per mille (i.e. per thousand dollars sum insured)
R	refer to underwriting

## Occupation list.

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
<b>A</b>					
Abalone diver	licensed, shallow water, < 15 m	D	D	\$2*	\$2
	licensed, deep sea, > 15 m	D	D	\$5*	\$5
Abattoir	inspector/manager – no manual work, no slaughtering	L	2^	S	S
	supervisor, no slaughtering (minimum 30 day waiting period)	M	3	S	S
	worker – including any form of slaughtering	D	D	S	S
Accountant/auditor	appropriate degree qualified	S	1	S	S
	not degree qualified	C	1	S	S
Account executive – managerial/supervisory		G	1	S	S
Accounts – clerk/bookkeeper		C	1	S	S
Acidizer		D	D	S	S
Acid polisher		M	3	S	S
Acrobat e.g. circus		D	D	S	S
Actor/actress	no stunt work	D	D	S	S
	stunt work	D	D	\$2*	D
Actuary – degree qualified		S	1	S	S
Acupuncturist	qualified, Australian registered, not working from home	P	1	S	S
	not qualified or working from home	D	D	S	S
Adjuster/assessor	Insurance, field work	L	2^	S	S
	Insurance, office only	C	1	S	S
Administrator/clerical/teller/bank clerk		C	1	S	S
Administration manager		C	1	S	S
Adventure holiday guide		D	D	R	R

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Advertising	agent	C	1	S	S
	executive earning \$100,000 p.a. or more	P	1	S	S
	other, office only	C	1	S	S
	sales representative, no deliveries	C	1	S	S
Aerial erector	telecommunications, < 15 m	H	3	S	S
	telecommunications, > 15 m	D	D	\$2*	\$2
Aerial photographer		D	D	\$2	\$2
Aged care – admin/clerical only		C	1	S	S
Aged care worker – elderly		D	D	S	S
Agricultural	adviser/consultant – qualified, greater than 10% field work	L	2^	S	S
	adviser/consultant – qualified less than 10% field work	C	1	S	S
	contractor	D	D	S	S
	scientist	G	1	S	S
	technician	M	3	S	S
Agronomist – degree qualified		P	1	S	S
Air compressor operator		M	3	S	S
Air conditioning	installer/technician – qualified (minimum 30 day waiting period)	M	3	S	S
	supervisor – qualified, no manual work	L	2^	S	S
Airfreight clerk/manager		C	1	S	S
Alarm installer – qualified		M	3	S	S
Aluminium fixer/framer/installer		M	3	S	S
Ambulance	driver/officer (minimum 30 day waiting period)	M	3	S	S
Amusement parlour	employee	D	D	S	S
	owner/operator, established minimum 2 years	L	2	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Analyst/business analyst	degree qualified, earning \$100,000 p.a. or more	P	1	S	S
	other	C	1	S	S
Animal breeder/groomer/ trainer	domestic pets only, not working from home	H	3	S	S
	all other animals or working from home	D	D	S	S
Annealer		M	3	S	S
Announcer – radio/television		D	D	S	S
Antenna installer/erector –	< 15 m heights	H	3	S	S
	> 15 m height	D	D	\$2*	\$2
Antique/arts dealer/shop	deliveries (minimum 30 day waiting period)	M	3	S	S
	restoration	M	3	S	S
	sales only	C	1	S	S
Apprentice	1st year – all trades (Carpenter, Chef, Builder, Electrician, etc.)	D	D	S	S
	2 <sup>nd</sup> and 3 <sup>rd</sup> year – all trades (Carpenter, Chef, Builder, Electrician, etc.)	H	3	S	S
	3 <sup>rd</sup> year complete or in 4 <sup>th</sup> year (all trades) – refer to relevant occupation and rate as trade qualified				
Aquarium shopkeeper		L	2 <sup>^</sup>	S	S
Aquatic centre/swimming pool manager – admin. only, salaried, full time		C	1	S	S
Archaeologist	degree qualified, no field work	P	1	S	S
	field work	L	2 <sup>^</sup>	S	S
Architect – degree qualified		S	1	S	S
Archivist		C	1	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Armed forces	army, navy and air force – all ranks	D	D	R*	R
	(not ranking officer) army, navy and air force 100% admin. only	R	R	S	S
	reserves – army, navy and air force	R*	R*	R	R
	submariner	D	D	R*	R
Armoured car driver		D	D	S	S
Art dealer	(shop/gallery) – proprietor/employee	C	1	S	S
	working from home	D	D	S	S
Art gallery curator		C	1	S	S
Art supplies shop – proprietor/employee		C	1	S	S
Articled clerk – legal		C	1	S	S
Artificial inseminator		M	3	S	S
Artist – freelance		D	D	S	S
Asbestos worker		D	D	S	S
Asphalt layer		D	D	S	S
Assembly line worker		D	D	S	S
Assessor	insurance, office only	C	1	S	S
	insurance, field work	L	2^	S	S
Astronomer – degree qualified		S	1	S	S
Athlete		D	D	S	S
Attorney		J	1	S	S
Auctioneer	livestock	L	2^	S	S
	real estate	G	1	S	S
	other	C	1	S	S
Auditor	degree qualified	S	1	S	S
	other	C	1	S	S
Author/writer		D	D	S	S
Awning installer		H	3	S	S

Occupation description	Income protection	TPD Cover	Life Care	Trauma Cover
Aviation aerial surveyor	D	D	\$2	\$2*
Aviation air traffic controller	D	D	S	S
Aviation aircraft mechanic – qualified	M	3^	S	S
Aviation aircraft engineer – degree qualified	L	2^	S	S
Aviation aircraft engineer – technician, qualified	M	3^	S	S
Aviation baggage handler	H	D	S	S
Aviation balloonist	D	D	\$2*	\$2
Aviation clerical – airport worker	C	1	S	S
Aviation flight attendants/steward/stewardess, minimum 60 day WP, maximum 5 year BP	A	2	S	S
Aviation flight engineer	A	D	S	S
Aviation manager – airports	G	1	S	S
Aviation maintenance worker – airports	M	3	S	S
Aviation pilot				
commercial aircraft	A	D	S	S
crop dusting, mustering	D	D	R*	R
helicopter – no mustering	D	D	R*	R
other	D	D	R	R
test pilot	D	D	R*	D
Aviation instructor	D	D	R*	R
Aviation radio operator – airports (not air traffic controller)	C	1	S	S
Aviation refueller, airport	H	D	S	S
<b>B</b>				
Backhoe/bobcat/bulldozer operator – domestic/general building site work only	H	D	S	S
Bailiff	L	2^	S	S
Baker				
qualified	M	3^	S	S
employee	H	3	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Bakery – owner/manager/supervisor (no baking)		L	2^	S	S
Bank manager	senior, degree qualified, earning \$100,000 p.a. up to \$159,999 p.a.	P	1	S	S
	senior, degree qualified, earning \$160,000 p.a. or more	S	1	S	S
	other	G	1	S	S
Bank security – armed/unarmed		D	D	S	S
Bar manager/ proprietor	hotel/motel/club/restaurant – full time, no bar work	L	2	S	S
	hotel/motel/club/restaurant – full time, with bar work (minimum 30 day waiting period)	M	3	S	S
Bar staff – hotel/motel/club/restaurant, full time		H	3	S	S
Barista – full time		L	2	S	S
Barrister		J	1	S	S
Battery	repairs and fitting (minimum 30 day waiting period)	M	3	S	S
	sales only	L	2^	S	S
Beach inspector		D	D	S	S
Beautician	qualified, salon based, not working from home or mobile	L	2^	S	S
	not qualified or working from home/mobile	D	D	S	S
Bedding shop – proprietor, sales only		L	2^	S	S
Beekeeper/apiarist		M	3	S	S
Bicycle	courier	D	D	S	S
	repairs	L	2^	S	S
	shopkeeper/sales employee	L	2^	S	S
Biochemist – degree qualified		P	1	S	S



Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Biologist	marine	D	D	S	S
	non-marine, office based, degree qualified	P	1	S	S
	non-marine, field	C	1	S	S
Blacksmith/farrier		H	D	S	S
Blind installer		H	3	S	S
Boarding house – owner/staff		D	D	S	S
Boarding kennel proprietor/employee – domestic pets only		H	D	S	S
Boat/Yacht builder	supervisor, qualified/licensed	L	2^	S	S
	licensed/trade qualified	M	3^	S	S
	not qualified, minimum 3 years' experience	M	3^	S	S
	other	D	D	R	R
Boat shop – sales only		L	2^	S	S
Body piercer	not working from home	M	3	S	S
	working from home	D	D	S	S
Boilermaker – qualified (not mining)		M	3^	S	S
Book/stationery shop	delivery	M	3	S	S
	owner/sales employee	C	1	S	S
Bookbinder/compositor		L	2^	S	S
Bookkeeper		C	1	S	S
Bookmaker (licensed)		H	D	S	S
Botanist	degree qualified, office based	P	1	S	S
	degree qualified, field work	C	1	S	S
Bottle dealer		H	D	S	S
Bottle shop sales (full time) (minimum 30 day waiting period)		M	3	S	S
Bouncer – crowd control		D	D	R*	R

