

## Adviser guide

2 APRIL 2023

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### **Comprehensive**

Life, TPD, Trauma, Income Protection and Business Expense Covers, including accident-only alternatives.

### **Tailored**

options and built-in benefits that allow cover to be customised to each person's own unique needs.

### **Flexible**

over the life of the policy to support life changes.

### **Holistic**

Holistic approach to supporting recovery and return to work.

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## Important Information

This Adviser Guide is issued by and is the property of ClearView Life Assurance Limited ABN 12 000 021 581. It is intended to be used only by advisers for the purposes outlined in this guide and not for any other purpose. Information in this Adviser Guide is based on laws applicable in the states and territories in Australia in which we operate as at the date of publication of this Adviser Guide. The information is not, and is not intended to be, legal advice and may not reflect changes or developments in the law. The information in this Adviser Guide is also based on business rules and underwriting arrangements as at the date of publication of this Adviser Guide and may not reflect changes to those business rules or underwriting arrangements. We are not under any obligation to update the information in this Adviser Guide. We will not be liable for any loss or damage of any kind (however caused) arising from or relating in any way to the information in this Adviser Guide. The information in this Adviser Guide may be updated from time to time. Any changes will be made available on our Adviser Site at [clearview.com.au](http://clearview.com.au).

This Adviser Guide is intended to provide general information only and has been prepared without taking into account any particular person's objectives, financial situation or needs ('circumstances'). Before acting on such information, you should consider its appropriateness, taking into account all relevant circumstances and read the applicable Product Disclosure Statement and Policy Document (**PDS**) and Target Market Determination (**TMD**). Premiums, regardless of premium type, are not guaranteed and may be increased or decreased in the future. Please refer to the 'Premiums and Other Costs' section of the relevant PDS for more information.

# Our commitment

ClearView has been helping Australians achieve their financial goals for over 40 years. We're helping financial advisers to build their business through a suite of life insurance products.

## To your clients

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

Quality products are at the heart of a committed relationship. Recognising this, our products are flexible, innovative and deliver value.

We back this up with an efficient underwriting process. We take pride in our high level of service, including the efficiency with which we respond to the customer. Most importantly, ClearView will be there when your clients need us most – at claim time.

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

## To you

ClearView is a financial services company listed on the Australian Securities Exchange. As a Group we manage over \$3.3 billion of our clients' investment funds and have over \$289.7 million of in-force annual insurance premiums as at 30 June 2021.

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

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

# Your Adviser Guide

The ClearView Adviser Guide (**Guide**) is a comprehensive ready-reference tool which will assist you when recommending ClearView insurance products to your clients.

It is for Adviser use only and is not for general distribution. The product information contained in this Guide is a summary only and should be read in conjunction with the combined Product Disclosure Statement and Policy Document (**PDS**) which contains detailed information on the benefits, features and any limitations of each cover type.

To the extent of any inconsistency between this Guide and the PDS, the terms contained in the PDS will prevail.

# Guide to Underwriting

## Underwriting approach/philosophy

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

We assure you that we will:

- provide an initial underwriting decision within 48 hours of receiving the completed application;
- maintain quality outcomes and work with a minimum of discretionary medical information;
- use Tele-Underwriting to obtain further details, where available;
- work with efficient and reliable business partners to obtain pathology requests and medical reports;
- approach the assessment of applications on the basis that our decisions will be logical to your clients, and beneficial to ClearView and you, our partner;
- assess applications in a timely and efficient manner, but never sacrificing the quality of a decision;
- keep you and your clients informed of the application's progress at all times;
- communicate in a professional manner with you, your administration support team and your clients throughout the process with the aim of ensuring the best outcome for everyone (including ClearView); and
- maintain and develop a team of qualified underwriters who are adequately trained, supported and encouraged to make fair, commercial and timely decisions for all applications, and;
- on a pre-assessment request, our underwriters will look for ways to accept, and not reject applications.

## Codes of Practice

ClearView observes the requirements of the Life Insurance Code of Practice. All underwriters will act in accordance with the requirements under the Code. The Code can be accessed at [clearview.com.au/life-insurance/Code-of-Practice](http://clearview.com.au/life-insurance/Code-of-Practice).

## Medical requirements

### Life and TPD medical underwriting requirements

Benefit amount	Up to 45	46 - 50	51 - 55	56 - 60	61 - 65	66+
\$0 to \$250,000	1	1	1	1	1	1
\$250,001 to \$500,000	1	1	1	1	2	2
\$500,001 to \$1,000,000	1	1	1	3	3	3
\$1,000,001 to \$1,500,000	1	1	3	3	4	4
\$1,500,001 to \$2,500,000	1	3	3	3	4	4
\$2,500,001 to \$5,000,000	3	3	3	3	5	5
\$5,000,001 to \$10,000,000	6	6	7	7	7	7
\$10,000,001 +	7	7	7	7	7	7

### Life and TPD medical underwriting requirements

1	Personal Statement
2	Personal Statement, Mini Check
3	Personal Statement, Bloods (MBA-20), Mini Check
4	Personal Statement, Bloods (MBA-20), Medical Exam
5	Personal Statement, Bloods (MBA-20), PSA, Medical Exam, PMAR
6	Personal Statement, Bloods (MBA-20, Full Blood Count), PSA, GP Medical Exam, PMAR, MSU
7	Personal Statement, Bloods (MBA-20, Full Blood Count), PSA/Breast Check, Specialist Medical Exam, PMAR, MSU, Exercise ECG

### Trauma medical underwriting requirements

Benefit amount	Up to 45	46 - 50	51 - 55	56 - 60	61+
\$0 to \$250,000	PS	PS	PS	PS	PS
\$250,001 to \$500,000	PS	PS	PS	PS	T1
\$500,001 to \$1,000,000	PS	PS	PS	T2	T2
\$1,000,001 to \$1,500,000	T1	T2	T2	T3	T3
\$1,500,001 to \$2,000,000	T4	T4	T5	T5	T5

### Trauma medical underwriting requirements

PS	Personal Statement
T1	Personal Statement, Mini Check
T2	Personal Statement, Bloods (MBA-20), Mini Check
T3	Personal Statement, Bloods (MBA-20), Medical Exam
T4	Personal Statement, Bloods (MBA-20, Full Blood Count), Medical Exam
T5	Personal Statement, Bloods (MBA-20, Full Blood Count), Medical Exam, PSA/Breast Check, MSU

### Income protection and business expense medical underwriting requirements

Monthly benefit amount	Up to age 45	Ages 46 - 50	Age 51 +
\$0 to \$7,500	D1	D1	D1
\$7,501 to \$10,000	D1	D2	D2
\$10,001 to \$15,000	D2	D3	D3
\$15,001 to \$20,000	D3	D3	D3
\$20,001 to \$30,000	D3	D3	D4

### Income protection and business expense medical underwriting requirements

D1	Personal Statement
D2	Personal Statement, Mini Check
D3	Personal Statement, Bloods (MBA-20), Mini Check
D4	Personal Statement, Bloods (MBA-20), Medical Exam, PMAR

### Medical requirements legend

Mini Check	Mini Check, containing full measurements, pulse & blood pressure, MSU and information on current treatment etc. (This can be completed by a paramedical nurse)
MBA-20	Multiple Biochemical Analysis (NB: To include; Triglycerides, Lipids - including HDL & LDL (High Density Lipoprotein/Low Density Lipoprotein), Glucose, Liver Function Tests, Urea, Electrolytes and Creatinine)
Medical Exam	Medical Exam or Paramedical (This can be completed by a paramedical nurse). (NB: If the applicant has a pre-existing or current condition, it is preferable for their own GP to do the exam. This saves the underwriter obtaining a PMAR in most cases)
GP Medical Exam	Medical Exam or Paramedical - must be completed by a GP/Doctor ( <b>MBBS</b> ), not a nurse (NB: If the applicant has a pre-existing or current condition, it is preferable for their own GP to do the exam)
Special Medical Exam	Medical examination must be completed by a specialist Physician
PMAR	Personal Medical Attendants Report (NB: If the applicant has not known their doctor for more than two years, or has not consulted a doctor within the last two years, a GP medical exam may be required from the person insured's own GP)
FBC	Full Blood Count
Breast Check	Mammogram test or latest mammogram test results performed within the last 12 months (females only)
PSA	Prostate Specific Antigen ( <b>PSA</b> ) test or latest PSA results performed within the last 12 months (male only)
MSU	Microscopic urinalysis
Exercise ECG	ECG conducted during exercise. Must be done by a specialist physician or cardiologist

## Total risk medical requirements

### Business Guarantee Option

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

### Stand-alone lump sum covers

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

For example, if the benefit amount applied for is \$2 million of Life Cover with linked Trauma and TPD Covers of \$1 million each, with additional Trauma Cover of \$1 million and TPD Cover of \$500,000, the medical requirements for this application would be considered on a benefit amount of \$2 million total risk and \$2 million trauma risk, whichever carries the most comprehensive medical requirements.

### Multiple insurances

Medical requirements will only be calculated based on the combined cover proposed and held with ClearView (not the total throughout the industry) and requirements will be based on whichever cover type holds the most comprehensive medical requirements.

## Financial requirements - lump sum

	Personal	Business		
		Debt protection	Key person capital or revenue	Partnership/buy/sell
<b>Life/Accidental Death</b>				
\$0 to \$3,000,000	Generally nil	Generally nil	Generally nil	Generally nil
\$3,000,001 to \$6,000,000	Generally nil	<ul style="list-style-type: none"> <li>• SOA or FINQ</li> <li>• Evidence of Loan</li> <li>• Last two years' business entity tax returns, including P&amp;L and Balance Sheets for all entities, and</li> <li>• Other requirements may be needed subject to individual consideration (e.g. Last two years' personal tax returns)</li> </ul>	<ul style="list-style-type: none"> <li>• SOA or FINQ</li> <li>• Last two years' business entity tax returns, including P&amp;L and Balance Sheets for all entities</li> <li>• Key person statement, and</li> <li>• Other requirements may be needed subject to individual consideration (e.g. Last two years' personal tax returns)</li> </ul>	<ul style="list-style-type: none"> <li>• SOA or FINQ</li> <li>• Last two years' business entity tax returns, including P&amp;L and Balance Sheets for all entities</li> <li>• A copy of the most recent business valuation or partnership/share purchase or buy/sell agreement, which outlines the valuation methodology used to determine the business value and the level of cover, and</li> <li>• Other requirements may be needed subject to individual consideration (e.g. Last two years' personal tax returns)</li> </ul>



	Personal	Business		
		Debt protection	Key person capital or revenue	Partnership/buy/sell
<b>Life/Accidental Death</b>				
>\$6,000,001	<ul style="list-style-type: none"> <li>• SOA or FINQ</li> <li>• Last two years' personal tax returns</li> <li>• Last two years' NOA</li> <li>• Last two years' business entity tax returns, including P&amp;L and Balance Sheets for all entities, and</li> <li>• Other requirements may be required subject to individual consideration (e.g. Evidence of Loan)</li> </ul>	As above for \$3,000,001 to \$6,000,000	As above for \$3,000,001 to \$6,000,000	As above for \$3,000,001 to \$6,000,000

**Business**

	<b>Personal</b>	<b>Debt protection</b>	<b>Key person capital or revenue</b>	<b>Partnership/buy/sell</b>
<b>TPD/Accidental TPD</b>				
\$0 to \$3,000,000	Generally nil	Generally nil	Generally nil	Generally nil
\$3,000,0001 to \$5,000,000 (TPD Cover only)		<ul style="list-style-type: none"> <li>• SOA or FINQ</li> <li>• Evidence of Loan</li> <li>• Last two years' business entity tax returns, including P&amp;L and Balance Sheets for all entities, and</li> <li>• Other requirements may be needed subject to individual consideration (e.g. Last two years' personal tax returns)</li> </ul>	<ul style="list-style-type: none"> <li>• SOA or FINQ</li> <li>• Evidence of Loan</li> <li>• Last two years' business entity tax returns, including P&amp;L and Balance Sheets for all entities, and</li> <li>• Other requirements may be needed subject to individual consideration (e.g. Last two years' personal tax returns)</li> </ul>	<ul style="list-style-type: none"> <li>• SOA or FINQ</li> <li>• Last two years' business entity tax returns, including P&amp;L and Balance Sheets for all entities</li> <li>• A copy of the most recent business valuation or partnership/share purchase or buy/ sell agreement, which outlines the valuation methodology used to determine the business value and the level of cover, and</li> <li>• Other requirements may be required subject to individual consideration (e.g. last two years' personal tax returns etc)</li> </ul>

**Trauma**

\$0 to \$2,000,000	Generally nil	Generally nil	Generally nil	Generally nil
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### Lump sum income replacement multiples (personal cover only)

Age	Multiples per product		
	Life Accidental Death	TPD Accidental TPD	Trauma
Up to 40	Up to 25x	Up to 25x	Up to 15x
41 - 50	Up to 20x	Up to 20x	Up to 10x
51 - 55	Up to 15x	Up to 15x	Up to 8x
56 - 60	Up to 10x	Up to 10x	Up to 5x
>61	Up to 5x	Up to 5x	Up to 2x

**Note:** Both TPD and Trauma cover are subject to an overall market limit including all in-force TPD and trauma coverage held by the person insured with all companies.

