



NEOS PROTECTION

Adviser Guide
12 November 2018

NEOS
LIFE REINVENTED

Welcome to NEOS. This Adviser Guide will assist you in writing life insurance with us by explaining our product and pricing approach, our underwriting and claims requirements, as well as our administrative processes. It should be read together with the NEOS Protection Product Disclosure Statement (PDS) available at www.neoslife.com.au/PDS

We encourage you to get in touch if you need any assistance.

Sales

To get in touch with a Business Development Manager

Phone: 1300 881 756

Email: adviser@neoslife.com.au

Adviser services

For all adviser administration and commission enquiries.

Phone: 1300 881 756

Email: adviserservices@neoslife.com.au

Customer service

For all underwriting, tele-interviewing, new business and plan administration enquiries.

Phone: 1300 090 188 (customers) and 1300 881 756 (advisers)

Email: customerservice@neoslife.com.au

Claims

For all claims enquiries

Phone: 1300 090 188 (customers) and 1300 881 756 (advisers)

Email: claims@neoslife.com.au

General information

For general information about NEOS, please visit our website

www.neoslife.com.au

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INTRODUCING NEOS

NEOS is a new kind of life insurance business that passionately believes advisers and their clients deserve better.

As a new business, focused solely on the Australian advised life insurance market, we had the luxury of starting with a blank sheet of paper. This meant we could reinvent, rather than replicate.

That's why we've brought together the brightest minds in the industry, who believe in challenging complacency and putting customers at the heart of everything they do. So while many larger organisations pay lip service to concepts such as mission and vision, to us, it's what we live and breathe.

Our **mission** is to create a focused life insurance business, where advisers are partners, customer needs drive solutions and our team are challenged and inspired to do great things.

Our **vision** is to set a new standard in life insurance.

To ensure our products and services are free from compromise, we've also carefully chosen our partners – NobleOak, as the issuer of NEOS Protection, and Pacific Life Re, as the reinsurer. This partnership approach means we're free to focus on what we do best: providing quality cover, fast decisions and better service from application through to claim.

The result is a business that combines the agility, energy and customer-focus of a start-up, with the strength and stability of an established provider.

We think it's the way life should be.

Welcome to NEOS. LIFE REINVENTED.

Our business model

NEOS Life is brought to market using a unique business structure which exploits the strengths of a number of key stakeholders:

Brand

NEOS Life (NEOS) is a registered business name of Australian Life Development Pty. Ltd. ABN 96 617 129 914 AFSL 502759 (ALD), a special purpose company that was registered in early 2017 to enter the Australian life insurance market.

Administrator and promoter

NEOS is responsible for designing, developing, promoting, marketing and administering NEOS Protection under agreements with the insurer and reinsurer.

Insurer

NobleOak Life Limited ABN 85 087 648 708 AFSL 247302 (NobleOak), was chosen because of its history in supporting new entrants to the Australian life insurance market. NobleOak issues NEOS Protection and holds the distribution agreements with AFS licensees.

Trustee

Tidswell Financial Services Limited ABN 55 010 810 607 AFSL 237628 RSE L0000888 (Tidswell, the trustee) is the trustee of the NEOS Super Plan, a division of the max Super Fund ABN 22 508 720 840, RSE R1067897. NEOS administers the NEOS Super Plan on behalf of Tidswell.

Reinsurer

Pacific Life Re (Australia) Pty. Limited ACN 601 822 431 (PLRA) will reinsure all NEOS Protection plans. PLRA is a leading global reinsurer recognised for its unique combination of financial strength and innovative approach to risk management. PLRA also has the benefit of a 150-year history through their ultimate parent company, American life insurance giant, Pacific Life. Pacific Life has assets in excess of US\$154 billion, net assets in excess of US\$10 billion and paid over US\$2.3 billion dollars in benefits in 2017. Your clients can be confident that the financial strength and stability of our partners means they're in safe hands.

Seed capital

Centrepoint Alliance Limited ACN 052 507 507 has provided seed capital and currently holds a minority of equity in NEOS. The remaining equity is held by NEOS founders and staff.

Why NEOS?

NEOS is here to set a new standard for Australian life insurance — with faster decisions, superbly responsive service and value-for-money cover.

And we're not, and never want to be, a big institution. We only offer individual life insurance and only via financial advisers. Our uniquely flat management structure also means you have full access to the NEOS senior management team whenever you need it. This ensures you and your clients have a real voice in our business.

With NEOS, you get what you've been demanding:

Passionate people	who understand life insurance and the importance and value of financial advice.
Super service	'back to basics', Australian based service team.
Highly rated products	meeting advisers' best interests duty.
Sharp pricing	with base premium rates guaranteed not to increase for three years from plan commencement.
Rapid underwriting	targeting 80% of applications assessed within three working days.
Market-leading underwriting platform	designed to deliver industry leading automatic acceptance rates.
Weekly commission cycle	ensuring prompt payment and efficient cash flow.
100% digital	no paper, no snail mail, no physical signatures.
Backed by global reinsurer, Pacific Life Re	giving your clients confidence at claims time.



NEOS PROTECTION

NEOS Protection has been specifically designed for your regular, healthy clients, with everyday needs.

As a result, NEOS Protection doesn't offer niche products like Business Expenses or cover for jumbo sums insured.

By removing unnecessary complexity from our product, we can deliver superior technology solutions and customer service to you and your clients.

Please refer to the NEOS Protection PDS available at www.neoslife.com.au/PDS for full product terms and conditions.

Cover types and terminology

NEOS Protection provides the below cover types.

Cover types	Available as
Life Cover	<ul style="list-style-type: none">• Stand-alone
Total and Permanent Disability (TPD) Cover	<ul style="list-style-type: none">• Stand-alone• Attached to Life Cover• Linked to Life Cover• Split
Critical Illness Cover	<ul style="list-style-type: none">• Stand-alone• Attached to Life Cover• Linked to Life Cover
Child Cover	<ul style="list-style-type: none">• Stand-alone
Income Protection Cover	<ul style="list-style-type: none">• Stand-alone• Split

Stand-alone cover

Stand-alone cover operates independently of any other cover type. This means that when a benefit is paid for a stand-alone cover type, it won't reduce the sum insured for any other cover type.

Attached cover

Attached cover interacts with the other cover types it's attached to. This means that when a benefit is paid for an attached cover type, the sum insured of the cover types it's attached to will be reduced by the benefit amount paid. This also means that the premiums payable on the attached cover types will be reduced accordingly.

Linked cover

Linking is a way of bundling cover while allowing different plan owners for each cover type.

Linking is available between a NEOS Protection plan held outside of superannuation and a NEOS Protection plan held inside of superannuation.

As with attached cover, when a benefit is paid, the sum insured of all cover types to which it's linked will be reduced by the amount of the benefit that has been paid. This also means that the premiums payable on the linked cover types will be reduced accordingly.

Split cover

Split cover is a way of splitting an individual cover type across two separate plans; one held inside of superannuation and the other held outside of superannuation.

Benefits (or the portion of a benefit) which are consistent with the superannuation conditions of release will be held under the plan with ownership inside superannuation. The remaining benefits (or the remaining portion of a benefit) will be held under the plan outside superannuation.

The maximum benefit payable under both plans will never exceed the amount that would have been payable under a single plan held outside of superannuation.

NEOS Protection allows both TPD Cover and Income Protection Cover to be split.

Interim accident cover

We provide complimentary interim accident cover, which starts as soon as we receive:

- a fully completed application form
- a completed personal statement; and
- a completed premium deduction authority.

For Life, TPD and Critical Illness Cover, we'll pay up to \$1,000,000. For Income Protection Cover we'll pay up to \$5,000 per month for 12 months.

See the NEOS Protection PDS for full details.

Upgrade guarantee

Any future improvements to the benefits provided under a NEOS Protection cover type will be made available to your clients, provided they don't result in an increase in their premium and don't disadvantage them in any way.

Life Cover

SUPER

NON SUPER

Life Cover provides a lump sum payment in the event of death or terminal illness. Life Cover is available both inside and outside superannuation.

Minimum entry age

- 18

Maximum entry age

- 75 for stepped premiums
- 60 for level premiums

Benefit expiry age

- Plan anniversary after age 99
- Plan anniversary after age 80, when structured inside superannuation

Minimum sum insured that can be applied for

- \$50,000

Maximum sum insured that can be applied for

- \$3,000,000 (at cover commencement)
- \$5,000,000 (over the life of the plan)

Premium types

- Stepped premium
- Level premium to age 65 (reverts to stepped at the plan anniversary after age 65)
- Level premium to age 70 (reverts to stepped at the plan anniversary after age 70)

Benefits included at no extra cost

- Death Benefit
- Terminal Illness Benefit
- Indexation Benefit
- Future Increase Benefit
- Suspending Cover Benefit
- Waiver of Premium While Involuntarily Unemployed Benefit
- Accommodation Benefit*
- Grief Support Benefit*
- Financial Advice Benefit*
- Funeral Advancement Benefit*
- Child's Critical Illness Benefit*

Optional benefit at an extra cost

- Disability Premium Waiver Option

*Not available inside superannuation

TPD Cover

SUPER

NON SUPER

TPD Cover provides a lump sum payment if the insured person suffers total and permanent disablement as a result of illness or injury.

TPD Cover is available both inside and outside superannuation.

Minimum entry age

- 18

Maximum entry age

- 60

Benefit expiry age

- Plan anniversary after age 99
- Plan anniversary after age 80, when structured inside superannuation

Minimum sum insured that can be applied for

- \$50,000

Maximum sum insured that can be applied for

- \$3,000,000

Premium types

- Stepped premium
- Level premium to age 65 (reverts to stepped at the plan anniversary after age 65)
- Level premium to age 70 (reverts to stepped at the plan anniversary after age 70)

TPD definitions available

- Super
- Any occupation
- Own occupation
- Activities of daily living (ADL)

Product structure combinations

- Stand-alone TPD Cover
- TPD Cover attached to Life Cover (the TPD Cover sum insured must not exceed the Life Cover sum insured)
- TPD Cover linked to Life Cover (the TPD Cover sum insured must not exceed the Life Cover sum insured)
- Split TPD Cover

Benefits included at no extra cost

- Total and Permanent Disability Benefit
- Death Benefit (stand-alone TPD Cover only)
- Indexation Benefit
- Future Increase Benefit
- Suspending Cover Benefit
- Waiver of Premium While Involuntarily Unemployed Benefit
- Specific Loss Benefit*
- Accommodation Benefit*
- Grief Support Benefit*
- Financial Advice Benefit*
- Child's Critical Illness Benefit*

Optional benefits at an extra cost

- Disability Premium Waiver Option
- Life Cover Buy Back Option*
- Accelerated Life Cover Buy Back Option*

*Not available inside superannuation

*Only available when TPD Cover is attached or linked to Life Cover

Critical Illness Cover

NON SUPER

Critical Illness Cover provides a lump sum payment if the insured person is diagnosed with one of the specified Critical Illness Events included under this cover, and they survive for at least 14 days from the date of diagnosis.

Critical Illness Cover is not available inside superannuation.

Choice of cover

- Critical Illness Standard
- Critical Illness Plus

Minimum entry age

- 18

Maximum entry age

- 60

Benefit expiry age

- Plan anniversary after age 80
- From the plan anniversary immediately after age 70, cover is only provided for loss of independent existence

Minimum sum insured that can be applied for

- \$25,000

Maximum sum insured that can be applied for

- \$1,000,000 (at cover commencement)
- \$2,000,000 (over the life of the plan)

Premium types

- Stepped premium
- Level premium to age 65 (reverts to stepped at the plan anniversary after age 65)
- Level premium to age 70 (reverts to stepped at the plan anniversary after age 70)

Product structure combinations

- Stand-alone Critical Illness Cover
- Critical Illness Cover attached to Life Cover (the Critical Illness Cover sum insured must not exceed the Life Cover sum insured)
- Critical Illness Cover linked to Life Cover (the Critical Illness Cover sum insured must not exceed the Life Cover sum insured)

Benefits included at no extra cost

- Critical Illness Benefit
- Paralysis Support Benefit
- Critical Illness Cover Reinstatement Benefit
- Indexation Benefit
- Future Increase Benefit
- Suspending Cover Benefit
- Waiver of Premium While Involuntarily Unemployed Benefit
- Accommodation Benefit
- Grief Support Benefit
- Financial Advice Benefit
- Child's Critical Illness Benefit
- Partial Critical Illness Benefit[^]

Optional benefits at an extra cost

- Disability Premium Waiver Option
- Life Cover Buy Back Option⁺
- Accelerated Life Cover Buy Back Option⁺

[^]Only applicable to Critical Illness Plus

⁺Only available when Critical Illness Cover is attached or linked to Life Cover



Child Cover

NON SUPER

Child Cover provides a lump sum payment if the insured child dies, becomes terminally ill or is diagnosed with one of the specified Child Critical Illness Events included under this cover.

Child Cover is not available inside superannuation.

Minimum entry age

- Two

Maximum entry age

- 15

Benefit expiry age

- Plan anniversary after the child turns 19

Minimum sum insured that can be applied for

- \$10,000

Maximum sum insured that can be applied for

- \$200,000

Premium types

- Stepped premium (currently, the same premium rate applies across all ages)

Product structure combinations

- Child Cover can only be applied for in conjunction with Life, TPD or Critical Illness Cover for an adult. If the adult cover is declined, cancelled (for reasons other than a claim) or lapses, we'll also decline, cancel or lapse the Child Cover

Benefits included at no extra cost

- Death Benefit
- Terminal illness Benefit
- Critical Illness Benefit
- Funeral Advancement Benefit
- Grief Support Benefit
- Continuation of Cover Benefit
- Conversion of Child Cover Benefit
- Indexation Benefit
- Accommodation Benefit
- Suspending Cover Benefit

Income Protection Cover

SUPER

NON SUPER

Income Protection Cover provides an ongoing monthly benefit when the insured person is disabled as a result of illness or injury.

Income Protection Cover is available both inside and outside superannuation.

Choice of cover

- Income Protection Super
- Income Protection Standard*
- Income Protection Plus*

Minimum entry age

- 18

Maximum entry age

- 60

Expiry ages

- The plan anniversary after age 65 for benefit periods:
 - two years
 - five years; and
 - to age 65
- The plan anniversary after age 70 for benefit period:
 - to age 70

Minimum sum insured that can be applied for

- \$1,500

Maximum sum insured that can be applied for

The maximum sum insured is the lower of \$30,000 (restricted to \$20,000 at plan commencement) and:

- 75% of regular income up to \$26,666 per month; plus
- 50% of any regular income between \$26,667 and \$46,666 per month; plus
- 20% of any regular income greater than \$46,666 per month

Premium types

- Stepped
- Level to age 65
- Level premium to age 70

Waiting periods

- Four, eight, 13 or 26 weeks
- One or two years

Benefit periods

- Two or five years
- To age 65
- To age 70

Benefit type

- Indemnity
- Agreed Value
- Guaranteed Agreed Value

Product structure combinations

- Stand-alone
- Split

Included benefits

- See the following page

Optional benefits

- Increasing Claims Option
- Accident Option
- Critical Illness Option*
- Superannuation Contribution Option*

*Not available inside superannuation

Included benefits

The following benefits are included under the various levels of Income Protection Cover as indicated.

Benefit	Super	Standard	Plus
Total Disability Benefit	✓	✓	✓
Partial Disability Benefit	✓	✓	✓
Waiver of Premium While on Claim Benefit	✓	✓	✓
Waiver of Premium While on Parental Leave Benefit	✓	✓	✓
Waiver of Premium While Involuntarily Unemployed Benefit	✓	✓	✓
Future Increase Benefit	✓	✓	✓
Suspending Cover Benefit	✓	✓	✓
Indexation Benefit	✓	✓	✓
Relapse Benefit	✓	✓	✓
Death Benefit	✓	✓	✓
Flexibility to Reduce Two Year Waiting Period Benefit	✓	✓	✓
Elective Surgery Benefit	✗	✓	✓
Rehabilitation Benefit	✗	✓	✓
Specific Injuries Benefit	✗	✓	✓
Bed Confinement Benefit	✗	✓	✓
Family Support Benefit	✗	✓	✓
Home Care Benefit	✗	✓	✓
Accommodation Benefit	✗	✓	✓
Medical Professionals Benefit	✗	✗	✓
Extended Cover Benefit	✗	✗	✓
Overseas Assistance Benefit	✗	✗	✓
Child Care Benefit	✗	✗	✓

PRICING

Pricing philosophy

We believe in charging customers fair and sustainable premiums.

To support premium rate competitiveness and stability we will:

- discount or load customer premiums appropriately, based on their risk of claiming
- reduce premium rate cross-subsidies between products and customers; and
- charge level premium rates that take into account the current interest rate environment.

By doing this we can offer highly competitive rates, particularly to your regular, healthy clients with everyday needs, as well as a premium rate guarantee.

Premium rate guarantee

We won't change the **base premium rates** on inforce NEOS Protection plans within three years of the plan commencement date. This means that any changes to on-sale rates won't affect existing plan holders within the rate guarantee period; giving you and your clients the certainty you demand.

Premium loadings

In order to reduce premium rates for healthy customers, NEOS will charge medical loadings where appropriate.

Current industry practice is to automatically waive loadings of less than 50%. NEOS will load customer premiums by 25% where appropriate when your client has an adverse history for the following:

- body mass index (BMI)
- blood pressure
- cholesterol; and/or
- family history.

By implementing these underwriting standards, we can offer your truly healthier clients even cheaper premium rates.

If you're unsure as to whether your client might be eligible for a premium loading, please contact your dedicated underwriter or our underwriting team.

Preferred pricing

NEOS Protection customers applying for Life Cover, TPD Cover and/or Critical Illness Cover are eligible for preferred premium rates when they meet the following eligibility criteria:

- BMI less than or equal to 28.5
- non-smoker for greater than three years; and
- no loadings or exclusions on the cover being applied for.

Currently, the preferred rates are 7.5% less than the standard non-smoker rates for both stepped and level premiums.

Please note that preferred pricing doesn't currently apply to Income Protection Cover.

If your client meets the above eligibility criteria, please select 'Preferred' in the 'Discounts and Loadings' section in the NEOS Protection quotation system to generate an accurate quote.

If our underwriting process determines that your client doesn't meet the eligibility criteria, then the preferred premium rates will not apply.

Plan discounts

Your client may be eligible for one of the following discounts:

- large sum insured discount
- multi-benefit discount; and/or
- new cover discount.

See the following page for further information.

Large sum insured discount

Large sum insured discounts are built into our standard premium rates and are summarised (current as at the date of this Adviser Guide) in the tables below.

Life Cover sum insured	Discount
0 - \$249,999	Nil
\$250,000 - \$499,999	6%
\$500,000 - \$749,999	22%
\$750,000 - \$999,999	24%
\$1,000,000 and over	32%

TPD Cover sum insured	Discount
0 - \$249,999	Nil
\$250,000 - \$499,999	10%
\$500,000 - \$749,999	20%
\$750,000 and over	22%

Income Protection Cover sum insured	Discount
0 - \$3,999	Nil
\$4,000 - \$7,999	5%
\$8,000 and over	10%

Multi-benefit discount

A 10% discount applies to all Life Cover, TPD Cover and Critical Illness Cover premiums for an insured person when they also have Income Protection Cover, either on the same plan or a different plan.

This discount applies to the final premium after all other discounts and loadings have been applied.

If the Income Protection Cover lapses or is cancelled, the multi-benefit discount will be removed from Life, TPD and/or Critical Illness Cover.

Commission is only payable on the post-discounted premium.

New cover discount

We offer a reward for new NEOS Protection customers who have completed the application process. The premium discount provided is based on the length of time your client's cover has been in place.

Years in place (or since last reset)	Discount %
1	10
2	9
3	8
4	7
5	6
6	5
7	4
8	3
9	2
10	1

Stamp duty

Stamp duty is charged either explicitly or implicitly on customer premiums in accordance with relevant state law. Any explicitly charged stamp duty will be shown on the quote illustration and renewal notice.

Plan fee

NEOS Protection plans don't have a plan fee.

APPLYING FOR NEOS PROTECTION

Our technology

In designing the technology suite to support our business, great care and consideration has been taken to seek out the best available systems and ensure their seamless integration.

We've then applied our decades of experience and understanding of how advisers work to create a 100% online technology solution that is simple, intuitive and highly-efficient – saving you and your staff time, money and frustration.