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Bowen therapist – qualified, Australian registered, not working from home		K	1	S	S
Boxer – professional		D	D	R*	R
Boxing/Kick boxing instructor – full time, no competitions, minimum 3 years' experience (maximum benefit period 2 years)		H	D	S	S
Bread vendor (minimum 30 day waiting period)		M	3	S	S
Bread/cake shop – proprietor/sales employee (no baking)		C	1	S	S
Brewery/distillery	supervisor	L	2 <sup>^</sup>	S	S
	worker	D	D	S	S
	chemist (qualified)	P	1	S	S
Bricklayer	trade qualified/licensed	H	3	S	S
	non-qualified/not licensed	D	D	S	S
Broker	insurance/finance, qualified	P	1	S	S
	insurance/finance, other	C	1	S	S
	land	L	2 <sup>^</sup>	S	S
Builder	trade qualified/licensed	M	3 <sup>^</sup>	S	S
	not licensed/qualified	D	D	S	S
	labourer	D	D	S	S
Building foreman	supervisory only, incidental light manual work only	L	2 <sup>^</sup>	S	S
	supervisory with manual work	M	3 <sup>^</sup>	S	S
Building inspector		L	2 <sup>^</sup>	S	S
Building supply shop – proprietor/employee		L	2 <sup>^</sup>	S	S
Bus/coach driver	local, metropolitan only, under 200 km from base (minimum 30 day waiting period)	M	3	S	S
	mid distance, i.e. under 800 km from base, returning home within 24 hours (minimum 30 day waiting period)	M	3	S	S
	long distance, i.e. greater than 800 km from base	D	D	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Business analyst	degree qualified, earning \$100,000 p.a. or more	P	1	S	S
	other	C	1	S	S
Business consultant	degree qualified, earning \$100,000 p.a. or more, office based only	P	1	S	S
	office only, other	C	1	S	S
Business development/sales manager	supervision of office staff, earning \$100,000 p.a. up to \$159,999 p.a.	P	1	S	S
	supervision of office staff, earning \$160,000 p.a. or more	S	1	S	S
	Office only, other	C	1	S	S
Business manager/ business executive manager	business degree qualified, office based only, earning \$100,000 p.a. up to \$159,999 p.a.	P	1	S	S
	business degree qualified, office only, earning \$160,000 p.a. or more	S	1	S	S
	manager – office only, other	G	1	S	S
Butcher	retail , qualified, no slaughtering of animals (minimum 30 day waiting period)	M	3	S	S
	wholesale, qualified, no slaughtering of animals (minimum 30 day waiting period)	M	3	S	S
Buyer – retail store – office only		C	1	S	S
<b>C</b>					
Cabinet maker	trade qualified	M	3 <sup>^</sup>	S	S
	not qualified, minimum 3 years' experience	M	3 <sup>^</sup>	S	S
Cable joiner – electrical, qualified (no mining)		M	3	S	S
Cable maker – wire maker		H	D	S	S
Cable television installer – less than 15 metres		H	3	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Cafe/coffee shop	proprietor	M	3	S	S
	employee (minimum 30 day waiting period)	M	3	S	S
Cameraperson	aerial	D	D	\$2*	\$2
	on location, full time, salaried television/film, no aerial, no overseas assignments (maximum 5 years benefit period)	M	3	S	S
	studio only, full time, salaried, radio/television/film	L	2^	S	S
Cane harvester		D	D	S	S
Canner and preserver		D	D	S	S
Canvas goods manufacturer	other	H	3	S	S
	supervisory only	L	2^	S	S
Caravan park	admin/owner (minimum 30 day waiting period)	M	3	S	S
	site worker	D	D	S	S
Card shop – proprietor/employee		C	1	S	S
Career adviser/consultant		C	1	S	S
Carer – personal/aged		D	D	S	S
Caretaker	live on premises	D	D	S	S
	live off premises	H	D	S	S
Carpenter	trade qualified/licensed, not roofs	M	3^	S	S
	roof – trade qualified/licensed, < 15 m	M	3	S	S
	roof – trade qualified/licensed, > 15 m	D	D	\$2*	\$2
Carpet cleaner		H	3	S	S
Carpet layer		H	3	S	S
Carpet shop – proprietor/employee, no carpet laying		L	2^	S	S
Carport/Shed erector		M	3	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Cartographer		G	1	S	S
Cartoonist		D	D	S	S
Cashier	finance institution	C	1	S	S
	shop/supermarket	L	2	S	S
Casino	licensed croupier – minimum 2 years' experience	M	3	S	S
	licensed croupier – other	D	D	S	S
	licensed manager/clerk	C	1	S	S
Caterer	qualified, not working from home	L	2 <sup>^</sup>	S	S
	not qualified, minimum 3 years' experience, not working from home	M	3	S	S
	working from home	D	D	S	S
Cattle or horse dealer		D	D	S	S
Ceiling fixer/gyprocker – trade qualified/licensed, or minimum 3 years' experience		H	3	S	S
Cellarman		H	3	S	S
Cement renderer – less than 15 metres, minimum 3 years' experience		H	D	S	S
Charter boat operator		D	D	S	S
Chauffeur/hire car driver – full time (minimum 30 day waiting period)		M	3	S	S
Chef	qualified	L	2 <sup>^</sup>	S	S
	not qualified, minimum 3 years' experience	M	3	S	S
Chemist	pharmacist – degree qualified	P	1	S	S
	shop assistant	C	1	S	S
Chief executive officer (CEO) – degree qualified, earning \$160,000 p.a. or more		S	1	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Child care	worker – registered, not working from home	L	2 <sup>^</sup>	S	S
	worker – registered, working from home	H	3	S	S
	other or not registered	D	D	S	S
China/glass shop – proprietor/sales employee		C	1	S	S
Choreographer/dancer/dancing instructor		D	D	S	S
Cinema	electrician	M	3 <sup>^</sup>	S	S
	projectionist	L	2 <sup>^</sup>	S	S
	technician	L	2 <sup>^</sup>	S	S
Claims adjuster/ claims assessor/ loss adjuster/loss assessor	office only	C	1	S	S
	field work	L	2 <sup>^</sup>	S	S
Cleaner	brick	D	D	S	S
	commercial, full time	H	3	S	S
	hotel/motel	H	3	S	S
	domestic/household, full time	H	3	S	S
Clergyman		C	1	S	S
Clothing	machinist	D	D	S	S
	pattern maker – not working from home, full time	L	2 <sup>^</sup>	S	S
	shop – proprietor/employee	L	2 <sup>^</sup>	S	S
Club – registered	bar person, full time	H	3	S	S
	hostess	H	3	S	S
	manager, no bar work, full time	L	2 <sup>^</sup>	S	S
	manager, bar work, full time	M	3	S	S
	receptionist/clerical only, full time	C	1	S	S
	security staff	D	D	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Coach	Golf/Swimming/Tennis, not professional player, established minimum 2 years, maximum 5 years BP (minimum 30 day WP)	M	3	S	S
	other than Golf/Swimming or Tennis, established minimum 2 years	D	D	S	S
Coastguard		D	D	S	S
Commentator TV/radio		D	D	S	S
Commercial artist	qualified, full time, not working from home	R	R	S	S
	other (not qualified)	D	D	S	S
Commodities broker – degree qualified		P	1	S	S
Company secretary	degree qualified, office based only, earning \$100,000 p.a. up to \$159,999 p.a.	P	1	S	S
	degree qualified, office based only, earning \$160,000 p.a. or more	S	1	S	S
Composer		D	D	S	S
Compositor		C	1	S	S
Computer supplies proprietor		L	2^	S	S
Computer Consultant/analyst	degree qualified	P	1	S	S
	not degree qualified	C	1	S	S
Computer Designer/programmer	degree qualified	P	1	S	S
	not degree qualified	C	1	S	S
Computer Network administrator		C	1	S	S
Computer Network support		C	1	S	S
Computer Operator, office based only		C	1	S	S
Computer Sales		C	1	S	S
Computer Systems engineer – degree qualified		P	1	S	S

Occupation description	Income protection	TPD Cover	Life Care	Trauma Cover	
Computer Technician	C	1	S	S	
Computer Web – content administrator/analyst/manager/designer	C	1	S	S	
Concierge – 4 or 5 star hotel, no manual work	L	2^	S	S	
Concrete contractor – maximum benefit 2 years	H	D	S	S	
Confectionery shop owner/sales employee	C	1	S	S	
Container terminal operator	D	D	S	S	
Cook – minimum 3 years' experience	M	3	S	S	
Coroner	J	1	S	S	
Courier	bicycle/motor bike	D	D	S	S
	car/van	H	3	S	S
Crane/derrick/hoist operator/driver	D	D	S	S	
Curator/groundsperson	no lawn mowing (minimum 30 day waiting period)	M	3	S	S
	lawn mowing	H	3	S	S
Curtain shop – proprietor/sales employee	C	1	S	S	
Customer service consultant – office based	C	1	S	S	
Customs	agent – clerical	C	1	S	S
	officer	L	2^	S	S
<b>D</b>					
Dairy delivery driver	H	3	S	S	
Dairy farming – process worker	D	D	S	S	
Data entry operator	C	1	S	S	
Dean – university, degree qualified	P	1	S	S	
Debt collector	office work, no repossessions	C	1	S	S
	field work, repossessions	D	D	S	S
Deck hand – merchant navy	D	D	S	S	



Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Delicatessen	employee (minimum 30 day waiting period)	M	3	S	S
	manager/proprietor	M	3	S	S
Delivery person – van/car		H	3	S	S
Demolition	worker, no explosives	D	D	S	S
	worker, explosives	D	D	\$2*	D
Dental	dentist	K	1	S	S
	nurse/hygienist	C	1	S	S
	orthodontist	K	1	S	S
	prosthodontist	C	1	S	S
	surgeon	K	1	S	S
	technician	C	1	S	S
Department store	manager/clerical only	C	1	S	S
	sales assistant	C	1	S	S
	store person/back dock	H	3	S	S
Developer – real estate		D	D	S	S
Diamond cutter/polisher/setter		M	3	S	S
Diemaker/caster		M	3	S	S
Diesel fitter – qualified (no mining)		M	3 <sup>^</sup>	S	S
Diesel/Plant mechanic – qualified (no mining)		M	3 <sup>^</sup>	S	S
Dietician	degree qualified	P	1	S	S
	certified	C	1	S	S
Disc jockey		D	D	S	S
Disposal shop – proprietor/sales employee		C	1	S	S
Ditcher/drainer – licensed or minimum 3 years' experience		H	D	S	S
Diver – professional		D	D	R*	R
Dockyard labourer/worker/stevadore		D	D	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Dog groomer – domestic pets only, established minimum 2 years, not working from home (minimum 30 day waiting period)		H	3	S	S
Dogman		D	D	\$2 *	\$2
Draftsperson		C	1	S	S
Drainage contractor		H	D	S	S
Dredger – harbour or river		H	D	S	S
Dressmaker	full time, salaried, in shop, not working from home	L	2^	S	S
	working from home	D	D	S	S
Driving examiner		L	2^	S	S
Driving instructor – established minimum 2 years (minimum 30 day waiting period)		M	3	S	S
Drover		D	D	S	S
Dry-cleaning shop	assistant, manual work (minimum 30 day waiting period)	M	3	S	S
	proprietor/manager, incidental light manual work	L	2^	S	S
Duty free shop – proprietor/sales employee		C	1	S	S
<b>E</b>					
Earth mover/Dump truck operator – domestic/general building site work only		H	D	S	S
Economist – degree qualified		P	1	S	S
Editor	newspaper/magazines	G	1	S	S
	publish/proofreading	C	1	S	S
Electrical inspector – climbing poles		D	D	S	S
Electrical inspector/meter reader – not climbing poles		L	2^	S	S
Electrical linesperson	< 15 m	D	D	S	S
	> 15 m	D	D	\$2*	\$2