### Income Protection and Accidental Income Protection financial requirements

	Occupation category								
	AM & AL	AAA	AA	A	BB	B	CC	C	SR
<b>Indemnity</b>									
Employed	\$20,001	\$20,001	\$20,001	\$20,001	\$20,001	\$20,001	\$20,001	\$20,001	\$5,001
Self-employed	\$15,001	\$15,001	\$15,001	\$15,001	\$15,001	\$15,001	\$15,001	\$15,001	\$5,001
<b>Maximum Monthly Benefit</b>	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$10,000

### Maximum replacement ratio

Personal exertion income	Income Protection		Income Protection Flex	
	Replacement ratio	Monthly benefit amount	Replacement ratio	Monthly benefit amount
\$1 - \$514,000	60%	\$1 - \$25,700	70%	\$1 - \$30,000
\$514,001 - \$600,000	60%	\$25,701 - \$30,000	70%	N/A

### Income Protection and Business Expense guidelines and financial requirements

Employees	<ul style="list-style-type: none"> <li>Last year's personal tax returns and NOAs, or a letter from employer confirming total remuneration package or PAYG summaries for past two years.</li> <li>Financial questionnaire or SOA for all covers in excess of \$20,000 per month or if the client has in excess of \$250,000 in net investment income or \$5m assets (excluding family residence and superannuation)</li> </ul>
Self-employed	<ul style="list-style-type: none"> <li>Last two years' personal tax returns and NOAs plus same for spouse where there is income splitting.</li> <li>Last two years' P&amp;L statements, Balance Sheets and tax returns of all entities associated with the insured person .</li> <li>Financial questionnaire or SOA for all covers in excess of \$20,000 per month or if the client has in excess of \$250,000 in net investment income or \$5m in assets (excluding family residence and superannuation)</li> <li>Other requirements may be requested subject to individual consideration</li> </ul>
Business Expense	<ul style="list-style-type: none"> <li>Last years' P&amp;L statements of all entities associated with the person insured and spouse where there is income splitting.</li> <li>Last years' Balance Sheets for all entities associated with the person insured and spouse where there is income splitting.</li> <li>Other requirements may be requested subject to individual consideration.</li> </ul>

#### Note:

- Financial requirements will always be calculated based on the combined total risk of cover proposed and held industry wide (excluding cover that is being replaced by the applicable ClearView application)
- We may occasionally request financial evidence below the above levels, subject to individual consideration

### Financial requirements legend

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

## Lifestyle factors

### Height and weight

Excess weight increases the risk of the following medical conditions:

- cardiovascular disease
- high blood pressure
- high cholesterol
- type 2 diabetes
- sleep apnoea.

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

We use the following formula to calculate BMI:

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

E.g. Weight 90kg and Height 180cm  $\text{BMI} = 90/(1.8 \times 1.8) = 28 \text{ BMI}$

For clients aged over 18, a BMI between 18.5 and 25 is considered to be a healthy range. A BMI over 35 is considered to be obese and a premium loading may be applied. For a BMI of 36 and greater some further medical investigations may be required taking into consideration each client's individual circumstances and family history.

### Pregnancy

ClearView will consider all applications for Life, TPD and Trauma up to the due date, and will consider IP up to the last month prior to the due date. This is provided the insured person:

- is still working 20 hours per week or more in their current occupation. (**Note:** if they are working from their principal place of residence they will also need to meet the working from home criteria. Please refer to underwriting);
- has no present or previous complications with the pregnancy. (Complications include diabetes, ectopic pregnancies, high blood pressure, pre-eclampsia, post-natal depression and hydatidiform mole.)

### Up to 26 weeks gestation:

- Total and Permanent Disability - no restrictions
- Income Protection - no restrictions providing the insured person intends to return to work in excess of 20 hours per week within 12 months of delivery date.

### 27 weeks gestation and over:

- Total and Permanent Disability - Non-Occupational TPD apply if within 12 months of the delivery date there is no intention to return to work or the insured person is working <10 hours per week. Any occupation definition is acceptable if working >10 hours but <20 hours per week and the insured person is acceptable for own occupation definition if working more than 20 hours per week.
- Income Protection can be supported (policy needs to be completed) up to one month prior to expected date of delivery provided:
- the insured person intends to return to work at least 20 hours per week within 12 months of the delivery date; and
- cover is considered on an indemnity basis with our offer being commensurate to expected hours worked and level of income expectations.

(**Note:** written confirmation that they will be returning to the same employment 20 hours per week or more within 12 months of the due date will be required.)

## Travel and residency

### Overseas travel and residence

When applying for cover it is important that all known overseas travel, even for holidays, is disclosed. As it is an important factor in the overall underwriting decision.

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

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

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

The Department of Foreign Affairs and Trade (**DFAT**) provides recommendations for Australians potentially travelling outside of Australia. It is important to know the exact details of where the client will be spending most of their time and the duration of their stay in each location. We use the following table as a guide.

DFAT	Travel advice	Underwriting approach
Level 1	Exercise normal safety precautions	No restrictions
Level 2	Exercise high degree of caution	For longer duration stays some restrictions may apply
Level 3	Reconsider your need to travel	Exclusions may apply depending on the purpose of travel or application may be declined until return to Australia from pending travel
Level 4	Do not travel	Application will be declined

## Residency

Your client must have been granted permanent residency in Australia to apply for Life, Accidental Death, TPD, Accidental TPD, Trauma, Income Protection, Accidental Income Protection and Business Expense Cover. We will also consider applications where your clients has applied for permanent residency in Australia but it has not yet been granted. Where benefits are offered it will be subject to a residential exclusion clause.

The following is required for us to assess the application:

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

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

- occupation must be category AM, AL, AAA, AA, A or BB;
- holds a long-term visa (three years and over, or employer-sponsored visa);
- has resided in Australia for a minimum of 12 months;
- has applied for permanent residency within Australia; and
- does not hold citizenship of any other country other than their country of origin.

## Smoking and non-smoking

A non-smoker is a person who has not smoked tobacco or any other substance, or uses a product containing nicotine (including e-cigarettes and/or vape) within the 12 months prior to the application.

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

Where a person insured has been classed as a smoker and has ceased to be a smoker for a period of at least 12 months, the person insured may apply for non-smoker rates by completing a Non-smoker's Declaration. The declaration does ask some health questions and non-smoking status will not be granted if smoking was ceased due to having previously suffered from a smoking related illness.

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

# Guide to new business

## General Advice

You are only permitted to provide general advice in relation to ClearView's products when we have agreed that you can do so. It is your responsibility to check with your AFSL to ensure that you are permitted to provide general advice and the obligations that apply. We can change your authority to provide general advice. Amongst other matters we will require attestations as to compliance with your general advice obligations.

## Target Market Determinations (TMDs)

The latest TMDs for ClearView ClearChoice can be found at [clearview.com.au/tmd](http://clearview.com.au/tmd). You should read these as you are expected to meet the distribution conditions in the TMD.

As part of an application to ClearView, you will be asked to complete a question in relation to TMDs.

As a distributor you are expected to meet the distribution obligations contained in the TMDs which as at the date of this Adviser Guide are:

A distributor must:

- only distribute to customers who meet the eligibility criteria set out in the TMD
- assist the customer in completing the application form and in doing so confirm the responses satisfy the eligibility criteria
- be operating under an AFSL with appropriate authorisations and must have an authorisation to 'carry on a financial services business to provide financial product advice'
- have considered when the cover may be suitable and when the cover may not be suitable as set out in the TMD
- have considered the exclusions set out in the TMD and must not distribute the product to a customer where the policy will never respond due to any specific exclusions built into the product
- provide the client with the current Product Disclosure Statement.

Where the product is distributed without personal advice, the distributor must:

- distribute the product in accordance with the target market set out in the TMD
- have in place processes in relation to education and training, scripting and quality assurance
- have in place product governance arrangements that include appropriate processes and controls designed to ensure compliance with design and distribution obligations.

In addition, under the TMD you are required to meet the following reporting requirements

Information type	Specific requirements	Reporting period	How information can be provided
Complaints	All complaints received by the licensee which relate to the product design or distribution.	The reporting period is the 6 months to 31 March and 30 September. Reports must be provided within 10 days of the end of each reporting period.  ClearView strongly encourages distributors to submit complaints as they receive them.	For information on how to report complaints and significant dealings visit <a href="http://clearview.com.au/tmd">clearview.com.au/tmd</a>
Significant dealings	All significant dealings that are not consistent with the TMD.	As soon as practicable but no later than 10 business days after the distributor becomes aware of the significant dealing.	



## Premiums

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

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

- your client has a birthday during the period between when the quote was provided and when the cover starts;
- there is a change in the PDS or the product available,
- premium rates have changed,
- should the answers to questions or information provided change, be inaccurate or not be true,
- after assessing your client's application ClearView Life Assurance Limited (ClearView) is only able to offer cover on varied terms which may involve a loading being applied and/or a higher premium being payable (which your client agrees to), or
- the stamp duty payable in relation to the policy is different from the estimate of stamp duty which is included in the indicative premium or there are changes to other taxes.

Subsequent premiums, regardless of premium type, are not guaranteed and may be increased or decreased in the future. Please refer to the 'Can premium rates change?' section of the relevant PDS for more information

## Government taxes and charges

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

Currently, stamp duty charges range between 0% and 11% of the cost of the base premium, depending on the type of cover and the State or Territory we have recorded as the address of each person insured on the policy. No GST is currently payable on your clients' insurance premium.

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

## Premium type

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

### Stepped premium

In the early years of cover, stepped premiums will tend to be lower than what a client would pay under a level premium. Stepped premiums are recalculated each year based on your client's increase in age and any change to the benefit amount. Generally, stepped premium rates increase each year in line with each client's age. Premiums are not guaranteed and can vary up or down. For more information, please refer to the 'Can premium rates change?' section of the PDS.

### Level premium

At commencement of the policy, level premiums are likely to be higher compared to a stepped premium type. Level premiums are only recalculated each year based on any change to the benefit amount of each client or if we increase our premium rates, not for their change in age. If your client has a level premium and accepts an increase in cover under the Indexation Benefit, we will base the cost of that increase in cover on the age your client is at the time of the increase in cover. Other increases in cover will also be based on your client's age at the time they apply for the increase.

If your client has a level premium and exercises the Trauma Cover Reinstatement Option or Life Cover Buy Back Benefit, the cost of the reinstated cover is calculated based on the age your client was at the time they took out the cover, as well as their age for any subsequent increases in the benefit amount insured (including the Indexation Benefit) that were made to the cover.

Level premiums are level up to the policy anniversary immediately after your client turns age 65. If your clients continue to hold their cover past this age, their premium will convert to a stepped premium basis.

A level premium is not available for accident cover.

Premiums are not guaranteed and can vary up or down. For more information please refer to the 'Can premium rates change?' section of the PDS.

## Premium discounts

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

- applying for a large benefit amount; and/or
- participating in our Health Rewards program.

## Health Rewards

Our Health Rewards program is a voluntary program that encourages your clients to actively engage in managing their health and wellbeing.

When the policy starts, Health Rewards provides an initial discount of 10%, which is included in the quoted premium. The discount continues or reduces depending on whether your client completes the Health Rewards requirements on subsequent policy anniversaries based on the following tables.

Years in place or since last reset	Premium discount
1	10%
2	9%
3	8%
4	7%
5	6%
6	5%
7	4%
8	3%
9	2%
10	1%

If your client completes the requirements, the Health Reward premium discount will reset. The discount scale reset will apply from the policy anniversary immediately after the client has completed the requirements.

If a client chooses not to participate, then their premium discount will continue to be determined based on the table above without a reset of the discount.

We will contact you and your clients prior to the policy anniversary to provide details of the requirements and the date when to be completed.

We will not apply a medical premium loading as a result of any change in any client's health.

This ability to reset the discount is not available if a client's cover has been issued with a medical premium loading or is accidental cover, as shown on their policy certificate. This program is also not available for Child Cover.

## Trauma Cover exclusion discount

Should the underwriter decide to remove eligibility for cover in respect of certain trauma conditions, a 20% discount reflecting the reduction in risk may apply to the premium for Trauma Cover. Conditions apply, as outlined below.

Trauma Cover exclusion	Percentage discount
All listed Heart conditions and Stroke	20%
Cancer (including any Trauma condition which covers cancer of any form)	20%

All discounts are at the discretion of the underwriter and the circumstances of each individual application. This discount does not apply in respect of Trauma conditions excluded due to exercising the Trauma Cover Reinstatement Option.

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

## How to apply

### Adviser portal

#### How do I access the adviser portal?

The adviser portal is available on **clearview.com.au** and it is housed in a secured area. To access:

- click on the ClearChoice Adviser Login button on the top right hand of the home page
- enter your credentials and password (case sensitive)
- click on the Sign in button.

If you forget your password click on the 'Forgotten password' link and follow the prompts. You will need to enter your registered email address and credentials to receive a new password.

The first time you log in you will be sent a temporary password via email and will be required to change it for future use.

The home page of the Adviser site will appear. You can use the Download PDF tab on the Portal page to download copies of the ClearChoice support material, such as Application Form, PDS and Policy Terms and other documents.

If you have any questions or issues while completing the quote please contact your BDM or Adviser Service and Support on **132 979** between 8.00 am and 7.00 pm (AEST/AEDT).

### Tele-Interview

Our Tele-Interview process is available through our online quotation tool. To access Tele-Interview, once you've finalised the quote, click on 'Apply'. You will be prompted to choose on how you would like to proceed:

- for eApplication (eApp), complete the application section of the eApp, then select Tele-Interview from the list; or

The Tele-Interview process will give you two options:

- to book a Tele-Interview now – this will show you dates our tele-interviewers are available to call your client and allow you to select a time slot available that day; or
- interview time to be arranged by tele-interviewer – this will give you an option to select the best time of day to call your client. Our tele-interviewers will contact your client to arrange a time for a Tele-Interview.

We will notify you after your client has completed their Tele-Interview.

If we have all the required information, your client will receive their completed Personal Statement to review and confirm.

This may take up to five business days from the time the eApp is submitted.

In order for your client to meet their responsibilities, it is important that the client undertakes a thorough review of their responses. If any of the answers or other requested information are incomplete, not true or not accurate, your client must inform us before they confirm their statement. If in the next 28 days your client subsequently becomes aware of an issue in relation to the information they provided, then they must also tell us.

ClearView's New Business and Underwriting teams will then assess your client's application.

Once your client's application is accepted, the policy will be issued. Policy documentation will be sent to both you and your client.

## Contact us

1800 466 948

9:00am to 5:00pm (AEST) Monday to Friday

tele-interview@clearview.com.au

## Paper application forms

To apply for a ClearView ClearChoice policy using a paper application form your clients will need to complete the ClearView ClearChoice Application Form which can be downloaded from the adviser servicing portal.

The following must be attached to the Application Form:

- the quote; and
- any additional information we may require to assess the application. Applications can be sent by:

Paper applications can be uploaded via the adviser servicing portal.

## Transferring from LifeSolutions to ClearChoice

For more information about transitions from LifeSolutions to ClearChoice, please refer to the Transitions flyer available from your BDM or by calling us on **132 979**.

### Like-for-like transfers

Like-for-like is where a ClearView LifeSolutions policy is replaced with a ClearView ClearChoice policy with the same or lower sum insured / monthly benefit and

same or lower risk options / cover choices (such as waiting period and benefit period).

To transfer LifeSolutions to ClearChoice on a like-for-like basis, complete the ClearChoice Application Form by ticking the 'replacement policy' under the 'type of business being submitted cover'. Please refer to the Transitions Flyer for information on which sections of the Application Form should be completed for a LifeSolutions to ClearChoice transition.