- **Quote and application** – we've built our market leading quote and application system from the ground up to ensure it's simple and intuitive. It offers you complete flexibility in being able to update your client's quote, without losing information you've already entered in the application. What's more, its seamless integration with our underwriting rules engine means that application questions are automatically tailored to each individual's circumstances – meaning no unnecessary questions and a faster completion time.
- **Underwriting** – UnderwriteMe underwriting rules engine, coupled with bespoke rules specially designed for NEOS, has been designed to deliver industry leading automatic acceptance rates. This means customers get covered sooner, and you get paid faster.
- **Adviser dashboard** – since our quote and application, adviser dashboard and plan administration systems are all within the same core system, you have real time access to all application and inforce plan information. By being able to see all customer information as and when we see it, you'll never be on the back foot with a client again.
- **Online increases** – you've asked, and we've listened. We'll soon be implementing a fully online cover increase capability.

You can access all of the above tools via your NEOS Online account available at: www.neoslif.com.au/adviser

Application processes

In order to streamline our technology solution, keep costs low, and ensure fast and efficient services, we have also implemented the following processes.

Online only	Applications are only accepted through our electronic quote and application system.
Tele-interview	We have a dedicated tele-interview team who will contact customers to complete the personal statement.
Signature free	We don't require physical signatures from customers before issuing a plan. This includes acceptance of revised terms which you can do on your client's behalf.
Lives insured	Our application system only supports one insured person per plan.
Plans	Our application system supports a maximum of two plans for an insured person – one super and one non-super.
Payment methods	We accept payment via credit card or direct debit only. The available payment frequencies are monthly and annually. Payments via cheque or BPAY are not accepted.
Electronic communications	We'll only communicate with customers via email (i.e. no paper post). An email address is always required for the insured person and plan owner (where applicable).
Commission	NEOS pays commission weekly.

NEOS Express

If your client has an existing policy with another insurer that has been fully underwritten within the past three years, we can replace their existing policy with a NEOS Protection plan without requiring a full personal statement.

Eligibility

To be eligible for this offer, your client must:

- be less than 55 years old
- have a BMI less than or equal to 28.5; and
- not have smoked in the past three years.

Eligible clients must also have an inforce and fully paid life insurance policy that:

- provides the same cover as the NEOS Protection cover type being applied for
- was fully underwritten in the past three years
- has no loadings or exclusions; and
- is **more expensive** than the NEOS Protection cover type being recommended.

Customers can apply for cover up to the following limits:

Cover	Maximum sum insured
Life Cover	\$3,000,000
TPD Cover	\$3,000,000
Critical Illness Cover	\$1,000,000
Income Protection Cover*	\$15,000
Child Cover	\$200,000

*Income Protection Cover is available on an Indemnity basis only and is only available for customers with the following occupation classes: MED, LAW, WCP, WCA and WCM

NEOS Protection occupation rules apply to all cover types.

Process

NEOS Express applications can be made through the NEOS Protection online application system.

We don't require a copy of your client's current policy schedule; however, they should retain this for their records in case we require it in the event of a claim.

If your client has indicated that they'll cancel their existing policy and they don't do so, we'll reduce any benefit they're entitled to by the amount paid or payable from the policy that wasn't cancelled. However, the existing policy shouldn't be cancelled until the new NEOS Protection plan has been accepted by us.

Underwriting

Our short form underwriting process has been designed to determine if your client's health or financial situation has changed since the commencement of their existing policy.

Mandatory medicals requirements are waived; however, we may request additional medical or financial information if there's been a change in your client's circumstances.



UNDERWRITING SERVICES

The NEOS underwriting team

Our professional underwriting team have been individually selected for their technical and relationship skills. All advisers will have a dedicated underwriter to ensure you're only ever a call away from an expert. And, if your underwriter is away, we'll make sure you know who to contact.

In addition:

- ✓ We'll assess each application in a timely and efficient manner and only request non-mandatory requirements if it will make a difference to the underwriting decision.
- ✓ We'll make quick decisions; but we'll never compromise on quality.
- ✓ We'll work closely with our service consultants to provide you with seamless service with no multiple handoffs.
- ✓ We'll keep you and your client informed of the progress of their application every step of the way.
- ✓ We'll call you with every underwriting decision we make and explain any adverse terms to support you in communicating the underwriting decision to your client.
- ✓ We'll be accountable. If we say we'll do something, you can trust that we'll deliver on our promises.

Pre-assessment service

We provide a same day pre-assessment service for all advisers.

If your client discloses a health condition or any other risk related aspect that requires an underwriting assessment, please don't hesitate to contact us. Simply email us on preassessment@neoslife.com.au or contact your dedicated underwriter to discuss.

Tele-interviewing

You can utilise our tele-interviewing service so that your client can complete their application over the phone.

This service is conducted by our highly trained tele-interviewers, who will guide your client through the application process in a friendly, helpful and sensitive manner. Our calls are recorded, which minimises disputes at claims stage.

Our tele-interviewing service means you spend less time completing application forms, and more time on your business. Our tele-interviewing service is only available for applications with an annualised premium greater than \$300.

Tele-underwriting

Tele-underwriting is the fastest and simplest way to make underwriting decisions while minimising the need for further medical evidence.

Our tele-underwriting service is completed by our experienced underwriting team.

If we require additional information, we'll always call your clients, rather than have them complete a form. And we'll always keep you informed of any contact we make.

Revised terms acceptance

Revised terms are used to allow us to offer cover to a wider range of people. There are two ways your client can accept revised terms:

Online decisions – if the online underwriting decision includes a loading and/or exclusion, the submission of the application to NEOS indicates acceptance of the revised terms.

Underwriter decisions – where revised terms are offered following a manual assessment (including tele-interview), you may accept these terms on behalf of your client once you've gained their agreement. Simply call or email us to confirm your client's acceptance.

We don't require a signature from your client in either instance.

Declined applications

If we're unable to offer cover to your client, we'll always try to contact you prior to sending a decline letter.

We'll delay emailing a decline letter for three working days to allow you time to contact your client prior to our communication.

If we do decline cover, your client is entitled to request further information.

When it's practical to do so, we'll also send a letter to your client's doctor outlining our reasons for declining cover, so the doctor can discuss this information with them.

MEDICAL UNDERWRITING

Medical underwriting is the process we use to assess your client's medical history. All medical information gathered is strictly confidential and is only viewed by those who have a direct role in assessing your client's application.

Mandatory medical requirements

In cases of higher sums insured or older ages, we may require your client to undertake medical tests – these are called mandatory medical requirements. We have tried to minimise and simplify these requirements where possible.

While the online application system will automatically calculate any mandatory requirements, we know that it's important for you to understand the specifics of how mandatory medical requirements are calculated.

The calculation is based on:

- the sum insured being applied for
- your client's age; and
- any existing cover that your client has with us that is not being replaced.

For the purposes of this calculation, any existing cover held with another insurer will not be included.

If medical evidence has been obtained in the past six months, we may be able to use this. Please contact your dedicated underwriter or our underwriting team to discuss if this is the case.

There are two types of mandatory medical requirements that we may request:

1 = Mini-check 2 = MBA20

Sum insured	Age next birthday					
	Up to 45	46-50	51-55	56-60	61-65	66+
\$0 - \$350,000	Nil	Nil	Nil	Nil	Nil	Nil
\$350,001 - \$500,000	Nil	Nil	Nil	Nil	Nil	Nil
\$500,001 - \$750,000	Nil	Nil	Nil	Nil	1+2	1+2
\$750,001 - \$1,000,000	Nil	Nil	Nil	1+2	1+2	1+2
\$1,000,001 - \$1,500,000	Nil	Nil	1+2	1+2	1+2	1+2
\$1,500,001 - \$2,000,000	Nil	1+2 ⁺	1+2	1+2	1+2	1+2
\$2,000,001 - \$2,500,000	Nil	1+2 ⁺	1+2	1+2	1+2	1+2
\$2,500,001 - \$3,000,000	1+2 ⁺	1+2 ⁺	1+2	1+2	1+2	1+2

⁺1 and 2 – we'll waive these requirements subject to completion of a full application for clients with a BMI less than 30. The online application will indicate if these are required.

1. Mini-checks

Mini-checks include a series of simple medical tests conducted by a doctor, or more frequently, by a nurse.

They include height and weight measurements, blood pressure and urinalysis.

Brief details of your client's medical history will also be collected.

2. MBA20 blood tests

MBA20 blood tests mean a blood sample is taken and analysed by a pathology lab.

For more accurate cholesterol and glucose readings, your client should fast for eight hours before the blood test unless there are medical reasons not to.

Mandatory medical requirements for Life, TPD and Critical Illness Cover

The maximum cover at entry is \$3,000,000 for Life Cover and TPD Cover, and \$1,000,000 for Critical Illness Cover.

Increases above these limits are permitted after the first plan anniversary – please contact your dedicated underwriter or our underwriting team to confirm any further mandatory medical requirements when applying for an increase.

The below table indicates when, based on your client's age and the sum insured being applied for, mandatory medical requirements will be needed.

Mandatory medical requirements for Income Protection Cover

The maximum sum insured for Income Protection Cover is \$20,000 per month.

Increases above this limit are permitted after the first plan anniversary – please contact your dedicated underwriter or our underwriting team to confirm any further mandatory medical requirements when applying for an increase.

The below table indicates when, based on your client's age and the sum insured being applied for, mandatory medical requirements will be needed.

1 = Mini-check 2 = MBA20

Sum insured	Age next birthday		
	Up to 45	46-50	51+
\$0-\$10,000	Nil	Nil	Nil
\$10,001-\$12,500	Nil	Nil	1+2
\$12,501-\$15,000	1+	1+	1+2
\$15,001-\$20,000	1+2	1+2	1+2

*1 – we'll waive these requirements subject to completion of a full application for clients with a BMI less than 30. The online application will indicate if these are required.

Arranging medical requirements

You can choose to arrange the mandatory medical requirements on behalf of your client, or we can organise these for you with our paramedical service provider Unified Healthcare Group (UHG).

If you choose to arrange the medical requirements yourself, the medical requirements will be shown on our quote and application output when submitting electronically.

Mini-checks and MBA20's may be arranged directly with UHG. Their contact details are:

Telephone: 1300 558 583

Website: www.uhg.com.au

Please note that irrespective of the chosen doctor or preferred service provider used, the medical costs are paid by us.

FINANCIAL UNDERWRITING

Financial underwriting involves consideration of relevant financial information to assess the appropriateness of the levels of cover proposed. When assessing financial risk, we consider the following factors:

- benefit type
- sum insured
- purpose and need for cover (personal and/or business)
- income and how it is generated
- assets and liabilities
- nature of business and business structure
- number and ages of any dependents; and
- your client's total cover in the industry.

We collect this information to ensure your underwriter clearly understands your client's financial situation, why cover is required and how the proposed sum insured was calculated.

Financial underwriting for Life, TPD and Critical Illness Cover

Every client is different. Some will be looking to protect their personal position, while others will be looking for protection for their business. Some of your clients will be working, while others may be performing equally important unpaid duties within the home. The following information provides a guideline on the maximum level of cover we would normally consider under these different circumstances.

Maximum sum insured for personal cover

The following multiples of annual income can be used as a guide to determine the maximum sum insured that would usually be considered.

Where income has fluctuated over the last few years, it's advisable to take an average of that income.

As each person's financial circumstances differ, the optimal sums insured may vary from the maximums shown below.

Calculations are based on maximum total industry cover:

Multiples of income

Age next birthday	Life Cover	TPD Cover	Critical Illness Cover
Up to 40	x 30	x 30	x 20
41-45	x 25	x 25	x 15
46-50	x 20	x 20	x 12
51-55	x 15	x 15	x 8
56-60	x 12	x 12	x 5
61-65	x 8	Not applicable	Not applicable
Over 65	Individual consideration	Not applicable	Not applicable

In some circumstances, we'll consider a sum insured above the income multiples guideline. To apply for a sum insured outside these guidelines, please include a brief outline of how the sum insured was calculated and any supporting information. Please contact your dedicated underwriter or our underwriting team to discuss further.

Maximum sum insured for home duties

Based on completion of the personal statement only, the maximum sums insured we offer for home duties are listed in the following table.

Cover	Maximum sum insured
Life and TPD Cover	\$1,000,000
Critical Illness Cover	\$750,000

In some circumstances, we'll consider a sum insured above these limits depending on your client's individual circumstances, such as age, number of dependants, balance of family mortgage outstanding, spouse's income and any existing cover. Please contact your dedicated underwriter or our underwriting team to discuss further.

Financial underwriting for business cover

We can assess the appropriateness of most levels of business cover utilising the information provided in the online application.

In exceptional circumstances, we may request more formal evidence such as a financial questionnaire, business tax returns, evidence of debt or a buy-sell agreement or valuation.

If your client's total level of industry cover exceeds our maximum sums insured, please contact your dedicated underwriter or our underwriting team to discuss further.

The different types of business cover are listed below:

Key person cover

- A key person can be defined as a person whose loss from a business will cause the business significant financial strain due to the key role they hold and the special knowledge and skills they possess.
- The amount of cover applied for on a key person should equal the potential financial loss incurred by the business, considering the costs of finding a replacement plus the anticipated downturn in net profit of the business should the key person die or become disabled.

Partnership/share purchase

- Partnership insurance is used to protect the value of a business that each partner owns in the event of a partner's death or disability. The insurance benefit provides the funds for the remaining partner/s to purchase his/her share.
- In the case of this insurance arrangement, all major partners/shareholders should be covered and there should be an agreement in place to cover the partnership/share purchase arrangements.

Business debt protection

- Business debt protection is used to protect a business from exposure to financial loss due to the inability to service/pay debt in the event of the death or disablement of one of the owners.
- Generally, we'll not restrict the sum insured to the liability drawn and will insure any personal guarantees for the debts.

Mandatory financial requirements for business cover

No mandatory financial requirements for business Life Cover, TPD Cover and Critical Illness Cover are required; however, we may request discretionary requirements based on your client's total cover with other insurance providers should it exceed our maximum. Please contact your dedicated underwriter or our underwriting team to discuss.

Financial underwriting for Income Protection Cover

Generally speaking, your client's income is the primary driver when assessing Income Protection Cover. However, we'll always consider other sources of income such as sick pay and policies held with other insurance providers, when making our assessment. Guidance on how to calculate your client's insurable income is set out in the sections below.

Maximum sum insured

Replacement ratio

The maximum sum insured available for Income Protection Cover is 75% of your client's regular income, to a maximum of \$20,000 per month at plan commencement.

Total cover of more than \$20,000 per month

If your client has total industry cover of more than \$20,000 per month, the replacement ratio will be reduced on a sliding scale for any cover over this threshold. We may also need to consider your client's investment income, net asset position and additional proof of income, if not already attained. Should you have a client with total cover of more than \$20,000 per month, please contact your dedicated underwriter or our underwriting team to discuss further.

Restrictions to maximum sum insured for high risk occupations

Restrictions are placed on the maximum sum insured available for certain high-risk occupations.

High-risk occupations include farmers and blue collar mining and offshore workers. For these occupations, the maximum Income Protection Cover sum insured is \$10,000 per month.

Financial assessment guidelines

Employees

If your client is an employee (with no ownership interest in the business they work), their monthly earnings include the income they're entitled to receive as remuneration from their employer. Employees may include additional elements of their salary package, provided they're not included in the original package/salary listed on their application, such as:

- motor vehicle allowance
- regular monthly overtime
- superannuation; and
- regular and recurring bonus or commission payments (averaged over the last two years).

Self-employed

Self-employed clients are sole traders, partners, shareholders or employees of their own business (i.e. Pty. Ltd. companies, trusts or partnerships).

If your client is self-employed, their monthly earnings are based on their share of the net business profits they're entitled to receive directly or otherwise. Business profits are calculated in the same manner that profits and losses in a business are calculated.

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

- donations
- salary/wages and/or director's fees
- superannuation
- salary/wages and or superannuation income split with spouse
- a percentage of private use of a motor vehicle (if not already considered); and
- depreciation costs, if not already considered (depending on the item and the amount).

Income from investments or passive income shouldn't be included.

Income splitting

If a spouse is employed in your client's (the insured person) business primarily for income splitting or taxation purposes, then the income their spouse receives may be considered as part of the income generated by your client (the insured person).

If both spouses require cover, full details of each spouse's responsibilities, duties and income must be provided. In this instance, applications for both spouses are only accepted when it's clear that each spouse works in the business and is not working at home doing accounts, bookkeeping or secretarial work for the business.

Income fluctuations

Generally, we use the current full year of earnings to calculate the sum insured. However, this is overlaid with the previous year's earnings to ensure consistency of income. We allow an increase difference of 30% from the previous year.

If there has been a decrease from the previous year, we'll require full details of the reasons before we make an underwriting decision. This could result in us reducing the sum insured or if Agreed Value has been chosen, amending the cover to Indemnity.

Mandatory financial requirements

Indemnity benefits

There are no mandatory financial requirements for Indemnity benefits.

Agreed Value benefits

Sum insured	Occupation class	
Employed	MED, LAW, WCP, WCA and WCM	LBC, BC, HB and SRA
Up to \$10,000	Nil	Nil
>\$10,001 up to \$15,000	Nil	Nil
>\$15,001 up to \$20,000	Nil	POI ⁺
Self-employed		
Up to \$10,000	Nil	Nil
>\$10,001 up to \$15,000	Nil	POI ⁺
>\$15,001 up to \$20,000	POI ⁺	POI ⁺

*POI = Proof of income

Guaranteed Agreed Value will require proof of income for all applications.

Proof of income required for the employed and self-employed

Employed	Self-employed
One of the following for the last two years:	Both of the following for the last two years:
<ul style="list-style-type: none"> • Personal tax returns • Group summary statements • Letter from employer; or • Payslips may also be permissible, please contact your dedicated underwriter or our underwriting team to discuss. 	<ul style="list-style-type: none"> • Personal and business tax returns; and • Profit and loss statements and balance sheets for all business entities.

OTHER UNDERWRITING GUIDELINES

Back and musculoskeletal conditions

It's very common for clients to disclose a history or current symptoms of a back or musculoskeletal disorder on their application. For TPD Cover and Income Protection Cover, when a pre-existing back or musculoskeletal condition has been disclosed, NEOS URE will ask a number of reflexive questions so that we can understand the full extent of the problem.

Based on this information, we'll then assess the likelihood of an exclusion applying based on:

- the diagnosis given
- how long the client has had the symptoms
- the date of the last symptom
- the type of treatment given
- the amount of time the client was away from work
- the results of tests performed (for example x-rays, MRIs, CT scans); and/or
- the duties performed by the client in their occupation.

Where an exclusion is applied, we'll try to limit it to the area affected. An exclusion will usually be offered in the following circumstances:

- the client has permanent damage (for example a prolapsed disc or osteoarthritis of the knee)
- there has been a long history of problems
- the client has undergone surgery
- the client has had prolonged periods off work
- the client is undergoing regular treatment for a previous condition; or
- the client has already received a lump sum insurance payment for the injury.

We may not be able to offer cover in the following circumstances:

- the client is currently off work with back or musculoskeletal issues
- surgery is pending; or
- the client has severe back or musculoskeletal problems and works in a heavy manual occupation.

Bankruptcy, administration, receivership and liquidation

Careful consideration is required if your client has been declared bankrupt or an entity owned or controlled by your client has been placed under administration, into receivership or into liquidation.

When considering clients who have disclosed a history of bankruptcy, administration, receivership or liquidation, we'll require full details and depending on the information provided and the situation, we may be able to provide cover. However, if your client has not been discharged, TPD Cover and Income Protection Cover is unlikely to be available.

Depression, anxiety and stress

Unfortunately, depression, anxiety and stress are becoming more and more common. As a result, it's important that you understand our underwriting approach for these conditions.

For Life Cover and Critical Illness Cover depression, anxiety or stress usually don't pose much of a concern to underwriting, unless the condition is severe, long standing, or if suicidal tendencies are shown.

When considering a client for TPD Cover and Income Protection Cover, we consider the underlying reasons for the depression, anxiety or stress, any time required away from work, the type and duration of treatment, and their doctor's diagnosis, before we make a final underwriting decision.

Height and weight

Excess weight increases the risk of the following medical conditions:

- cardiovascular disease
- high blood pressure
- high cholesterol
- type 2 diabetes; and
- sleep apnea.