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Electrical shop – proprietor/employee		L	2^	S	S
Electrical substation operator		H	3	S	S
Electrical switch operator		M	3	S	S
Electrician	trade qualified (no mining)	M	3^	S	S
	supervisor (no mining)	L	2^	S	S
Electro plater/typer/enameller		M	3	S	S
Electronic technician		M	3	S	S
Elevator mechanic/installer – qualified		H	3	S	S
Embalmer		M	3	S	S
Employment agency	consultant	C	1	S	S
	principal	P	1	S	S
Enameller		M	3	S	S
Engineer	agricultural	G	1	S	S
	civil/structural – degree qualified (no mining)	S	1	S	S
	electrical – qualified/ no manual work (no mining)	M	3^	S	S
	degree qualified (no mining)	S	1	S	S
	mechanical – qualified, no manual work (no mining)	M	3^	S	S
	ship's engineer – armed forces or working at sea	D	D	S	S
	ship's engineer – not armed forces and not working at sea	M	3	S	S
	ships, not armed forces, working at sea	D	D	R	R
sound/recording – qualified, full time, salaried		L	2^	S	S
Engraver/etcher		L	2	S	S
Entertainer/singer		D	D	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Equipment hire	receptionist only	C	1	S	S
	repair/service	M	3	S	S
Escalator mechanic/installer – qualified		M	3	S	S
Excavator operator/driver – domestic/general building site work only (no mining)		H	D	S	S
Explosives transporting		D	D	\$2*	D
<b>F</b>					
Factory	hand/worker	D	D	S	S
	manager – no manual work	G	1	S	S
Farmer	Aquaculture – owner/manager, established minimum 2 years, full time	H	3	S	S
	Banana – owner/manager, established minimum 2 years, full time	H	3	S	S
	Cane – owner/manager, established minimum 2 years, full time	H	3	S	S
	Cattle/Sheep – owner/manager, established minimum 2 years, full time	H	3	S	S
	Dairy – owner/manager, established minimum 2 years, full time	H	3	S	S
	Fish – owner/manager, established minimum 2 years, full time	H	3	S	S
	Fruit – owner/manager, established minimum 2 years, full time	H	3	S	S
	Oyster – owner/manager, established minimum 2 years, full time	H	3	S	S
	Vegetable – owner/manager, established minimum 2 years, full time	H	3	S	S
Farm labourer/employee		D	D	S	S
Fast food/take away	employee (minimum 30 day waiting period)	M	3	S	S
	proprietor	M	3	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Fencing	agriculture industry	D	D		S
	contractor/subcontractor, domestic	H	3	S	S
	worker/labourer	D	D	S	S
Fibreglass moulder		H	3	S	S
Fibre optic technician – qualified (no mining)		M	3 <sup>^</sup>	S	S
Film distributor		C	1	S	S
Finance adviser/ consultant/planner	degree qualified	P	1	S	S
	other	G	1	S	S
Fire fighter	airport, town, city only, no explosives	D	D	S	S
	mining, oil and natural gas wells, bush fire fighting, no explosives	D	D	S	R
Fish and chip shop	employee (minimum 30 day waiting period)	M	3	S	S
	proprietor	M	3	S	S
Fisherman		D	D	S	S
Fitness	centre – proprietor/manager, admin/office only, no instructing, no manual work	C	1 <sup>^</sup>	S	S
	instructor – full time, no competitions, minimum 3 years' experience, maximum 2 year BP	H	D	S	S
Fitter and turner – trade qualified or minimum 3 years' experience (no mining)		M	3 <sup>^</sup>	S	S
Floor sander/polisher		H	D	S	S
Florist	deliveries (minimum 30 day waiting period)	M	3	S	S
	sales only	C	1	S	S
Food technologist qualified		C	1	S	S
Football	coach, established minimum 2 years	D	D	S	S
	professional	D	D	S	S
Footwear shop – proprietor/employee		C	1	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Forester		D	D	S	S
Fork lift driver – no docks		H	3	S	S
Foundry worker		D	D	S	S
Freezing works employee		D	D	S	S
French polisher		M	3	S	S
Fruit and vegetable shop/wholesaler	proprietor/manager	M	3	S	S
	employee	H	3	S	S
Fruit picker		D	D	S	S
Funeral	director, admin. only	C	1	S	S
	driver/pallbearer	M	3	S	S
	embalmer	M	3	S	S
	undertaker	M	3	S	S
Furnace attendant		D	D	S	S
Furniture removalist	no interstate driving	H	D	S	S
	interstate driving	D	D	S	S
Furniture restorer		M	3	S	S
Furniture new/used	delivery	H	D	S	S
	sales only	L	2 <sup>^</sup>	S	S
Furrier		L	2 <sup>^</sup>	S	S
<b>G</b>					
Garage door installer		M	3	S	S
Garage/service station	attendant full time	H	3	S	S
	proprietor, full time, sales only, no manual work	L	2 <sup>^</sup>	S	S
	cashier/console operator, full time, sales only, no manual work	L	2	S	S
Garbage – collector/driver		H	3	S	S
Gardener/horticulturist	unqualified, minimum 3 years' experience	H	D	S	S
	qualified, no lawn mowing	M	3	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Gardener – lawn mowing		H	3	S	S
Gas fitter – trade qualified/licensed		M	3^	S	S
Gas inspector/meter reader		L	2^	S	S
Gas mechanic – trade qualified or minimum 3 years' experience		M	3^	S	S
Gas meter reader		L	2^	S	S
Gas pipe laying		D	D	S	S
Gemcutter/setter		L	2^	S	S
General insurance agent/broker		G	1	S	S
General store – proprietor/sales employee		L	2^	S	S
Geologist	office duties only, degree qualified	P	1	S	S
	office duties only, not degree qualified	C	1	S	S
Gift shop – proprietor/sales employee		C	1	S	S
Glass blower – furnace		D	D	S	S
Glass cutter – hand		M	3	S	S
Glazier/beveller/cutter/polisher		M	3	S	S
Goldsmith/silversmith – trade qualified		L	2^	S	S
Golf	coach – full time, established minimum 2 years, maximum 5 years BP (minimum 30 day WP)	M	3	S	S
	professional – tuition and/or touring/tournaments	D	D	S	S
	shop proprietor/employee – shop only	L	2^	S	S
Grader operator/driver – general road works and construction		H	D	S	S
Graphic artist/designer – qualified, full time, not working from home		C	1	S	S
Grave digger		D	D	S	S
Greengrocer shop	proprietor	M	3	S	S
	employee (minimum 30 day waiting period)	M	3	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Greenkeeper	no lawn mowing	M	3	S	S
	lawn mowing	H	3	S	S
Grocery shop	proprietor	L	2^	S	S
	employee, full time, (minimum 30 day waiting period)	M	3	S	S
Groundsperson	curator/greens, no lawn mowing, full time	M	3	S	S
	curator/greens, lawn mowing, full time	H	3	S	S
Guest house – proprietor/employee		D	D	S	S
Gunsmith – proprietor/employee		M	3	S	S
Gym instructor – full time, no competitions, minimum 3 years' experience, maximum 2 year BP		H	D	S	S
<b>H</b>					
Haberdasher/drapery shop – proprietor/sales employee		C	1	S	S
Hairdresser/barber	fully qualified, not working from home or mobile	L	2^	S	S
	fully qualified, working from home or mobile	D	D	S	S
Handyman – minimum 3 years' experience		H	3	S	S
Harbour pilot/tug boat operator – harbour only		H	3	S	S
Hardware supplies	sales only, no yard work	L	2^	S	S
	yard work	H	3	S	S
Headmaster/headmistress – degree qualified		P	1	S	S
Health food shop – proprietor/employee		L	2	S	S
Health inspector		C	1	S	S
Herbalist – qualified, not working from home		C	1	S	S
Home duties/homemaker – home duties definition to apply		D	2	S	S



Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Homeopath	qualified, Australian registered, not working from home	K	1	S	S
	other	D	D	S	S
Horse	breaker	D	D	S	S
	breeder/dealer	D	D	S	S
	riding instructor	D	D	S	S
	strapper	D	D	S	S
	trainer	D	D	S	S
	bookmaker	D	D	S	S
	jockey	D	D	R	R
Hospital	administrator/manager, earning over \$100,000 p.a.	P	1	S	S
	clerical/admin. worker only	C	1	S	S
	orderly/wardsperson	H	3	S	S
	porter	H	3	S	S
	worker/domestic	H	3	S	S
Hotel/motel/club	manager – no bar work	L	2 <sup>^</sup>	S	S
	manager – with bar work (minimum 30 day waiting period)	M	3	S	S
Housekeeper/maid – full time employee	H	3	S	S	
Human resources personnel	not qualified	C	1	S	S
	degree qualified	P	1	S	S
Hypnotherapist	qualified, Australian registered	C	1	S	S
	other	D	D	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
<b>I</b>					
Ice cream	shop – proprietor	L	2^	S	S
	shop – employee (minimum 30 day waiting period)	M	3	S	S
	van driver	D	D	S	S
Importer/exporter – admin. only		C	1	S	S
Instrument maker		M	3	S	S
Insulation installer		H	3	S	S
Insurance	agent/broker/consultant – degree qualified	P	1	S	S
	agent/broker/consultant – other	G	1	S	S
	investigator, employed by insurance company, salaried	L	2^	S	S
	investigator – freelance	D	D	S	S
	loss assessor/adjuster – office only	C	1	S	S
	loss assessor/adjuster – field work	L	2^	S	S
Interior decorator/designer	not qualified, minimum 3 years' experience	M	3	S	S
	qualified, no manual work	C	1	S	S
Interpreter	not qualified	C	1	S	S
	degree qualified	G	1	S	S
Investigator – private detective		D	D	S	S
Investment adviser	degree qualified	P	1	S	S
	other	G	1	S	S
Investor – property/developer		D	D	S	S
Ironing contractor		D	D	S	S
Ironmonger – metal dealer		D	D	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
<b>J</b>					
Jackaroo/jillaroo		D	D	S	S
Janitor	live off premises	H	D	S	S
	live on premises	D	D	S	S
Jeweller	cutter/setter/engraver	L	2^	S	S
	manufacture/repair	L	2^	S	S
	sales only	C	1	S	S
Joiner	trade qualified/licensed	M	3^	S	S
	not qualified, minimum 3 years' experience	M	3	S	S
Journalist	radio/TV/newspaper, full time, no overseas assignments	L	2^	S	S
	newspaper, freelance or some overseas assignments	D	D	R	R
Judge		J	1	S	S
Juice shop vendor – proprietor/employee		L	2^	S	S
<b>K</b>					
Kennel operator/proprietor/employee		D	D	S	S
Keyboard operator		C	1	S	S
Kindergarten	qualified, Australian registered, not working from home	C	1	S	S
	other	D	D	S	S
Kitchen hand		D	D	S	S
<b>L</b>					
Laboratory chemist – degree qualified		P	1	S	S
Laboratory technician		C	1	S	S
Labourer		D	D	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Land broker		L	2^	S	S
Landscape architect – qualified, no manual work		C	1	S	S
Landscape gardener	qualified/licensed, no lawn mowing	M	3	S	S
	not qualified, minimum 3 years' experience	H	3	S	S
Lathe operator		M	3	S	S
Laundry	staff	D	D	S	S
	proprietor/employee, no manual	L	2^	S	S
Lawnmower contractor, minimum 3 years' experience, full time		H	3	S	S
Lawnmower retailer – service/repairs		M	3	S	S
Lawnmower shop – proprietor/employee, sales only		L	2^	S	S
Lawyer		J	1	S	S
Lecturer	university, degree qualified, full time, salaried	P	1	S	S
	other, full time, salaried	C	1	S	S
Legal secretary		C	1	S	S
Librarian	degree qualified	P	1	S	S
	other	C	1	S	S
Library curator		C	1	S	S
Lifeguard – amateur or professional		D	D	S	S
Light fittings shop – proprietor/sales employee		C	1	S	S
Linesperson	electrical, < 15 m	D	D	S	S
	electrical, > 15 m	D	D	\$2*	\$2
Lingerie shop – proprietor/sales employee		C	1	S	S
Linotyper/lithographer		L	2^	S	S
Liquor store – proprietor/employee		M	3	S	S
Livestock auctioneer/buyer/broker		L	2^	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Livestock chiropractor		K	1	S	S
Locksmith – trade qualified or minimum 3 years' experience		L	2^	S	S
Log hauler		D	D	S	S
Lumber merchant – office/sales		C	1	S	S
<b>M</b>					
Machinery equipment hire – sales/admin, no manual work		C	1	S	S
Machinist	clothing	D	D	S	S
	metal, trade qualified	M	3^	S	S
	repair and maintenance, trade qualified	M	3^	S	S
	sail making – trade qualified	H	3	S	S
	wood – trade qualified	M	3^	S	S
Magistrate		J	1	S	S
Mail	contractor/sorter	H	3	S	S
	van driver	H	3	S	S
Make-up artist – filmmaking/theatre/television, no overseas assignment), full time employee		L	2^	S	S
Management consultant	degree qualified	P	1	S	S
	other	C	1	S	S
Manager – office/admin. only, no manual		G	1	S	S
Managing director	qualified, office based, earning \$100,000 p.a. up to \$159,999 p.a.	P	1	S	S
	qualified, office based, earning \$160,000 p.a. or more	S	1	S	S
Manicurist	not working from home	L	2^	S	S
	working from home	D	D	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Manufacturing	production line	D	D	S	S
	skilled trade qualified	M	3	S	S
	senior executive	G	1	S	S
	supervisor, no manual work	L	2^	S	S
Marina proprietor/employee	M	3	S	S	
Marine	architect – degree qualified	S	1	S	S
	architect – other	C	1	S	S
	engineer – trade qualified, not working at sea	M	3	S	S
	engineer – trade qualified, working at sea	D	D	R*	R
	surveyor – trade qualified, not working at sea	M	3	S	S
Market gardener	H	3	S	S	
Market researcher, office only	C	1	S	S	
Market stall holder	D	D	S	S	
Marketing	degree qualified, earning \$100,000 p.a. up to \$159,999 p.a.	P	1	S	S
	executive/manager – degree qualified, earning \$160,000 p.a. or more	S	1	S	S
	sales manager – office only, other	G	1	S	S
Martial arts instructor	D	D	S	S	
Mason – trade qualified	H	3	S	S	
Meat	boner	D	D	S	S
	inspector	L	2^	S	S
	worker – abattoir worker/slaughterer	D	D	S	S
	worker – packer	D	D	S	S
Mediator	C	1	S	S	