The following applies to 'like-for-like' transfers from LifeSolutions to ClearChoice:

- The premium must be paid up to date on the LifeSolutions policy
- There is no limit on when the LifeSolutions policy commenced
- Any medical loadings and/or exclusions on the LifeSolutions policy will automatically apply to the ClearChoice policy
- Any discretionary discounts applied to the LifeSolutions policy will not be applied to the ClearChoice policy
- If the LifeSolutions policy has level premiums, level premiums on the ClearChoice policy will be based on the age of entry to the Life Solutions cover
- If your client is moving from smoker to non-smoker rates, a Non-Smoker declaration form is required
- If your client is moving to an occupation with a better risk rating, a Review of Occupation Rating form is required

### Increases in cover and increases in risk transfers

If a concurrent alteration that increases the sum insured/monthly benefit or increases the risk through options or cover choices (such as reducing the waiting period and/or increasing the benefit period) is to be made at the time of transferring cover from LifeSolutions to ClearChoice, please complete the full ClearChoice Application form.

### Transferring existing policies to ClearView

To transfer existing policies to ClearView, a ClearView ClearChoice Application Form will need to be completed. The only underwriting concession offered is the waiving of any upfront mandatory medical requirements.

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

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

### Transferring Life Cover

The 13-month suicide or any intentional self-inflicted act exclusion will not apply if a client's Life Cover is replacing an existing life cover policy issued by us or another insurer and:

- the insurance under the policy to be replaced has been in place for a minimum of 13 consecutive months immediately prior to the commencement of this cover;
- the policy to be replaced is cancelled immediately after the issue of this cover;

- all similar exclusions have expired under the policy to be replaced (including exclusions which were applied to the policy after its commencement due to, for example, reinstatements or increases);
- the benefit amount under this cover being issued by us is the same or less than that under the policy that is being replaced\*; and
- no claim is payable or pending under the policy to be replaced.

\*Where the benefit amount under this cover being issued by us exceeds that of the policy that is being replaced, this exclusion will only apply to the excess benefit amount.

### Transferring Trauma Cover and Child Cover

Where we have agreed to replace an existing Trauma Cover or Child Cover policy which is issued by us or another insurer, the 90-day qualifying period on certain trauma conditions will not apply if:

- the insurance under the policy to be replaced has been in place for at least 90 consecutive days immediately prior to the commencement of this cover;
- the policy to be replaced provided similar cover for the same trauma conditions or events that are subject to a 90-day qualifying period under this cover;
- the benefit amount under this cover being issued by us is the same or less than that under the policy that is being replaced\*;
- the policy to be replaced is cancelled immediately after the issue of this cover;
- all similar exclusions have expired under the policy to be replaced (including exclusions which were applied to the policy after its commencement due to, for example, reinstatements or increases); and
- no claim is payable or pending under the policy to be replaced.

\*Where the benefit amount under this cover exceeds that of the policy that is being replaced, the 90-day qualifying period will apply to the excess benefit amount.

## The assessment process

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

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

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

If the application is declined, a loading or exclusion is offered, or other special terms are applied, a ClearView underwriter will contact you to discuss the application and reasons for the decision. This will be followed up with an email to you and your client confirming the outcome and/or provisional offer if necessary.

Provided you have explained the revisions to your client and they are happy to proceed, we will accept this via an email from yourself.

## Suspense cycle time limits

If, after 60 days from the date of application, all requirements have not been fulfilled, a declaration of good health and an updated quote will be required for the application to proceed.

If, after 180 days from the date of application, there are still outstanding requirements, the application will be withdrawn as 'not proceeded with' and both you and your client will be advised in writing. Should your client decide to proceed with the application after this point, we will require a new personal statement and quote.

## Complimentary Interim Accident Cover

We will provide your clients with Complimentary Interim Accident Cover at no extra cost while we assess their application for cover, on the condition that payment details have been provided. This interim cover will not apply where the insurance applied for is replacing existing insurance with us or another insurer. Please refer to the PDS for more details on Interim Accident Cover.

# Guide to adviser commission

ClearView will pay commission when an application is accepted and the first premium has been paid. Commission is payable on the policy premium, excluding stamp duty and any premium frequency loading, and after any applicable discounts or loadings have been applied.

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.

If clients are exercising the Suspending Cover Benefit, Disability Premium Waiver Option or Waiver of Premium While on Claim benefit renewal commission will cease until payment of premiums recommence.

ClearView offer the following commission types which are inclusive of 10% GST as set out below.

Standard Commission Rates (including 10% GST)	Upfront		Level	
	Year 1	Year 2+	Year 1	Year 2+
	66%	22%	30%	30%

## High entry age commission rates

The following restrictions on choice of commission apply:

- Level commission only for Life Cover where clients are aged 66 and older at entry
- Level commission only for TPD, Trauma, Income Protection and Business Expense Cover where clients are aged 61 and older at entry.

## Dial-down commission

If you choose to dial-down the commission the premium payable by the policy owner will be reduced. The premium discount will apply for the life of the policy.

Dial-down commission tables:

Premium Discount	Upfront 22% Trail		Upfront 16.5% Trail		Upfront 11% Trail		Upfront 5.5% Trail		Upfront Trail 0%		Level	
	Year 1	Year 2+	Year 1	Year 2+	Year 1	Year 2+	Year 1	Year 2+	Year 1	Year 2+	Year 1	Year 2+
0.0%	66.0	22.0									30.0	30.0
2.5%	44.0	22.0									27.3	27.3
5.0%			60.5	16.5							24.5	24.5
7.5%			38.5	16.5							21.8	21.8
10%					55.0	11.0					19.0	19.0
12.5%					33.0	11.0	66.0	5.5			16.3	16.3
15%							49.5	5.5			13.5	13.5
17.5%							27.5	5.5	66.0	0	10.8	10.8
20%									44.0	0	8.0	8.0
22.5%									23.1	0	5.3	5.3
25%											2.5	2.5
27.5%											0	0

## Removing trail commission

If you are receiving trail commissions on a policy and you wish to stop these to pass on a discount to your client, we can facilitate this. The reduction in premium that applies to your clients will depend on the trail commission payable on the cover. Contact your BDM or **132 979** for more information.

## Responsibility period

The responsibility period is 24 months for any new policy or increase in/additional benefits (excluding CPI increases) added to existing policies. If the policy lapses or is cancelled during the responsibility period, there will be a clawback of commission. Similarly, if the policy is altered during the responsibility period and this results in a reduced premium, there will be a clawback. The amount of the clawback will be a percentage of the initial (year one) commission already paid for that cover as outlined in the table below.

Months	Clawback
0 - 12 months	100%
13 - 24 months	60%

### Policy is cancelled or not continued (for level commission)

With respect to level commission structures, ClearView will pay the first year's level commission 'upfront' regardless of the payment frequency selected. ClearView will clawback first year commission where a policy cancels in the first 12 months. The clawback will be applied so that only the effective in-force duration of the policy receives commission.

For example, if a policy lapses after four months duration we will clawback 8/12ths of the commission paid.

The responsibility period only applies to premiums on which year one commission has been paid.

Note: Clawbacks will be applied to the adviser who is servicing the client at the time of the clawback, even if they did not submit the application or receive the year 1 commission. Where a policy has been orphaned (i.e., no servicing adviser applies), the clawback will apply to the most recent servicing adviser.

## Clawback exemptions

In some circumstances, where permitted by law, clawback of the initial commission will not occur.

## Replacement policies

If a ClearView policy is replaced with another ClearView policy in the same product range, for example LifeSolutions to LifeSolutions or ClearChoice to ClearChoice:

- the commission type for the new policy (e.g. upfront or level) that is replacing an existing policy cannot have a higher renewal rate than the original policy;
- upfront year one commission will only be paid on a replacement policy entered into after 1 January 2018 if the original policy is subject to year one commission clawbacks because the original policy is cancelled and replaced due to a change of ownership;
- upfront year one commission is paid on any increase in the premium amount at time of policy replacement, between the original and replacement policy.

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



# Guide to policy maintenance

## Renewal process

The time frames below indicate when renewal notices will be sent to your clients for ClearChoice, ClearChoice Super, LifeSolutions and LifeSolutions Super.

Type of notice produced	When notice is produced
Renewal notice	49 days prior to renewal
First reminder notice	14 days after renewal
Final reminder notice	28 days after renewal
Lapse notice	65 days after renewal

If Health Rewards under ClearChoice or Health Maintenance Rewards under LifeSolutions apply to a policy, we will contact you and your client prior to the renewal date. Please refer to the section entitled 'Reinstatements' for time frames regarding reinstatement of policies which have lapsed.

The following section details how changes can be made to policies that are currently in-force. All forms listed can be downloaded from **clearview.com.au** in our Adviser Portal or obtained by contacting Adviser Support on **132 979**.

## Loading/exclusions review

Process	Form/letter required	Form signed by/ change requested by	Accepted by		
			Mail	Scan to email	Phone
Medical loading	Application Form	Policy owner/ person insured	✓	✓	X
Medical exclusion	Medical questionnaire (additional information may be required at the discretion of the underwriter)	Policy owner/ person insured	✓	✓	X
Pastimes exclusion or loading	Letter from person injured confirming details of past, current and future participation/ intentions regarding the hazardous pursuit/ activity	Policy owner/ person insured	✓	✓	X
Change of smoking status	Non-Smoker Declaration	Policy owner/ person insured	✓	✓	X
Occupation loading or exclusion	Review of occupation rating application	Policy owner/ person insured	✓	✓	X

## General policy administration

Process	Form/letter required	Form signed by/ change requested by	Accepted by		
			Mail	Scan to email	Phone
Change of contact details	None	Policy owner	✓	✓	✓
Change of name	Letter Evidence, e.g. marriage certificate	Policy owner/ person insured	✓	✓	✗
Credit card payments	Direct Debit Form	Policy owner/ card holder	✓	✓	✓
Change of bank accounts	Direct Debit Form	Policy owner/ account holder	✓	✓	✗
Change of rollover account	Enduring transfer authority form	Policy owner/ account holder	✓	✓	✗
Authority to obtain information	Form	Policy owner	✓	✓	✗
Change of servicing adviser	ClearView form/14 day notice period applies	Policy owner	✓	✓	✗
Beneficiary	Nomination of Beneficiary Form	Policy owner	✓	✓	✗

## Cover alterations

Process	Form/letter required	Form signed by/ change requested by	Accepted by		
			Mail	Scan to email	Phone
Increase/add benefit	Application Form	Policy owner/ person insured	✓	✓	X
Increase benefit period/reduce	Application Form	Policy owner/ person insured	✓	✓	X
Decrease benefits	Letter	Policy owner	✓	✓	✓
Reduce benefit period / increase waiting period	Letter	Policy owner	✓	✓	✓
Redundancy premium waiver	Letter Separation certificate and registration with recruitment agency	Policy owner/ person insured	✓	✓	X
Cancellation of policy/benefit	Letter	Policy owner	✓	✓	✓
Changing Stepped to Level	New quote and application form (excluding personal statement)	Policy owner/ person insured	✓	✓	X
Changing Level to Stepped	New quote and application form (excluding personal statement)	Policy owner/ person insured	✓	✓	X
Decline CPI or add CPI back on (where CPI selected at application and later declined)	Letter	Policy owner	✓	✓	X
Change of ownership	Memorandum of transfer	Policy owner/ new policy owner	✓	✓	X

Process	Form/letter required	Form signed by/ change requested by	Accepted by		
			Mail	Scan to email	Phone
Transfer from ordinary to super (or vice versa)	New quote and Application Form excluding Personal Statement	Policy owner/ person insured	✓	✓	X
Agreed to Guaranteed Agreed (LifeSolutions only)	Application Form (Section 4 A&B occupation and income details)	Policy owner/ person insured	✓	✓	X
Agreed or Guaranteed Agreed to Indemnity (LifeSolutions only)	Financial evidence*				
Agreed to Indemnity (LifeSolutions only)	Letter	Policy owner	✓	✓	X
LifeSolutions to ClearChoice Benefit amount same or less (see page 17)	Transition application (within standard ClearChoice application)	Policy owner/ person insured	✓	✓	X
LifeSolutions to ClearChoice Higher benefit amount, reduction in waiting period or increase in benefit period	Full ClearChoice application including personal statement	Policy owner/ person insured	✓	✓	X

^ If the policy commencement is within 12 months, we can allow with a statement from the LI that there have been no changes to occupation or income since original personal statement.

\* Income requirements will be the proof of income prior to original policy commencement. Employee: ITR's and assessment notices for the 12 months prior to commencement OR PAYG summary. Self-employed will be ITR's and assessment notices PLUS full business accounts/company tax returns for the main entity and all associated entities for the 2 years prior to original policy commencement.

If proof of income at time of policy commencement is not available, we will accept evidence of income for the best 12 months from policy inception up to date of policy alteration request.

Note that requirements for the alteration remains subject to underwriter discretion.

## Reinstatements

If a policy lapses due to non-payment of the premium, your client can apply to reinstate the policy within six months, subject to our approval and your client's payment of outstanding premiums. Please note that an Application to Reinstatement form will be required in order for us to consider reinstatement of a client's policy. We are under no obligation to reinstate a policy that has lapsed or to provide cover on the same terms. Where the policy has remained lapsed for six months or longer, the policy cannot be reinstated. A full new application and re-underwriting is required. In the event that your client wishes to revoke a cancellation request, we will require a completed Application to Reinstatement form and a signed written request to revoke the cancellation.

## Financial Adviser Authority

If your client has completed a Financial Adviser Authority form, the following changes can be made by you on your client's behalf:

### Contact details

- Change of address, phone number, or email
- Change of preferred contact method
- Provide missing details required by ClearView to complete a client's request (name, date of birth, address or previous address, superannuation fund ABN or USI)

### Premiums and payments

- Update credit card expiry
- Direct debit arrears
- Change premium type (level to stepped)
- Change of premium debit date
- Reinstatement a policy where underwriting is not required (within 30 days of lapse)

### Cover maintenance

(must be made in writing in addition to this authority)

- Apply premium freeze
- Remove an extra cost option or change to a lower cost option
- Decrease or cancel a benefit
- Decline an indexation benefit
- Suspend benefit

# Guide to claims

ClearView takes its commitment to you and your clients to pay claim entitlements seriously.