We use BMI to assess the medical implications of your client's weight compared to their height. We use the following formula to calculate BMI:

$$\text{BMI} = \text{weight} / (\text{height} \times \text{height})$$

For example:

- weight = 90kg
- height = 180cm
- $\text{BMI} = 90 / (1.8 \times 1.8) = 28$

For clients aged over 18, a BMI between 18 and 25 is considered to be a healthy range. A BMI of 30 or over could attract a premium loading.

Pregnancy

Expecting a child is often the trigger for many people to apply for or alter their life insurance. However, we need to consider specific risks when assessing women who are pregnant.

For Life Cover, TPD Cover and Critical Illness Cover, unless there has been a history of complications, cover will usually be considered at standard rates. Where there have been serious complications in either a previous pregnancy or the current pregnancy, medical evidence may be requested. Please note that this doesn't include side effects of routine screening tests or procedures such as a caesarean section.

Where your client is more than 30 weeks pregnant and will be taking maternity leave, Income Protection Cover and own/any definition TPD Cover may not be available. Your client's return to work plans will also be considered in determining the cover available.

Residency

Your client must have permanent residency in Australia to apply for Life Cover, TPD Cover, Critical Illness Cover and Income Protection Cover. However, we'll also consider applications where your client has applied for permanent residency in Australia (but it hasn't yet been granted) or they're on a long term business visa (employer sponsored visa) such as a 457, they've been in Australia for more than 12 months and they have a good work history in their current role.

A territorial exclusion is usually applied. This means that any claim will only be payable while the insured person remains living in Australia.

Smoking

If your client smokes over 30 cigarettes per day, this may result in the underwriter requesting further medical evidence based on your client's cardiovascular profile. Depending on the results, we may apply a loading. To be eligible for non-smoker rates, your client must not have smoked any form of tobacco (including cigars and pipe smoking) or any other substance, within the previous 12 months.

Review of smoker rates

If your client stops smoking they can apply for non-smoker rates by submitting a Non-Smoker Declaration 12 months after cessation. If your client stops smoking due to an adverse change in their health, non-smoker rates may not be available.

Travel

When applying for cover it's important that all known overseas travel, even for holidays, is disclosed as it's an important factor in the overall underwriting decision. When underwriting the application, we'll consider cover subject to the following:

- the destination
- the duration of the stay
- the purpose; and
- the frequency of travel.

Where your client is planning on travelling overseas for a period of time for holiday or work, we'll consider Life Cover and Critical Illness Cover based on the information above.

The Department of Foreign Affairs and Trade (DFAT) provides recommendations for Australians potentially travelling outside of Australia. It's therefore important to know the exact details of where your client will be spending most of their time and the duration of their stay in each location so we can assess the risk based on DFAT's recommendations.

We use the following table as a guide.

DFAT	Travel advice	Underwriting approach
Level 1	Exercise normal safety precautions	No restrictions
Level 2	Exercise high degree of caution	No restrictions
Level 3	Reconsider your need to travel	Individual consideration based on the country, purpose and duration of the trip. If cover is available, an exclusion will apply
Level 4	Do not travel	Application will be declined

Should we apply a travel exclusion, your client can apply for a review to remove it, once they've returned to Australia with no specific plans to travel.

ACTIVITIES AND PURSUITS GUIDELINES

The classification of activities and pursuits for our cover types are set out below. Alternatively, you can contact your dedicated underwriter to determine any potential loadings or exclusions resulting from your client's activities or pursuits.

If your client's circumstances are not covered in this guide, please contact your dedicated underwriter or our underwriting team to discuss. Please note that most social activities and pursuits such as squash, tennis and golf, are accepted at standard rates unless otherwise shown.

Abbreviations used in the activities and pursuits guide

Decline	Cover is not available	p.a.	Per annum
Excl.	Exclusion	Std.	Standard premium rates
IC	Individual consideration	\$1.00 - \$5.00	Extra premium or loading per \$1,000 of sum insured per annum
Loading %	Extra premium or loading by the nominated percentage	13 weeks	13 week waiting period applies to the relevant activity/pursuit
N/A	Not applicable	13 weeks occupation	13 week waiting period applies for occupation categories LBC, BC, HB and SRA to the relevant activity/pursuit or a 25% loading can be requested

Activity/pursuit	Description	Life Cover	TPD Cover	Critical Illness Cover	Income Protection Cover
Abseiling	Less than 10 metres	Std.	Std.	Std.	13 weeks
	More than 10 metres	\$2.50 or Excl.	Excl.	Excl.	Excl.
Acrobat	Professional	IC	IC	IC	IC
Archery	Amateur	Std.	Std.	Std.	Std.
Athletics	Amateur	Std.	Std.	Std.	Std.
	Coach	Std.	IC	Std.	IC
	Professional	Std.	IC	Std.	IC

Aviation

Aerobatics		IC	IC	IC	IC
Ballooning	Competition	IC minimum \$3.00 or Excl.	Excl.	Excl.	Excl.
	Pleasure <50 flight hours p.a.	Std.	Std.	Std.	Std.
	Pleasure 50-100 flight hours p.a.	Std.	Excl.	Std.	Excl.
	Pleasure >100 flight hours p.a.	\$2.00 or Excl.	Excl.	Excl.	Excl.

Activity/pursuit	Description	Life Cover	TPD Cover	Critical Illness Cover	Income Protection Cover
Hang gliding/micro lighting - powered	<50 hours p.a.	Std.	Excl.	Std.	Excl.
	50-100 hours p.a.	\$1.00	Excl.	Excl.	Excl.
	101-150 hours p.a.	\$2.00	Excl.	Excl.	Excl.
	151-200 hours p.a.	\$3.00	Excl.	Excl.	Excl.
	>200 hours p.a.	IC	Excl.	Excl.	Excl.
Hang gliding - non - powered	<50 flying hours p.a.	Std.	Excl.	Std.	Excl.
	50-100 flying hours p.a.	\$1.00	Excl.	Excl.	Excl.
	101-150 flying hours p.a.	\$2.00	Excl.	Excl.	Excl.
	>150 flying hours p.a.	\$3.00	Excl.	Excl.	Excl.
Paragliding	Up to 100 flying hours p.a.	Std.	Std.	Std.	Std.
	>100 flying hours p.a.	\$1.00 or Excl.	Excl.	Excl.	Excl.
Parachuting	Static line, up to 25 jumps p.a.	Std.	Std.	Std.	Std.
	Free fall or competition, <50 jumps p.a.	Std. to \$1.00	Excl.	Excl.	Excl.
	Free fall or competition, 50-100 jumps p.a.	\$1.00 - \$2.00	Excl.	Excl.	Excl.
	Free fall or competition, 100-200 jumps p.a.	\$2.00 - \$3.00	Excl.	Excl.	Excl.
	Free fall or competition >200 jumps p.a.	\$4.00	Excl.	Excl.	Excl.
	Wingsuit	IC	IC	IC	IC
Private flying (fixed wing)	Up to 100 hours p.a.	\$1.00 or Excl.	Excl.	Excl.	Excl.
	101-150 hours p.a.	\$2.00 or Excl.	Excl.	Excl.	Excl.
	>150 hours p.a.	\$4.00 or Excl.	Excl.	Excl.	Excl.

Activity/pursuit	Description	Life Cover	TPD Cover	Critical Illness Cover	Income Protection Cover
Private flying (rotary wing)	Up to 100 hours p.a.	\$2.00 or Excl.	Excl.	Excl.	Excl.
	100-150 hours p.a.	\$3.00 or Excl.	Excl.	Excl.	Excl.
	>150 hours p.a.	\$5.00 or Excl.	Excl.	Excl.	Excl.
Base jumping		IC	IC	IC	IC
Baseball/ Softball	Amateur	Std.	Std.	Std.	Std.
	Coach	Std.	IC	Std.	IC
	Professional	Std.	IC	Std.	IC
Basketball	Amateur	Std.	Std.	Std.	Std.
	Coach	Std.	IC	Std.	IC
	Professional	Std.	IC	Std.	IC
Bowling	Indoor/lawn/ten-pin	Std.	Std.	Std.	Std.
Boxing	Amateur – competition	\$2.00 or Excl.	Excl.	Excl.	Excl.
	Pleasure/recreation only	Std.	Std.	Std.	Std.
	Coach	Std.	IC	Std.	IC
	Professional	Decline	Decline	Decline	Decline
Bungee jumping	Amateur/occasional < 5 jumps	Std.	Std.	Std.	Std.
	Instructor/professional/ regular jumper/competitions	IC	Excl.	Excl.	Excl.
Bush walking		Std.	Std.	Std.	Std.
Cricket	Amateur	Std.	Std.	Std.	Std.
	Coach	Std.	IC	Std.	IC
	Professional	Std.	IC	Std.	IC

Activity/pursuit	Description	Life Cover	TPD Cover	Critical Illness Cover	Income Protection Cover
Cyclist	Amateur	Std.	Std.	Std.	Std.
	Coach	Std.	IC	Std.	IC
	Professional	Std.	IC	Std.	IC
Football					
Soccer – indoor	Amateur	Std.	Std.	Std.	Std.
Soccer - outdoor	Amateur	Std.	Std.	Std.	Std.
	Coach	Std.	IC	Std.	IC
	Professional	Std.	N/A	Std.	IC
Touch football	Amateur	Std.	Std.	Std.	Std.
Union, League, AFL	Amateur	Std.	Std.	Std.	13 weeks occupation
	Coach	Std.	IC	Std.	IC
	Professional	Std.	IC	Std.	IC
Golf	Amateur	Std.	Std.	Std.	Std.
	Coach	Std.	IC	Std.	IC
	Professional	Std.	IC	Std.	IC
Gymnastics	Amateur	Std.	Std.	Std.	Std.
	Coach	Std.	IC	Std.	IC
	Professional	Std.	IC	Std.	IC

Activity/pursuit	Description	Life Cover	TPD Cover	Critical Illness Cover	Income Protection Cover
Hockey	Field – amateur	Std.	Std.	Std.	Std.
	Ice – amateur	Std.	Excl.	Std.	Excl.
	Professional (either field or ice)	Std.	IC	Std.	IC
Horse riding	Competition (including polo and show jumping)	Std.	Excl.	Std.	Excl.
	Pleasure/recreation only	Std.	Std.	Std.	Std.
	Rodeo	Std.	Excl.	Std.	Excl.
Hunting	Amateur	Std.	Std.	Std.	Std.
	Professional	Std.	IC	Std.	IC
Kayaking/canoeing/rafting					
Still water	Pleasure/recreational	Std.	Std.	Std.	Std.
	Competition	Std.	Excl.	Std.	Excl.
White water	Recreation only < 10 times p.a.	Std.	Std.	Std.	Std.
	Recreation only > 10 times p.a.	Std.	Excl.	Std.	Excl.
	Competition	Std.	Excl.	Std.	Excl.
Kickboxing	Amateur – competition	Std.	Excl.	Std.	Excl.
	Pleasure/recreation only	Std.	Std.	Std.	13 weeks
	Professional	IC	IC	IC	IC
Kitesurfing	Amateur	Std.	Std.	Std.	Std.
Lacrosse		Std.	Std.	Std.	Std.
Marathon running		Std.	Std.	Std.	Std.

Activity/pursuit	Description	Life Cover	TPD Cover	Critical Illness Cover	Income Protection Cover
Martial arts	Amateur – competition	Std.	Excl.	Std.	Excl.
	Pleasure/recreation only	Std.	Std.	IC	IC
	Professional	IC	IC	IC	IC
Motor car racing	Amateur – competitive racing (e.g. drag racing or sports cars)	IC	Excl.	IC	Excl.
	Karting, endurance, off-road events, rallies, stock cars etc.	IC	Excl.	IC	Excl.
	Amateur – no internationals, social participation only. Includes go karts, vintage cars, time trails, rallies, hill climbs events.	Std.	Std.	Std.	Std.
	Professional	IC	IC	IC	IC
Motor cycle racing	Acrobatics/stunts	IC	IC	IC	IC
	Circuit racing/speedway	IC	IC	IC	IC
	Professional	IC	IC	IC	IC
	Scrambles, hill climbs	Std.	Excl.	Std.	Excl.
	Trail bike riding – competition	Std.	Excl.	Std.	Excl.
	Trail bike riding – no competition	Std.	Std.	Std.	13 weeks
Mountain climbing/ mountaineering	Above 6,000m	IC	IC	IC	IC
	Australia and New Zealand only	\$2.00 or Excl.	Excl.	\$2.00 or Excl.	Excl.
	Outside Australia and New Zealand	IC	IC	IC	IC

Activity/pursuit	Description	Life Cover	TPD Cover	Critical Illness Cover	Income Protection Cover
Netball	Amateur	Std.	Std.	Std.	Std.
	Professional	Std.	IC	Std.	IC
Rock climbing	Indoor	Std.	Std.	Std.	Std.
	Outdoor	\$2.00 or Excl.	Excl.	\$2.00 or Excl.	Excl.
Rowing	Amateur	Std.	Std.	Std.	Std.
Sailboarding	Amateur	Std.	Std.	Std.	Std.
Sailing	Amateur – Australian waters, daytime only	Std.	Std.	Std.	Std.
	Amateur – offshore/ advanced competition	Std.	Excl.	Std.	Excl.
	Instructor	Std.	IC	Std.	IC
Scuba diving					
Diving depths < 40 metres	No caving, potholing or wreck dives	Std.	Std.	Std.	Std.
Diving depths < 40 metres	Some caving, potholing or wreck drives	\$2.00 or Excl.	Excl.	Excl.	Excl.
Diving depths > 40 metres	No caving, potholing or wreck dives	\$2.00 or Excl.	Excl.	\$2.00 or Excl.	Excl.
Diving instructor	Instructor	Std.	IC	Std.	IC
Shooting	Amateur	Std.	Std.	Std.	Std.
	Professional	Std.	IC	Std.	IC
	Making ammunitions	Excl.	Excl.	Excl.	Excl.
Skating – skateboarding, ice skating, roller skating	Amateur – competition	Std.	Excl.	Std.	Excl.
	Pleasure/recreation only	Std.	Std.	Std.	Std.
	Professional	Std.	Excl.	Std.	Excl.

Activity/pursuit	Description	Life Cover	TPD Cover	Critical Illness Cover	Income Protection Cover
Skiing – snow/water/grass/ snow boarding	Amateur – competition	Std.	Excl.	Std.	Excl.
	Pleasure/recreation only	Std.	Std.	Std.	Std.
	Professional	Std.	Excl.	Std.	Excl.
Squash	Amateur	Std.	Std.	Std.	Std.
Surfing	Amateur – competition	Std.	Std.	Std.	Std.
	Pleasure/recreation only	Std.	Std.	Std.	Std.
	Professional	Std.	IC	Std.	IC
Swimming	Amateur	Std.	Std.	Std.	Std.
	Professional – pool only	Std.	IC	Std.	IC
Tennis	Amateur	Std.	Std.	Std.	Std.
	Coach – no touring or professional playing	Std.	IC	Std.	IC
	Professional	Std.	IC	Std.	IC
Triathlons		Std.	Std.	Std.	Std.
Volleyball		Std.	Std.	Std.	Std.
Water-skiing	Amateur with competition	Std.	Excl.	Std.	Excl.
Weightlifting	Competition	Std.	Excl.	Std.	Excl.
	Pleasure/recreation only	Std.	Std.	Std.	Std.
Wind surfing/wind sailing	Competition	Std.	IC	Std.	IC
	Pleasure/recreation only	Std.	Std.	Std.	Std.
Wrestling	Amateur – competition	Std.	Excl.	Std.	Excl.
	Pleasure/recreation only	Std.	Std.	Std.	Std.
	Professional	IC	IC	IC	IC



OCCUPATION GUIDELINES

Occupation categories

Life Cover and Critical Illness Cover

Occupation category	Description
A	High earning, degree qualified professionals
B	Medical professionals
C	Sedentary workers (general white collar and up to 10% light manual work)
D	Manual workers
E	Heavy manual/hazardous workers
Per mille loading	Hazardous occupations
UI	Uninsurable occupations
IC	Individual consideration

TPD Cover and Income Protection Cover

Occupation category	Description
MED	Qualified medical professionals requiring membership of a professional or government body in order to practice that occupation.
LAW	Qualified legal professionals requiring membership of a professional or government body in order to practice that occupation.
WCP	White collar professionals (excluding medical and legal workers) performing no manual work duties (including some site/field work) who: <ul style="list-style-type: none"> • have a degree; or • no degree, but earned at least an average of \$120,000 p.a. over the last three years.
WCA	White collar, administrative or clerical based occupations that don't involve any manufacturing or physical duties and are 100% sedentary. This includes most occupations which involve no manual work duties who are not eligible for categories WCP.
WCM	White collar workers with less than 10% manual work duties and occupations involving duties not purely desk based. E.g. real estate agent or social worker with field work and most shop keeper/assistant roles performing less than 10% light manual work duties.
LBC	Certain light manual skilled workers such as laboratory assistants, florists and jewellers. This includes most shop keeper/assistant roles involving more than 10% light manual work duties. This also includes supervisors of blue collar workers who generally spend less than 20% of their time performing light manual work duties.

Occupation category	Description
BC	Tradespeople and skilled workers such as trade licensed builders, qualified domestic electricians and plumbers. For certain occupations, a maximum benefit period of two or five years will apply. Any restriction to the benefit period will be shown in the occupation guide.
HB	Heavy manual tradespeople or other semi-skilled people with at least three years' experience, such as qualified bricklayers or trade qualified welders. All occupations will have a maximum benefit period of two or five years. Any restriction to the benefit period will be shown in the occupation guide. Please note that in most circumstances, the Accident Option is <u>not</u> available.
SRA	Special risk category for certain blue-collar occupations (for example, a concrete contractor), semi-skilled manual workers, unqualified but experienced tradespeople and some occupations involved in hazardous or very heavy manual work. In most instances, a minimum three years' experience will be required. All occupations will have a maximum benefit period of two or five years. Any restriction to the benefit period will be shown in the occupation guide. Please note that in most circumstances, the waiting period is restricted to 13 weeks and the Accident Option is <u>not</u> available.
SRB	Special risk category for hazardous occupations. Income Protection Cover is <u>not</u> available.
SRC	Special risk category for non-hazardous occupations. Income Protection Cover is <u>not</u> available.
UI	Uninsurable occupations

TPD Cover and Income Protection Cover

There are many other factors that need to be considered when assessing the occupation and eligibility for TPD Cover and Income Protection Cover and these are set out below. Please contact your dedicated underwriter or our underwriting team to discuss this in more detail.

Farmers, blue collar miners and offshore workers

Income Protection Cover is generally restricted to \$10,000 per month.

Apprentices

TPD Cover and Income Protection Cover will be considered for apprentices in their final year and will be based on their chosen trade occupation class. If they're not in their final year, then Income Protection Cover will be considered as an SRA occupation class and TPD Cover can be covered under 'Activities of Daily Living' (ADL).

Number of hours worked

To be eligible for TPD Cover and Income Protection Cover, your client must work at least 20 hours per week. Income Protection Cover is sometimes not available for clients working up to 20 hours or more with multiple part-time occupations however, depending on the occupation classes, we'll consider this on a case-by-case basis. For example, we would usually consider occupation classes MED, LAW, WCP and WCA.

We'll also review clients who work excessive hours, usually more than 60 hours per week, taking into account the industry in which your client works, how long they've been working these hours and their future intentions.

Casual/seasonal employment

Casual and seasonal work doesn't generally offer continuous employment, is usually unreliable and outside someone's control. In this situation, we don't usually offer TPD Cover and Income Protection Cover. However, in some circumstances, such as when your client has been working for the same employer for a number of years, we'll consider cover on a case-by-case basis.

Newly self-employed

We'll generally consider clients who have become self-employed within the last 3-6 months if they're doing the same type of work.

In this instance, our approach is to limit Income Protection Cover to an Indemnity contract and apply a newly self-employed clause.

A newly self-employed clause allows for the definition of pre-disability earnings to be calculated from the date of self-employment. This will remain on your client's plan for a period of two years.

After two years, your client can elect to alter the Indemnity contract to Agreed Value with supporting financial evidence. For your self-employed clients, their application requires the following income figures:

- gross business expenses (turnover)
- business expenses
- net business income (net profit)
- your client's share of income; and
- any addbacks (see self-employed section for appropriate addbacks).

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

For clients who have become self-employed within the last 12 months, please provide 'projected income figures' in the "last year" field and previous income in the "previous 12 months" field in the online application (business income and net income are the same if your client was previously an arms-length employee).

Change of occupation

If your client has completely changed their occupation in the last 12-24 months, we may consider restricting Income Protection Cover to Indemnity and place a restriction on the waiting period, benefit period, sum insured and/or the occupation class.