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Medical Anaesthetist		K	1	S	S
Medical Audiologist – degree qualified		P	1	S	S
Medical Audiometrist – degree qualified		P	1	S	S
Medical Cardiologist		K	1	S	S
Medical Chiroprapist	qualified, Australian registered, not working from home	K	1	S	S
	other	R	1	S	S
Medical Chiropractor	qualified, Australian registered, not working from home	K	1	S	S
	other	R	1	S	S
Medical Dermatologist		P	1	S	S
Medical Endocrinologist		K	1	S	S
Medical Gastroenterologist		P	1	S	S
Medical General practitioner		K	1	S	S
Medical Geriatrician		K	1	S	S
Medical Gynaecologist		P	1	S	S
Medical Haematologist		P	1	S	S
Medical Imaging technologist		C	1	S	S
Medical Intensivist		K	1	S	S
Medical Laboratory technician/phlebotomist		L	2^	S	S
Medical Massage therapist	registered/qualified, not working from home/mobile (minimum 30 day waiting period)	M	3	S	S
	working from home/mobile	D	D	S	S
Medical Masseur	Australian registered/trade qualified, not working from home/mobile (minimum 30 day waiting period)	M	3	S	S
	unqualified/working from home/mobile	D	D	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Medical Naturopath	qualified, Australian registered, not working from home	P	1	S	S
	other	D	D	S	S
Medical Nephrologist		P	1	S	S
Medical Neurologist		P	1	S	S
Medical Neurosurgeon		K	1	S	S
Medical Nurse	clinical, educator, classroom duties only	C	1	S	S
	dental	C	1	S	S
	director of nursing	C	1	S	S
	midwife, qualified	L	2 <sup>^</sup>	S	S
	nurses' aide, certified	H	3	S	S
	psychiatric, registered	L	2 <sup>^</sup>	S	S
	registered	L	2 <sup>^</sup>	S	S
	state enrolled/endorsed	M	3	S	S
	unit manager, admin. only	C	1	S	S
Medical Obstetrician		K	1	S	S
Medical Oncologist		P	1	S	S
Medical Ophthalmologist		P	1	S	S
Medical Optician – degree qualified		P	1	S	S
Medical Optometrist – degree qualified		P	1	S	S
Medical Orthodontist		K	1	S	S
Medical Orthopaedic surgeon		K	1	S	S
Medical Osteopath – qualified, Australian registered only, not working from home		K	1	S	S
Medical Paediatrician		P	1	S	S
Medical Paramedic		M	3	S	S
Medical Pathologist		P	1	S	S



Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Medical Pathology analyst	degree qualified	S	1	S	S
	other	C	1	S	S
Medical Periodontist		K	1	S	S
Medical Physiotherapist – degree qualified		K	1	S	S
Medical Plastic surgeon		K	1	S	S
Medical Podiatrist – degree qualified		K	1	S	S
Medical Proctologist		K	1	S	S
Medical Psychiatrist – degree qualified		K	1	S	S
Medical Psychologist – degree qualified		K	1	S	S
Medical Radiographer – qualified		K	1	S	S
Medical Radiologist – degree qualified		P	1	S	S
Medical Radiotherapist – degree qualified		K	1	S	S
Medical Registrar		K	1	S	S
Medical Reflexologist – qualified, Australian registered, not working from home		K	1	S	S
Medical Rehabilitation consultant – qualified		K	1	S	S
Medical Rheumatologist		P	1	S	S
Medical Specialist physician		K	1	S	S
Medical Speech therapist/pathologist – qualified, Australian registered, not working from home		P	1	S	S
Medical Surgeon		K	1	S	S
Medical Urologist		K	1	S	S
Medical X-ray technician – qualified		C	1	S	S
Merchant banker	degree qualified	G	1	S	S
	other	C	1	S	S
Metal industry – supervisor, no manual work		L	2^	S	S
Metal roofer	trade qualified/licensed, < 15 m	H	3	S	S
	trade qualified/licensed, > 15 m	D	D	\$2*	\$2

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Metal worker – trade qualified or minimum 3 years' experience		H	3	S	S
Metallurgist – degree qualified (no mining)		P	1	S	S
Metals dealer – scrap		D	D	S	S
Meteorologist – degree qualified		P	1	S	S
Meter reader – gas/electrical		L	2^	S	S
Microbiologist – degree qualified		P	1	S	S
Milk delivery/vendor		H	3	S	S
Milkbar	proprietor	L	2^	S	S
	employee (minimum 30 day waiting period)	M	3	S	S
Millinery shop – proprietor/employee		L	2^	S	S
Mining Airleg		Y	D	S	S
Mining Asbestos		D	D	R	D
Mining Assayer	qualified, no underground or up to 10% only	C	1	S	S
	qualified, underground more than 10%	X	3	S	S
Mining Backhoe/ bobcat/bulldozer operator	no underground or up to 10% only	H	D	S	S
	underground more than 10%	Y	D	S	S
Mining Blast crew		Y~	D	\$5*	D
Mining Blast hole driller	explosives	Y~	D	\$5*	D
	no explosives	Y	D	S	S
Mining Bogger driver/operator		Y	D	S	S
Mining Boilermaker	no underground or up to 10% only	M	3^	S	S
	qualified, underground more than 10%	X	3	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Mining Cable joiner	electrical, qualified, no underground or up to 10% only	M	3	S	S
	electrical, qualified, underground more than 10%	X	3	S	S
Mining Civil/ Structural engineer	degree qualified, no underground or up to 10% only	S	1	S	S
	degree qualified, underground more than 10%	X	3	S	S
Mining Continuous/longwall operator		Y	D	S	S
Mining Crane operator		Y	D	S	S
Mining Crusher operator		Y	D	S	S
Mining Diesel fitter	qualified, no underground or up to 10% only	M	3 <sup>^</sup>	S	S
	qualified, underground more than 10%	X	3	S	S
Mining Diesel loader operator		Y	D	S	S
Mining Diesel/Plant mechanic	qualified, no underground or up to 10% only	M	3 <sup>^</sup>	S	S
	qualified, underground more than 10%	X	3	S	S
Mining Earth mover/ Dump truck operator	no underground or up to 10% only	H	D	S	S
	underground more than 10%	Y	D	S	S
Mining Electrical engineer	qualified, no underground or up to 10% only	M	3 <sup>^</sup>	S	S
	qualified, underground more than 10%	X	3	S	S
Mining Electrician	trade qualified, no underground or up to 10% only	M	3 <sup>^</sup>	S	S
	trade qualified, underground more than 10%	X	3	S	S
Mining Engineer	degree qualified, no underground or up to 10% only	S	1	S	S
	degree qualified, underground more than 10%	X	3	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Mining Excavator operator/driver	no underground or up to 10% only	H	D	S	S
	underground more than 10%	Y	D	S	S
Mining Explosives handler		Y <sup>-</sup>	D	\$5*	D
Mining Face worker – no explosives		Y	D	S	S
Mining Fibre optic technician	qualified, no underground or up to 10% only	M	3 <sup>+</sup>	S	S
	qualified, underground more than 10%	X	3	S	S
Mining Fitter and turner	trade qualified or minimum 3 years' experience, no underground or up to 10% only	M	3 <sup>+</sup>	S	S
	trade qualified, underground more than 10%	X	3	S	S
Mining Geologist – no underground or up to 10% only, not offshore		P	1	S	S
Mining Gig rise miner		Y	D	S	S
Mining Grader operator/driver	no underground or up to 10% only	H	D	S	S
	underground more than 10%	Y	D	S	S
Mining Haul truck driver/operator – underground more than 10%		Y	D	S	S
Mining Hydraulic hose fitter	no underground or up to 10% only	M	3	S	S
	underground more than 10%	X	3	S	S
Mining Jumbo/Longhole drill operator		Y	D	S	S
Mining Labourer/Mine worker – no explosives		Y	D	S	S
Mining Maintenance/repair worker	qualified, no underground or up to 10% only	H	3	S	S
	qualified, underground more than 10%	Y	D	S	S
Mining Mechanic	trade qualified/licensed, no underground or up to 10% only	M	3 <sup>+</sup>	S	S
	trade qualified, underground more than 10%	X	3	S	S
Mining Mechanical engineer	qualified, no underground or up to 10% only	M	3 <sup>+</sup>	S	S
	qualified, underground more than 10%	X	3	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Mining Metallurgist	degree qualified, underground more than 10%	X	3	S	S
	degree qualified, no underground or up to 10% only	P	1	S	S
Mining Open cut mining	surface, no explosives	Y	D	S	S
	surface, with explosives	Y <sup>-</sup>	D	\$5*	D
Mining Physicist	degree qualified, no underground or up to 10% only	P	1	S	S
	degree qualified, underground more than 10%	X	3	S	S
Mining Plant operator	no underground or up to 10% only	H	D	S	S
	underground more than 10%	Y	D	S	S
Mining Project manager	onsite, no manual work, no underground or up to 10% only	L	2 <sup>^</sup>	S	S
	onsite, no manual work, underground more than 10%	X	3	S	S
Mining Quarry worker	no explosives	Y	D	S	S
	with explosives	Y <sup>-</sup>	D	\$5*	D
Mining Rock driller		Y	D	S	S
Mining Scraper operator		Y	D	S	S
Mining Sheet metal worker	trade qualified, no underground or up to 10% only	H	3	S	S
	trade qualified, underground more than 10%	Y	D	S	S
Mining Shot firer		Y <sup>-</sup>	D	\$5*	D
Mining Surface worker – explosives (maximum BP 2 years)		Y <sup>-</sup>	D	\$5*	D
Mining Surveyor	qualified, no underground or up to 10% only	M	3 <sup>^</sup>	S	S
	qualified, underground more than 10%	X	3	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Mining Truck driver	under 200 km from base, no underground or up to 10% only	H	3	S	S
	under 200km from base, underground more than 10%	Y	D	S	S
	mid distance under 800km from base, underground more than 10%, no explosives, no loading or unloading. Maximum 2 year BP	Y	D	S	S
Mining Welder	trade qualified/licensed, no underground or up to 10% only, no pipeline	M	3 <sup>^</sup>	S	S
	trade qualified/licensed, underground more than 10%	X	3	S	S
	not qualified, no underground or up to 10% only, no pipeline	M	3	S	S
	other, pipeline	D	D	S	S
Minister of religion	C	1	S	S	
Model – clothes/catwalk/photography	D	D	S	S	
Monumental mason – trade qualified	H	3	S	S	
Motel	proprietor/employee, not serving liquor	L	2 <sup>^</sup>	S	S
	proprietor/employee, serving liquor	M	3	S	S
	cleaner	H	3	S	S
Motor vehicle Accessories and spare parts – proprietor/employee	L	2 <sup>^</sup>	S	S	
Motor vehicle Auto-electrician	trade qualified	M	3 <sup>^</sup>	S	S
	not qualified	D	3	S	S
	apprentice 1st year	D	D	S	S
	apprentice 2nd year and over	H	3	S	S
Motor vehicle Car park attendant	H	3	S	S	
Motor vehicle Car rental – admin/office only	C	1	S	S	
Motor vehicle Car wash attendant – minimum 2 years' experience	H	D	S	S	