As part of our commitment to you and your clients, when you make a claim, ClearView undertakes to:

- treat you with compassion and respect and will make the claims process as straight-forward as possible for you and your client;
- take the time to understand your client's situation and claim, as well as facilitate easy and open communication throughout the claims process;
- advise your client of our process from the beginning;
- keep you and your client advised of developments occurring in relation to the claim;
- explain the impact of any information we obtain in relation to the claim;
- advise as soon as reasonably practicable in circumstances where we require additional information or need to undertake investigations in order to complete the assessment of the claim; and
- work with you and your client in reaching a mutually agreeable time and location if we require an independent medical examination.

We also promise to clearly communicate our decisions with you and will:

- give our reasons in writing if we do not accept the claim or where we make any adverse claims decision;
- endeavour to reach a fair resolution should you and your client not agree with any decision we make; and
- assist you to identify other options available if we are not able to reach a resolution.

## Claims process

For more information, please refer to ClearView's Claims Guide and Claims Philosophy, which can be found at [clearview.com.au](https://clearview.com.au).

### Step 1 – Notify us of the claim as soon as possible

To make a claim, the claimant, a representative of their choice, the claimant's adviser or the estate's legal personal representative (LPR) should contact ClearView Claims directly on 1300 730 832 and speak to one of our experienced claims assessors directly. Our Claims Team can be contacted between 9am and 5pm AEST/AEDT Monday to Friday. Alternatively an email may be sent to [clearviewlifecclaims@clearview.com.au](mailto:clearviewlifecclaims@clearview.com.au).

The claims assessor will require the following information to be provided at this point of time:

- policy number
- person insured's name
- date of birth of the person insured
- contact details of the claimants or their LPR, and
- details of the event leading to the claim.

ClearView will arrange for a letter detailing the information required to assess the claim. This will be sent within two business days of the initial contact.

ClearView will endeavour to allocate a dedicated claims assessor who will process the claim and communicate with the client throughout the whole process. This will allow the claimant to have one point of contact during what can be a difficult time.

### Step 2 – Claims kit

Depending on the type of claim, we can also provide a log in for you and/or your client to our online claims portal, MyClearView. This enables you and your client to track the progress of their claim, correspond with the claims assessor and upload relevant documents.

### Step 3 – Return the completed claim forms and any additional information as soon as possible

Return the complete claim forms to us as soon as possible, along with any other additional information which is necessary to establish the entitlement to a benefit under the claim.

This will generally include a completed medical form from the insured person's doctor or specialist. If you don't have all of the information, send us what is available so we can start assessing the claim and we will let you and/or your client know if we need anything further.

### Step 4 – Assessing the claim

The claims assessor will make contact within two business days of receiving the initial claims paperwork to introduce themselves and confirm we have received the notification of the claim.

An initial assessment of the claim will be carried out within five business days of receiving this information. One of three things will happen after the initial assessment:

1. We may require additional information to make a final decision
2. The claim is approved
3. The claim is declined

If we require more information or the claim is declined, your claims assessor will make contact to discuss the outcome and what the next steps are. If we need to contact your client's doctor, accountant or any other third party for information to help us assess the claim and your client has given us signed authority to do so, we will notify you and/or your client before we contact them.

When a claim is made we will consider all the features of the policy to which the claim relates in order to ensure your client is claiming for all available benefits under their policy.



# Our commitments

## Codes of Practice

ClearView observes the requirements of the Life Insurance Code of Practice.

### Life Insurance Code of Practice

ClearView Life Assurance Limited has proudly adopted the Life Insurance Code of Practice (Code).

The Code is the industry's commitment to customers to provide consistent service standards through every step of the customer journey.



### Key Code promises

1. We will be honest, fair, respectful, transparent, and timely when we communicate with you, and we will use plain language unless medical or other technical terminology is needed.
2. We will ensure our staff use appropriate sales and retention practices.
3. We will offer extra support if you have trouble with the process of buying insurance or claiming.
4. If we find that a sale was made using unacceptable sales practices, we will fix it, for example by issuing a refund or replacement policy.
5. When you make a claim, we will explain the process and keep you informed about our progress assessing it.
6. We will decide on your claim within the Code's timeframes. But if we cannot, we will explain why and tell you how to make a Complaint.
7. If we decline your claim, we will explain why in writing and let you know what to do if you disagree.
8. We will restrict the use of investigators and Surveillance to preserve your right to privacy.
9. The independent Life Code Compliance Committee (Life CCC) will monitor our compliance with the Code.
10. We will be accountable for Code requirements, and the Life CCC can sanction us if we breach the Code.

ClearView is committed to complying with the Code and being fair and transparent in our dealings with you. If you have any concerns, please contact us.

For more information regarding the Code or to view it, please visit [www.cali.org.au](http://www.cali.org.au).

# Privacy

In this section 'we', 'us' and 'our' refers to ClearView and the Trustee, depending on the financial products applied for and 'you' refers to the policy owner and the person insured, where applicable. We are committed to ensuring the confidentiality and security of personal information. All personal information will be handled in accordance with the Privacy Act 1988 (Cth).

We collect, use and disclose your client's personal information, including sensitive information, in order to consider their application, administer the policy, assess any claim, establish and administer a ClearView ClearChoice Super or LifeSolutions Super interest and determine whether a condition of release has been met (if applicable).

In the case of the Trustee, its related bodies corporate under EQT Holdings Limited (the EQT Group) may also collect personal information about you. We may also collect your client's personal information under superannuation, taxation and other relevant laws. We exchange your client's personal information with third-party organisation in the normal operations of our business. In some circumstances, these third-party organisations may be located in countries overseas.

Your client can choose not to provide us with some or all of their personal information, including sensitive information, but this may affect our ability to provide them with and manage the financial product or service your client requests. Your client may generally access personal information we hold about them.

Sensitive information is personal information which includes, but is not limited to, information or opinions about your client's health, genetic information, sexual preferences or practices, and criminal history.

By completing the application form, your client agrees to the following:

- We can collect and use your client's personal information for the following purposes: customer service; product development and design; providing product information; to assess any application; underwrite; price and issue any policy; calculate or offer benefits and discounts; administer the policy; administer a ClearView ClearChoice Super or LifeSolutions Super interest; to investigate, assess and resolve complaints; and to investigate, assess, manage and pay any claim under a policy or from the Fund.

- For these purposes, we can collect your client's personal information, and disclose it to: our related entities; the policy owner(s) (where your client is a person insured who is not a policy owner); the person insured (where your client is a policy owner who is not the person insured); employers; outsourced service providers; government departments and agencies; investigators; lawyers; advisers; medical and health service providers; reinsurers; other insurers; commercial strategic partners; anyone acting on our behalf; and an agent of any of these.
- We may also disclose personal information of your client if: acting in good faith, we believe the law requires or permits us to do so, or with your client's consent.
- We can use your client's personal information for data analysis (we will often de-identify it before we use it) and may disclose that information as required by law, regulatory bodies and in certain special circumstances; and
- Where your client provides personal information to us about another person they are authorised to provide their information to us, and that they will inform that person who we are, how we use and disclose their information, and that they can gain access to that information (unless doing so would pose a serious threat to the life or health of any individual).

The respective Privacy Policies of ClearView and the EQT Group contain:

- full details of how the relevant entity (or group of entities) handles and uses your client's personal information
- information about how your client can access their personal information held by the relevant entity (or group of entities) and seek the correction of such information
- information about how your client may complain about a privacy breach and how the relevant entity (or group of entities) will deal with such a complaint. ClearView's Privacy Policy also contains the list of overseas countries where your client's information collected or held by it may be exchanged in maintaining your account.

Please refer to the EQT Group Privacy Policy for more details about the personal information the EQT Group collects and how the EQT Group collects, uses and discloses personal information. The EQT Group Privacy Policy also includes further information regarding when personal information may be transferred by the EQT Group to countries outside Australia. If your client would like a copy of ClearView's Privacy Policy or have any questions regarding privacy, please call us on 132 979 or refer to our website at **[clearview.com.au/privacy-policy-\(information-handling-policy-1\)](https://clearview.com.au/privacy-policy-(information-handling-policy-1))**.

The EQT Group Privacy Policy is available at **[eqt.com.au/global/privacystatement](https://eqt.com.au/global/privacystatement)** and can also be obtained by contacting the EQT Group's Privacy Officer by phone on (03) 8623 5000 or by email to **[privacy@eqt.com.au](mailto:privacy@eqt.com.au)**.

# Complaints

Our customers are important to us. If something goes wrong, we're determined to make it right again.

If your client has had an experience with ClearView that they are unsatisfied with, we're here to resolve the issue. If you or they have a complaint, please call us on 132 979 or write to the following address:

Complaints Manager, ClearView, Reply Paid 4232  
Sydney NSW 2001  
Email: [complaints@clearview.com.au](mailto:complaints@clearview.com.au)

We will acknowledge the complaint within one business day (being Monday to Friday except for public holidays in Sydney NSW) of receiving it, or as soon as practical.

## Cover held outside super

If the complainant is not satisfied with how we respond to the enquiry or complaint or we have not dealt with the complaint within 30 calendar days (or within any extended period approved by the complainant), they may contact the Australian Financial Complaints Authority (**AFCA**).

## Cover held inside super

We will give a progress update on the complaint at least every 20 days (unless an alternative arrangement has been agreed upon) and we aim to address the complaint within 45 calendar days.

We will provide a final response to the complaint in writing or via electronic communication:

- for complaints about superannuation death benefit distributions, within 90 calendar days after the expiry of the 28-day calendar period for objecting to a proposed death benefit distribution; and
- for all other complaints, within 45 calendar days of receiving your complaint.

In exceptional cases where there is no reasonable opportunity for us to respond within the applicable timeframe above because resolution of the complaint

is particularly complex or because of circumstances beyond our control which cause complaint management delays, we will need more time to respond to your complaint.

In these cases, before the applicable timeframe above expires, we will provide you with a notice:

- telling you that we need more time;
- setting out our written reasons for the delay;
- clearly communicating our revised expected timeframe; and
- setting out information about your right to take your complaint to the Australian Financial Complaints Authority (**AFCA**) if you are dissatisfied and the contact details for AFCA

## Australian Financial Complaints Authority (AFCA)

AFCA provides a fair and independent complaint resolution service that is free to consumers. Complaints can be lodged directly with AFCA, however we encourage you or your client to contact us first so we can resolve the matter. The contact details for AFCA are set out below:

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (free call)

Post: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply, so you should act promptly. To find out more about the time limits that are applicable to your type of complaint, please refer to the AFCA website.

# Occupation guidelines

## Occupation ratings (These occupation ratings also apply to accident cover)

IP	TPD	Description
AM	A	Qualified medical professionals requiring membership of a professional or government body in order to practice that occupation.
AL	A	Qualified legal professionals requiring membership of a professional or government body in order to practice that occupation.
AAA	A	White collar professional/executive workers (excluding medical and legal workers) performing no manual duties who: <ul style="list-style-type: none"> <li>• have a degree, or</li> <li>• no degree but earning at least an average of \$125,000 per annum over the last three years</li> </ul>
AA	A	White collar senior management performing no manual duties, who: <ul style="list-style-type: none"> <li>• have been earning at least an average of \$80,000 per annum over the last three years</li> <li>• are qualified professionals with membership of a professional or government body, or</li> <li>• some indoor occupations which require tertiary qualifications and involve some light physical work or minimal onsite inspections e.g. osteopath, acupuncturist, architect</li> </ul>
A	A	White collar, administrative or clerical based occupations that do not involve any manufacturing or physical duties: <ul style="list-style-type: none"> <li>• 100% sedentary, and</li> <li>• includes most occupations which involve no manual work and are not eligible for categories AAA and AA</li> </ul>
BB	A	White collar workers, including those performing less than 10% light manual duties, and/or those occupations which are not limited to the office environment involving purely desk type duties, but whose duties involve the need to get out of the office on a regular basis where these activities are integral to the performance of the occupation (e.g. real estate, some salespersons, school teacher – non manual).
B	B	Certain light manual skilled workers (e.g. jewellers, photocopy/TV repairers, computer technician), business owners in non-hazardous industries involved in light manual work (e.g. coffee shop owner) and supervisors of blue collar workers, where less than 20% of their time is spent performing light manual duties.
CC	B	Tradespeople and skilled workers (e.g. trade qualified carpenter, plumber). For certain occupations, a maximum benefit period of two or five years will apply (shown as CC2 or CC5 in the occupation guide).

**Occupation ratings (These occupation ratings also apply to accident cover)**

IP	TPD	Description
C	C	Heavy manual tradespeople or other semi-skilled people with at least two years' experience (e.g. qualified bricklayer, trade qualified welder, farmer). For certain occupations, a maximum benefit period of two or five years will apply (shown as C2 or C5 in the occupation guide). <b>Own occupation TPD and Business Expense are not available.</b>
SR	ADL	Special risk category for certain blue collar occupations, semi- skilled manual workers, unqualified but experienced tradespeople and some occupations involved in hazardous or very heavy manual work. In most instances, a minimum two years' experience will be required (e.g. concrete contractor). <b>Eligible for 'ADL' TPD only. Business Expense is not available.</b>
D	D	Declined occupations - cover not available to the specified occupation.

The Specified Events Option is available to AM, AL, AAA, AA, A, BB, B and CC occupation ratings (including any BB2, BB5, B2, B5, CC2 or CC5). 2-year waiting period is not available for C2 or C5.