Each case will be individually considered based on the underwriter's assessment after comparing the change in occupation and class, duties and income.

Second occupations

If your client works in a second occupation for less than 10% of their time, we'll use the occupation class of their main occupation.

For clients working more than 10% in a second occupation, where the occupation class only varies by one occupational category, we'll rate the second occupation class if it's riskier.

If there is more than one class between the principal and second occupation, the underwriter will determine which occupation class should apply based on the duties and time spent in each occupation. This will usually be the riskier of the two occupations disclosed. Normally a client may only cover the income from their principal occupation; however, if your client has been generating income from their secondary occupation for a number of years, and their income continues to be consistent, we may consider including it.

Working from home

Clients working from home present difficulties at the underwriting and claims stage for TPD Cover and Income Protection Cover. One of the challenges is the inability to determine if the business will continue, or is continuing to run, even if the client is disabled. Each circumstance will be considered by your dedicated underwriter or the underwriting team to determine the best terms for your client.

Eligibility for cover will depend on the following:

- the nature and industry of the business
- the amount of contact with clients
- how long the business has been established
- if there are any other employees who work at the home (excluding family members); and
- if there is a separate office or dedicated work space.

Occupation list

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Accountant – not CPA or CA qualified, average income <\$120,000	WCA	70	C		Y	Y	Y
Accountant – not CPA or CA qualified, average income >\$120,000	WCP	70	A		Y	Y	Y
Accountant – tertiary qualified – certified or chartered	WCP	70	A		Y	Y	Y
Accounting: clerk or bookkeeper – average income <\$120,000	WCA	70	C		Y	Y	Y
Accounting: clerk or bookkeeper – average income >\$120,000	WCP	70	A		Y	Y	Y
Acrobat – not performing at heights	UI		E		N	N	N
Acrobat – performing at heights with adequate safety precautions	UI		E	\$2.00	N	N	N
Actor	SRC		C		N	N	Y
Actuary – degree qualified	WCP	70	A		Y	Y	Y
Actuary – not degree qualified, average income <\$120,000	WCA	70	C		Y	Y	Y
Actuary – not degree qualified, average income >\$120,000	WCP	70	A		Y	Y	Y
Acupuncturist – member of the Australian Acupuncturist Association	MED	70	B		Y	Y	Y
Acupuncturist – not a member of the Australian Acupuncturist Association	SRC		B		N	N	Y
Administration – office only	WCA	70	C		Y	Y	Y
Advertising executive – average income <\$120,000	WCA	70	C		Y	Y	Y
Advertising executive – average income >\$120,000	WCP	70	A		Y	Y	Y
Aerial or antennae erector – over ten metres	SRB		E	\$2.00	N	N	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Aerial or antennae erector – up to ten metres	HB	2	E		N	Y	Y
Aerobics instructor – full-time, minimum three years experience	SRA	5	E		N	N	Y
Agronomist – field work (less than 10%), no hazardous chemicals	WCP	70	A		Y	Y	Y
Agronomist – field work (less than 20%), no hazardous chemicals	WCA	70	C		Y	Y	Y
Agronomist – field work (more than 20%), no hazardous chemicals	LBC	65	D		Y	Y	Y
Air conditioning: engineer – degree qualified, consultant, office only	WCP	70	A		Y	Y	Y
Air conditioning: engineer – not degree qualified, consultant, office only, average income <\$120,000	WCA	70	C		Y	Y	Y
Air conditioning: engineer – not degree qualified, consultant, office only, average income >\$120,000	WCP	70	A		Y	Y	Y
Air conditioning: qualified installer or repairer – over ten metres	SRB		E	\$2.00	N	N	Y
Air conditioning: qualified installer or repairer – up to ten metres	HB	65	E		N	Y	Y
Air conditioning: supervisor – qualified	LBC	65	D		Y	Y	Y
Air traffic controller	SRC		C		N	N	Y
Aircraft engineer – degree qualified, flying	SRB		E		N	N	Y
Aircraft engineer – degree qualified, non-flying, manual work	BC	65	D		Y	Y	Y
Aircraft maintenance – qualified or skilled	HB	5	E		N	Y	Y
Airline staff of major airlines only: baggage handlers or porters	HB	2	E		N	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Airline staff of major airlines only: office workers	WCA	70	C		Y	Y	Y
Airline staff of major airlines only: pilot, aircrew, flight attendant	SRC		C		N	N	Y
Airline staff of major airlines only: truck drivers	HB	2	E		N	Y	Y
Airline staff of minor or charter airlines: baggage handlers or porters	SRB		E		N	N	Y
Airline staff of minor or charter airlines: office workers	WCA	70	C		Y	Y	Y
Airline staff of minor or charter airlines: pilot, aircrew, flight attendant	SRC		C		N	N	Y
Airline staff of minor or charter airlines: truck drivers	HB	2	E		N	Y	Y
Ambulance officer or paramedical or driver	HB	5	E		N	Y	Y
Amway seller or distributor – full-time, established minimum three years	HB	5	E		N	Y	Y
Amway seller or distributor – full-time, established under three years	SRC		E		N	N	Y
Amway seller or distributor – part-time	SRC		E		N	N	Y
Anaesthetist	MED	70	B		Y	Y	Y
Analyst - office only -average income <\$120,000	WCA	70	C		Y	Y	Y
Analyst - office only -average income >\$120,000	WCP	70	A		Y	Y	Y
Antique dealer – deliveries	HB	5	E		N	Y	Y
Antique dealer – restoration	HB	65	E		N	Y	Y
Antique dealer – sales and office only	LBC	65	D		Y	Y	Y
Apprentice – not in final year	SRA	2	E		N	N	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Archaeologist – field work (less than 10%), degree qualified	WCP	70	A		Y	Y	Y
Archaeologist – field work (less than 20%), degree qualified	WCA	70	C		Y	Y	Y
Archaeologist – field work (more than 20%), degree qualified	LBC	65	D		Y	Y	Y
Archaeologist – not degree qualified	LBC	65	D		Y	Y	Y
Architect – qualified	WCP	70	A		Y	Y	Y
Architectural draftsman	WCA	70	C		Y	Y	Y
Armed services: all ranks – office duties only, no notice of deployment	IC		IC	IC	N	N	N
Armed services: all ranks – other than office duties	IC		IC	IC	N	N	N
Art dealer or proprietor	WCA	70	C		Y	Y	Y
Artist or painter – employed, commercial, qualified, office only, no set production work, not working from home	LBC	65	D		Y	Y	Y
Artist or painter – freelance, commercial, qualified, office only, no set production work, not working from home	SRC		C		N	N	Y
Asbestos worker	UI		E		N	N	N
Asphalt layer	SRA	5	E		N	N	Y
Assembly line worker	SRB		E		N	N	Y
Astronomer – fully qualified	WCP	70	A		Y	Y	Y
Attorney	LAW	70	A		Y	Y	Y
Auctioneer – livestock	WCM	65	C		Y	Y	Y
Auctioneer – not livestock, average income <\$120,000	WCA	70	C		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Auctioneer – not livestock, average income >\$120,000	WCP	70	A		Y	Y	Y
Audiologist – degree qualified	MED	70	B		Y	Y	Y
Auditor – degree qualified	WCP	70	A		Y	Y	Y
Auditor – not degree qualified, average income <\$120,000	WCA	70	C		Y	Y	Y
Auditor – not degree qualified, average income >\$120,000	WCP	70	A		Y	Y	Y
Author or writer	SRC		C		N	N	Y
Auto electrician	BC	65	D		Y	Y	Y
Aviation industry: ground staff – cleaner	HB	2	E		N	Y	Y
Aviation industry: ground staff – refuellers	HB	2	E		N	Y	Y
Aviation industry: ground staff – security, unarmed	HB	2	E		N	Y	Y
Aviation industry: management and administration – office duties only, average income <\$120,000	WCA	70	C		Y	Y	Y
Aviation industry: management and administration – office duties only, average income >\$120,000	WCP	70	A		Y	Y	Y
Awning or blind or screen installer – installer	BC	65	D		Y	Y	Y
Awning or blind or screen installer – sales and quoting only	WCM	65	C		Y	Y	Y
Awning or blind or screen installer – supervisor, less than 10% manual work	LBC	65	D		Y	Y	Y
Bailiff – armed	SRB		E		N	N	Y
Bailiff – unarmed	HB	5	E		N	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Baker – counter work only	LBC	65	D		Y	Y	Y
Baker – trade qualified	BC	65	D		Y	Y	Y
Baker – unqualified, minimum three years experience	HB	5	E		N	Y	Y
Bank manager – average income <\$120,000	WCA	70	C		Y	Y	Y
Bank manager – average income >\$120,000	WCP	70	A		Y	Y	Y
Bank officer – average income <\$120,000	WCA	70	C		Y	Y	Y
Bank officer – average income >\$120,000	WCP	70	A		Y	Y	Y
Bar attendant	SRA	5	E		N	N	Y
Bar manager – less than 10% bar work	BC	65	D		Y	Y	Y
Bar manager – less than 40% bar work	HB	5	E		N	Y	Y
Bar manager – more than 40% bar work	SRA	5	E		N	N	Y
Barber or hairdresser – not working from home	LBC	65	D		Y	Y	Y
Barber or hairdresser – working from home	SRC		D		N	N	Y
Barista	HB	5	E		Y	Y	Y
Barrister or solicitor	LAW	70	A		Y	Y	Y
Battery fitter or repairer – qualified	BC	65	D		Y	Y	Y
Battery fitter or repairer – unqualified, minimum three years experience	HB	2	E		N	Y	Y
Beach inspector – permanent, fulltime, minimum two years experience	SRA	5	E		N	N	Y
Beautician – qualified, salon only	LBC	65	D		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Beautician – working from home or mobile	SRC		D		N	N	Y
Beekeeper or apiarist	HB	5	E		N	Y	Y
Biochemist	WCP	70	A		Y	Y	Y
Biologist: marine – field work, diving more than 40m or field work more than 20% of total duties	UI		E		N	N	N
Biologist: marine – field work, diving up to 40m and less than 20% of total duties	HB	5	E		N	Y	Y
Biologist: marine – no field work	WCP	70	A		Y	Y	Y
Biologist: not marine	WCP	70	A		Y	Y	Y
Blacksmith or farrier – less than three years experience	SRB		E		N	N	Y
Blacksmith or farrier – minimum three years experience	HB	5	E		N	Y	Y
Blaster or explosives handler	SRB		E	\$2.00	N	N	Y
Boarding house proprietor	SRA	2	E		N	N	Y
Boat builder – qualified	BC	65	D		Y	Y	Y
Boat builder – unqualified, minimum three years experience	HB	5	E		N	Y	Y
Boat operator – charter – deep sea	SRA	5	E		N	N	Y
Boat operator – charter – harbour and inlets	HB	5	E		N	Y	Y
Body piercer	SRA	2	E		N	N	Y
Boilermaker – qualified	HB	65	E		N	Y	Y
Boilermaker – unqualified, minimum three years experience	SRA	5	E		N	N	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Bookkeeper – average income <\$120,000	WCA	70	C		Y	Y	Y
Bookkeeper – average income >\$120,000	WCP	70	A		Y	Y	Y
Bookmaker or betting	SRC		C		N	N	Y
Bootmaker – less than three years experience	HB	5	E		N	Y	Y
Bootmaker – minimum three years experience	BC	65	D		Y	Y	Y
Botanist – qualified	WCP	70	A		Y	Y	Y
Botanist – unqualified	WCA	70	C		Y	Y	Y
Bouncer or crowd control	UI		E		N	N	N
Boxer – professional	UI		UI		N	N	N
Brick paver	HB	5	E		N	Y	Y
Bricklayer – qualified	HB	65	E		N	Y	Y
Bricklayer – unqualified, minimum three years experience	SRA	5	E		N	N	Y
Broker – insurance, average income <\$120,000	WCA	70	C		Y	Y	Y
Broker – insurance, average income >\$120,000	WCP	70	A		Y	Y	Y
Builder – foreman, less than 20% light manual work	LBC	65	D		Y	Y	Y
Builder – foreman, more than 20% manual and supervising blue collar workers	BC	65	D		Y	Y	Y
Builder – labourer	SRA	2	E		N	N	Y
Builder – licensed, fully qualified	BC	65	D		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Builder – unqualified, minimum three years experience	HB	5	E		N	Y	Y
Business consultant – average income <\$120,000	WCA	70	C		Y	Y	Y
Business consultant – average income >\$120,000	WCP	70	A		Y	Y	Y
Butcher – retail, trade qualified	BC	65	D		Y	Y	Y
Butcher – retail, unqualified, minimum three years experience	SRA	5	E		N	N	Y
Butcher – slaughterman	SRA	2	E		N	N	Y
Butler – qualified	LBC	65	D		Y	Y	Y
Butler – unqualified, minimum three years experience	HB	5	E		N	Y	Y
Buyer – retail store, office only, average income <\$120,000	WCA	70	C		Y	Y	Y
Buyer – retail store, office only, average income >\$120,000	WCP	70	A		Y	Y	Y
Buyer – retail store, other than office only	LBC	65	D		Y	Y	Y
Cabinet maker – trade qualified	BC	65	D		Y	Y	Y
Cabinet maker – unqualified, less than three years experience	SRA	2	E		N	N	Y
Cabinet maker – unqualified, minimum three years experience	HB	5	E		N	Y	Y
Cable maker or wire maker	SRA	5	E		N	N	Y
Cafe or coffee lounge: kitchen hand	HB	5	E		N	Y	Y
Cafe or coffee lounge: proprietor – less than 20% light manual work	LBC	65	D		Y	Y	Y
Cafe or coffee lounge: proprietor – more than 20% light manual work	BC	65	D		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Cafe or coffee lounge: waiter or waitress	HB	5	E		N	Y	Y
Cake decorator – minimum three years experience, full-time, not working from home	BC	65	D		Y	Y	Y
Cake decorator – minimum three years experience, full-time, working from home	SRA	2	E		N	N	Y
Cameraman – aerial (commercial pilot)	SRB		E	\$2.00	N	N	Y
Cameraman – film and television, employed, Australia only	BC	65	D		Y	Y	Y
Cameraman – film and television, freelance, Australia only	HB	5	E		N	Y	Y
Cane farm labourer or worker or harvester	SRA	2	E		N	N	Y
Cane farmer owner or manager	HB	2	E		N	Y	Y
Canteen manager – less than 20% light manual work	LBC	65	D		Y	Y	Y
Canteen manager – more than 20% light manual work	BC	65	D		Y	Y	Y
Canteen work – not manager	HB	2	E		N	Y	Y
Car dealership owner – office only, average income <\$120,000	WCA	70	C		Y	Y	Y
Car dealership owner – office only, average income >\$120,000	WCP	70	A		Y	Y	Y
Car detailer – less than three years experience	SRB		E		N	N	Y
Car detailer – minimum three years experience	HB	2	E		N	Y	Y
Car salesperson – office only, not dealership owner	WCA	70	C		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Car salesperson – yard sales, minimum two years experience	LBC	65	D		Y	Y	Y
Car wrecker	SRA	5	E		N	N	Y
Car wrecker – foreman, no manual work	HB	2	E		N	Y	Y
Caravan park owner	HB	65	E		N	Y	Y
Caravan park worker or employee	SRA	2	E		N	N	Y
Carer	SRA	5	E		N	N	Y
Caretaker – living on premises	SRB		E		N	N	Y
Caretaker – not living on premises	HB	2	E		N	Y	Y
Carpenter – foreman, less than 20% light manual work	LBC	65	D		Y	Y	Y
Carpenter – trade qualified	BC	65	D		Y	Y	Y
Carpenter – unqualified, less than three years experience	SRA	2	E		N	N	Y
Carpenter – unqualified, minimum three years experience	HB	5	E		N	Y	Y
Carpet cleaner	HB	5	E		N	Y	Y
Carpet or linoleum layer	HB	5	E		N	Y	Y
Cartographer – field work	LBC	65	D		Y	Y	Y
Cartographer – no field work, average income <\$120,000	WCA	70	C		Y	Y	Y
Cartographer – no field work, average income >\$120,000	WCP	70	A		Y	Y	Y
Cartoonist – employed full-time, average income <\$120,000	WCA	70	C		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Cartoonist – employed full-time, average income >\$120,000	WCP	70	A		Y	Y	Y
Cartoonist – freelance or self-employed	WCM	5	C		Y	Y	Y
Carver – wood, minimum three years experience	HB	2	E		N	Y	Y
Casino employee: bar attendant	SRA	5	E		N	N	Y
Casino employee: cashier	LBC	65	D		Y	Y	Y
Casino employee: cleaner or maintenance	HB	2	E		N	Y	Y
Casino employee: croupier	BC	5	D		Y	Y	Y
Casino employee: management or clerical only – average income <\$120,000	WCA	70	C		Y	Y	Y
Casino employee: management or clerical only – average income >\$120,000	WCP	70	A		Y	Y	Y
Casino employee: security	SRB		E		N	N	Y
Casino employee: supervisor	LBC	65	D		Y	Y	Y
Caterer – qualified, minimum three years experience	BC	65	D		Y	Y	Y
Caterer – unqualified, minimum three years experience	HB	5	E		N	Y	Y
Ceiling fixer – trade qualified plasterer	HB	5	E		N	Y	Y
Ceiling fixer – unqualified, less than three years experience	SRB		E		N	N	Y
Ceiling fixer – unqualified, minimum three years experience	SRA	2	E		N	N	Y
Cellarman	SRB		E		N	N	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Chauffeur	LBC	65	D		Y	Y	Y
Chef or cook – qualified	BC	65	D		Y	Y	Y
Chef or cook – unqualified	HB	5	E		N	Y	Y
Chemist – industrial, hazardous	UI		E		N	N	N
Chemist – industrial, lab assistant	LBC	65	D		Y	Y	Y
Chemist – industrial, lab technician, some light manual work, qualified	WCM	65	C		Y	Y	Y
Chemist – industrial, lab technician, sedentary only, no manual work, qualified	WCA	70	C		Y	Y	Y
Chemist – industrial, non-hazardous, some light manual work	WCM	65	C		Y	Y	Y
Chemist – industrial, non-hazardous, sedentary only, no manual work	WCA	70	C		Y	Y	Y
Chemist – retail pharmacist	WCP	70	A		Y	Y	Y
Chemist – retail shop assistant	WCM	65	C		Y	Y	Y
Childcare – qualified and registered, not at home	BC	65	D		Y	Y	Y
Childcare – unqualified, not at home	HB	65	E		N	Y	Y
Childcare – working from home	SRC		E		N	N	Y
Childcare proprietor – less than 20% manual work	LBC	65	D		Y	Y	Y
Childcare proprietor – more than 20% manual work	BC	65	D		Y	Y	Y
Chimney sweep	SRB		E		N	N	Y
Chiropodist or podiatrist – qualified and registered	MED	70	B		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Chiropractor – qualified and registered	MED	70	B		Y	Y	Y
Choreographer	SRC		C		N	N	Y
Claims or loss adjustor – average income <\$120,000	WCA	70	C		Y	Y	Y
Claims or loss adjustor – average income >\$120,000	WCP	70	A		Y	Y	Y
Cleaner – brick	SRA	2	E		N	N	Y
Cleaner – carpet	HB	5	E		N	Y	Y
Cleaner – domestic	HB	5	E		N	Y	Y
Cleaner – mobile car, established minimum three years	HB	5	E		N	Y	Y
Cleaner – office, industrial, school	HB	5	E		N	Y	Y
Cleaner – proprietor	HB	5	E		N	Y	Y
Cleaner – street	SRB		E		N	N	Y
Cleaner – window, hazards, abseiling from building	UI		E		N	N	N
Cleaner – window, home or shops, less than ten metres	SRA	2	E		N	N	Y
Cleaner – window, outdoors, more than ten metres	UI		E		N	N	N
Clergy – sole occupation, some light manual work	WCM	65	C		Y	Y	Y
Clergy – sole occupation, sedentary only, no manual work	WCA	70	C		Y	Y	Y
Clerk – administration only	WCA	70	C		Y	Y	Y
Clothing industry: clothing or fashion designer – qualified, not working from home, some light manual work	WCM	65	C		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Clothing industry: clothing or fashion designer – qualified, not working from home, sedentary only, no manual work	WCA	70	C		Y	Y	Y
Clothing industry: clothing or fashion designer – qualified, working from home	SRC		C		N	N	Y
Clothing industry: clothing or fashion designer – unqualified, not working from home	HB	5	E		N	Y	Y
Clothing industry: dressmaker – trade qualified, not working from home	LBC	65	D		Y	Y	Y
Clothing industry: dressmaker – working from home	SRC		D		N	N	Y
Clothing industry: management and administration – no manual work, average income <\$120,000	WCA	70	C		Y	Y	Y
Clothing industry: management and administration – no manual work, average income >\$120,000	WCP	70	A		Y	Y	Y
Clothing industry: pattern maker – trade qualified, not working from home	LBC	65	D		Y	Y	Y
Clothing industry: pattern maker – working from home	SRC		D		N	N	Y
Clothing industry: tailor – trade qualified, not working from home	LBC	65	D		Y	Y	Y
Clothing industry: tailor – working from home	SRC		D		N	N	Y
Clothing machinist – not working from home	HB	5	E		N	Y	Y
Club worker: bar staff	SRA	2	E		N	N	Y
Coach (sports) – employed by the Australian Institute of Sport	BC	65	D		Y	Y	Y
Coach (sports) – other than swimming or tennis	SRB		E		N	N	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Coach (sports) – swimming, full-time, with multiple clients or squads	BC	5	D		Y	Y	Y
Coach (sports) – tennis, full-time, with multiple clients or squads	BC	5	D		Y	Y	Y
Coach builder – qualified	HB	5	E		N	Y	Y
Coach builder – unqualified	SRB		E		N	N	Y
Commentator – radio or television – minimum five years experience	HB	2	E		N	Y	Y
Composer	WCA	70	C		Y	Y	Y
Computer industry: analyst or programmer or consultant – average income <\$120,000	WCA	70	C		Y	Y	Y
Computer industry: analyst or Programmer or consultant – average income >\$120,000	WCP	70	A		Y	Y	Y
Computer industry: maintenance engineer	LBC	65	D		Y	Y	Y
Computer industry: sales	WCA	70	C		Y	Y	Y
Computer industry: technician – manual	LBC	65	D		Y	Y	Y
Computer industry: technician – no manual work	WCA	70	C		Y	Y	Y
Computer industry: technician – with manual work	LBC	65	D		Y	Y	Y
Computer operator – average income <\$120,000	WCA	70	C		Y	Y	Y
Computer operator – average income >\$120,000	WCP	70	A		Y	Y	Y
Concrete contractor	SRA	5	E		N	N	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Concrete form worker – up to ten metres	SRA	5	E		N	N	Y
Concrete steel Fixer – up to ten metres	SRA	5	E		N	N	Y
Concrete worker: concreter	SRA	5	E		N	N	Y
Concrete worker: concreter or finisher or stamper – no concreting or formwork	SRA	5	E		N	N	Y
Control panel operator – less than 20% manual work	BC	65	D		Y	Y	Y
Control panel operator – more than 20% manual work	HB	2	E		N	Y	Y
Control panel operator – no manual work	WCA	70	C		Y	Y	Y
Conveyancer	LAW	70	A		Y	Y	Y
Counsellor or social worker - degree qualified	WCA	70	C		Y	Y	Y
Coroner	MED	70	B		Y	Y	Y
Crane labourer or hooker on	SRA	5	E		N	N	Y
Crane operator or derrickman – offshore	SRB		E		N	N	Y
Crane operator or derrickman – onshore	SRA	5	E		N	N	Y
Cray fishermen: skipper only – less than 10% manual work	HB	2	E		N	Y	Y
Cray fishermen: skipper only – more than 10% manual work	UI		E		N	N	N
Crematorium or cemetery worker – not grave digger	HB	65	E		N	Y	Y
Curator (museum, art gallery, library) – average income <\$120,000	WCA	70	C		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Curator (museum, art gallery, library) – average income >\$120,000	WCP	70	A		Y	Y	Y
Curtain or blind installer	BC	65	D		Y	Y	Y
Customs agent or officer – clerical or office only, average income <\$120,000	WCA	70	C		Y	Y	Y
Customs agent or officer – clerical or office only, average income >\$120,000	WCP	70	A		Y	Y	Y
Customs agent or officer – investigations or offsite	LBC	65	D		Y	Y	Y
Dairy industry: farmer or proprietor	HB	5	E		N	Y	Y
Dairy industry: milk delivery – local rounds	HB	5	E		N	Y	Y
Dairy industry: process worker	SRA	5	E		N	N	Y
Dancer	SRB		E		N	N	Y
Dancing instructor – full-time, not working from home	BC	5	D		Y	Y	Y
Data entry operator	WCA	70	C		Y	Y	Y
Dealer: money market – average income <\$120,000 – not self-employed	WCA	70	C		Y	Y	Y
Dealer: money market – average income >\$120,000 – not self-employed	WCP	70	A		Y	Y	Y
Debt collector – field work	SRB		E		N	N	Y
Debt collector – office only	WCA	70	C		Y	Y	Y
Decorator or designer: decorator exterior – over ten metres	SRB		E	\$2.00	N	N	Y
Decorator or designer: decorator exterior – up to ten metres, qualified	HB	65	E		N	Y	Y
Decorator or designer: interior designer – no manual work, average income >\$120,000	WCP	70	A		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Decorator or designer: interior designer – no manual work, average income <\$120,000	WCA	70	C		Y	Y	Y
Decorator or designer: interior designer – unqualified, less than three years experience or more than 20% manual work	SRC		C		N	N	Y
Decorator or designer: interior designer – unqualified, minimum three years experience, less than 20% manual work	LBC	65	D		Y	Y	Y
Delicatessen: proprietor	LBC	65	D		Y	Y	Y
Delicatessen: shop assistant	BC	65	D		Y	Y	Y
Delivery person: grocery, milk	HB	5	E		N	Y	Y
Delivery person: whitegoods, furniture etc	HB	5	E		N	Y	Y
Demolition supervisor – no explosives	HB	2	E		N	Y	Y
Demolition worker – no explosives	UI		E		N	N	N
Dental worker: dental hygienist	WCM	65	C		Y	Y	Y
Dental worker: dental nurse	LBC	65	D		Y	Y	Y
Dental worker: dental prosthetist or technician	WCM	65	C		Y	Y	Y
Dental worker: dental receptionist – no dental work	WCA	70	C		Y	Y	Y
Dental worker: dentist or surgeon or periodontist	MED	70	B		Y	Y	Y
Dental worker: student – with dental work	SRC		B		N	N	Y
Department store: cleaner	HB	2	E		N	Y	Y
Department store: deliveries	HB	5	E		N	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Department store: detective or security	SRC		E		N	N	Y
Department store: sales – lifting, no deliveries	LBC	65	D		Y	Y	Y
Department store: sales – no lifting, no deliveries	WCM	65	C		Y	Y	Y
Dermatologist	MED	70	B		Y	Y	Y
Detective	SRB		E		N	N	Y
Diamond cutter or polisher or setter – qualified	LBC	65	D		Y	Y	Y
Diamond cutter or polisher or setter – unqualified, minimum three years experience	BC	5	D		Y	Y	Y
Die maker – qualified	LBC	65	D		Y	Y	Y
Die maker – unqualified, minimum three years experience	BC	5	D		Y	Y	Y
Diesel mechanic – qualified	HB	65	E		N	Y	Y
Diesel mechanic – unqualified, minimum three years experience	SRA	5	E		N	N	Y
Disc jockey	SRC		C		N	N	Y
Distillery worker	SRA	5	E		N	N	Y
Diver	UI		E		N	N	N
Dock worker	SRB		E		N	N	Y
Doctor of medicine	MED	70	B		Y	Y	Y
Dog breeder – no racing involvement	SRB		E		N	N	Y
Dog groomer: owner – minimum three years – not working from home	HB	2	E		N	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Dog groomer: owner – working from home	SRB		E		N	N	Y
Dogman or steeplejack	SRB		E	\$2.00	N	N	Y
Doorman: hotel or shop	HB	2	E		N	Y	Y
Draftsperson – average income <\$120,000	WCA	70	C		Y	Y	Y
Draftsperson – average income >\$120,000	WCP	70	A		Y	Y	Y
Draper	LBC	65	D		Y	Y	Y
Dredger – harbour or river	HB	5	E		N	Y	Y
Driller: water, oil, minerals, quarry – offshore	SRA	2	E		N	N	Y
Driller: water, oil, minerals, quarry – onshore	SRA	2	E		N	N	Y
Driver: armoured car	SRA	5	E		N	N	Y
Driver: bakery van	HB	5	E		N	Y	Y
Driver: bicycle, motorbike (including courier)	SRB		E		N	N	Y
Driver: bobcat or bulldozer or backhoe driver	SRA	5	E		N	N	Y
Driver: bread carter or vendor	HB	5	E		N	Y	Y
Driver: bus driver – local	HB	5	E		N	Y	Y
Driver: bus or coach driver – long distance, less than 750km per day, daily return	HB	2	E		N	Y	Y
Driver: bus or coach driver – long distance or interstate	SRA	5	E		N	N	Y
Driver: car – courier	HB	5	E		N	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Driver: concrete mixer	HB	5	E		N	Y	Y
Driver: driving instructor – minimum two years experience	LBC	65	D		Y	Y	Y
Driver: driving test examiner	LBC	65	D		Y	Y	Y
Driver: fork lift driver	HB	2	E		N	Y	Y
Driver: hazardous goods (explosives, toxic chemicals)	SRB		E	\$2.00	N	N	Y
Driver: logging driver	SRA	5	E		N	N	Y
Driver: milkman or vendor	HB	2	E		N	Y	Y
Driver: petrol truck driver	SRB		E	\$2.00	N	N	Y
Driver: removalist driver	SRA	2	E		N	N	Y
Driver: taxi driver – full-time, owner driver	HB	5	E		N	Y	Y
Driver: taxi driver – full-time, not owner	SRA	2	E		N	N	Y
Driver: tow truck driver	SRA	2	E		N	N	Y
Driver: truck driver – less than 100km radius from base, local deliveries, no loading or unloading	HB	5	E		N	Y	Y
Driver: truck driver – more than 100km radius from base, minimum two years experience, regular contracts	SRA	2	E		N	N	Y
Driver: uber driver - full time owner driver	HB	5	E		N	Y	Y
Driver: uber driver - not owner and full time	SRA	2	E		N	N	Y
Dry cleaner: employee – not proprietor	BC	65	D		Y	Y	Y
Dry cleaner: proprietor	LBC	65	D		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Earthmoving contractor: bobcat or bulldozer or backhoe owner – established minimum three years, more than 40% manual work or driving	SRA	2	E		N	N	Y
Earthmoving contractor: bobcat or bulldozer or backhoe owner – established minimum three years, employees, less than 20% manual work or driving	BC	5	D		Y	Y	Y
Earthmoving contractor: bobcat or bulldozer or backhoe owner – established minimum three years, employees, less than 40% manual work or driving	HB	5	E		N	Y	Y
Editor – average income <\$120,000	WCA	70	C		Y	Y	Y
Editor – average income >\$120,000	WCP	70	A		Y	Y	Y
Electrical inspector – working at heights	HB	5	E		N	Y	Y
Electrician: building and construction – licensed	BC	65	D		Y	Y	Y
Electrician: domestic – licensed	BC	65	D		Y	Y	Y
Electrician: engineer – qualified, onshore	BC	65	D		Y	Y	Y
Electrician: linesman	HB	5	E		N	Y	Y
Electrician: power stations – high voltage	HB	5	E		N	Y	Y
Electrician: power stations – low voltage	BC	65	D		Y	Y	Y
Electroplater – qualified	LBC	65	D		Y	Y	Y
Electroplater – unqualified, minimum three years experience	BC	65	D		Y	Y	Y
Elevator mechanic or installer – trade qualified	HB	5	E		N	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Elevator mechanic or installer – unqualified, minimum three years experience	SRA	2	E		N	N	Y
Employment consultant – average income <\$120,000	WCA	70	C		Y	Y	Y
Employment consultant – average income >\$120,000	WCP	70	A		Y	Y	Y
Enameller – qualified	LBC	65	D		Y	Y	Y
Enameller – unqualified, minimum three years experience	HB	2	E		N	Y	Y
Endodontist	MED	70	B		Y	Y	Y
Engineer – not university qualified, office or consulting, up to 20% on site	WCA	70	C		Y	Y	Y
Engineer – not university qualified, office or consulting, more than 20% on site	WCM	65	C		Y	Y	Y
Engineer – university qualified offshore, office only	WCA	70	C		Y	Y	Y
Engineer – university qualified, manual work, less than 20% light manual	LBC	65	D		Y	Y	Y
Engineer – university qualified, manual work, more than 20% light manual	BC	65	D		Y	Y	Y
Engineer – university qualified, office or consulting, minimal site work	WCP	70	A		Y	Y	Y
Engineer – university qualified, office or consulting, more than 20% on site	WCA	70	C		Y	Y	Y
Engineer – university qualified, underground, no explosives	BC	65	D		Y	Y	Y
Engineer – university qualified, underground, using explosives	SRB		E	\$2.00	N	N	Y
Explosives maker	UI		E	\$2.00	N	N	N