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Motor vehicle Dealer		L	2 <sup>^</sup>	S	S
Motor vehicle Detailer (minimum 30 day waiting period)		H	3	S	S
Motor vehicle Hydraulic hose fitter		M	3	S	S
Motor vehicle Industry	production work	D	D	S	S
	qualified tradesperson	M	3	S	S
Motor vehicle Mechanic – trade qualified		M	3 <sup>^</sup>	S	S
Motor vehicle Muffler fitter – established minimum 2 years		M	3	S	S
Motor vehicle Panel beater	trade qualified/licensed	M	3 <sup>^</sup>	S	S
	not qualified	M	3	S	S
Motor vehicle Spray painter		M	3	S	S
Motor vehicle Salesperson		L	2 <sup>^</sup>	S	S
Motor vehicle Tyre	sales only	L	2 <sup>^</sup>	S	S
	repairs and fitting	H	3	S	S
Motor vehicle Windscreen fitter/glazier		M	3 <sup>^</sup>	S	S
Motor vehicle Wrecker		D	D	S	S
Motorcycle courier		D	D	S	S
Moulder	trade qualified	M	3 <sup>^</sup>	S	S
	not qualified, minimum 3 years' experience	M	3	S	S
Museum curator		C	1	S	S
Music teacher	full time, qualified, in school, university or college	C	1	S	S
	full time, qualified, working from home	D	D	S	S
Musical equipment shop – proprietor/employee		L	2 <sup>^</sup>	S	S
Musician	orchestra, full time, salaried, maximum benefit 5 years (minimum 30 day WP)	L	2 <sup>^</sup>	S	S
	other	D	D	S	S
Mustering by land/plane/helicopter		D	D	R*	R

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
<b>N</b>					
Nanny – qualified, full time, no domestic duties		L	2	S	S
Newsagent	proprietor/employee – sales only	C	1	S	S
	deliveries	H	3	S	S
Newspaper	compositor	L	2^	S	S
	editor	G	1	S	S
	journalist – full time, no overseas assignment	L	2^	S	S
	journalist – freelance or some overseas assignments	D	D	R	R
	photographer – no overseas assignments, full time, salaried (minimum 30 day waiting period)	M	3	S	S
	photographer – freelance or some overseas assignments	D	D	R	R
	photographer – aerial	D	D	\$2*	\$2
Nursery – sales only		L	2	S	S
Nursery person – other (minimum 30 day waiting period)		M	3	S	S
Nutritionist – qualified, not working from home		C	1	S	S
<b>O</b>					
Occupation therapist – qualified		K	1	S	S
Office – clerical/typist		C	1	S	S
Office equipment – repairs		L	2^	S	S
Office supplies – stationery, sales only		C	1	S	S
Office worker	administration	C	1	S	S
	bookkeeper	C	1	S	S
	government employee, benefit offset may apply	R	R	S	S
	reception/secretary/personal assistant	C	1	S	S



Occupation description	Income protection	TPD Cover	Life Care	Trauma Cover
Oil and gas Admin/management, not on rig	C	1	S	S
Oil and gas Delivery	D	D	S	S
Oil and gas Distributor	M	3	S	S
Oil and gas Driller/ tool pusher	H	3	S	S
onshore, oil and gas, coal, water and mineral				
offshore – oil and gas	D	D	\$2*	\$2
Oil and gas Exploration, offshore	D	D	\$2*	D
Oil and gas Geologist	P	1	S	S
no underground or up to 10% only, not offshore				
full time, field work >20%, not offshore, degree qualified	M	3^	S	S
full time, field work <20%, not offshore, degree qualified	L	2^	S	S
offshore	D	D	S	S
Oil and gas Laboratory technician – offshore	D	D	S	S
Oil and gas Platform worker offshore	D	D	\$2*	D
Oil and gas Pipeline worker onshore	D	D	S	S
Oil and gas Pipe layer – gas	D	D	S	S
Oil and gas Refinery worker/labourer	D	D	S	S
Oil and gas Welder, qualified – pipeline	D	D	S	S
Optical dispenser	C	1	S	S
Outdoor supplies – tents, BBQs, sales only	C	1	S	S
Overseer – stock or station	H	3	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
<b>P</b>					
Packer		D	D	S	S
Paint/wallpaper shop – proprietor/employee		L	2^	S	S
Painter/decorator	trade qualified/licensed, < 15 m, trade qualified or minimum 3 years' experience	M	3^	S	S
	> 15 m heights	D	D	\$2*	\$2
Pallbearer		M	3	S	S
Parking meter officer/ranger		L	2^	S	S
Pastry cook	trade qualified	L	2^	S	S
	not qualified, minimum 3 years' experience	M	3	S	S
Paver – trade qualified/licensed or minimum 3 years' experience		H	3	S	S
Pawnbroker – proprietor/employee		M	3	S	S
Pay TV/antenna installer	< 15 m	H	3	S	S
	> 15 m	D	D	\$2*	\$2
Payroll guard		D	D	S	S
Personal trainer – full time, no competitions, minimum 3 years' experience, maximum 2 year BP		H	D	S	S
Personnel consultant	degree qualified	P	1	S	S
	other	C	1	S	S
Pest controller		H	3	S	S
Pet/aquarium shop – proprietor/employee		L	2^	S	S
Petrol attendant		H	3	S	S
Petroleum driver		D	D	S	S
Pharmacist/chemist – degree qualified		P	1	S	S
Photo processing operator		C	1	S	S
Photocopying – sales/repairs		L	2^	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Photoengraver		M	3	S	S
Photographer	aerial	D	D	\$2*	\$2
	on location, full time, salaried, no aerial, no overseas assignments	R	R	S	S
	on location, freelance or some overseas assignments	D	D	R	R
	studio only, full time, not working from home	L	2^	S	S
Photographic shop	proprietor/employee, sales only	C	1	S	S
	proprietor/employee, repairs and maintenance	L	2^	S	S
Piano tuner		L	2^	S	S
Picture framer		M	3	S	S
Pilates instructor – full time, no competitions, minimum 3 years' experience, maximum 2 year BP		H	D	S	S
Pipeline – repairman/trench		D	D	S	S
Plant operator – domestic/general building site work		H	D	S	S
Plasterer – trade qualified/licensed or minimum 3 years' experience		H	3	S	S
Playwright		D	D	S	S
Plumber	trade qualified/licensed, not roofs	M	3^	S	S
	supervisor – trade qualified/licensed, up to 20% manual only, not roofs	L	2^	S	S
	Roof – trade qualified/licensed, < 15 m	H	3	S	S
	Roof – trade qualified/licensed, > 15 m	D	D	\$2*	\$2
Poker/gaming staff – hotel/club, no bar work, minimum 2 years' experience		H	3	S	S
Police	all ranks	D	D	S	S
	(not ranking officer) office/admin only	R	R	S	S
Polishers – French		M	3	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Porter – hotel/motel/club		H	3	S	S
Post office	agent	C	1	S	S
	postal delivery	H	3	S	S
	postal sorter	H	3	S	S
	postal manager/clerk	C	1	S	S
Pottery/ceramics	potter – commercial, not working from home	M	3	S	S
	potter – freelance or working from home	D	D	S	S
Preschool teacher – qualified, Australian registered, not working from home		C	1	S	S
Priest		C	1	S	S
Printer	skilled, minimum 3 years' experience	L	2^	S	S
	other	M	3	S	S
Printing bookbinder		L	2^	S	S
Prison	officer/warden/guard	D	D	S	S
	admin./clerical only, no prisoner contact	C	1	S	S
Process worker – all industries		D	D	S	S
Professional sportsperson		D	D	R	R
Professor – university, degree qualified, full time, salaried		P	1	S	S
Project manager	admin./office only, earning \$100,000 p.a. up to \$159,999 p.a.	P	1	S	S
	senior, admin./office only, earning \$160,000 p.a. or more	S	1	S	S
	admin./office only	G	1	S	S
Projectionist – cinema		L	2^	S	S
Proofreader		C	1	S	S
Property – investor/developer		D	D	S	S
Property manager – real estate, office only		C	1	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Property maintenance – minimum 3 years' experience		H	3	S	S
Public relations consultant	degree qualified	P	1	S	S
	tertiary qualified, other	C	1	S	S
Public servant/government employee – benefit offset may apply		R	R	S	S
Publican	manager/proprietor, full time	M	3	S	S
	employee, full time	H	3	S	S
Publisher		C	1	S	S
Purchasing officer – office only		C	1	S	S
<b>Q</b>					
Quality controller	office only	C	1	S	S
	other	R	R	S	S
Quantity surveyor		C	1	S	S
Quarantine officer		L	2 <sup>^</sup>	S	S
<b>R</b>					
Rabbi		C	1	S	S
Radar/speed camera technician/installer		H	3	S	S
Radio	announcer	D	D	S	S
	director/editor/producer – full time, salaried, no overseas assignments	C	1	S	S
	journalist – full time, salaried, no overseas assignments	L	2 <sup>^</sup>	S	S
	journalist – freelance or some overseas assignments	D	D	R	R
Railway worker	admin./office only	C	1	S	S
	platform	D	D	S	S
	tracks	D	D	S	S
Ranger – forest/park (minimum 30 day waiting period)		M	3	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Real estate	principal of agency, minimum 5 sales staff, earning \$100,000 p.a. or more	P	1	S	S
	agent, qualified	C	1	S	S
	auctioneer, qualified	G	1	S	S
	developer	D	D	S	S
	valuer, Australian registered, full time	G	1	S	S
Receptionist		C	1	S	S
Record and CD shop – proprietor/employee		C	1	S	S
Refineries – worker		D	D	S	S
Refrigeration mechanic	trade qualified	M	3 <sup>^</sup>	S	S
	not qualified, minimum 3 years' experience	M	3	S	S
Removalist	no interstate driving	H	D	S	S
	interstate driving	D	D	S	S
Repair/service person	office equipment only, qualified	L	2 <sup>^</sup>	S	S
	machinery/white goods only, trade qualified	M	3	S	S
Research chemist – degree qualified		S	1	S	S
Restaurant maître d/manager/proprietor	no cooking or waiting tables	L	2 <sup>^</sup>	S	S
	some cooking or waiting tables (minimum 30 day waiting period)	M	3	S	S
Retired		D	D	S	S
Rigger/scaffolder/steel fixer	qualified/licensed or minimum 3 years' experience, < 15 m	H	D	S	S
	qualified/licensed, >15 m	D	D	\$2*	\$2
Road	builder/marker	D	D	S	S
	maintenance/construction	D	D	S	S
	sweeper driver	H	3	S	S
Roadie – music/recording		D	D	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Roller door installer		M	3	S	S
Roof builder	trade qualified/licensed, < 15 m	H	3	S	S
	trade qualified/licensed, > 15 m	D	D	\$2*	\$2
Roof carpenter	trade qualified/licensed, < 15 m	H	3	S	S
	trade qualified/licensed, > 15 m	D	D	\$2*	\$2
Roof tiler	trade qualified/licensed or minimum 3 years' experience, < 15 m	H	D	S	S
	trade qualified, > 15 m	D	D	\$2*	\$2
<b>S</b>					
Sail maker – trade qualified or minimum 3 years' experience		H	3	S	S
Sales assistant/department store		C	1	S	S
Sales representative	car only, metropolitan area, no deliveries, installations or repairs of goods	C	1	S	S
	car only, metropolitan area, up to 20% deliveries, no lifting greater than 5 kg	L	2^	S	S
	car/light van only, metropolitan area, > 20% deliveries* (minimum 30 day waiting period, max BP 5 yrs)	M	3	S	S
Sand blaster		D	D	S	S
Saw and knife sharpener – established minimum of 2 years (minimum 30 day waiting period)		M	3	S	S
Sawmill	manager/supervisor only	M	3	S	S
	worker	D	D	S	S
Scaffolder	qualified/licenced or minimum 3 years' experience, < 15 m	H	D	S	S
	> 15 m	D	D	\$2*	\$2