**Occupation ratings (These occupation ratings also apply to accident cover)**

Y	Benefit can be considered.
N	Benefit not available.
ADL	Non -occupation TPD definition. These occupations are not eligible for the 'Own' or 'Any' occupation definition.
D	Decline - Uninsurable occupation
IC	Individual consideration
C2, C5, SR2, SR5 etc	Limited to a two or five year benefit period
\$2.00, \$5.00, etc	Extra premium or loading per \$1,000 of benefit amount

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Abattoir Worker: Butcher - trade qualified	C2	C	Y	N	Y	N	Y
Abattoir Worker: Butcher - not trade qualified	SR2	ADL	Y	N	N	N	Y
Abattoir Worker: Supervisor - no manual work	C	C	Y	N	Y	N	Y
Accountant - CPA/CA qualified	AAA	A	Y	Y	Y	N	Y
Accountant - not CPA/CA qualified, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Accountant - not CPA/CA qualified, average income <\$80,000	A	A	Y	Y	Y	N	Y
Accounting: Clerk/Bookkeeper - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Accounting: Clerk/Bookkeeper - average income <\$80,000	A	A	Y	Y	Y	N	Y
Acrobat - not performing at heights	D	D	Y	N	N	N	N
Acrobat - performing at heights with adequate safety precautions	D	D	\$2.00	N	N	N	N
Actor	D	D	Y	N	N	N	Y
Actuary - not degree qualified, average income >\$125,000	AAA	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Actuary - not degree qualified, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Actuary - degree qualified	AAA	A	Y	Y	Y	N	Y
Acupuncturist - member of Australian Acupuncturist Association	AA	A	Y	Y	Y	N	Y
Acupuncturist - not a member of Australian Acupuncturist Association	D	D	Y	N	N	N	Y
Advertising Agent - tertiary qualified	A	A	Y	Y	Y	N	Y
Advertising Executive - not tertiary qualified, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Advertising Agent - not tertiary qualified, average income <\$80,000	A	A	Y	Y	Y	N	Y
Advertising Executive - not tertiary qualified, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Advertising Executive - not tertiary qualified, average income <\$80,000	A	A	Y	Y	Y	N	Y
Advertising Executive - tertiary qualified	AAA	A	Y	Y	Y	N	Y
Advertising Executive - not tertiary qualified, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Advertising Executive - not tertiary qualified, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Adviser / agent - insurance, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Adviser / agent - insurance, average income <\$80,000	A	A	Y	Y	Y	N	Y
Antennae/Cable installer - over ten metres	D	D	\$1.00	N	N	N	Y
Antennae/Cable installer - up to ten metres	C2	C	Y	N	Y	N	Y
Aerobics Instructor - full time, minimum three years' experience	SR5	ADL	Y	N	N	N	Y
Agronomist - field work (less than 20%, no hazardous chemicals), degree qualified	AA	A	Y	Y	Y	N	Y
Agronomist - field work (less than 20%, no hazardous chemicals), not degree qualified, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Agronomist - field work (less than 20%, no hazardous chemicals), not degree qualified, average income <\$80,000	A	A	Y	Y	Y	N	Y
Agronomist - field work (more than 20%, no hazardous chemicals)	B	B	Y	Y	Y	N	Y
Air Conditioning: Engineer - not degree qualified, consultant, office only, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Air Conditioning: Engineer - not degree qualified, consultant, office only, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Air Conditioning: Engineer - degree qualified, consultant, office only	AAA	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Air Conditioning: Qualified Installer/ Repairer - over ten metres	D	D	\$1.00	N	N	N	Y
Air Conditioning: Qualified Installer/ Repairer - up to ten metres	C	C	Y	N	Y	N	Y
Air Conditioning: Supervisor - qualified	B	B	Y	Y	Y	N	Y
Aircraft Engineer - degree qualified, flying	D	D	Y	N	N	N	Y
Aircraft Engineer - degree qualified, non-flying, manual duties	CC	B	Y	Y	Y	N	Y
Aircraft Maintenance - qualified/skilled	C5	C	Y	N	Y	N	Y
Airline Staff of Major Airlines Only: Baggage handlers/porters	C2	C	Y	N	Y	N	Y
Airline Staff of Major Airlines Only: Office workers - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Airline Staff of Major Airlines Only: Office workers - average income <\$80,000	A	A	Y	Y	Y	N	Y
Airline Staff of Major Airlines Only: Pilot, aircrew, flight attendant	D	D	Y	N	N	N	Y
Airline Staff of Major Airlines Only: Truck drivers	C2	C	Y	N	Y	N	Y
Airline Staff of Minor/Charter Airlines: Baggage handlers/porters	D	D	Y	N	N	N	Y
Airline Staff of Minor/Charter Airlines: Office workers - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Airline Staff of Minor/Charter Airlines: Office workers - average income <\$80,000	A	A	Y	Y	Y	N	Y
Airline Staff of Minor/Charter Airlines: Pilot, aircrew, flight attendant	D	D	Y	N	N	N	Y
Airline Staff of Minor/Charter Airlines: Truck drivers	C2	C	Y	N	Y	N	Y
Air Traffic Controller	D	D	Y	N	N	N	Y
Ambulance Officer/Paramedical/Driver	C	C	Y	N	Y	N	Y
Anaesthetist	AM	A	Y	Y	Y	N	Y
Antique Dealer - deliveries	C5	C	Y	N	Y	N	Y
Antique Dealer - restoration	C	C	Y	N	Y	N	Y
Antique Dealer - sales and office only	B	B	Y	Y	Y	N	Y
Apprentice - not in final year	SR2	ADL	Y	N	N	N	Y
Archaeologist - not qualified	D	D	Y	N	N	N	N
Archaeologist - qualified, field work, no overseas travel	C5	C	Y	N	Y	N	Y
Archaeologist - qualified, field work, with overseas travel	D	D	Y	N	N	N	IC
Archaeologist - qualified, no field work, no overseas travel - average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Archaeologist - qualified, no field work, no overseas travel - average income <\$125,000	AA	A	Y	Y	Y	N	Y



Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Archaeologist – qualified, no field work, with overseas travel	A	A	Y	Y	Y	N	Y
Archaeologist – qualified, office, no overseas travel	AAA	A	Y	Y	Y	N	Y
Architect – not university qualified, office only, no on site, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Architect – not university qualified, office only, no on site, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Architect – university qualified, less than 10% on site	AA	A	Y	Y	Y	N	Y
Architect – university qualified, more than 10% on site	BB	A	Y	Y	Y	N	Y
Architect – university qualified, office only, no on site	AAA	A	Y	Y	Y	N	Y
Architectural draftsman – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Architectural draftsman – average income <\$80,000	A	A	Y	Y	Y	N	Y
Armed Services: All ranks – office duties only, no notice of deployment	D	D	Y	N	N	N	N
Armed Services: All ranks – other than office duties	D	D	IC	N	N	N	N
Art Dealer/Proprietor – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Art Dealer/Proprietor – average income <\$80,000	A	A	Y	Y	Y	N	Y
Artist/Painter – employed, commercial, qualified, office only, no set production work, not working from home	B	B	Y	Y	Y	N	Y
Artist/Painter – freelance, commercial, qualified, office only, no set production work, not working from home	D	D	Y	N	N	N	Y
Asbestos Worker	D	D	Y	N	N	N	N
Asphalt Layer	SR5	ADL	Y	N	N	N	Y
Assembly Line Worker	D	D	Y	N	N	N	Y
Astronomer – fully qualified	AAA	A	Y	Y	Y	N	Y
Auctioneer – livestock	CC	B	Y	Y	Y	N	Y
Auctioneer – not livestock, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Auctioneer – not livestock, average income <\$80,000	A	A	Y	Y	Y	N	Y
Audiologist – degree qualified	AAA	A	Y	Y	Y	N	Y
Audiologist – not degree qualified, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Audiologist – not degree qualified, average income >\$125,000	AAA	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Auditor - degree qualified	AAA	A	Y	Y	Y	N	Y
Auditor - not degree qualified, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Auditor - not degree qualified, average income <\$80,000	A	A	Y	Y	Y	N	Y
Author/Writer	D	D	Y	N	N	N	Y
Auto-Electrician	CC	B	Y	Y	Y	N	Y
Airport Industry: Ground staff - cleaner	C2	C	Y	N	Y	N	Y
Airport Industry: Ground staff - refuellers	C2	C	Y	N	Y	N	Y
Airport Industry: Ground staff - security, unarmed	C2	C	Y	N	Y	N	Y
Airport Industry: Management and Administration - office duties only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Airport Industry: Management and Administration - office duties only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Awning/Blind/Screen Installer - installer	CC	B	Y	Y	Y	N	Y
Awning/Blind/Screen Installer - sales and quoting only	BB	A	Y	Y	Y	N	Y
Awning/Blind/Screen Installer - supervisor, less than 10% manual work	B	B	Y	Y	Y	N	Y
Bailiff - armed	D	D	Y	N	N	N	Y
Bailiff - unarmed	C	C	Y	N	Y	N	Y
Baker - counter work only	B	B	Y	Y	Y	N	Y
Baker - trade qualified	CC	B	Y	Y	Y	N	Y
Baker - unqualified, minimum three years' experience	C5	C	Y	N	Y	N	Y
Bank Manager - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Bank Manager - average income <\$80,000	A	A	Y	Y	Y	N	Y
Bank Officer - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Bank Officer - average income <\$80,000	A	A	Y	Y	Y	N	Y
Bank Senior Manager - not university degree qualified, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Bank Senior Manager - university degree qualified	AAA	A	Y	Y	Y	N	Y
Bank Senior Manager - university degree qualified, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Bar Attendant	SR5	ADL	Y	N	N	N	Y
Bar Manager - less than 10% bar work	CC	B	Y	Y	Y	N	Y
Bar Manager - less than 40% bar work	C5	C	Y	N	Y	N	Y
Bar Manager - more than 40% bar work	SR5	ADL	Y	N	N	N	Y
Barber/Hairdresser - qualified	B	B	Y	Y	Y	N	Y
Barber/Hairdresser - not qualified	D	D	Y	N	N	N	Y
Barrister/Solicitor	AL	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Battery Fitter/Repairer - qualified	CC	B	Y	Y	Y	N	Y
Battery Fitter/Repairer - unqualified, minimum three years' experience	C2	C	Y	N	Y	N	Y
Beach Inspector - permanent, fulltime, minimum two years' experience	SR5	ADL	Y	N	N	N	Y
Beautician - qualified	B	B	Y	Y	Y	N	Y
Beautician - unqualified	D	D	Y	N	N	N	Y
Beekeeper/Apiarist	C5	C	Y	N	Y	N	Y
Biochemist	AAA	A	Y	Y	Y	N	Y
Biologist: Marine - field work, diving more than 40m and/or field work more than 20% of total duties	D	D	Y	N	N	N	N
Biologist: Marine - field work, diving up to 40m and less than 20% of total duties	C5	C	Y	N	Y	N	Y
Biologist: Marine - no field work	AAA	A	Y	Y	Y	N	Y
Biologist: Not marine	AAA	A	Y	Y	Y	N	Y
Blacksmith/Farrier - less than three years' experience	D	D	Y	N	N	N	Y
Blacksmith/Farrier - minimum three years' experience	C2	C	Y	N	Y	N	Y
Blaster/Explosives Handler	D	D	\$1.00	N	N	N	Y
Boarding House Proprietor	SR2	ADL	Y	N	N	N	Y
Boat Builder - qualified	CC	B	Y	Y	Y	N	Y
Boat Builder - unqualified, minimum three years' experience	C5	C	Y	N	Y	N	Y
Boat Operator - charter - deep sea	SR5	ADL	Y	N	N	N	Y
Boat Operator - charter - harbour and inlets	C5	C	Y	N	Y	N	Y
Body Piercer	SR2	ADL	Y	N	N	N	Y
Boilermaker - qualified	C	C	Y	N	Y	N	Y
Boilermaker - unqualified, minimum three years' experience	SR5	ADL	Y	N	N	N	Y
Bookkeeper - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Bookkeeper - average income <\$80,000	A	A	Y	Y	Y	N	Y
Bookmaker/Betting	D	D	Y	N	N	N	Y
Botanist - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Botanist - average income <\$80,000	A	A	Y	Y	Y	N	Y
Bouncer/Crowd control	D	D	Y	N	N	N	N
Boxer - professional	D	D	IC	N	N	N	N
Bricklayer - qualified	C	C	Y	N	Y	N	Y
Bricklayer - unqualified, minimum three years' experience	SR5	ADL	Y	N	N	N	Y
Brickpaver	C5	C	Y	N	Y	N	Y
Builder - foreman, less than 20% light manual duties	B	B	Y	Y	Y	N	Y
Builder - labourer	SR2	ADL	Y	N	N	N	Y
Builder - licensed, fully qualified	CC	B	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Builder – unqualified, minimum three years' experience	C5	C	Y	N	Y	N	Y
Business Consultant – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Business Consultant – average income <\$80,000	A	A	Y	Y	Y	N	Y
Butcher – retail, trade qualified	CC	B	Y	Y	Y	N	Y
Butcher – retail, unqualified, minimum three years' experience	SR5	ADL	Y	N	N	N	Y
Butcher – slaughterman	SR2	ADL	Y	N	N	N	Y
Butler – qualified	B	B	Y	Y	Y	N	Y
Butler – unqualified, minimum three years' experience	C5	C	Y	N	Y	N	Y
Buyer – retail store, office only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Buyer – retail store, office only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Buyer – retail store, other than office only	B	B	Y	Y	Y	N	Y
Cabinet Maker – trade qualified	CC	B	Y	Y	Y	N	Y
Cabinet Maker – unqualified, less than three years' experience	SR2	ADL	Y	N	N	N	Y
Cabinet Maker – unqualified, minimum three years' experience	C5	C	Y	N	Y	N	Y
Cable Maker/Wire Maker	SR5	ADL	Y	N	N	N	Y
Cafe/Coffee Lounge: Kitchen hand	C5	C	Y	N	Y	N	Y
Cafe/Coffee Lounge: Proprietor – less than 20% light manual work	B	B	Y	Y	Y	N	Y
Cafe/Coffee Lounge: Proprietor – more than 20% light manual work	CC	B	Y	Y	Y	N	Y
Cafe/Coffee Lounge: Waiter/Waitress	C5	C	Y	N	Y	N	Y
Cake Decorator – less than three years' experience, full time	CC	B	Y	Y	Y	N	Y
Cake Decorator – minimum three years' experience, full time	SR2	ADL	Y	N	N	N	Y
Cameraman – aerial (commercial pilot)	D	D	\$2.00	N	N	N	Y
Cameraman – film and television, employed, Australia only	CC	B	Y	Y	Y	N	Y
Cameraman – film and television, freelance, Australia only	C5	C	Y	N	Y	N	Y
Cane Farm Labourer/Worker/Harvester	SR2	ADL	Y	N	N	N	Y
Cane Farmer Owner/Manager	C2	C	Y	N	Y	N	Y
Canteen Manager – less than 20% light manual work	B	B	Y	Y	Y	N	Y
Canteen Manager – more than 20% light manual work	CC	B	Y	Y	Y	N	Y
Canteen Work – not manager	C2	C	Y	N	Y	N	Y
Caravan Park Owner	C	C	Y	N	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Caravan Park Worker/Employee	SR2	ADL	Y	N	N	N	Y
Car Dealership Owner – office only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Car Dealership Owner – office only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Car Detailer – less than three years' in occupation	D	D	Y	N	N	N	Y
Car Detailer – minimum three years' in occupation	C2	C	Y	N	Y	N	Y
Carer - support worker / carer / disability worker	SR5	ADL	Y	N	N	N	Y
Caretaker – living on premises	D	D	Y	N	N	N	Y
Caretaker – not living on premises	C2	C	Y	N	Y	N	Y
Carpenter – foreman, less than 20% light manual work	B	B	Y	Y	Y	N	Y
Carpenter – trade qualified	CC	B	Y	Y	Y	N	Y
Carpenter – unqualified, less than three years' experience	SR2	ADL	Y	N	N	N	Y
Carpenter – unqualified, minimum three years' experience	C5	C	Y	N	Y	N	Y
Carpet Cleaner	C5	C	Y	N	Y	N	Y
Carpet/Linoleum Layer	C5	C	Y	N	Y	N	Y
Car Salesperson – office only, not dealership owner	A	A	Y	Y	Y	N	Y
Car Salesperson – yard sales, minimum two years' experience	B	B	Y	Y	Y	N	Y
Cartographer – field work	B	B	Y	Y	Y	N	Y
Cartographer – no field work, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Cartographer – no field work, average income <\$80,000	A	A	Y	Y	Y	N	Y
Carver – wood, minimum three years' experience	C2	C	Y	N	Y	N	Y
Car Wrecker	SR5	ADL	Y	N	N	N	Y
Car Wrecker – foreman, no manual work	C2	C	Y	N	Y	N	Y
Casino Employee: Bar Attendant	SR5	ADL	Y	N	N	N	Y
Casino Employee: Cashier	B	B	Y	Y	Y	N	Y
Casino Employee: Cleaner/ maintenance	C2	C	Y	N	Y	N	Y
Casino Employee: Croupier	CC5	B	Y	Y	Y	N	Y
Casino Employee: – Management/clerical only – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Casino Employee: Management/clerical only – average income <\$80,000	A	A	Y	Y	Y	N	Y
Casino Employee: Security	D	D	Y	N	N	N	Y
Casino Employee: Supervisor	B	B	Y	Y	Y	N	Y
Caterer – qualified, minimum three years' experience	CC	B	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Caterer - unqualified, minimum three years' experience	C5	C	Y	N	Y	N	Y
Cellarman	D	D	Y	N	N	N	Y
Chauffeur	B	B	Y	Y	Y	N	Y
Chef/Cook - qualified	CC	B	Y	Y	Y	N	Y
Chef/Cook - unqualified	C5	C	Y	N	Y	N	Y
Chemist - industrial, hazardous	D	D	Y	N	N	N	N
Chemist - industrial, lab assistant	B	B	Y	Y	Y	N	Y
Chemist - industrial, lab technician, qualified, involving some light manual work	BB	A	Y	Y	Y	N	Y
Chemist - industrial, lab technician, qualified, sedentary only, no manual work	A	A	Y	Y	Y	N	Y
Chemist - industrial, non-hazardous, involving some light manual work	BB	A	Y	Y	Y	N	Y
Chemist - industrial, non-hazardous, sedentary only, no manual work	A	A	Y	Y	Y	N	Y
Chemist - retail pharmacist	AAA	A	Y	Y	Y	N	Y
Chemist - retail shop assistant	BB	A	Y	Y	Y	N	Y
Childcare Proprietor - less than 20% manual work	B	B	Y	Y	Y	N	Y
Childcare Proprietor - more than 20% manual work	CC	B	Y	Y	Y	N	Y
Childcare - qualified and registered, not at home	CC	B	Y	Y	Y	N	Y
Childcare - unqualified, not at home	C	C	Y	Y	Y	N	Y
Childcare - working from home	D	D	Y	N	N	N	Y
Chiropodist/Podiatrist - qualified and registered, less than three years' experience	AA	A	Y	Y	Y	N	Y
Chiropodist/Podiatrist - qualified and registered, minimum three years' experience	AA	A	Y	Y	Y	N	Y
Chiropractor - qualified and registered	AA	A	Y	Y	Y	N	Y
Choreographer	D	D	Y	N	N	N	Y
Claims/Loss Adjustor - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Claims/Loss Adjustor - average income <\$80,000	A	A	Y	Y	Y	N	Y
Cleaner - brick	SR2	ADL	Y	N	N	N	Y
Cleaner - carpet	C5	C	Y	N	Y	N	Y
Cleaner - domestic	C5	C	Y	N	Y	N	Y
Cleaner - mobile car, established minimum three years'	C5	C	Y	N	Y	N	Y
Cleaner - office, industrial, school	C5	C	Y	N	Y	N	Y
Cleaner - proprietor	C5	C	Y	N	Y	N	Y
Cleaner - street	D	D	Y	N	N	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Cleaner - window, hazards, abseiling from building	D	D	Y	N	N	N	N
Cleaner - window, home or shops, less than ten metres	SR2	ADL	Y	N	N	N	Y
Cleaner - window, outdoors, more than ten metres	D	D	Y	N	N	N	N
Clergy - sole occupation, sedentary only, no manual work	A	A	Y	Y	Y	N	Y
Clergy - sole occupation, involving some light manual work	BB	A	Y	Y	Y	N	Y
Clerical - office/administration only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Clerical - office/administration only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Clothing Industry: Clothing/Fashion Designer - qualified, involving some light manual work	BB	A	Y	Y	Y	N	Y
Clothing Industry: Clothing/Fashion Designer - qualified, sedentary only, no manual work	A	A	Y	Y	Y	N	Y
Clothing Industry: Clothing/Fashion Designer - unqualified	C5	C	Y	N	Y	N	Y
Clothing Industry: Dressmaker - trade qualified	B	B	Y	Y	Y	N	Y
Clothing Industry: Management and administration - no manual work, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Clothing Industry: Management and administration - no manual work, average income <\$80,000	A	A	Y	Y	Y	N	Y
Clothing Industry: Pattern Maker - trade qualified	B	B	Y	Y	Y	N	Y
Clothing Industry: Pattern Maker - working from home	D	D	Y	N	N	N	Y
Clothing Industry: Tailor - trade qualified, not working from home	B	B	Y	Y	Y	N	Y
Clothing Industry: Tailor - working from home	D	D	Y	N	N	N	Y
Clothing Machinist - not working from home	C5	C	Y	N	Y	N	Y
Coach (sports) - Employed by the Australian Institute of Sport	CC5	B	Y	Y	Y	N	Y
Coach (sports) - Other than swimming or tennis	D	D	Y	N	N	N	Y
Coach (sports) - Swimming, full time, with multiple clients/squads	CC5	B	Y	Y	Y	N	Y
Coach (sports) - Tennis, full time, with multiple clients/squads	CC5	B	Y	Y	Y	N	Y
Coach Builder - qualified	C5	C	Y	N	Y	N	Y
Coach Builder - unqualified	D	D	Y	N	N	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Commentator – radio/television – minimum five years experience	C2	C	Y	N	Y	N	Y
Computer Industry: Analyst/ Programmer/ Consultant – not university qualified, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Computer Industry: Analyst/ Programmer/ Consultant – not university qualified, average income <\$80,000	A	A	Y	Y	Y	N	Y
Computer Industry: Analyst/ Programmer/ Consultant – not university qualified, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Computer Industry: Analyst/ Programmer/ Consultant – not university qualified, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Computer Industry: Analyst/ Programmer/ Consultant – university qualified	AAA	A	Y	Y	Y	N	Y
Computer Industry: Maintenance Engineer	B	B	Y	Y	Y	N	Y
Computer Industry: Sales – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Computer Industry: Sales – average income <\$80,000	A	A	Y	Y	Y	N	Y
Computer Industry: Technician – manual	B	B	Y	Y	Y	N	Y
Computer Industry: Technician – no manual, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Computer Industry: Technician – no manual, average income <\$80,000	A	A	Y	Y	Y	N	Y
Computer Operator – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Computer Operator – average income <\$80,000	A	A	Y	Y	Y	N	Y
Concrete Contractor	SR5	ADL	Y	N	N	N	Y
Concrete Form Worker – up to ten metres	SR5	ADL	Y	N	N	N	Y
Concrete Steel Fixer – up to ten metres	SR5	ADL	Y	N	N	N	Y
Concrete Worker: Concretor	SR5	ADL	Y	N	N	N	Y
Concrete Worker: Concretor/Finisher/ Stamper – no concreting or formwork	SR5	ADL	Y	N	N	N	Y
Control Panel Operator – less than 20% manual work	CC	B	Y	Y	Y	N	Y
Control Panel Operator – more than 20% manual work	C2	C	Y	N	Y	N	Y
Control Panel Operator – no manual work	A	A	Y	Y	Y	N	Y
Conveyancer	AL	A	Y	Y	Y	N	Y
Coroner	AM	A	Y	Y	Y	N	Y
Crane Labourer or Hooker On	SR5	ADL	Y	N	N	N	Y



Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Crane Operator/Derrickman - offshore	D	D	Y	N	N	N	Y
Crane Operator/Derrickman - onshore	SR5	ADL	Y	N	N	N	Y
Cray Fishermen: Skipper only - less than 10% manual work	C2	C	Y	N	Y	N	Y
Cray Fishermen: Skipper only - more than 10% manual work	D	D	Y	N	N	N	N
Crematorium/Cemetery Worker - not grave digger	C	C	Y	N	Y	N	Y
Curator (museum, art gallery, library) - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Curator (museum, art gallery, library) - average income <\$80,000	A	A	Y	Y	Y	N	Y
Curtain/Blind Installer	CC	B	Y	Y	Y	N	Y
Customs Agent/Officer - clerical/office only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Customs Agent/Officer - clerical/office only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Customs Agent/Officer - investigations/offsite	B	B	Y	Y	Y	N	Y
Dairy Industry: Farmer/Proprietor	C5	C	Y	N	Y	N	Y
Dairy Industry: Milk delivery - local rounds	C5	C	Y	N	Y	N	Y
Dairy Industry: Process worker	SR5	ADL	Y	N	N	N	Y
Dancer	D	D	Y	N	N	N	Y
Dancing Instructor - full time	CC5	B	Y	Y	Y	N	Y
Debt Collector - field work	D	D	Y	N	N	N	Y
Debt Collector - office only	A	A	Y	Y	Y	N	Y
Decorator/Designer: Decorator exterior - over ten metres	D	D	\$1.00	N	N	N	Y
Decorator/Designer: Decorator exterior - up to ten metres, qualified	C	C	Y	N	Y	N	Y
Decorator/Designer: Interior Designer - no manual work, qualified, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Decorator/Designer: Interior Designer - no manual work, qualified, average income <\$80,000	A	A	Y	Y	Y	N	Y
Decorator/Designer: Interior Designer - no manual work, unqualified, minimum three years' exp, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Decorator/Designer: Interior Designer - no manual work, unqualified, minimum three years' exp, average income <\$80,000	A	A	Y	Y	Y	N	Y
Decorator/Designer: Interior Designer - unqualified, less than three years' experience and/or more than 20% manual work	D	D	Y	N	N	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Decorator/Designer: Interior Designer - unqualified, minimum three years' experience, less than 20% manual work	B	B	Y	Y	Y	N	Y
Delicatessen: Proprietor	B	B	Y	Y	Y	N	Y
Delicatessen: Shop Assistant	CC	B	Y	Y	Y	N	Y
Delivery Person: Grocery, milk	C5	C	Y	N	Y	N	Y
Delivery Person: Whitegoods, furniture etc	C5	C	Y	N	Y	N	Y
Demolition Supervisor - no explosives	C2	C	Y	N	Y	N	Y
Demolition Worker - no explosives	D	D	Y	N	N	N	Y
Dental Worker: Dental Hygienist	BB	A	Y	Y	Y	N	Y
Dental Worker: Dental Nurse	B	B	Y	Y	Y	N	Y
Dental Worker: Dental Prosthetist/ Technician	BB	A	Y	Y	Y	N	Y
Dental Worker: Dental Receptionist - no dental work	A	A	Y	Y	Y	N	Y
Dental Worker: Dentist/Surgeon/ Periodontist	AM	A	Y	Y	Y	N	Y
Dental Worker: Student - with dental work	D	D	Y	N	N	N	Y
Department Store: Cleaner	C2	C	Y	N	Y	N	Y
Department Store: Deliveries	C5	C	Y	N	Y	N	Y
Department Store: Detective/Security	D	D	Y	N	N	N	Y
Department Store: Sales - lifting, no deliveries	B	B	Y	Y	Y	N	Y
Department Store: Sales - no lifting, no deliveries	BB	A	Y	Y	Y	N	Y
Dermatologist	AM	A	Y	Y	Y	N	Y
Detective	D	D	Y	N	N	N	Y
Diamond Cutter/Polisher/Setter - qualified	B	B	Y	Y	Y	N	Y
Diamond Cutter/Polisher/Setter - unqualified, minimum three years' experience	CC5	B	Y	Y	Y	N	Y
Die Maker - qualified	B	B	Y	Y	Y	N	Y
Die Maker - unqualified, minimum three years' experience	CC5	B	Y	Y	Y	N	Y
Diesel Mechanic - qualified	C	C	Y	N	Y	N	Y
Diesel Mechanic - unqualified, minimum three years' experience	SR5	ADL	Y	N	N	N	Y
Disc Jockey	D	D	Y	N	N	N	Y
Distillery Worker	SR5	ADL	Y	N	N	N	Y
Diver - other, qualified	D	D	\$2.00	N	N	N	N
Dock worker	D	D	Y	N	N	N	Y
Doctor of Medicine	AM	A	Y	Y	Y	N	Y
Dog Breeder - no racing involvement	D	D	Y	N	N	N	Y
Dog Groomer: owner - minimum three years'	C2	C	Y	N	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Dog Groomer: owner - less than three years' experience	D	D	Y	N	N	N	Y
Dogman/Steeplejack	D	D	\$1.00	N	N	N	Y
Doorman: hotel/shop	C2	C	Y	N	Y	N	Y
Draftsperson - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Draftsperson - average income <\$80,000	A	A	Y	Y	Y	N	Y
Draper	B	B	Y	Y	Y	N	Y
Dredger - harbour or river	C5	C	Y	N	Y	N	Y
Driller: water, oil, minerals, quarry - offshore	SR2	ADL	Y	N	N	N	Y
Driller: water, oil, minerals, quarry - onshore	SR2	ADL	Y	N	N	N	Y
Driver: Armoured car	SR5	ADL	Y	N	N	N	Y
Driver: Bakery Van	C5	C	Y	N	Y	N	Y
Driver: Bicycle, motorbike (including courier)	D	D	Y	N	N	N	Y
Driver: Bread Carter/Vendor	C5	C	Y	N	Y	N	Y
Driver: Bus driver - local	C5	C	Y	N	Y	N	Y
Driver: Bus/coach driver - long distance/ interstate	SR5	ADL	Y	N	N	N	Y
Driver: Bus/coach driver - long distance, less than 750km per day, daily return	C2	C	Y	N	Y	N	Y
Driver: Car - courier	C5	C	Y	N	Y	N	Y
Driver: Concrete mixer	C5	C	Y	N	Y	N	Y
Driver: Driving Instructor - minimum two years' experience	B	B	Y	Y	Y	N	Y
Driver: Driving test examiner	B	B	Y	Y	Y	N	Y
Driver: Fork lift driver	C2	C	Y	N	Y	N	Y
Driver: Hazardous Goods (explosives, toxic chemicals)	D	D	\$1.00	N	N	N	Y
Driver: Logging Driver	SR5	ADL	Y	N	N	N	Y
Driver: Milkman/Vendor	C2	C	Y	N	Y	N	Y
Driver: Petrol Truck driver	D	D	\$1.00	N	N	N	Y
Driver: Removalist Driver	SR2	ADL	Y	N	N	N	Y
Driver: Taxi driver - full time owner driver	C5	C	Y	N	Y	N	Y
Driver: Taxi driver - not owner and full time	SR2	ADL	Y	N	N	N	Y
Driver: Tow Truck Driver	SR2	ADL	Y	N	N	N	Y
Driver: Truck Driver - less than 100km radius from base, local deliveries, no loading or unloading	C5	C	Y	N	Y	N	Y
Driver: Truck Driver - more than 100km radius from base, minimum two years' experience, regular contracts	SR2	ADL	Y	N	N	N	Y
Dry Cleaner: Employee - not proprietor	CC	B	Y	Y	Y	N	Y
Dry Cleaner: Proprietor	B	B	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Earthmoving Contractor: Bobcat/ Bulldozer/ Backhoe Owner - established minimum three years', employees, less than 20% manual work/driving	CC5	B	Y	Y	Y	N	Y
Earthmoving Contractor: Bobcat/ Bulldozer/ Backhoe Owner - established minimum three years', employees, less than 40% manual work/driving	C5	C	Y	N	Y	N	Y
Earthmoving Contractor: Bobcat/ Bulldozer/ Backhoe Owner - established minimum three years', more than 40% manual work/driving	SR2	ADL	Y	N	N	N	Y
Editor - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Editor - average income <\$80,000	A	A	Y	Y	Y	N	Y
Electrical inspector - working at heights	C5	C	Y	N	Y	N	Y
Electrician: Building and construction - licensed	CC	B	Y	Y	Y	N	Y
Electrician: Domestic - licensed	CC	B	Y	Y	Y	N	Y
Electrician: Engineer - qualified, onshore	CC	B	Y	Y	Y	N	Y
Electrician: Linesman	C5	C	Y	N	Y	N	Y
Electrician: Power stations - high voltage	C	C	Y	N	Y	N	Y
Electrician: Power stations - low voltage	CC	B	Y	Y	Y	N	Y
Electroplater - qualified	B	B	Y	Y	Y	N	Y
Electroplater - unqualified, minimum three years' experience	CC	B	Y	Y	Y	N	Y
Elevator Mechanic/Installer - trade qualified	C	C	Y	N	Y	N	Y
Elevator Mechanic/Installer - unqualified, minimum three years' experience	SR2	ADL	Y	N	N	N	Y
Employment Consultant - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Employment Consultant - average income <\$80,000	A	A	Y	Y	Y	N	Y
Enameller - qualified	B	B	Y	Y	Y	N	Y
Enameller - unqualified, minimum three years' experience	C2	C	Y	N	Y	N	Y
Endodontist	AM	A	Y	Y	Y	N	Y
Engineer - university qualified offshore, office only	A	A	Y	Y	Y	N	Y
Engineer - university qualified, manual work, less than 20% light manual	B	B	Y	Y	Y	N	Y
Engineer - university qualified, manual work, more than 20% light manual	CC	B	Y	Y	Y	N	Y
Engineer - university qualified, office/ consulting only, office only, no on site	AAA	A	Y	Y	Y	N	Y
Engineer - university qualified, office/ consulting only, up to 10% on site	AA	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Engineer - university qualified, offshore, other	CC	B	Y	Y	Y	N	Y
Engineer - university qualified, supervising on site, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Engineer - university qualified, supervising on site, average income <\$80,000	A	A	Y	Y	Y	N	Y
Engineer - university qualified, underground, no explosives	CC	B	Y	Y	Y	N	Y
Engineer - university qualified, underground, using explosives	D	D	\$1.00	N	N	N	Y
Explosives Maker	D	D	\$1.00	N	N	N	Y
Exporter/Importer - handling goods less than 20%	B	B	Y	Y	Y	N	Y
Exporter/Importer - handling goods more than 20%	D	D	Y	N	N	N	Y
Exporter/Importer - not handling goods, clerical only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Exporter/Importer - not handling goods, clerical only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Factory Worker	SR5	ADL	Y	N	N	N	Y
Farm Labourer/Employee - permanent employee	SR2	ADL	Y	N	N	N	Y
Farming Industry: Proprietor/Owner/Manager: Beef Cattle	C5	C	Y	N	Y	N	Y
Farming Industry: Proprietor/Owner/Manager: Dairy	C5	C	Y	N	Y	N	Y
Farming Industry: Proprietor/Owner/Manager: Farmer/Grazier owner	C5	C	Y	N	Y	N	Y
Farming Industry: Proprietor/Owner/Manager: Fruit/vegetables grower/orchardist	C2	C	Y	N	Y	N	Y
Farming Industry: Proprietor/Owner/Manager: Grain/Wheat	C2	C	Y	N	Y	N	Y
Farming Industry: Proprietor/Owner/Manager: Grape grower	C2	C	Y	N	Y	N	Y
Farming Industry: Proprietor/Owner/Manager: Mixed farming	C2	C	Y	N	Y	N	Y
Farming Industry: Proprietor/Owner/Manager: Orchardist - qualified	C2	C	Y	N	Y	N	Y
Farming Industry: Proprietor/Owner/Manager: Oyster - not offshore	D	D	Y	N	N	N	Y
Farming Industry: Proprietor/Owner/Manager: Oyster - offshore	D	D	Y	N	N	N	N
Farming Industry: Proprietor/Owner/Manager: Poultry/Pig	C5	C	Y	N	Y	N	Y
Farming Industry: Proprietor/Owner/Manager: Sugarcane	C2	C	Y	N	Y	N	Y
Farrier/Blacksmith - less than three years' experience	D	D	Y	N	N	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Farrier/Blacksmith - minimum three years' experience	C2	C	Y	N	Y	N	Y
Fast Food/Takeaway: Employee	C5	C	Y	N	Y	N	Y
Fast Food/Takeaway: Owner/Manager	CC	B	Y	Y	Y	N	Y
Fencing Contractor: Agricultural/rural	SR5	ADL	Y	N	N	N	Y
Fencing Contractor: Domestic/suburban	C5	C	Y	N	Y	N	Y
Ferry/Harbour Pilot	C5	C	Y	N	Y	N	Y
Fibre Glass Moulder	C5	C	Y	N	Y	N	Y
Film Industry: Non-studio - Cameraman (aerial - with commercial pilot)	D	D	\$2.00	N	N	N	Y
Film Industry: Non-studio - Cameraman, employee (on location - Australia only)	CC	B	Y	Y	Y	N	Y
Film Industry: Non-studio - Cameraman, freelance (on location - Australia only)	C5	C	Y	N	Y	N	Y
Film Industry: Non-studio - Director	BB	A	Y	Y	Y	N	Y
Film Industry: Non-studio - Editor	B	B	Y	Y	Y	N	Y
Film Industry: Non-studio - Engineer	B	B	Y	Y	Y	N	Y
Film Industry: Non-studio - Producer	AA	A	Y	Y	Y	N	Y
Film Industry: Non-studio - Sound, lighting, electrical	C	C	Y	N	Y	N	Y
Film Industry: Studio only - Cameraman, employed	CC	B	Y	Y	Y	N	Y
Film Industry: Studio only - Cameraman, freelance	C5	C	Y	N	Y	N	Y
Film Industry: Studio only - Director	B	B	Y	Y	Y	N	Y
Film Industry: Studio only - Editor, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Film Industry: Studio only - Editor, average income <\$80,000	A	A	Y	Y	Y	N	Y
Film Industry: Studio only - Engineer (heights)	C2	C	Y	N	Y	N	Y
Film Industry: Studio only - Engineer (no heights)	B	B	Y	Y	Y	N	Y
Film Industry: Studio only - Lighting (heights)	C2	C	Y	N	Y	N	Y
Film Industry: Studio only - Lighting (no heights)	B	B	Y	Y	Y	N	Y
Film Industry: Studio only - Producer, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Film Industry: Studio only - Producer, average income <\$80,000	A	A	Y	Y	Y	N	Y
Film Industry: Studio only - Sound	B	B	Y	Y	Y	N	Y
Financial Adviser/Planner/Consultant	AA	A	Y	Y	Y	N	Y
Firefighter: Chief firefighter/station officer - Admin only	B	B	Y	Y	Y	N	Y
Firefighter: Fireman - not senior officer	SR2	ADL	Y	N	N	N	Y
Fisherman: Captain - manual work, estuaries and freshwater	D	D	Y	N	N	N	N