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Exporter or importer – handling goods less than 20%	LBC	65	D		Y	Y	Y
Exporter or importer – handling goods more than 20%	SRC		C		N	N	Y
Exporter or importer – not handling goods, office only, average income <\$120,000	WCA	70	C		Y	Y	Y
Exporter or importer – not handling goods, office only, average income >\$120,000	WCP	70	A		Y	Y	Y
Factory worker	SRA	5	E		N	N	Y
Farm labourer or employee – permanent employee	SRA	2	E		N	N	Y
Farming industry: proprietor or owner or manager: beef cattle	HB	5	E		N	Y	Y
Farming industry: proprietor or owner or manager: dairy	HB	5	E		N	Y	Y
Farming industry: proprietor or owner or manager: farmer or grazier owner	HB	5	E		N	Y	Y
Farming industry: proprietor or owner or manager: fruit or vegetables grower or orchardist	HB	2	E		N	Y	Y
Farming industry: proprietor or owner or manager: grain or wheat	HB	2	E		N	Y	Y
Farming industry: proprietor or owner or manager: grape grower	HB	2	E		N	Y	Y
Farming industry: proprietor or owner or manager: mixed farming	HB	2	E		N	Y	Y
Farming industry: proprietor or owner or manager: orchardist – qualified	HB	2	E		N	Y	Y
Farming industry: proprietor or owner or manager: oyster – not offshore	SRB		E		N	N	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Farming industry: proprietor or owner or manager: oyster – offshore	UI		E		N	N	N
Farming industry: proprietor or owner or manager: poultry or pig	HB	5	E		N	Y	Y
Farming industry: proprietor or owner or manager: sugarcane	HB	2	E		N	Y	Y
Farrier or blacksmith – less than three years experience	SRB		E		N	N	Y
Farrier or blacksmith – minimum three years experience	HB	5	E		N	Y	Y
Fast food or takeaway: employee	HB	5	E		N	Y	Y
Fast food or takeaway: owner or manager	BC	65	D		Y	Y	Y
Fencing contractor: agricultural or rural	SRA	5	E		N	N	Y
Fencing contractor: domestic or suburban	HB	5	E		N	Y	Y
Ferry or harbour pilot	HB	5	E		N	Y	Y
Fibre glass moulder	HB	5	E		N	Y	Y
Film industry: non-studio – cameraman (aerial – with commercial pilot)	SRB		E	\$2.00	N	N	Y
Film industry: non-studio – cameraman, employee (on location – Australia only)	BC	65	D		Y	Y	Y
Film industry: non-studio – cameraman, freelance (on location – Australia only)	HB	5	E		N	Y	Y
Film industry: non-studio – director	WCM	65	C		Y	Y	Y
Film industry: non-studio – editor	LBC	65	D		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Film industry: non-studio – engineer	LBC	65	D		Y	Y	Y
Film industry: non-studio – producer	WCA	70	C		Y	Y	Y
Film industry: non-studio – sound, lighting, electrical	HB	5	E		N	Y	Y
Film industry: studio only – cameraman, employed	BC	65	D		Y	Y	Y
Film industry: studio only – cameraman, freelance	HB	5	E		N	Y	Y
Film industry: studio only – director	LBC	65	D		Y	Y	Y
Film industry: studio only – editor, average income <\$120,000	WCA	70	C		Y	Y	Y
Film industry: studio only – editor, average income >\$120,000	WCP	70	A		Y	Y	Y
Film industry: studio only – engineer (heights)	HB	2	E		N	Y	Y
Film industry: studio only – engineer (no heights)	LBC	65	D		Y	Y	Y
Film industry: studio only – lighting (heights)	HB	2	E		N	Y	Y
Film industry: studio only – lighting (no heights)	LBC	65	D		Y	Y	Y
Film industry: studio only – producer, average income <\$120,000	WCA	70	C		Y	Y	Y
Film industry: studio only – producer, average income >\$120,000	WCP	70	A		Y	Y	Y
Film industry: studio only – sound	LBC	65	D		Y	Y	Y
Financial adviser or planner or consultant, average income <\$120,000	WCA	70	C		Y	Y	Y
Financial adviser or planner or consultant, average income >\$120,000	WCP	70	A		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Firefighter: chief firefighter or station officer – admin only	LBC	65	D		Y	Y	Y
Firefighter: fireman – not senior officer	SRA	2	E		N	N	Y
Fisherman: captain – manual work, estuaries and freshwater	UI		E		N	N	N
Fisherman: captain – manual work, offshore	UI		E	\$2.00	N	N	N
Fisherman: captain – no manual work, estuaries and freshwater	HB	2	E		N	Y	Y
Fisherman: captain – no manual work, offshore	UI		E	\$2.00	N	N	N
Fisherman: estuaries and freshwater	UI		E		N	N	N
Fisherman: offshore	UI		E	\$2.00	N	N	N
Fishmonger	HB	5	E		N	Y	Y
Fitness centre: administration only – average income <\$120,000	WCA	70	C		Y	Y	Y
Fitness centre: administration only – average income >\$120,000	WCP	70	A		Y	Y	Y
Fitness centre: instructors	SRA	5	E		N	N	Y
Fitness centre: manager – less than 10% classes	BC	5	D		Y	Y	Y
Fitter and turner – trade qualified	BC	65	D		Y	Y	Y
Fitter and turner – unqualified, minimum three years experience	SRA	5	E		N	N	Y
Floor coverer or layer	HB	2	E		N	Y	Y
Floor sander	HB	2	E		N	Y	Y
Floor or wall tiler – not qualified, minimum three years experience	SRA	2	E		N	N	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Floor or wall tiler – trade qualified, no roof tiling or paving	HB	5	E		N	Y	Y
Florist: deliveries	HB	5	E		N	Y	Y
Florist: sales	LBC	65	D		Y	Y	Y
Florist: shop proprietor – no deliveries, less than 10% manual work	WCM	65	C		Y	Y	Y
Florist: shop proprietor – no deliveries, more than 10% manual work	LBC	65	D		Y	Y	Y
Food technologist – average income <\$120,000	WCA	70	C		Y	Y	Y
Food technologist – average income >\$120,000	WCP	70	A		Y	Y	Y
Footballer – professional	SRB		E		N	N	Y
Forest ranger – trade qualified	HB	5	E		N	Y	Y
Forest ranger – unqualified	SRB		E		N	N	Y
Forester – supervisory	HB	65	E		N	Y	Y
Forester – tree felling	SRA	2	E		N	N	Y
Form worker or concreter	SRA	5	E		N	N	Y
Foundry worker	SRA	5	E		N	N	Y
Freezing works – employee	SRA	5	E		N	N	Y
French polisher – qualified	BC	65	D		Y	Y	Y
French polisher – unqualified, less than three years experience	SRB		E		N	N	Y
French polisher – unqualified, minimum three years experience	SRA	2	E		N	N	Y
Fruit packer or picker	SRB		E		N	N	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Fruiterer or greengrocer – employee	HB	5	E		N	Y	Y
Fruiterer or greengrocer – proprietor	HB	65	E		N	Y	Y
Funeral parlour: director – no embalming, admin only, average income <\$120,000	WCA	70	C		Y	Y	Y
Funeral parlour: director – no embalming, admin only, average income >\$120,000	WCP	70	A		Y	Y	Y
Funeral parlour: driver or pallbearer	LBC	65	D		Y	Y	Y
Funeral parlour: embalmer	BC	65	D		Y	Y	Y
Funeral parlour: undertaker	HB	65	E		N	Y	Y
Furnaceman	SRA	5	E		N	N	Y
Furniture dealer: deliveries	HB	5	E		N	Y	Y
Furniture dealer: sales – less than 20% light manual work	LBC	65	D		Y	Y	Y
Furniture dealer: sales – more than 20% light manual work	BC	65	D		Y	Y	Y
Furniture dealer: sales – no manual work	WCA	70	C		Y	Y	Y
Furniture removalist	SRA	5	E		N	N	Y
Furniture restorer – trade qualified	BC	65	D		Y	Y	Y
Furniture restorer – unqualified, less than three years experience	SRB		E		N	N	Y
Furniture restorer – unqualified, minimum three years experience	SRA	5	E		N	N	Y
Furrier	HB	65	E		N	Y	Y
Garage or service station: console operator	LBC	65	D		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Garage or service station: mechanic – trade qualified	HB	65	E		N	Y	Y
Garage or service station: proprietor	LBC	65	D		Y	Y	Y
Garage or service station: pump attendant or operator	HB	2	E		N	Y	Y
Garbage collector or driver	SRA	5	E		N	N	Y
Gardener – trade qualified	HB	65	E		N	Y	Y
Gardener – unqualified	SRA	5	E		N	N	Y
Gas fitter – trade qualified	BC	65	D		Y	Y	Y
Gas fitter – unqualified, less than three years experience	SRB		E		N	N	Y
Gas fitter – unqualified, minimum three years experience	HB	2	E		N	Y	Y
Gas meter reader or tester	LBC	65	D		Y	Y	Y
Gas pipe layer	SRA	5	E		N	N	Y
Geologist or geophysicist – field work, no underground, no explosives	LBC	65	D		Y	Y	Y
Geologist or geophysicist – field work, no underground, using explosives	SRB		E	\$2.00	N	N	Y
Geologist or geophysicist – field work, underground, no explosives	BC	65	D		Y	Y	Y
Geologist or geophysicist – field work, underground, using explosives	SRB		E	\$2.00	N	N	Y
Geologist or geophysicist – not university qualified, office only, average income >\$120,000	WCP	70	A		Y	Y	Y
Geologist or geophysicist – offshore, qualified, office only	WCA	70	C		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Geologist or geophysicist – offshore, qualified, other	BC	65	D		Y	Y	Y
Geologist or geophysicist – university qualified, office only	WCP	70	A		Y	Y	Y
Geologist or geophysicist – up to 20% manual work	WCM	65	C		Y	Y	Y
Geologist or geophysicist – using explosives	SRB		E	\$2.00	N	N	Y
Glass blower	SRB		E		N	N	Y
Glazier – trade qualified	BC	65	D		Y	Y	Y
Glazier – unqualified, minimum three years experience	HB	5	E		N	Y	Y
Goldsmith – trade qualified	LBC	65	D		Y	Y	Y
Goldsmith – unqualified, minimum three years experience	BC	65	D		Y	Y	Y
Golf professional: shop and tuition	BC	65	D		Y	Y	Y
Golf professional: shop only	LBC	65	D		Y	Y	Y
Golf professional: tournaments	SRB		E		N	N	Y
Government employees – office only, average income <\$120,000	WCA	70	C		Y	Y	Y
Government employees – office only, average income >\$120,000	WCP	70	A		Y	Y	Y
Graphic designer – not qualified	SRC		C		N	N	Y
Graphic designer – qualified, not working from home, average income <\$120,000	WCA	70	C		Y	Y	Y
Graphic designer – qualified, not working from home, average income >\$120,000	WCP	70	A		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Graphic designer – qualified, working from home	SRC		C		N	N	Y
Grave digger	SRA	5	E		N	N	Y
Greenkeeper or groundsman – qualified	HB	65	E		N	Y	Y
Greenkeeper or groundsman – unqualified	SRA	5	E		N	N	Y
Greyhound trainer	SRB		E		N	N	Y
Grocer	BC	65	D		Y	Y	Y
Guest house proprietor or bed and breakfast proprietor	BC	5	D		Y	Y	Y
Gunsmith	BC	65	D		Y	Y	Y
Gynaecologist	MED	70	B		Y	Y	Y
Gyprock fixer – trade qualified	HB	5	E		N	Y	Y
Gyprock fixer – unqualified, less than three years experience	SRB		E		N	N	Y
Gyprock fixer – unqualified, minimum three years experience	SRA	2	E		N	N	Y
Haberdasher	LBC	65	D		Y	Y	Y
Hairdresser or barber – not working from home	LBC	65	D		Y	Y	Y
Hairdresser or barber – working from home	SRC	0	D		N	N	Y
Handyman – full-time, not self-employed	HB	2	E		N	Y	Y
Handyman – self-employed or part time	SRB		E		N	N	Y
Harbour pilot	HB	5	E		N	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Hardware retailer	LBC	65	D		Y	Y	Y
Health inspector	WCM	65	C		Y	Y	Y
Home duties or housewife or homemaker	SRB		E		N	N	Y
Homeopath – not qualified or working from home	SRC		C		N	N	Y
Homeopath – qualified, not working from home	WCA	70	C		Y	Y	Y
Horse riding instructor	SRB		E		N	N	Y
Horse strappers or trainers	SRB		E		N	N	Y
Horticulturalist – other	BC	5	D		Y	Y	Y
Horticulturalist – qualified (university or TAFE course)	BC	65	D		Y	Y	Y
Hospital orderly or porter	HB	5	E		N	Y	Y
Hotel or motel: administration only	WCA	70	C		Y	Y	Y
Hotel or motel: bellboy	SRB		E		N	N	Y
Hotel or motel: concierge five star hotel	WCA	70	C		Y	Y	Y
Hotel or motel: laundry staff	SRB		E		N	N	Y
Hotel or motel: maid – minimum two years experience	HB	2	E		N	Y	Y
Hotel or motel: maintenance – qualified	HB	5	E		N	Y	Y
Hotel or motel: manager or proprietor – no manual work	WCA	70	C		Y	Y	Y
Hotel or motel: porter	SRA	2	E		N	N	Y
Hotel or motel: security – armed	SRB		E		N	N	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Hotel or motel: security – unarmed	HB	2	E		N	Y	Y
House reblocker or restumper	SRA	5	E		N	N	Y
Human resources officer – average income <\$120,000	WCA	70	C		Y	Y	Y
Human resources officer – average income >\$120,000	WCP	70	A		Y	Y	Y
Human resources: manager – average income <\$120,000	WCA	70	C		Y	Y	Y
Human resources: manager – average income >\$120,000	WCP	70	A		Y	Y	Y
Hydraulic hose fitter	SRA	5	E		N	N	Y
Hypnotherapist – qualified member of the Australian Hypnotherapist Society	WCA	70	C		Y	Y	Y
Hypnotherapist – unqualified or not member of the Australian Hypnotherapist Society	SRC		C		N	N	Y
Instrument maker – qualified	LBC	65	D		Y	Y	Y
Instrument maker – unqualified, minimum three years experience	BC	65	D		Y	Y	Y
Insulation installer – minimum three years experience	HB	2	E		N	Y	Y
Insurance agent or broker or planner or consultant – average income <\$120,000	WCA	70	C		Y	Y	Y
Insurance agent or broker or planner or consultant – average income >\$120,000	WCP	70	A		Y	Y	Y
Insurance assessor or adjustor – average income <\$120,000	WCA	70	C		Y	Y	Y
Insurance assessor or adjustor – average income >\$120,000	WCP	70	A		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Insurance clerk	WCA	70	C		Y	Y	Y
Insurance investigator – no surveillance work or administration only, average income <\$120,000	WCA	70	C		Y	Y	Y
Insurance investigator – no surveillance work or administration only, average income >\$120,000	WCP	70	A		Y	Y	Y
Insurance investigator – surveillance work	SRB		E		N	N	Y
Insurance management or executive – not university qualified, average income <\$120,000	WCA	70	C		Y	Y	Y
Insurance management or executive – not university qualified, average income >\$120,000	WCP	70	A		Y	Y	Y
Insurance management or executive – university qualified	WCP	70	A		Y	Y	Y
Interpreter – not working from home, average income <\$120,000	WCA	70	C		Y	Y	Y
Interpreter – not working from home, average income >\$120,000	WCP	70	A		Y	Y	Y
Investment banker – average income <\$120,000	WCA	70	C		Y	Y	Y
Investment banker – average income >\$120,000	WCP	70	A		Y	Y	Y
Iridologist – qualified, not working from home	WCA	70	C		Y	Y	Y
Iridologist – unqualified or working from home	SRC		C		N	N	Y
Ironing contractor	SRA	5	E		N	N	Y
Ironmonger	SRA	5	E		N	N	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Irrigation or drainage worker	SRA	5	E		N	N	Y
Jackeroo or jillaroo	UI		E		N	N	N
Jeweller: sales retail store – no manual work	WCA	70	C		Y	Y	Y
Jeweller: sales retail store – performing up to 10% light manual work	WCM	65	C		Y	Y	Y
Jeweller: trade qualified cutter, polisher, repairs	LBC	65	D		Y	Y	Y
Jeweller: unqualified cutter or polisher – minimum two years experience	HB	2	E		N	Y	Y
Jockey: flat racing	UI		E		N	N	N
Jockey: harness racing	UI		E		N	N	N
Jockey: steeple or jump racing	UI		E		N	N	N
Joiner – trade qualified	BC	65	D		Y	Y	Y
Joiner – unqualified, minimum three years experience	HB	2	E		N	Y	Y
Journalist – employed, no overseas assignments or unusual hazards, average income <\$120,000	WCA	70	C		Y	Y	Y
Journalist – employed, no overseas assignments or unusual hazards, average income >\$120,000	WCP	70	A		Y	Y	Y
Journalist – freelance, not at home, no overseas assignments or unusual hazards, regular work	LBC	65	D		Y	Y	Y
Judge	LAW	70	A		Y	Y	Y
Judges clerk	WCA	70	C		Y	Y	Y
Kennel or cat homes: owner or proprietor	HB	65	E		N	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Kennel or cat homes: worker	HB	2	E		N	Y	Y
Kiln operator	HB	2	E		N	Y	Y
Laboratory assistant	LBC	65	D		Y	Y	Y
Laboratory technician	WCA	70	C		Y	Y	Y
Labourer	SRB		E		N	N	Y
Landscape worker: trade qualified	HB	65	E		N	Y	Y
Landscape worker: unqualified or less than three years experience	SRA	5	E		N	N	Y
Lathe operator – not trade qualified	SRB		E		N	N	Y
Lathe operator – trade qualified	HB	5	E		N	Y	Y
Laundry or laundromat: owner	HB	5	E		N	Y	Y
Laundry or laundromat: staff	SRB		E		N	N	Y
Law clerk	WCA	70	C		Y	Y	Y
Lawn mowing contractor: less than three years experience	SRB		E		N	N	Y
Lawn mowing contractor: minimum three years experience	HB	2	E		N	Y	Y
Lawn mowing contractor: sales or service	LBC	65	D		Y	Y	Y
Lawyer	LAW	70	A		Y	Y	Y
Lecturer – university or equivalent	WCP	70	A		Y	Y	Y
Librarian	WCA	70	C		Y	Y	Y
Life guard (employed)	SRA	5	E		N	N	Y
Linesperson – electrical or telephone, heights over ten metres	HB	2	E		N	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Linesperson – electrical or telephone, heights up to ten metres	HB	65	E		N	Y	Y
Livestock broker or buyer or dealer – manual work	BC	65	D		Y	Y	Y
Livestock broker or buyer or dealer – no manual work	LBC	65	D		Y	Y	Y
Locksmith	LBC	65	D		Y	Y	Y
Logging contractor or log hauler	SRB		E		N	N	Y
Lumberjack	UI		E		N	N	N
Machinery sales or hire	LBC	65	D		Y	Y	Y
Machinist or machine operator – not trade qualified	SRB		E		N	N	Y
Machinist or machine operator – trade qualified	HB	5	E		N	Y	Y
Magistrate	LAW	70	A		Y	Y	Y
Manager – more than 20% light manual work and supervising blue collar workers	BC	65	D		Y	Y	Y
Manager – office or administration only, average income <\$120,000	WCA	70	C		Y	Y	Y
Manager – office or administration only, average income >\$120,000	WCP	70	A		Y	Y	Y
Manager – up to 20% light manual work and supervising blue collar workers	LBC	65	D		Y	Y	Y
Manicurist – not working from home, salon only	HB	2	E		N	Y	Y
Manicurist – working from home or mobile	SRB		E		N	N	Y
Marina owner – no manual work	WCA	70	C		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Marine crew – not ocean going	HB	2	E		N	Y	Y
Marine crew – ocean going in Australian waters	SRA	2	E		N	N	Y
Market gardener – less than three years experience	SRB		E		N	N	Y
Market gardener – minimum three years experience	HB	2	E		N	Y	Y
Market researcher or analyst – average income <\$120,000	WCA	70	C		Y	Y	Y
Market researcher or analyst – average income >\$120,000	WCP	70	A		Y	Y	Y
Market researcher or analyst – degree qualified	WCP	70	A		Y	Y	Y
Market stall holder	SRB		E		N	N	Y
Marketing manager – degree qualified	WCP	70	A		Y	Y	Y
Marketing or sales manager – average income <\$120,000	WCA	70	C		Y	Y	Y
Marketing or sales manager – average income >\$120,000	WCP	70	A		Y	Y	Y
Martial arts instructor	SRB		E		N	N	Y
Masseur – qualified, working in recognised centre or salon only	BC	5	D		Y	Y	Y
Masseur – unqualified or working from home	SRB		E		N	N	Y
Meat industry: boner	SRA	2	E		N	N	Y
Meat industry: inspector	BC	65	D		Y	Y	Y
Meat industry: packer	SRA	5	E		N	N	Y
Meat industry: supervisor – no manual work	BC	65	D		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Mechanic – not trade qualified, minimum three years experience	HB	5	E		N	Y	Y
Mechanic – trade qualified	BC	65	D		Y	Y	Y
Medical practitioner	MED	70	B		Y	Y	Y
Medical practitioner – student	SRC		B		N	N	Y
Merchant banker	WCP	70	A		Y	Y	Y
Metallurgist – qualified, no underground work	WCA	70	C		Y	Y	Y
Meteorologist	WCP	70	A		Y	Y	Y
Meter reader	LBC	65	D		Y	Y	Y
Midwife – registered	BC	65	D		Y	Y	Y
Mining: clerical or office work only – average income <\$120,000	WCA	70	C		Y	Y	Y
Mining: clerical or office work only – average income >\$120,000	WCP	70	A		Y	Y	Y
Mining: executive managers – degree qualified, office only	WCP	70	A		Y	Y	Y
Mining: manager – no manual work, average income <\$120,000	WCA	70	C		Y	Y	Y
Mining: manager – no manual work, average income >\$120,000	WCP	70	A		Y	Y	Y
Mining: plant operators – open cut mines only	HB	2	E		N	Y	Y
Mining: quarry worker – no explosives	SRA	5	E		N	N	Y
Mining: safety officer	LBC	65	D		Y	Y	Y
Mining: surface worker – bogger operator	SRA	5	E		N	N	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Mining: surface worker – carpenter, trade qualified, no explosives	BC	65	D		Y	Y	Y
Mining: surface worker – driver	SRA	5	E		N	N	Y
Mining: surface worker – electrician, trade qualified, no explosives	BC	65	D		Y	Y	Y
Mining: surface worker – explosives handling	UI		E	\$2.00	N	N	N
Mining: surface worker – mechanic, trade qualified, no explosives	BC	65	D		Y	Y	Y
Mining: surface worker – mill operator	SRA	5	E		N	N	Y
Mining: surface worker – not trade qualified, explosives handling	UI		E	\$2.00	N	N	N
Mining: surface worker – not trade qualified, no explosives	SRB		E		N	N	Y
Mining: surface worker – welder, trade qualified, no explosives	HB	65	E		N	Y	Y
Mining: underground – explosives handling	UI		UI		N	N	N
Mining: underground – not trade qualified, explosives handling	UI		E	\$2.00	N	N	N
Mining: underground – not trade qualified, no explosives	SRB		E		N	N	Y
Mining: underground – trade qualified (e.g. welder, carpenter, electrician, mechanic), no explosives	HB	5	E		N	Y	Y
Mining: underground – trade qualified, explosives handling	UI		UI		N	N	N
Minister of religion – sole occupation	WCA	70	C		Y	Y	Y
Mobile coffee van operator or owner, established minimum three years	HB	5	E		N	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Model	SRC		C		N	N	Y
Motor mechanic – trade qualified	BC	65	D		Y	Y	Y
Motor mechanic – unqualified	SRB		E		N	N	Y
Motor vehicle – assembly worker	SRA	5	E		N	N	Y
Moulder or casting workers – qualified	SRA	5	E		N	N	Y
Moulder or casting workers – unqualified	SRA	2	E		N	N	Y
Muffler fitter – less than three years experience	SRB		E		N	N	Y
Muffler fitter – minimum three years experience	HB	2	E		N	Y	Y
Museum curator – average income <\$120,000	WCA	70	C		Y	Y	Y
Museum curator – average income >\$120,000	WCP	70	A		Y	Y	Y
Musician	SRC		C		N	N	Y
Musician – orchestra, full-time, salaried	HB	2	E		N	Y	Y
Nanny	SRC		D		N	N	Y
Naturopath – not qualified, working from home	SRC		C		N	N	Y
Naturopath – qualified, not working from home	WCA	70	C		Y	Y	Y
Neurologist	MED	70	B		Y	Y	Y
News reader	SRC		C		N	N	Y
Newsagent: counter sales duties only, sedentary only, no manual work	WCA	70	C		Y	Y	Y
Newsagent: counter sales duties, some light manual work	WCM	65	C		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Newsagent: paper deliveries	BC	65	D		Y	Y	Y
Newspaper compositor	LBC	65	D		Y	Y	Y
Newspaper editor – average income <\$120,000	WCA	70	C		Y	Y	Y
Newspaper editor – average income >\$120,000	WCP	70	A		Y	Y	Y
Nurse: assistant or aide	HB	2	E		N	Y	Y
Nurse: director of nursing – no manual work, average income <\$120,000	WCA	70	C		Y	Y	Y
Nurse: director of nursing – no manual work, average income >\$120,000	WCP	70	A		Y	Y	Y
Nurse: enrolled	BC	65	D		Y	Y	Y
Nurse: intellectual disability or psychiatric	HB	5	E		N	Y	Y
Nurse: registered	LBC	65	D		Y	Y	Y
Nurse: student	SRB		E		N	N	Y
Nurse: theatre	BC	65	D		Y	Y	Y
Nurse: unit managers – no manual work, average income <\$120,000	WCA	70	C		Y	Y	Y
Nurse: unit managers – no manual work, average income >\$120,000	WCP	70	A		Y	Y	Y
Nursery: qualified nurseryman	HB	2	E		N	Y	Y
Nursery: retail employee – less than 20% manual work	BC	65	D		Y	Y	Y
Nursery: unqualified nurseryman	SRB		E		N	N	Y
Obstetrician	MED	70	B		Y	Y	Y
Occupational therapist	MED	70	B		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Oil and gas industry: offshore – chef or kitchen worker	HB	5	E		N	Y	Y
Oil and gas industry: offshore – crane driver	SRA	2	E	\$2.00	N	N	Y
Oil and gas industry: offshore – derrickman	SRA	2	E	\$2.00	N	N	Y
Oil and gas industry: offshore – driller	SRA	2	E	\$2.00	N	N	Y
Oil and gas industry: offshore – electrician – trade qualified	HB	5	E		Y	Y	Y
Oil and gas industry: offshore – laboratory technician	LBC	65	D		Y	Y	Y
Oil and gas industry: offshore – labourer or tool pusher	SRB		E	\$2.00	N	N	Y
Oil and gas industry: offshore – rigger	SRB		E	\$2.00	N	N	Y
Oil and gas industry: offshore – supervisor – office duties only	WCA	70	C		Y	Y	Y
Oil and gas industry: offshore – supervisor – other	HB	5	E		N	Y	Y
Oil and gas industry: onshore – carpenter – trade qualified	BC	65	D		Y	Y	Y
Oil and gas industry: onshore – crane driver	SRA	2	E		N	N	Y
Oil and gas industry: onshore – derrickman	SRA	2	E		N	N	Y
Oil and gas industry: onshore – driller	SRA	2	E		N	N	Y
Oil and gas industry: onshore – electrician – trade qualified	BC	65	D		Y	Y	Y
Oil and gas industry: onshore – executive manager, office only, average income >\$120,000	WCP	70	A		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Oil and gas industry: onshore – executive manager, office only, average income <\$120,000	WCA	70	C		Y	Y	Y
Oil and gas industry: onshore – general definition workers	SRB		E		N	N	Y
Oil and gas industry: onshore – labourer	SRB		E		N	N	Y
Oil and gas industry: onshore – management or clerical only, average income <\$120,000	WCA	70	C		Y	Y	Y
Oil and gas industry: onshore – management or clerical only, average income >\$120,000	WCP	70	A		Y	Y	Y
Oil and gas industry: onshore – mechanic – trade qualified	BC	65	D		Y	Y	Y
Oil and gas industry: onshore – repairmen or trench workers	SRA	2	E		N	N	Y
Oil and gas industry: onshore – rigger – height less than ten metres	SRB		E		N	N	Y
Oil and gas industry: onshore – rigger – height more than ten metres	SRB		E	\$2.00	N	N	Y
Oil and gas industry: onshore – supervisor – office duties only	WCA	70	C		Y	Y	Y
Oil and gas industry: onshore – supervisor – other	BC	5	D		Y	Y	Y
Oil and gas industry: onshore – welder – trade qualified	HB	65	E		N	Y	Y
Ophthalmologist	MED	70	B		Y	Y	Y
Optician or optical dispenser – average income <\$120,000	WCA	70	C		Y	Y	Y
Optician or optical dispenser – average income >\$120,000	WCP	70	A		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Optometrist	MED	70	B		Y	Y	Y
Orchardist – proprietor or owner only	BC	2	D		N	Y	Y
Orthodontist	MED	70	B		Y	Y	Y
Orthopaedic surgeon	MED	70	B		Y	Y	Y
Osteopath	MED	70	B		Y	Y	Y
Oyster farmer or packer – not offshore	SRB		E		N	N	Y
Oyster farmer or packer – offshore	UI		E		N	N	N
Paediatrician	MED	70	B		Y	Y	Y
Painter – trade qualified or unqualified, heights more than ten metres	SRB		E	\$2.00	N	N	Y
Painter – trade qualified, heights less than ten metres	HB	65	E		N	Y	Y
Painter – unqualified, less than three years experience, heights less than ten metres	SRB		E		N	N	Y
Painter – unqualified, more than three years experience, heights less than ten metres	HB	5	E		N	Y	Y
Panel beater – not qualified	SRB		E		N	N	Y
Panel beater – trade qualified	HB	65	E		N	Y	Y
Paper or pulp industry – skilled	SRA	5	E		N	N	Y
Paper or pulp industry – unskilled	SRA	2	E		N	N	Y
Paralegal – average income <\$120,000	WCA	70	C		Y	Y	Y
Paralegal – average income >\$120,000	WCP	70	A		Y	Y	Y
Paramedic	HB	5	E		N	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Paramedic or ambulance officer or driver	HB	5	E		N	Y	Y
Parking station attendant: cashier only	BC	65	D		Y	Y	Y
Parking station attendant: parking cars	SRA	2	E		N	N	Y
Parole officer – office only	WCM	65	C		Y	Y	Y
Pathologist	MED	70	B		Y	Y	Y
Patrolman: security – armed	SRB		E		N	N	Y
Patrolman: security – unarmed	HB	2	E		N	Y	Y
Paver	HB	5	E		N	Y	Y
Pawnbroker – minimum three years experience	HB	2	E		N	Y	Y
Periodontist	MED	70	B		Y	Y	Y
Personal assistant – not working from home, administration only	WCA	70	C		Y	Y	Y
Personal assistant – working from home, administration only	SRC		C		N	N	Y
Personal trainer – gym only	SRA	5	E		N	N	Y
Personnel consultant – average income <\$120,000	WCA	70	C		Y	Y	Y
Personnel consultant – average income >\$120,000	WCP	70	A		Y	Y	Y
Pest controller or exterminator – heights less than ten metres	HB	65	E		N	Y	Y
Pest controller or exterminator – heights more than ten metres	SRB		E		N	N	Y
Pharmacist	WCP	70	A		Y	Y	Y
Photocopier technician or repairman	LBC	65	D		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Photographer: aerial – commercial pilot	SRB		E	\$2.00	N	N	Y
Photographer: employee – Australia only, no aviation, no hazardous activities	BC	65	D		Y	Y	Y
Photographer: freelance – Australia only, no aviation, no hazardous activities	HB	5	E		N	Y	Y
Photographer: press or TV news photographer – Australia only	BC	5	D		Y	Y	Y
Photographer: studio – weddings and private functions, local only	LBC	65	D		Y	Y	Y
Photographer: studio only – less than 10% manual work	WCM	65	C		Y	Y	Y
Photographer: studio only – more than 10% manual work	LBC	65	D		Y	Y	Y
Physicist	WCP	70	A		Y	Y	Y
Physiologist	MED	70	B		Y	Y	Y
Physiotherapist – degree qualified	MED	70	B		Y	Y	Y
Physiotherapist – not degree qualified	WCM	65	C		Y	Y	Y
Piano tuner	LBC	65	D		Y	Y	Y
Picture framer	LBC	65	D		Y	Y	Y
Plant operator – heavy machinery or factory	SRA	5	E		N	N	Y
Plant operator – office only, control room, no manual work	WCA	70	C		Y	Y	Y
Plasterer – trade qualified or minimum three years experience	HB	5	E		N	Y	Y
Plasterer – unqualified or less than three years experience	SRA	2	E		N	N	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Plumber – trade qualified	BC	65	D		Y	Y	Y
Plumber – unqualified, less than three years experience	SRB		E		N	N	Y
Plumber: roof plumber – qualified or unqualified, minimum three years experience	SRA	5	E		N	N	Y
Podiatrist	MED	70	B		Y	Y	Y
Police: all officers	UI		E		N	N	N
Police: clerical – non-officer (past or present), average income <\$120,000	WCA	70	C		Y	Y	Y
Police: clerical – non-officer (past or present), average income >\$120,000	WCP	70	A		Y	Y	Y
Pool cleaner	HB	5	E		N	Y	Y
Post office: clerical – counter staff	WCM	65	C		Y	Y	Y
Post office: mail contractor or sorter or delivery	SRB		E		N	N	Y
Post office: postman – not using motorbike	HB	5	E		N	Y	Y
Post office: postman – using motorbike	HB	2	E		N	Y	Y
Potter – commercial, qualified, office only, not working from home	LBC	65	D		Y	Y	Y
Potter – commercial, unqualified, working from home	SRC		D		N	N	Y
Poultry farmer: manager only	HB	5	E		N	Y	Y
Poultry farmer: other than manager	HB	2	E		N	Y	Y
Priest – sole occupation	WCA	70	C		Y	Y	Y
Printer: bookbinder or compositor	LBC	65	D		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Printer: editor or proof-reader – average income <\$120,000	WCA	70	C		Y	Y	Y
Printer: editor or proof-reader – average income >\$120,000	WCP	70	A		Y	Y	Y
Printer: lithographer	LBC	65	D		Y	Y	Y
Printer: trade qualified	BC	65	D		Y	Y	Y
Printer: unqualified, minimum three years experience	HB	2	E		N	Y	Y
Prison warden or officer	SRB		E		N	N	Y
Prison: clerical – non-officer, average income <\$120,000	WCA	70	C		Y	Y	Y
Prison: clerical – non-officer, average income >\$120,000	WCP	70	A		Y	Y	Y
Private investigator: well established, minimum three years experience, unarmed	HB	2	E		N	Y	Y
Probation officer – office only, average income <\$120,000	WCA	70	C		Y	Y	Y
Probation officer – office only, average income >\$120,000	WCP	70	A		Y	Y	Y
Process worker	SRA	2	E		N	N	Y
Production line worker	SRB		E		N	N	Y
Professional sportsperson	SRB		E		N	N	Y
Professor	WCP	70	A		Y	Y	Y
Property developer or investor – full-time, involved with project management and actual development – not self-employed	LBC	65	D		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Property developer or investor – no involvement with project management or in actual development – not self-employed	SRC		C		N	N	Y
Property manager or caretaker – living on premises	SRB		E		N	N	Y
Property manager or caretaker – not living on premises	BC	2	D		N	Y	Y
Property rental manager – some light manual work	WCM	65	C		Y	Y	Y
Property rental manager – sedentary only, no manual work	WCA	70	C		Y	Y	Y
Psychiatrist	MED	70	B		Y	Y	Y
Psychologist	MED	70	B		Y	Y	Y
Public relations officer – average income <\$120,000	WCA	70	C		Y	Y	Y
Public relations officer – average income >\$120,000	WCP	70	A		Y	Y	Y
Publisher – average income <\$120,000	WCA	70	C		Y	Y	Y
Publisher – average income >\$120,000	WCP	70	A		Y	Y	Y
Quantity surveyor – consulting or office work only, university qualified, average income >\$120,000	WCP	70	A		Y	Y	Y
Quantity surveyor – office duties only, average income <\$120,000	WCA	70	C		Y	Y	Y
Quantity surveyor – qualified, other	BC	65	D		Y	Y	Y
Quarries – semi-skilled, plant operator	SRA	2	E		N	N	Y
Quarries: blaster	UI		E	\$2.00	N	N	N
Quarries: crusher man	SRB		E		N	N	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Quarries: jackhammer operator	SRB		E		N	N	Y
Quarries: licensed tradesman (e.g. carpenter, electrician, mechanic) – explosives handling	UI		E	\$2.00	N	N	N
Quarries: licensed tradesman (e.g. carpenter, electrician, mechanic) – no explosives	HB	5	E		N	Y	Y
Radio worker: director or producer – average income <\$120,000	WCA	70	C		Y	Y	Y
Radio worker: director or producer – average income >\$120,000	WCP	70	A		Y	Y	Y
Radio worker: sound engineer – qualified	LBC	65	D		Y	Y	Y
Radio worker: technician	LBC	65	D		Y	Y	Y
Radiographer	WCA	70	C		Y	Y	Y
Radiologist	MED	70	B		Y	Y	Y
Railway workers: booking officer	WCA	70	C		Y	Y	Y
Railway workers: ganger	SRB		E		N	N	Y
Railway workers: guard	SRB		E		N	N	Y
Railway workers: inspector – ticket	HB	5	E		N	Y	Y
Railway workers: maintenance staff	SRB		E		N	N	Y
Railway workers: porter	SRA	2	E		N	N	Y
Railway workers: signalman	LBC	65	D		Y	Y	Y
Railway workers: station master	LBC	65	D		Y	Y	Y
Railway workers: ticket collector	SRB		E		N	N	Y
Railway workers: train or tram driver	SRA	2	E		N	N	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Ranger	HB	5	E		N	Y	Y
Real estate agent – administration only, no manual work – average income <\$120,000	WCA	70	C		Y	Y	Y
Real estate agent – administration only, no manual work – average income >\$120,000	WCP	70	A		Y	Y	Y
Real estate agent – administration, some light manual work	WCM	65	C		Y	Y	Y
Receptionist	WCA	70	C		Y	Y	Y
Reflexologist – qualified, Australian registered, not working from home	WCA	70	C		Y	Y	Y
Refrigeration mechanic – trade qualified	BC	65	D		Y	Y	Y
Refrigeration mechanic – unqualified, minimum three years experience	HB	5	E		N	Y	Y
Rehabilitation consultant	MED	70	B		Y	Y	Y
Removalist	SRA	5	E		N	N	Y
Renderer: cement	SRA	5	E		N	N	Y
Reporter – employed, no overseas work, office only, average income <\$120,000	WCA	70	C		Y	Y	Y
Reporter – employed, no overseas work, office only, average income >\$120,000	WCP	70	A		Y	Y	Y
Reporter – self-employed or overseas work	IC		IC	IC	IC	IC	IC
Repossession agent	SRB		E		N	N	Y
Residential care worker	SRA	5	E		N	N	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Restaurant: kitchen hand	HB	5	E		N	Y	Y
Restaurant: maitre de	LBC	65	D		Y	Y	Y
Restaurant: waitress or waiter	BC	5	D		Y	Y	Y
Road maintenance and construction	SRA	5	E		N	N	Y
Road sweeper or cleaner driver	SRA	5	E		N	N	Y
Roller door installer	HB	2	E		N	Y	Y
Rubbish or garbage removalist – non-driver	SRA	5	E		N	N	Y
Saddle maker	LBC	65	D		Y	Y	Y
Sailmaker	LBC	65	D		Y	Y	Y
Sales representative – deliveries	BC	65	D		Y	Y	Y
Sales representative – door to door	SRB		E		N	N	Y
Sales representative – requiring lifting or demonstration of heavy goods	BC	65	D		Y	Y	Y
Sales representative: commercial travel – deliveries, light goods only	LBC	65	D		Y	Y	Y
Sales representative: commercial travel – no deliveries or repairs, some light manual work	WCM	65	C		Y	Y	Y
Sales representative: commercial travel – no deliveries or repairs, no manual work	WCA	70	C		Y	Y	Y
Sandblaster	SRB		E		N	N	Y
Saw miller	SRB		E		N	N	Y
Scaffold worker – over ten metres	SRB		E	\$2.00	N	N	Y
Scaffold worker – up to ten metres	SRA	2	E	\$2.00	N	N	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Scientist – field work less than 20%, no hazardous chemicals	LBC	65	D		Y	Y	Y
Scientist – field work more than 20%, no hazardous chemicals	BC	65	D		Y	Y	Y
Scientist – field work, hazardous chemicals	IC		IC	IC	IC	IC	IC
Scientist – laboratory or office only, no hazardous chemicals, degree qualified	WCP	70	A		Y	Y	Y
Scrap metal dealer	SRA	5	E		N	N	Y
Scrap metal worker	SRA	5	E		N	N	Y
Screen printer – trade qualified	BC	65	D		Y	Y	Y
Screen printer – unqualified, minimum three years experience	HB	2	E		N	Y	Y
Sculptor	SRC		D		N	N	Y
Secretary	WCA	70	C		Y	Y	Y
Security guard: aviation security – armed	SRB		E		N	N	Y
Security guard: aviation security – unarmed	HB	2	E		N	Y	Y
Security guard: bailiff – armed, courtroom only	SRB		E		N	N	Y
Security guard: bailiff – unarmed, courtroom only	HB	5	E		N	Y	Y
Security guard: bank security – armed	SRB		E		N	N	Y
Security guard: bank security – unarmed	HB	2	E		N	Y	Y
Security guard: bodyguard	UI		E		N	N	N
Security guard: bouncer	UI		E		N	N	N