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
School	inspector	C	1	S	S
	principal – degree/diploma qualified	P	1	S	S
	teacher – degree/diploma qualified, (not physical education or technical subjects)	C	1	S	S
	teacher – physical education/technical subjects, degree/diploma qualified	L	2 <sup>^</sup>	S	S
	teachers' aide – qualified, full time, salaried	C	1	S	S
	teachers' aide – not qualified, full time or salaried	D	2	S	S
Scientific officer – degree qualified, no field work		P	1	S	S
Scientist	degree qualified, field work	L	2 <sup>^</sup>	S	S
	degree qualified, no field work	P	1	S	S
Scrap dealer		D	D	S	S
Scrapmetal worker		D	D	S	S
Screen installer		H	3	S	S
Screen printer		M	3	S	S
Scriptwriter	full time, salaried, not working from home, minimum 3 years' experience	C	1	S	S
	freelance or working from home	D	D	S	S
Sculptor		D	D	S	S
Secondhand goods proprietor/employee	with deliveries	H	3	S	S
	no deliveries, sales only	L	2 <sup>^</sup>	S	S
Secretary	government employee (benefit offset may apply)	R	R	S	S
	non-government employee	C	1	S	S
Security guard – armed/unarmed		D	D	S	S
Security systems installer – qualified		M	3	S	S
Service station/garage – attendant, full time		H	3	S	S



Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Sewage plant worker		D	D	S	S
Sewing machinist		D	D	S	S
Sex shop/adult books – proprietor/employee		D	D	S	S
Sharebroker – earning \$100,000 p.a. or more, full time, not working from home		P	1	S	S
Shearer		D	D	S	S
Shed/carport erector		M	3	S	S
Sheep classer		D	D	S	S
Sheet metal worker	trade qualified or minimum 3 years' experience (no mining)	H	3	S	S
	not qualified	D	D	S	S
Shipwright	trade qualified	M	3 <sup>^</sup>	S	S
	other, minimum 3 years' experience	M	3	S	S
Shipyard worker		D	D	S	S
Shoe shop – proprietor/employee		L	2 <sup>^</sup>	S	S
Shoemaker/bootmaker/repairer		L	2 <sup>^</sup>	S	S
Shop fitter	trade qualified/licenced	M	3 <sup>^</sup>	S	S
	not qualified, minimum 3 years' experience	M	3	S	S
Shower screen installer		M	3	S	S
Signwriter	> 15 m	D	D	\$2 *	\$2
	trade qualified, < 15 m	M	3 <sup>^</sup>	S	S
	not qualified, minimum 3 years' experience, < 15 m	M	3	S	S
Skylight fitter	< 15 m	H	3	S	S
	> 15 m	D	D	\$2 *	\$2

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Social media	analyst	C	1	S	S
	consultant/specialist – degree qualified, earning \$100,00 p.a. or more	P	1	S	S
	designer	C	1	S	S
	developer/programmer	C	1	S	S
	manager	C	1	S	S
Social worker	qualified, office only	C	1	S	S
	qualified, field visits	L	2 <sup>^</sup>	S	S
Soil technician – qualified		L	2 <sup>^</sup>	S	S
Solicitor		J	1	S	S
Spirit merchant		L	2 <sup>^</sup>	S	S
Sport centre proprietor/manager – office only, no instructing, no manual work		C	1	S	S
Sporting shop – proprietor/employee, sales only		C	1	S	S
Sports gymnasium instructor – full time, no competitions, minimum 3 years' experience, maximum 2 year BP		H	D	S	S
Sportsperson – professional		D	D	R	R
Squash court – proprietor/manager, office only, no instruction		C	1	S	S
Stablehand/strapper		D	D	S	S
Stage hand – roadie, music/recording		D	D	S	S
Stage manager – theatre, full time, salaried		L	2 <sup>^</sup>	S	S
Statistician – degree qualified		P	1	S	S
Steel erector/fixer	< 15 m, trade qualified or minimum 3 years' experience	H	D	S	S
	> 15 m	D	D	\$2*	\$2
Steeplejack		D	D	\$2*	\$2
Stenographer		C	1	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Stevedore – dockyard labourer		D	D	S	S
Stock and station agent – agriculture (minimum 30 day waiting period)		M	3	S	S
Stockbroker	earning less than \$100,000 p.a. and not working from home	G	1	S	S
	earning \$100,000 p.a. or more and not working from home	P	1	S	S
Stockman		D	D	S	S
Stockyard worker/drover		D	D	S	S
Stonemason – trade qualified		H	3	S	S
Storeperson – department/supermarket store		H	3	S	S
Student		D	D	S	S
Stuntperson – film/theatre/TV		D	D	\$2*	D
Substation operator		H	3	S	S
Supermarket	cashier only	L	2^	S	S
	deliveries	H	3	S	S
	proprietor/employee	L	2^	S	S
Surfer		D	D	S	S
Surveyor	aviation	D	D	R*	S
	qualified, consulting/office based only	C	1	S	S
	qualified, office worker	C	1	S	S
Swimming coach – full time, established minimum 2 years, maximum 5 year benefit period (minimum 30 day waiting period)		M	3	S	S
Swimming pool – attendant		D	D	S	S
Swimming pool builder	excavation	H	3	S	S
	not qualified, minimum 3 years' experience	M	3	S	S
	trade qualified/licensed	M	3^	S	S
Swimming pool shop – proprietor/employee, no manual work		L	2^	S	S
Switch operator/repairer		M	3	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
<b>T</b>					
TAB agent	manager/proprietor, full time	C	1	S	S
	salaried staff, full time	L	2^	S	S
Tailor	trade qualified, not working from home	L	2^	S	S
	not qualified, minimum 3 years' experience, not working from home	M	3	S	S
	working from home	D	D	S	S
Tanker driver		D	D	S	S
Tanner		H	3	S	S
Tattoo artist/Tattooist		D	D	S	S
Taxation consultant	degree qualified	S	1	S	S
	other	C	1	S	S
Taxi owner/driver – established minimum 2 years		H	3	S	S
Taxidermist		M	3	S	S
Technical college /school teacher – degree/diploma qualified, full time, salaried		L	2^	S	S
Technician	cinema	L	2^	S	S
	music recording/radio/TV, full time, salaried	L	2^	S	S
	radio/television, full time, salaried	L	2^	S	S
Telephone	linesperson	D	D	S	S
	technician	L	2^	S	S
Telephonist/switch operator		C	1	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Television	announcer	D	D	S	S
	cameraperson – full time, salaried, studio based, no overseas assignments	L	2^	S	S
	cameraperson – overseas assignments	D	D	R	R
	director/producer/editor – full time, salaried, no overseas assignments	C	1	S	S
	journalist – full time, salaried, no overseas assignments	L	2^	S	S
	journalist – freelance or some overseas assignments	D	D	R	R
	newsreader	D	D	S	S
Television repairperson – qualified		M	3	S	S
Tennis coach – full time, established minimum 2 years, maximum 5 year benefit (minimum 30 day WP)		M	3	S	S
Tiler – floor/wall, trade qualified or minimum 3 years' experience		H	3	S	S
Timber merchant	sales/office duties only	C	1	S	S
	other – employees	M	3	S	S
Tobacconist – proprietor/employee		C	1	S	S
Toolmaker – trade qualified , or minimum 3 years' experience		M	3^	S	S
Tour guide/operator		D	D	S	S
Tow truck driver		D	D	S	S
Town planner – qualified		G	1	S	S
Toy shop – proprietor/employee, sales only		L	2^	S	S
Trades assistant – minimum 3 years' experience		H	3	S	S
Train	driver	D	D	S	S
	guard	D	D	S	S
	inspector	L	2^	S	S
Tram driver		D	D	S	S
Tramway worker		D	D	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Travel agent/consultant		C	1	S	S
Tree	felling/lopping	D	D	S	S
	surgeon – qualified	H	D	S	S
Trotting driver		D	D	S	S
Truck driver	mid distance, under 800 km from base, returning home within 24 hours, no loading or unloading, maximum benefit period 2 years	H	D	S	S
	long distance, i.e. greater than 800 km from base	D	D	S	S
Tunneller	explosives	D	D	\$2*	D
	no explosives	D	D	S	S
Tupperware salesperson – full time, salaried, no deliveries		L	2^	S	S
Tutor – university, degree qualified, full time, salaried		P	1	S	S
Typesetter		L	2^	S	S
Typist		C	1	S	S
<b>U</b>					
Undertaker		M	3	S	S
Underwriter	manager/senior, earning less than \$100,000 p.a.	G	1	S	S
	manager/senior, earning \$100,000 p.a. or more	P	1	S	S
	junior/trainee	C	1	S	S
Unemployed		D	D	S	S
Upholsterer	trade qualified	M	3^	S	S
	not trade qualified, minimum 3 years' experience	M	3^	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
<b>V</b>					
Veterinarian	domestic pets only, degree qualified	P	1	S	S
	livestock – degree qualified	G	1	S	S
Veterinary nurse – qualified		L	2^	S	S
Video duplicator/editor – full time, salaried		L	2^	S	S
Video shop – proprietor/employee, sales only		C	1	S	S
Vigneron – qualified wine maker		L	2^	S	S
Viticulturalist – owner/manager, established minimum 2 years, full time		L	2^	S	S
<b>W</b>					
Waiter/waitress restaurant – full time, salaried		H	3	S	S
Wallpaper	hanger (minimum 30 day waiting period)	M	3	S	S
	shop – proprietor/employee	L	2^	S	S
Wardrobe – film/theatre/TV, full time, salaried		L	2^	S	S
Warehouse person		H	3	S	S
Washing machine mechanic – trade qualified or minimum 3 years' experience		M	3^	S	S
Watchmaker		L	2^	S	S
Waterproofing – established minimum 2 years		H	3	S	S
Welder – trade qualified/licensed (no mining, no pipeline)		M	3^	S	S
Welfare officer	qualified, field visits	L	2^	S	S
	qualified, office only	C	1	S	S
Wharf/waterside worker		D	D	S	S
Window cleaner	heights < 15 m	H	3	S	S
	heights > 15 m	D	D	\$2*	\$2
Window dresser		L	2^	S	S
Wine merchant		L	2^	S	S

Occupation description		Income protection	TPD Cover	Life Care	Trauma Cover
Wire maker – qualified		H	D	S	S
Wool – buyer		L	2^	S	S
Wool – classer		M	3^	S	S
Writer/author		D	D	S	S
<b>XYZ</b>					
Yoga instructor – full time, no competitions, minimum 3 years' experience, maximum 2 year BP		H	D	S	S
Youth worker – qualified, field visits		L	2	S	S
Zookeeper		H	3	S	S
Zoologist	field work, degree qualified, no overseas assignments	L	2^	S	S
	no field work, degree qualified, no overseas assignments	P	1	S	S

## General occupation information.

### Apprentices

We don't offer TPD Cover or income protection to first year apprentices. We will consider apprentices in their second or third year, but if we accept them we will categorise them as a group 'H' occupation (heavy risk).

Apprentices who've completed their third year or are in their fourth year can be categorised under their relevant trade.

### Armed forces

For clients who are members of the Australian Armed Forces Reserves, individual consideration will be required. While the availability of cover will generally be based on the client's main occupation there may be special circumstances which will need to be considered and factored in.

We don't offer income protection, TPD Cover, Accidental Death Cover, Business Overheads Cover or Plan Protection to personnel of the armed forces (army, navy and air force).

We will consider applications for Life Care and Trauma Cover on an individual basis.

**Note:** If they are likely to be sent on active duty we will not be able to provide any cover.

An Armed Forces Questionnaire (005-777) must be completed in all cases.



## Aviation

For commercial pilots and flight engineers we will consider Income Care, Income Care Plus, Income Care Super (agreed value or indemnity).

To be eligible these clients must:

- be an Australian citizen residing permanently in Australia
- hold an Australian airline transport licence (pilots) or Australian flight engineer licence (flight engineers)
- be employed by a recognised fixed-schedule, commercial fare-paying passenger airline operating out of Australia
- we will obtain a copy of current Civil Aviation Safety Authority (CASA) medical examination and any additional tests or reports.

Our cover is subject to the following restrictions:

- it must be standard life (no loadings or exclusions)
- level commission only
- stepped premium rate only
- Permanent Disablement Cover option (within income protection) is not available
- minimum entry age 20 (next birthday)
- maximum entry age 55 (next birthday)
- expiry age 60 (minimum five year policy duration)
- minimum 30-day waiting period
- no transfer terms are allowed.

**Note:** For occupation Group A (aviation) the maximum total payment for the life of the policy is limited to \$2,000,000.

## Flight attendants

We consider Income Care or Income Care Plus (agreed value, indemnity or extended indemnity) and also TPD Cover for flight attendants.

To be eligible they must:

- be an Australian citizen residing permanently in Australia
- be employed by a recognised fixed-schedule commercial fare-paying passenger airline operating out of Australia.

Our cover is subject to the following restrictions:

- level commission only
- stepped premium rate only
- maximum +50 per cent loading or one exclusion
- Permanent Disablement Cover option (within income protection) not available
- Accident option not available
- minimum 60-day waiting period
- maximum five-year benefit period
- minimum entry age 20 (next birthday)
- maximum entry age 55 (next birthday)
- expiry age 60 (minimum five year policy duration)
- no transfer terms allowed.

**Note:** Our usual medical requirements apply, but we don't usually need a medical examination if the CASA medical examination was within the last 12 months and a copy can be provided to us.

## Fire fighters

We will consider Life Care, Accidental Death Cover and Trauma Cover for all fire fighters.

We rate fire fighters at airports, cities and towns as 'fireman' occupation. Fire fighters working in mining, explosives, oil or natural gas will only be considered on an individual basis. We may apply premium loadings and also exclude some trauma events.

## Part time workers

To be eligible for TPD Cover, a part time worker must work at least 20 hours per week outside the home. If they work less than 20 hours and spend the rest of their time looking after the home and caring for dependants, we may consider them under our specific homemaker/ domestic duties definition.

For income protection and Business Overheads Cover, clients must:

- work at least 20 hours per week in their main occupation, and
- meet the minimum level of benefit/income.

## Miners

Both income protection and TPD Cover is available for many occupations within the mining industry.

To be eligible these clients must:

- be an Australian citizen residing permanently in Australia
- work at a mine site located in Australia only

- have been working in their current role on a mine site within Australia for at least 12 months.

Our income protection cover has the following restrictions (for occupation groups X and Y only):

- Permanent Disablement Cover option (within income protection) is not available
- Accident option is not available
- Increasing Claim option is not available
- Premium Saver option is not available
- maximum entry age 50 (next birthday)
- minimum 30-day waiting period
- maximum five year benefit period
- no transfer terms allowed.

**Note:** for TPD Cover, only the 'any occupation' TPD definition is available.

## New in business

When someone starts a new occupation in a different field of expertise, or becomes self-employed in their usual field, it typically takes them a while to establish the new business set-up.

Unfortunately, a large percentage of small businesses fail in the first two years, so we'll usually only consider income protection to people in this situation once they've been in their new occupation for at least 12 months.

However, we will still consider them for income protection, if they:

- have a consistent work history
- have steady income levels over the past three years

- are not working from home in their new occupation
- have no history of bankruptcy or insolvency
- have not had any break in employment (three months or more) within the previous two years.

In the following circumstances, and depending on the above, the following situations may be considered:

- Newly self-employed where your client has had previous and well established experience in a similar occupation, and has attained professional qualifications.
- Newly self-employed in a franchise business where professional commitment can be displayed (professional qualifications or prior experience in industry is demonstrated and also business plans can be provided).
- Existing successful business or franchise where the background of the business is provided with full accounts indicating sound cash flow projections and a high likelihood of a profitable business endeavour.
- Starting a business in a field of expertise where long-term contracts have been established and these contract details are made available to the underwriter.
- People contracting back to their employer with no change in occupation in the interim.
- Final year trade apprentices contracting to their employer or contemplating becoming self-employed once qualified.
- New graduates, recently employed in an occupation suited by their education and training.

Cover will not be considered if your client cannot meet the above criteria and has an unstable work history. In these circumstances we will only consider once the business has been successful in its operation for at least 12 months. We will also only consider new permanent residents once their business has been established for 12 months.

#### What terms will we consider?

- A minimum 30 day waiting period.
- Maximum benefit period of two or five years, which can be reviewed in a further 12 months' time.
- Indemnity contract only.
- Applying the 'new in business' endorsement. This means that if your client becomes totally or partially disabled within 12 months, the monthly benefit payable is based on the average monthly earnings since the commencement of the policy and the date of disability, to a maximum benefit not exceeding the amount on the Policy Schedule.

### **What special considerations would we consider in extending the benefit period?**

Once the minimum requirements listed above have been met, we will consider extending the benefit period to age 65, in the following circumstances:

- well established (minimum two years) trade or relevant tertiary-qualified occupations or professions simply contracting back to their employer or firm with no change in occupation and where a minimum 12 month contract of employment is in place
- newly employed graduates (after the probation period is passed or established a minimum three months in occupation) in accountancy, legal, dentistry, medicine, physiotherapy and radiotherapy.

**Note:** A letter from the employer/firm needs to be provided to the underwriter confirming employment details and duration, otherwise a maximum five year benefit period must apply. The new-in-business clause would also apply to this policy.