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Security guard: casino security	SRB		E		N	N	Y
Security guard: control room – unarmed, no intruder confrontation	LBC	65	D		Y	Y	Y
Security guard: department store security or detectives	SRB		E		N	N	Y
Security guard: detectives	SRB		E		N	N	Y
Security guard: hotel or motel industry security – armed	SRB		E		N	N	Y
Security guard: hotel or motel industry security – unarmed	HB	2	E		N	Y	Y
Security guard: railway guard	SRB		E		N	N	Y
Sewage plant worker	SRA	5	E		N	N	Y
Sewing machine mechanic	LBC	65	D		Y	Y	Y
Sewing machinist – qualified, not working from home	HB	5	E		N	Y	Y
Sewing machinist – unqualified	SRB		E		N	N	Y
Shearer	SRB		E		N	N	Y
Shed or carport erector	HB	65	E		N	Y	Y
Sheetmetal worker – not trade qualified, less than three years experience	SRB		E		N	N	Y
Sheetmetal worker – not trade qualified, minimum three years experience	HB	2	E		N	Y	Y
Sheetmetal worker – trade qualified	HB	65	E		N	Y	Y
Shipwright	BC	65	D		Y	Y	Y
Shipyard worker	SRA	2	E		N	N	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Shoemaker or repairer – less than three years experience	BC	65	D		Y	Y	Y
Shoemaker or repairer – minimum three years experience	LBC	65	D		Y	Y	Y
Shop assistant or keeper: adult books or goods	BC	65	D		Y	Y	Y
Shop assistant or keeper: antique dealers – deliveries	HB	5	E		N	Y	Y
Shop assistant or keeper: antique dealers – restoration	HB	65	E		N	Y	Y
Shop assistant or keeper: antique dealers – sales and office only, no deliveries	LBC	65	D		Y	Y	Y
Shop assistant or keeper: aquarium shop	LBC	65	D		Y	Y	Y
Shop assistant or keeper: art supplies – less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: art supplies – more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: baby shop – less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: baby shop – more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: bakery	LBC	65	D		Y	Y	Y
Shop assistant or keeper: battery sales – no fitting	LBC	65	D		Y	Y	Y
Shop assistant or keeper: bedding – less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: bedding – more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: bicycle repairs	BC	65	D		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Shop assistant or keeper: bicycle sales	LBC	65	D		Y	Y	Y
Shop assistant or keeper: boating equipment – sales only, less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: boating equipment – sales only, more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: books or stationery – less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: books or stationery – more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: bottle shop	HB	2	E		N	Y	Y
Shop assistant or keeper: brassware shop – less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: brassware shop – more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: building supplies – no deliveries	LBC	65	D		Y	Y	Y
Shop assistant or keeper: camping equipment	LBC	65	D		Y	Y	Y
Shop assistant or keeper: card shop – less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: card shop – more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: carpet – sales only, less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: carpet – sales only, more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: cars – office only, some light manual work	WCM	65	C		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Shop assistant or keeper: cars – office only, no sales or manual work	WCA	70	C		Y	Y	Y
Shop assistant or keeper: cars – yard sales	LBC	65	D		Y	Y	Y
Shop assistant or keeper: chemist shop assistant – less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: chemist shop assistant – more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: chinaware and glassware shop – less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: chinaware and glassware shop – more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: clothing – less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: clothing – more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: computer – less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: computer – more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: confectionary – less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: confectionary – more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: curtain – less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: curtain – more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: delicatessen	LBC	65	D		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Shop assistant or keeper: department store – deliveries	HB	5	E		N	Y	Y
Shop assistant or keeper: department store – sales, no deliveries, less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: department store – sales, no deliveries, more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: disposal store	LBC	65	D		Y	Y	Y
Shop assistant or keeper: duty free shop – less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: duty free shop – more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: electrical – deliveries	HB	5	E		N	Y	Y
Shop assistant or keeper: electrical – retail sales only, less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: electrical – retail sales only, more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: fish and chip shop	BC	65	D		Y	Y	Y
Shop assistant or keeper: florist – deliveries	HB	5	E		N	Y	Y
Shop assistant or keeper: florist – sales, no deliveries	LBC	65	D		Y	Y	Y
Shop assistant or keeper: florist – shop proprietor, no deliveries, less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: florist – shop proprietor, no deliveries, more than 10% manual work	LBC	65	D		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Shop assistant or keeper: foot wear – less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: foot wear – more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: furnishings (cushions, fabrics) – less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: furnishings (cushions, fabrics) – more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: furniture – deliveries	HB	5	E		N	Y	Y
Shop assistant or keeper: furniture – sales only, less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: furniture – sales only, more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: gift shop – less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: gift shop – more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: hardware – administration only	WCA	70	C		Y	Y	Y
Shop assistant or keeper: hardware – deliveries	HB	5	E		N	Y	Y
Shop assistant or keeper: hardware – sales	LBC	65	D		Y	Y	Y
Shop assistant or keeper: health food – less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: health food – more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: ice cream parlour	LBC	65	D		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Shop assistant or keeper: juice vendor	HB	2	E		N	Y	Y
Shop assistant or keeper: lawn moving sales	LBC	65	D		Y	Y	Y
Shop assistant or keeper: light fittings – less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: light fittings – more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: machinery sales or hire	LBC	65	D		Y	Y	Y
Shop assistant or keeper: motor vehicle accessories and spare parts	LBC	65	D		Y	Y	Y
Shop assistant or keeper: musical instruments – deliveries	HB	5	E		N	Y	Y
Shop assistant or keeper: musical instruments – no deliveries, less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: musical instruments – no deliveries, more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: newsagent – no deliveries, less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: newsagent – no deliveries, more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: nursery retail – less than 20% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: office supply – less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: office supply – more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: paint and wallpaper	LBC	65	D		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Shop assistant or keeper: pet shop	LBC	65	D		Y	Y	Y
Shop assistant or keeper: photographic – repairs	LBC	65	D		Y	Y	Y
Shop assistant or keeper: photographic – sales, less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: photographic – sales, more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: record shop – less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: record shop – more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: second hand goods	LBC	65	D		Y	Y	Y
Shop assistant or keeper: sporting goods – sales only, less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: sporting goods – sales only, more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: supermarket – cashier	BC	65	D		Y	Y	Y
Shop assistant or keeper: supermarket – deliveries	HB	5	E		N	Y	Y
Shop assistant or keeper: supermarket – manager and clerical, administration only, no manual work	WCA	70	C		Y	Y	Y
Shop assistant or keeper: supermarket – manager and clerical, administration, some light manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: supermarket – shelf stockist	SRA	5	E		N	N	Y
Shop assistant or keeper: swimming pool supplies	LBC	65	D		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Shop assistant or keeper: tobacconist – less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: tobacconist – more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: toy shop – less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: toy shop – more than 10% manual work	LBC	65	D		Y	Y	Y
Shop assistant or keeper: video or DVD or record shop – less than 10% manual work	WCM	65	C		Y	Y	Y
Shop assistant or keeper: video or DVD or record shop – more than 10% manual work	LBC	65	D		Y	Y	Y
Shop filler or shelf stacker	SRA	5	E		N	N	Y
Shop owner – less than 10% manual work	WCM	65	C		Y	Y	Y
Shop owner – less than 20% manual work	LBC	65	D		Y	Y	Y
Shop owner – more than 20% manual work	HB	5	E		N	Y	Y
Shop owner – no manual work	WCA	70	C		Y	Y	Y
Shop owner: sales – counter only, less than 10% manual work	WCM	65	C		Y	Y	Y
Shop owner: sales – counter only, more than 10% manual work	LBC	65	D		Y	Y	Y
Shopfitter – not trade qualified, less than three years experience	SRB		E		N	N	Y
Shopfitter – not trade qualified, more than three years experience	HB	5	E		N	Y	Y
Shopfitter – trade qualified	BC	65	D		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Shunter	SRB		E		N	N	Y
Sign writer – more than ten metres	SRB		E	\$2.00	N	N	Y
Sign writer – qualified, less than ten metres	LBC	65	D		Y	Y	Y
Sign writer – unqualified, less than ten metres	HB	65	E		N	Y	Y
Silversmith – qualified	LBC	65	D		Y	Y	Y
Silversmith – unqualified, minimum three years experience	HB	2	E		N	Y	Y
Singer	SRC		D		N	N	Y
Skylight fitter – less than ten metres	HB	65	E		N	Y	Y
Skylight fitter – more than ten metres	SRB		E	\$2.00	N	N	Y
Slaughterman	SRA	2	E		N	N	Y
Social educator or trainer	SRC		C		N	N	Y
Social worker or counsellor – degree qualified	WCA	70	C		Y	Y	Y
Social worker or counsellor – unqualified, minimum three years experience	LBC	65	D		Y	Y	Y
Soft drink vendor	HB	2	E		N	Y	Y
Solicitor	LAW	70	A		Y	Y	Y
Sound technician – studio only, minimum three years experience	LBC	65	D		Y	Y	Y
Speech therapist or pathologist – university qualified	MED	70	B		Y	Y	Y
Spray painter – trade qualified	BC	65	D		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Spray painter – unqualified, minimum three years experience	HB	5	E		N	Y	Y
Squash court proprietor – no coaching	LBC	65	D		Y	Y	Y
Statistician – average income <\$120,000	WCA	70	C		Y	Y	Y
Statistician – average income >\$120,000	WCP	70	A		Y	Y	Y
Steel mill worker	SRB		E		N	N	Y
Stevedore	SRA	5	E		N	N	Y
Stock and station agent – no manual work	LBC	65	D		Y	Y	Y
Stock and station agent – with manual work	BC	5	D		Y	Y	Y
Stockbroker – average income <\$120,000	WCA	70	C		Y	Y	Y
Stockbroker – average income >\$120,000	WCP	70	A		Y	Y	Y
Stockman	SRB		E		N	N	Y
Stone mason	HB	65	E		N	Y	Y
Store person or warehouse person	SRA	5	E		N	N	Y
Student – medical or nursing or dentistry (with practical)	SRC		B		N	N	Y
Student – other	SRC		C		N	N	Y
Stunt person – film or TV	UI		E	\$2.00	N	N	N
Stunt person – record attempts and one off stunts	UI		UI		N	N	N
Supervisor - more than 20% light manual work and supervising blue collar workers	BC	65	D		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Supervisor - no manual work and supervising blue collar workers	WCM	65	C		Y	Y	Y
Supervisor - up to 20% light manual work and supervising blue collar workers	LBC	65	D		Y	Y	Y
Surfboard reshaper	SRA	5	E		N	N	Y
Surgeon	MED	70	B		Y	Y	Y
Surveyor – consulting or office work only, university qualified	WCP	70	A		Y	Y	Y
Surveyor: field work – other, qualified	BC	65	D		Y	Y	Y
Surveyor: land – qualified, less than 20% field work	LBC	65	D		Y	Y	Y
Surveyor: mining – qualified, no underground	HB	5	E		N	Y	Y
Surveyor: quantity – qualified, office duties only, average income <\$120,000	WCA	70	C		Y	Y	Y
Surveyor: quantity – qualified, office duties only, average income >\$120,000	WCP	70	A		Y	Y	Y
Surveyor: quantity – qualified, other	BC	65	D		Y	Y	Y
Surveyor: underwater – qualified	UI		E		N	N	N
Swimming pool attendant – permanent, full-time, minimum two years experience	HB	5	E		N	Y	Y
Swimming pool builder – above ground, qualified	HB	65	E		N	Y	Y
Swimming pool builder – in ground, concrete, licensed	HB	65	E		N	Y	Y
Swimming pool builder – in ground, fibreglass	HB	65	E		N	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
TAB agent – full time	WCA	70	C		Y	Y	Y
Tattooist	SRB		E		N	N	Y
Tax consultant – average income <\$120,000	WCA	70	C		Y	Y	Y
Tax consultant – average income >\$120,000	WCP	70	A		Y	Y	Y
Taxidermist	BC	65	D		Y	Y	Y
Teacher: music	WCM	65	C		Y	Y	Y
Teacher: headmaster or mistress or principal	WCP	70	A		Y	Y	Y
Teacher: kindergarten aide	LBC	65	D		Y	Y	Y
Teacher: kindergarten teacher – qualified	WCM	65	C		Y	Y	Y
Teacher: music teacher – qualified, working from home	SRC		C		N	N	Y
Teacher: non–manual, classroom	WCM	65	C		Y	Y	Y
Teacher: physical education, trades, art, woodwork	LBC	65	D		Y	Y	Y
Teacher: teacher’s aide	LBC	65	D		Y	Y	Y
Telephone industry: administration only	WCA	70	C		Y	Y	Y
Telephone industry: cable installation	SRB		E		N	N	Y
Telephone industry: linesman – heights over ten metres	HB	2	E		N	Y	Y
Telephone industry: linesman – heights up to ten metres	HB	65	E		N	Y	Y
Telephone industry: technician – no underground	LBC	65	D		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Television or radio repairer	LBC	65	D		Y	Y	Y
Theatre or cinema: management – office only	WCA	70	C		Y	Y	Y
Theatre or cinema: projectionist	LBC	65	D		Y	Y	Y
Theatre or cinema: ticket seller	LBC	65	D		Y	Y	Y
Theatre or cinema: usher	BC	65	D		Y	Y	Y
Tiler: floor and wall tiler – trade qualified, no roof tiling or paving	HB	5	E		N	Y	Y
Tiler: roof tiler – fully qualified, up to ten metres	HB	5	E		N	Y	Y
Tiler: roof tiler – unqualified or working over ten metres, less than three years experience	SRB		E	\$2.00	N	N	Y
Tiler: roof tiler – unqualified or working over ten metres, minimum three years experience	SRA	2	E	\$2.00	N	N	Y
Timber merchant	SRA	2	E		N	N	Y
Tool maker – trade qualified	LBC	65	D		Y	Y	Y
Tool maker – unqualified, less than three years experience	SRB		E		N	N	Y
Tool maker – unqualified, minimum three years experience	BC	65	D		Y	Y	Y
Tourist guide – full-time, not seasonal	BC	65	D		Y	Y	Y
Tourist guide – part-time or seasonal	SRC		D		N	N	Y
Town planner – degree qualified	WCP	70	A		Y	Y	Y
Town planner – not degree qualified, average income <\$120,000	WCA	70	C		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Town planner – not degree qualified, average income >\$120,000	WCP	70	A		Y	Y	Y
Translator – not working from home	WCA	70	C		Y	Y	Y
Travel agent	WCA	70	C		Y	Y	Y
Tree lopper	UI	0	E		N	N	N
Tree surgeon	SRA	2	E		N	N	Y
Tugboat operator	SRA	5	E		N	N	Y
Tupperware sales	SRC		D		N	N	Y
Tutor – full-time, working at home	WCM	5	C		Y	Y	Y
Tutor – full-time, not working from home	WCM	65	C		Y	Y	Y
Typesetter	LBC	65	D		Y	Y	Y
Typist	WCA	70	C		Y	Y	Y
Tyre fitter or repairer	BC	2	D		N	Y	Y
Upholsterer or trimmer – not qualified, minimum three years experience	HB	2	E		N	Y	Y
Upholsterer or trimmer – trade qualified	BC	65	D		Y	Y	Y
Urologist	MED	70	B		Y	Y	Y
Valet – full-time	HB	5	E		N	Y	Y
Valuer: livestock – no manual work	LBC	65	D		Y	Y	Y
Valuer: livestock – with manual work	BC	65	D		Y	Y	Y
Valuer: property	WCA	70	C		Y	Y	Y
Vehicle body builder – trade qualified	HB	5	E		N	Y	Y
Vehicle body builder – unqualified	SRB		E		N	N	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Vending machine filler	BC	2	D		N	Y	Y
Vending machine serviceman	HB	2	E		N	Y	Y
Veterinary nurse	WCM	65	C		Y	Y	Y
Veterinary surgeon – domestic pets	WCP	70	A		Y	Y	Y
Veterinary surgeon – large animals	WCM	65	C		Y	Y	Y
Wardsman	SRB		E		N	N	Y
Warehouse: manager – less than 10% manual work	WCM	65	C		Y	Y	Y
Warehouse: manager – less than 20% manual work	BC	65	D		Y	Y	Y
Warehouse: manager – more than 20% manual work	HB	2	E		N	Y	Y
Warehouse: not management	SRB		E		N	N	Y
Washing machine mechanic	BC	65	D		Y	Y	Y
Watchmaker or repairer	LBC	65	D		Y	Y	Y
Water proofer	HB	5	E		N	Y	Y
Weather forecaster – average income <\$120000	WCA	70	C		Y	Y	Y
Weather forecaster – average income >\$120,000	WCP	70	A		Y	Y	Y
Welder – trade qualified	HB	65	E		N	Y	Y
Welder – unqualified	HB	5	E		N	Y	Y
Welfare worker – administration or office only	WCA	70	C		Y	Y	Y
Welfare worker – qualified, visiting or outside work less than 20%	LBC	65	D		Y	Y	Y

Description	TPD/IP class	IP max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS		
					TPD own	TPD any	TPD ADL
Welfare worker – qualified, visiting or outside work more than 20%	BC	65	D		Y	Y	Y
Welfare worker – unqualified	BC	5	D		Y	Y	Y
Wharf or waterside worker	SRA	2	E		N	N	Y
Window dresser – qualified	LBC	65	D		Y	Y	Y
Window dresser – unqualified	HB	2	E		N	Y	Y
Window tinter: employee	HB	2	E		N	Y	Y
Window tinter: proprietor	LBC	65	D		Y	Y	Y
Windscreen fitter – less than three years experience	SRB		E		N	N	Y
Windscreen fitter – minimum three years experience	HB	5	E		N	Y	Y
Winemaker – qualified	LBC	65	D		Y	Y	Y
Wool broker or buyer – average income <\$120,000	WCA	70	C		Y	Y	Y
Wool broker or buyer – average income >\$120,000	WCP	70	A		Y	Y	Y
Wool classer	BC	65	D		Y	Y	Y
Wrecker	SRB		E		N	N	Y
X-ray technician – qualified	WCM	65	C		Y	Y	Y
Zoo attendant – qualified	HB	5	E		N	Y	Y
Zoo attendant – unqualified	SRA	2	E		N	N	Y
Zoologist	WCA	70	C		Y	Y	Y