### **Professional sportspeople**

We don't offer TPD Cover or income protection to professional sportspeople. Refer to the Pastimes guide on page 63 for Life and Trauma Cover.

### **Public servants**

Federal, state, local government and large organisation employees may be eligible for various forms of employer-sponsored disability or extended sick pay benefits.

These benefits vary between state, government and private organisations.

If these clients are deemed eligible for income protection and will continue to receive payments under sick leave entitlements (for an extended period of time if they become disabled beyond the waiting period) then we will generally apply a sick leave offset clause.

The following basic rules apply for public servants:

- we consider all government employees on an individual basis
- we may ask for a copy of a current superannuation benefit entitlement statement
- if an employee has any accrued sick leave longer than the waiting period they apply for, we will either extend the waiting period to a maximum of 90 days, or apply a sick leave offset clause so the combined benefits don't exceed 75 per cent of pre-disability monthly earnings.

### **Seasonal workers**

Income protection and TPD Cover is generally not available to clients who don't work a full 12 months of the year, such as fruit pickers, fishermen or tour operators.

### **Multiple occupations**

If your client has more than one occupation:

- we will generally designate their more hazardous occupation as their Occupational rating
- we will request a separate signed and dated statement describing all occupational duties where deemed necessary
- we will usually calculate the maximum monthly benefit using income from the principal occupation only
- we will not be able to offer income protection to clients who are employed in three or more occupations.

## Working hours

Clients who work more than 60 hours a week will be considered for income protection on individual consideration as working excessive hours on a consistent basis is unsustainable and detrimental to long term health.

If we do offer cover, we may reduce the monthly benefit and benefit period and also offer an indemnity contract only.

## Unqualified tradespeople

If your client has acquired the skills of a trade over a long time, without actually completing the specific trade qualifications for that trade, we will consider offering them income protection and TPD Cover if they have:

- established at least three years' experience in their job
- been with the same employer for the duration of their experience.

Where your client does not meet the above criteria, TPD and income protection will not be available.

## Volunteers

Generally, we will consider all insurance covers for volunteers of State Emergency Services (SES), Rural Fire Services (RFS) and Ambulance Services such as the Red Cross. In these cases we will base their occupational rating category on their main occupation.

## Working from home

If your client works from home rather than from a separate location, it can be difficult to establish actual disability if they make a claim. As part of our consideration for income protection and TPD cover on these clients we will take the following into account:

- percentage of weekly face-to-face contact with clients/customers or employer
- nature of work/business
- other non-family employees
- work situation established for a minimum of 12 months
- regular work contracts and income stream over at least the last 12 months
- separate office/entrance to place of residence
- separate phone/fax for business
- percentage of time spent working from home
- income derived from own personal exertion (small/family businesses).

## Restricted from-home occupations

We don't offer income protection or Business Overheads Cover to people who work from their place of residence, such as graphic or web designers, hairdressers, office support/bookkeepers (to spouse), masseurs, beauticians, art and craft manufacturers or sellers in similar occupations.

If we can offer income protection we'll generally apply a minimum waiting period of 90 days, a minimum 30 day waiting period may be considered if your client has more than 25 per cent face to face contact with their customers.

We will limit the benefit period to either two or five years.

For any clients who have been working from their place of residence for less than 12 months, we won't consider income protection cover.

For professional clients such as medical practitioners or accountants who work from their place of residence, these cases will be assessed on an individual basis. Income protection is generally available to these clients however Business Overheads Cover will need to be carefully assessed for eligibility.

# Claims.

# Our approach to claims.

## **We understand that your clients claim when they're in a crisis, so we try as hard as we can to assess their claim quickly and pay it promptly.**

We've devoted a lot of resources to developing our processes and staffing our claims team with well-trained professionals. We invite you to contact us at any stage in the claims process to discuss your client's claim.

For every claim we assess, we aim to:

- manage the claim efficiently and effectively
- make consistent and fair decisions
- treat all claims and associated documentation confidentially
- confirm that your client disclosed all the relevant information when they applied
- check that the policy ownership has not been transferred and that cover is in force
- ensure policy terms and conditions are applied to all claims
- pay benefits to the right person
- communicate effectively to you and your clients.

Our claims management process is labour-intensive, but we believe it works for the benefit of everyone. For example, obtaining as much information as possible up-front enables us to decide quickly whether we can pay the claim through our FastTrack process.

### **We assign a Case Manager.**

For claims of any size or complexity, we assign a Case Manager to look after your client and be the single point of contact throughout the process. Our Case Managers can maintain a high level of service because we don't overload them.

### **We work efficiently.**

We pay all genuine claims as soon as possible after we've received and assessed the documents we need. Wherever possible we run income protection, Trauma and Terminal illness claims through our FastTrack process to resolve them quickly.

### **We stay in touch.**

We contact your clients regularly, either by phone or in person, through our representatives. This gives us a better understanding of their circumstances, and keeps them up to date with the progress of the claim. In all our written and verbal correspondence we strive for high-quality and accurate communication.



### **We know that every claim is unique.**

We assess each claim on its individual merits under the terms and conditions of the relevant policy.

### **We respect privacy.**

To maintain the confidentiality of all claim information and documentation, we always identify callers and obtain authorisation before releasing information to anyone.

### **We work as a team.**

For income protection claims, we work actively with you and your clients, their doctors, rehabilitation specialists and other service providers to help them recover and get back to work.

### **Above all, we're professional.**

The members of our claims team are all experienced, skilled professionals, who receive regular training.

Our team includes full-time professional support comprising doctors, rehabilitation consultants and accountants. These professionals work with our Case Managers to help them make informed decisions.

# Our claim requirements.

## Life Care.

To make a Life claim, you/your client will generally need to provide:

- an original Policy Document
- an application for policy payment
- a full death certificate – showing cause of death
- documentary evidence of the deceased's date of birth
- a Medical Attendant's Statement – completed by the deceased's personal doctor(s) for the five-year period ending risk commencement date
- Medical Information authority
- Health Insurance Commission (HIC) authority
- a Tax File Number (for superannuation claims)
- any other information required by the Trustee (for Total Care Plan Super).

Where an estate is claiming:

- up to \$50,000 – a Will (if applicable) + section 211/212 Statutory Declaration
- over \$50,000 – Probate or Letters of Administration.

Following the initial assessment, we may have further requirements, such as:

- a Health Insurance Commission (HIC) report
- a police report and/or a full coroner's report
- a doctor/s' report.

## TPD Cover.

To make a TPD claim, you/your client will generally need to provide:

- an initial claim form, which includes sections for your client, their treating GP and their treating specialist to complete
- their original Policy Document
- Medical Release form
- Health Insurance Commission (HIC) authority
- Employer Statement – completed by their last employer or a self-employed questionnaire
- proof of age
- copies of their tax returns for the last three financial years.

For 'any occupation' claims, we also require a full resume including details of your client's education, training and work experience for assessment.

Following the initial assessment, we may have further requirements, such as:

- a Health Insurance Commission (HIC) report
- additional medical reports from treating doctor/s
- a referral for an independent medical examination and/or vocational or functional assessment.

## Trauma Cover.

To make a Trauma claim, you/your client will generally need to provide:

- an initial claim form, which includes sections for your client, their treating GP and their treating specialist to complete
- the original Policy Document
- Medical Release form
- Health Insurance Commission (HIC) authority
- proof of age.

Following the initial assessment, we may have further requirements, such as:

- a Health Insurance Commission (HIC) report
- copies of pathology and/or test results
- additional medical reports from treating doctor/s
- a referral for an independent medical examination.

## Income Protection/Business Overheads Cover.

To make an income protection or Business Overheads claim, you/your client needs to provide an initial claim form which includes sections for them and their treating doctor to complete, as well as relevant authorities, identification and any information specified in our requirements letter. Following the initial assessment, we may have further requirements, such as:

- further information from a treating doctor or specialist
- an independent examination

- financial information, including full copies of business and personal taxation returns
- information from an employer
- details of medical history
- information from any other insurer, such as Workers Compensation.

Once the claim forms have been reviewed, the Case Manager will conduct an assessment interview with your client by telephone. In some instances, the case manager may then arrange for an external consultant to conduct a face-to-face interview

## Ongoing Management.

The Case Manager will establish an individual management plan. Our focus is always on supporting a return to work and good health, and the management plan assists us in being proactive and planning ahead to prevent unnecessary difficulties during the recovery process.

The individual management plan:

- outlines all necessary steps and support for your client's recovery and return to work
- is designed for your client's condition and individual needs
- may include discussions with your client's doctor, physiotherapist, or other treating practitioners, referrals for vocational retraining or independent specialist assessments.

# The claims process.

1. Notify us of your client's claim as soon as possible after they become disabled or pass away. The claim will be directed to a Case Manager, who will spend some time discussing your client's situation and explaining how we assess the claim and what information we may need.
2. We send either you or your client a claim kit, generally by email or post, within 48 hours. This pack will include a letter explaining the next steps, relevant claim forms and FAQs.
3. Our Case Managers will review the information provided in the claim form and start the assessment of the claim.
4. We let you and your client know the outcome of their claim. For accepted claims, we pay the benefit.

We aim to assess all claims within five business days of receiving the completed form. The claim decision may be deferred if we need additional information to complete the claim assessment.

On occasion we may need to decline a claim, which happens when a client doesn't meet the definitions within a policy. For declined claims, we will let you and your client know the reason why, and we are happy to review any extra information which may impact our decision. We will also inform you of independent internal and external bodies for you to contact if you wish to raise your concerns or resolve any dispute.

# FastTrack claims.

**Some income protection, Trauma and Terminal Illness claims are eligible for our FastTrack process, significantly reducing the time required to assess your client's claim.**

## Trauma.

Trauma claims are more likely to be FastTracked if:

- they are lodged on a clean-skin policy over five years old
- they are lodged on a fully underwritten policy (i.e. with PMAR, medical, bloods, etc.) over three years old
- they have a sum insured amount under \$500,000.

To make it more likely that a Trauma claim will be FastTracked:

When your client applies for the policy...	When they claim...
Ask your client to provide the details of their regular treating doctor on the Personal Statement	Ask your client to submit a PMAR from their usual GP, including details of all consultations during the preceding five years
Make sure they provide a full and accurate disclosure of their actual medical history, family history, height/weight and smoker status when completing the Personal Statement	Attach all pathology, test results and operation reports (e.g. cancer, heart attack, angiogram).

## Income protection.

To make it more likely that an income protection claim will be FastTracked:

When your client applies for the policy...	When they claim...
Ensure the accuracy and completeness of their medical disclosures	Make sure the Medical Attendants' Statements are complete and accurate
Ensure they understand the meaning of 'annual income' and 'personal exertion'	Financials – provide with indemnity contract or agreed-value within three years

# Notes.

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**1800 805 686**

8 am – 8 pm (Sydney time)

Monday to Friday

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