COMMISSIONS

How we pay commission

We pay commissions on a weekly basis directly to an AFS Licensee/Dealer Group.

Initial commission for year one is payable upfront, regardless of the premium frequency.

Renewal commission from year two onwards is paid upon receipt of the premium.

Commissionable premium

- Commission is payable on the premium after all relevant discounts/rebates are applied.
- Commission is payable on all permanent and temporary loadings.
- Commission is not payable on stamp duty.
- Commission is not payable on the modal/frequency loading for monthly premium payments.
- Commission is not payable on waived or refunded premiums.
- Renewal commission only is paid on indexation and age increases.
- Once the application is accepted, the commission structure cannot be altered.

Commission rates

Syndicate	Commission type	Commission payable year one	Trail commission payable	Premium discount	Effective dial down
1	Upfront	88%	22%	0%	0%
2	Upfront	70.4%	17.60%	5%	20%
3	Upfront	52.8%	13.20%	10%	40%
4	Upfront	35.2%	8.80%	15%	60%
5	Upfront	17.6%	4.40%	20%	80%
6	Upfront	0%	0%	25%	100%
7	Upfront	0%	22%	6.4%	100% (year 1 only)
8	Level	27.5%	27.5%	0%	0%
9	Level	22%	22%	5%	20%
10	Level	16.5%	16.5%	10%	40%
11	Level	11%	11%	15%	60%
12	Level	5.5%	5.5%	20%	80%
13	Level	0%	0%	25%	100%

All rates are inclusive of GST.

Write-back

Life Insurance Framework write-back rules apply.

- Any benefit that discontinues within the first 12 months of a plan will incur a 100% write-back of commission paid in the first 12 months.
- Any benefit that discontinues in the second year of a plan will incur a 60% write-back of commission paid in the first 12 months.
- The commission write-back applies to the commissionable adviser/s at the time of discontinuance.
- Where a benefit discontinues as the result of a valid claim, no commission will be written back.

Older entry ages

When the insured person is 66 years or older at entry, only a level commission is available.

Replacement business

Fully underwritten replacements

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

Transfer of ownership

If a plan is replaced due to a transfer of ownership, and we issue a replacement plan under the same terms and conditions as the plan being replaced, renewal commission is only payable on the same commission basis as the original benefit.

Buy-back options

If a plan is established on the basis of a buy-back option or benefit, renewal commission is only payable on the full premium on the same commission basis as the original benefit. The plan rate must also be the same as the existing benefit.



PLAN ADMINISTRATION

General alterations

Process	Requirements	Form signed by/ change requested by	Accepted by email/mail	Accepted by phone
Change of address	None	Plan owner / financial adviser	Yes	Yes
Add child benefit	Alteration form	Plan owner / financial adviser	Yes	No
Authority to obtain information	Letter	Plan owner / financial adviser	Yes	No
Beneficiary	Nomination of beneficiary form	Plan owner / financial adviser	Yes	No
Cancellation of benefit/plan	Letter	Plan owner / financial adviser	Yes	No
Change of name	Proof of new name	Plan owner / insured person / financial adviser	Yes	No
Change of credit card	Confirmation from the payer	Plan owner / financial adviser	Yes	Yes
Change of bank account	Confirmation from the payer	Plan owner / account owner / financial adviser	Yes	Yes
Decrease benefits	Letter	Plan owner / financial adviser	Yes	No
Change of ownership	Memorandum of transfer	Plan owner/ new owner	Yes	No
Transfer from non-super to super	New application (health and lifestyle sections not required)	Plan owner / financial adviser	Yes	No

Alterations requiring underwriting

Process	Requirements	Form signed by / change requested by	Accepted by email /mail	Accepted by phone
Increase	New application*	Plan owner/ insured person	Yes	No
Add an additional cover type (not including Child Cover)	New application*	Plan owner/ insured person	Yes	No
Increase Income Protection Cover benefit period	Alteration form	Plan owner/ insured person	Yes	No
Decrease Income Protection Cover waiting period	Alteration form	Plan owner/ insured person	Yes	No
Review medical loading or exclusion	New application	Plan owner/ insured person	Yes	No
Review of non-medical exclusion	Confirmation from the insured person of past, current and future intentions	Plan owner/ insured person	Yes	No
Review of occupation class	Letter detailing occupation duties	Plan owner/account holder/insured person	Yes	No
Change in TPD definition – any, own or ADL	Alteration form	Plan owner/ insured person	Yes	No
Indemnity to Agreed Value	Alteration form	Plan owner/ new owner	Yes	No
Indemnity/Agreed to Guaranteed	Last two years of financial evidence, see financial underwriting section from page 25 of this adviser guide	Plan owner/ insured person	Yes	No
Change of smoker status to non-smoker	Non-smoker declaration	Plan owner/ insured person	Yes	No

*Within six months of cover commencement we'll consider with a declaration of continued good health.

Reinstatements

If a plan lapses due to non-payment of premiums, your client can apply to reinstate their plan within 12 months.

Eligibility	Requirements
< two months since lapse	Payment of outstanding premiums
2-12 months	Reinstatement form – underwriting is required and payment of outstanding premiums if reinstatement is approved

If more than 12 months has elapsed since the date of lapse, reinstatement is not available. A new application is required.

CLAIMS

Claims philosophy

The moment we're notified of a claim we'll speak directly to you, the adviser, and assign a dedicated and experienced claims consultant. We appreciate the role advisers play in the successful management of a claim. This is why we're happy to liaise solely with you, direct with the claimant or both.

We understand that our reputation, and yours, depends on how claims are processed.

That's why we've created our Claims Charter, to ensure every claim is dealt with as sensitively and fairly as possible.

- ✓ We promise to deliver responsive, thoughtful and professional claims assistance.
- ✓ We always demonstrate fairness and common sense.
- ✓ We recognise that each claim is unique, calling for individual consideration on the best way to provide support during the customer's time of need.
- ✓ Our claim consultants will have the necessary experience and autonomy to take positive actions, so they can do the right thing decisively and with confidence.
- ✓ We'll act with a sense of urgency and strive to anticipate your needs and those of your clients.
- ✓ We'll keep you and your client fully informed and updated during the claims process, using language that is easy to understand.
- ✓ We'll do our utmost to support you and your clients during the difficult times, and beyond all else, ensure you both feel heard and respected.
- ✓ We accept that your and your clients' perceptions are our reality.

Naturally, our claims service also fully complies with Life Insurance Code of Practice.

How to claim

Whenever you or your client needs assistance or support, we encourage you to contact us right away. Our dedicated consultants will:

- help you through the claims process
- provide product information; and
- discuss options for claims lodgement.

We understand that for your client, the prospect of submitting a claim can often be daunting and highly emotional. That's why we've simplified our claims process to ensure that most of the information required to lodge a claim can be captured during the first phone call. However, your client will always have the choice of submitting their claim over the telephone or via paper.





To find out more about NEOS, or for assistance, please contact us on:

Sales

To get in touch with your Business Development Manager.

Phone: 1300 881 756

Email: adviser@neoslife.com.au

Adviser services

For all adviser administration and commission enquiries.

Phone: 1300 881 756

Email: adviserservices@neoslife.com.au

Customer service

For all underwriting, tele-interviewing, new business and plan administration enquiries.

Phone: 1300 090 188 (customers) and 1300 881 756 (advisers)

Email: customerservice@neoslife.com.au

Claims

For all claims enquiries.

Phone: 1300 090 188 (customers) and 1300 881 756 (advisers)

Email: claims@neoslife.com.au

General information

For general information about NEOS, please visit our website

www.neoslife.com.au

NEOS Life (NEOS) is a registered business name of Australian Life Development Pty. Ltd. ABN 96 617 129 914. AFSL 502759. NEOS Protection is issued by NobleOak Life Limited (NobleOak) ABN 85 087 648 708 AFSL 247302. The NEOS Super Plan is issued by Tidswell Financial Services Ltd. (Tidswell) ABN 55 010 810 607 AFSL 237628 as Trustee of the max Superannuation Fund ABN 22 508 720 840, of which the NEOS Super Plan is a division. NEOS provides administration services in relation to NEOS Protection and the NEOS Super Plan on behalf of NobleOak and Tidswell.

The information contained in this Adviser Guide has been prepared for financial advisers only. Financial advisers should read the applicable Product Disclosure Statement for the full terms and conditions of NEOS Protection and should form their own opinion on the appropriateness of this information to their business and clients.

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