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Fisherman: Captain – manual work, offshore	D	D	\$2.00	N	N	N	N
Fisherman: Captain – no manual work, estuaries and freshwater	C2	C	Y	N	Y	N	Y
Fisherman: Captain – no manual work, offshore	D	D	\$2.00	N	N	N	N
Fisherman: Estuaries and freshwater	D	D	Y	N	N	N	N
Fisherman: Offshore	D	D	\$2.00	N	N	N	N
Fishmonger	C	C	Y	N	Y	N	Y
Fitness Centre: Administration only – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Fitness Centre: Administration only – average income <\$80,000	A	A	Y	Y	Y	N	Y
Fitness Centre: Instructors / Personal trainer	SR5	ADL	Y	N	N	N	Y
Fitness Centre: Manager – less than 10% classes	B5	B	Y	Y	Y	N	Y
Fitter and Turner – trade qualified	CC	B	Y	Y	Y	N	Y
Fitter and Turner – unqualified, minimum three years' experience	SR5	ADL	Y	N	N	N	Y
Floor Coverer/Layer	C2	C	Y	N	Y	N	Y
Floor Sander	C2	C	Y	N	Y	N	Y
Floor/Wall Tiler – not qualified, minimum three years' experience	SR2	ADL	Y	N	N	N	Y
Floor/Wall Tiler – trade qualified, no roof tiling or paving	C	C	Y	N	Y	N	Y
Florist: Deliveries	C5	C	Y	N	Y	N	Y
Florist: Sales	B	B	Y	Y	Y	N	Y
Florist: Shop proprietor – no deliveries, less than 10% manual work	BB	A	Y	Y	Y	N	Y
Florist: Shop proprietor – no deliveries, more than 10% manual work	B	B	Y	Y	Y	N	Y
Food Technologist – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Food Technologist – average income <\$80,000	A	A	Y	Y	Y	N	Y
Footballer – professional	D	D	Y	N	N	N	Y
Forester – supervisory	C	C	Y	N	Y	N	Y
Forester – tree felling	SR2	ADL	Y	N	N	N	Y
Forest Ranger – trade qualified	C	C	Y	N	Y	N	Y
Forest Ranger – unqualified	D	D	Y	N	N	N	Y
Form Worker/Concretor	SR5	ADL	Y	N	N	N	Y
Foundry Worker	SR5	ADL	Y	N	N	N	Y
Freezing Works – employee	SR5	ADL	Y	N	N	N	Y
Fruit Packer/Picker	D	D	Y	N	N	N	Y
Funeral Parlour: Director – no embalming, admin only, average income >\$80,000	AA	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Funeral Parlour: Director – no embalming, admin only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Funeral Parlour: Driver/pallbearer	B	B	Y	Y	Y	N	Y
Funeral Parlour: Embalmer	CC	B	Y	Y	Y	N	Y
Funeral Parlour: Undertaker	C	C	Y	N	Y	N	Y
Furniture Dealer: Deliveries	C5	C	Y	N	Y	N	Y
Furniture Dealer: Sales – less than 20% light manual work	B	B	Y	Y	Y	N	Y
Furniture Dealer: Sales – more than 20% light manual work	CC	B	Y	Y	Y	N	Y
Furniture Dealer: Sales – no manual, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Furniture Dealer: Sales – no manual, average income <\$80,000	A	A	Y	Y	Y	N	Y
Furniture Removalist	SR5	ADL	Y	N	N	N	Y
Furniture Restorer – trade qualified	CC	B	Y	Y	Y	N	Y
Furniture Restorer – unqualified, less than three years' experience	D	D	Y	N	N	N	Y
Furniture Restorer – unqualified, minimum three years' experience	SR5	ADL	Y	N	N	N	Y
Garbage Collector/Driver	SR5	ADL	Y	N	N	N	Y
Gardener – trade qualified	C	C	Y	N	Y	N	Y
Gardener – unqualified	SR5	ADL	Y	N	N	N	Y
Gas Fitter – trade qualified	CC	B	Y	Y	Y	N	Y
Gas Fitter – unqualified, less than three years' experience	D	D	Y	N	N	N	Y
Gas Fitter – unqualified, minimum three years' experience	C2	C	Y	N	Y	N	Y
Gas Pipelayer	SR5	ADL	Y	N	N	N	Y
Geologist/Geophysicist – field work, no underground, no explosives	B	B	Y	Y	Y	N	Y
Geologist/Geophysicist – field work, no underground, using explosives	D	D	\$1.00	N	N	N	Y
Geologist/Geophysicist – field work, underground, no explosives	CC	B	Y	Y	Y	N	Y
Geologist/Geophysicist – field work, underground, using explosives	D	D	\$1.00	N	N	N	Y
Geologist/Geophysicist – not university qualified, office only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Geologist/Geophysicist – not university qualified, office only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Geologist/Geophysicist – offshore, qualified, office only	A	A	Y	Y	Y	N	Y
Geologist/Geophysicist – offshore, qualified, other	CC	B	Y	Y	Y	N	Y
Geologist/Geophysicist – university qualified, office only	AAA	A	Y	Y	Y	N	Y



Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Geologist/Geophysicist - using explosives	D	D	\$1.00	N	N	N	Y
Glazier - trade qualified	CC	B	Y	Y	Y	N	Y
Glazier - unqualified, minimum three years' experience	C5	C	Y	N	Y	N	Y
Goldsmith - trade qualified	B	B	Y	Y	Y	N	Y
Goldsmith - unqualified, minimum three years' experience	CC	B	Y	Y	Y	N	Y
Golf Professional: Shop and tuition	CC	B	Y	Y	Y	N	Y
Golf Professional: Shop only	B	B	Y	Y	Y	N	Y
Golf Professional: Tournaments	D	D	Y	N	N	N	Y
Government Employees - clerical only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Government Employees - clerical only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Graphic Designer - not qualified	D	D	Y	N	N	N	Y
Graphic Designer - qualified, not working from home, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Graphic Designer - qualified, not working from home, average income <\$80,000	A	A	Y	Y	Y	N	Y
Graphic Designer - qualified, working from home	D	D	Y	N	N	N	Y
Greenkeeper/Groundsman - qualified	C	C	Y	N	Y	N	Y
Greenkeeper/Groundsman - unqualified	SR5	ADL	Y	N	N	N	Y
Greyhound Trainer	D	D	Y	N	N	N	Y
Guest House Proprietor/Bed and Breakfast Proprietor	CC5	B	Y	Y	Y	N	Y
Gunsmith	CC	B	Y	Y	Y	N	Y
Gynaecologist	AM	A	Y	Y	Y	N	Y
Haberddasher	B	B	Y	Y	Y	N	Y
Handyman - full time, not self employed	C2	C	Y	N	Y	N	Y
Handyman - self employed or part time	D	D	Y	N	N	N	Y
Harbour Pilot	C5	C	Y	N	Y	N	Y
Hardware Retailer	B	B	Y	Y	Y	N	Y
Health Inspector	BB	A	Y	Y	Y	N	Y
Health and Safety Officer	B	B	Y	Y	Y	N	Y
Helicopter Pilot/Crew: TV/Radio	D	D	Y	N	N	N	Y
Home Duties/Housewife/Homemaker	D	B	Y	N	N	Y	Y
Homeopath - not qualified	D	D	Y	N	N	N	Y
Homeopath - qualified, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Homeopath - qualified, average income <\$80,000	A	A	Y	Y	Y	N	Y
Horse Riding Instructor	D	D	Y	N	N	N	Y
Horse Strappers/Trainers	D	D	Y	N	N	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Horticulturalist - other	CC5	B	Y	Y	Y	N	Y
Horticulturalist - qualified (university/ TAFE course)	CC	B	Y	Y	Y	N	Y
Hospital Orderly/Porter	C5	C	Y	N	Y	N	Y
Hotel/Motel: Administration only - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Hotel/Motel: Administration only - average income <\$80,000	A	A	Y	Y	Y	N	Y
Hotel/Motel: Bellboy	D	D	Y	N	N	N	Y
Hotel/Motel: Concierge - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Hotel/Motel: Concierge - average income <\$80,000	A	A	Y	Y	Y	N	Y
Hotel/Motel: Laundry Staff	D	D	Y	N	N	N	Y
Hotel/Motel: Maid - minimum two years' experience	C2	C	Y	N	Y	N	Y
Hotel/Motel: Maintenance - qualified	C	C	Y	N	Y	N	Y
Hotel/Motel: Manager/Proprietor - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Hotel/Motel: Manager/Proprietor - average income <\$80,000	A	A	Y	Y	Y	N	Y
Hotel/Motel: Porter	SR2	ADL	Y	N	N	N	Y
Hotel/Motel: Security - armed	D	D	Y	N	N	N	Y
Hotel/Motel: Security - unarmed	C2	C	Y	N	Y	N	Y
House reblocker/restumper	SR5	ADL	Y	N	N	N	Y
Human Resources Officer - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Human Resources Officer - average income <\$80,000	A	A	Y	Y	Y	N	Y
Human Resources: Manager - not university qualified, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Human Resources: Manager - not university qualified, average income <\$80,000	A	A	Y	Y	Y	N	Y
Human Resources: Manager - not university qualified, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Human Resources: Manager - not university qualified, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Human Resources: Manager - university qualified	AAA	A	Y	Y	Y	N	Y
Hydraulic Hose Fitter	SR5	ADL	Y	N	N	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Hypnotherapist – qualified Member of Australian Hypnotherapist Society, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Hypnotherapist – qualified Member of Australian Hypnotherapist Society, average income <\$80,000	A	A	Y	Y	Y	N	Y
Hypnotherapist – unqualified or not Member of Australian Hypnotherapist Society	D	D	Y	N	N	N	Y
Instrument Maker – qualified	B	B	Y	Y	Y	N	Y
Instrument Maker – unqualified, minimum three years' experience	CC	B	Y	Y	Y	N	Y
Insulation Installer – minimum three years' experience	C2	C	Y	N	Y	N	Y
Insurance Agent/Broker/Planner/Consultant – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Insurance Agent/Broker/Planner/Consultant – average income <\$80,000	A	A	Y	Y	Y	N	Y
Insurance Assessor/Adjustor – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Insurance Assessor/Adjustor – average income <\$80,000	A	A	Y	Y	Y	N	Y
Insurance Investigator – no surveillance work/ administration only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Insurance Investigator – no surveillance work/ administration only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Insurance Investigator – surveillance work	D	D	Y	N	N	N	Y
Insurance Management/Executive – not university qualified, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Insurance Management/Executive – not university qualified, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Insurance Management/Executive – university qualified	AAA	A	Y	Y	Y	N	Y
Iridologist – qualified, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Iridologist – qualified, average income <\$80,000	A	A	Y	Y	Y	N	Y
Iridologist – unqualified	D	D	Y	N	N	N	Y
Ironing Contractor	SR5	ADL	Y	N	N	N	Y
Ironmonger	SR5	ADL	Y	N	N	N	Y
Irrigation/drainage worker	SR5	ADL	Y	N	N	N	Y
Jackeroo/Jillaroo	D	D	Y	N	N	N	N
Jeweller: Sales retail store – no manual duties	A	A	Y	Y	Y	N	Y
Jeweller: Sales retail store – performing up to 10% light manual duties	BB	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Jeweller: Trade Qualified Cutter, Polisher, Repairs	B	B	Y	Y	Y	N	Y
Jeweller: Unqualified Cutter/Polisher - minimum two years' experience	C2	C	Y	N	Y	N	Y
Jockey: Flat racing	D	D	Y	N	N	N	N
Jockey: Harness racing	D	D	Y	N	N	N	N
Jockey: Steeple/jump racing	D	D	Y	N	N	N	N
Joiner - trade qualified	CC	B	Y	Y	Y	N	Y
Joiner - unqualified, minimum three years' experience	C2	C	Y	N	Y	N	Y
Journalist - employed, no overseas assignments or unusual hazards, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Journalist - employed, no overseas assignments or unusual hazards, average income <\$80,000	A	A	Y	Y	Y	N	Y
Journalist - freelance, not at home, no overseas assignments or unusual hazards, regular work	B	B	Y	Y	Y	N	Y
Judge	AL	A	Y	Y	Y	N	Y
Kennel/Cat Homes: Owner/Proprietor	C	C	Y	N	Y	N	Y
Kennel/Cat Homes: Worker	C2	C	Y	N	Y	N	Y
Laboratory Assistant	B	B	Y	Y	Y	N	Y
Laboratory Technician - qualified, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Laboratory Technician - qualified, average income <\$80,000	A	A	Y	Y	Y	N	Y
Labourer	SR2	ADL	Y	N	N	N	Y
Landscape worker: Landscape architect - university qualified, less than 10% manual work, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Landscape worker: Landscape architect - university qualified, less than 10% manual work, average income <\$80,000	A	A	Y	Y	Y	N	Y
Landscape Worker: Trade qualified	C	C	Y	N	Y	N	Y
Landscape Worker: unqualified or less than three years' experience	SR5	ADL	Y	N	N	N	Y
Laundry/Laundromat: Owner	C5	C	Y	N	Y	N	Y
Laundry/Laundromat: Staff	D	D	Y	N	N	N	Y
Lawn Mowing Contractor: less than three years' experience	D	D	Y	N	N	N	Y
Lawn Mowing Contractor: minimum three years' experience	C2	C	Y	N	Y	N	Y
Lawn Mowing Contractor: Sales/Service	B	B	Y	Y	Y	N	Y
Lawyer	AL	A	Y	Y	Y	N	Y
Lecturer - university or equivalent	AAA	A	Y	Y	Y	N	Y
Librarian - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Librarian - average income <\$80,000	A	A	Y	Y	Y	N	Y
Life Guard	D	D	Y	N	N	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Linesperson - electrical/telephone, heights over ten metres	C2	C	\$1.00	N	Y	N	Y
Linesperson - electrical/telephone, heights up to ten metres	C	C	Y	N	Y	N	Y
Livestock Broker/Buyer/Dealer - including manual	CC	B	Y	Y	Y	N	Y
Livestock Broker/Buyer/Dealer - no manual	B	B	Y	Y	Y	N	Y
Locksmith	B	B	Y	Y	Y	N	Y
Logging Contractor/Log Hauler	D	D	Y	N	N	N	Y
Lumberjack	D	D	\$1.00	N	N	N	N
Machinery Sales/Hire	B	B	Y	Y	Y	N	Y
Magistrate	AL	A	Y	Y	Y	N	Y
Manager - more than 20% light manual duties and supervising blue collar workers	CC	B	Y	Y	Y	N	Y
Manager - office/administration only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Manager - office/administration only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Manager - up to 20% light manual duties and supervising blue collar workers	B	B	Y	Y	Y	N	Y
Manicurist	C2	C	Y	N	Y	N	Y
Marine Crew - not ocean going	C2	C	Y	N	Y	N	Y
Marine Crew - ocean going in Australian Waters	SR2	ADL	Y	N	N	N	Y
Marketing/Sales Manager - not degree qualified, office only, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Marketing/Sales Manager - not degree qualified, office only, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Marketing/Sales Manager - not degree qualified, office only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Marketing/Sales Manager - not degree qualified, office only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Marketing/Sales Manager - university degree qualified	AAA	A	Y	Y	Y	N	Y
Market Researcher/Analyst - degree qualified	AAA	A	Y	Y	Y	N	Y
Market Researcher/Analyst - not degree qualified, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Market Researcher/Analyst - not degree qualified, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Market Researcher/Analyst - not degree qualified, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Market Researcher/Analyst - not degree qualified, average income <\$80,000	A	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Market Stall Holder	D	D	Y	N	N	N	Y
Martial Arts Instructor	D	D	Y	N	N	N	Y
Massage Therapist - qualified	CC5	B	Y	Y	Y	N	Y
Massage Therapist - unqualified	D	D	Y	N	N	N	Y
Meat Industry: Boner	SR2	ADL	Y	N	N	N	Y
Meat Industry: Inspector	CC	B	Y	Y	Y	N	Y
Meat Industry: Packer	SR5	ADL	Y	N	N	N	Y
Meat Industry: Supervisor - no manual	CC	B	Y	Y	Y	N	Y
Medical Practitioner	AM	A	Y	Y	Y	N	Y
Metallurgist - qualified, no underground work	AA	A	Y	Y	Y	N	Y
Meteorologist	AAA	A	Y	Y	Y	N	Y
Meter Reader/Tester	B	B	Y	Y	Y	N	Y
Midwife - registered	CC	B	Y	Y	Y	N	Y
Mining: Clerical/Office work only - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Mining: Clerical/Office work only - average income <\$80,000	A	A	Y	Y	Y	N	Y
Mining: Executive managers - degree qualified, office only	AAA	A	Y	Y	Y	N	Y
Mining: Health and Safety Officer	B	B	Y	Y	Y	N	Y
Mining: Manager - no manual work, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Mining: Manager - no manual work, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Mining: Manager - no manual work, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Mining: Manager - no manual work, average income <\$80,000	A	A	Y	Y	Y	N	Y
Mining: Plant operators - open cut mines only	C2	C	Y	N	Y	N	Y
Mining: Quarry worker - no explosives	SR5	ADL	Y	N	N	N	Y
Mining: Surface worker - bogger operator	SR5	ADL	Y	N	N	N	Y
Mining: Surface worker - explosives handling	D	D	\$1.00	N	N	N	Y
Mining: Surface worker - mill operator	SR5	ADL	Y	N	N	N	Y
Mining: Surface worker - not trade qualified, explosives handling	D	D	\$1.00	N	N	N	Y
Mining: Surface worker - not trade qualified, no explosives	D	D	Y	N	N	N	Y
Mining: Surface worker - trade qualified (e.g. Welder, Carpenter, Electrician, Mechanic), no explosives	C5	C	Y	N	Y	N	Y
Mining: Surface worker - trade qualified, explosives handling	D	D	\$1.00	N	N	N	Y
Mining: Underground - bogger operator	SR2	ADL	Y	N	N	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Mining: Underground - explosives handling	D	D	\$1.00	N	N	N	Y
Mining: Underground - jumbo operator, no explosives	SR2	ADL	Y	N	N	N	Y
Mining: Underground - not trade qualified, explosives handling	D	D	\$1.00	N	N	N	Y
Mining: Underground - not trade qualified, no explosives	D	D	Y	N	N	N	Y
Mining: Underground - trade qualified, explosives handling	D	D	\$1.00	N	N	N	Y
Mining: Underground - trade qualified (e.g. Welder, Carpenter, Electrician, Mechanic), no explosives	C5	C	Y	N	Y	N	Y
Minister of Religion - sole occupation	A	A	Y	Y	Y	N	Y
Mobile coffee van operator/owner, established minimum three years'	C5	C	Y	N	Y	N	Y
Model	D	D	Y	N	N	N	Y
Motor Mechanic - trade qualified	CC	B	Y	Y	Y	N	Y
Motor Mechanic - unqualified	D	D	Y	N	N	N	Y
Motor Vehicle - assembly worker	SR5	ADL	Y	N	N	N	Y
Moulder/casting workers - qualified	SR5	ADL	Y	N	N	N	Y
Moulder/casting workers - unqualified	SR2	ADL	Y	N	N	N	Y
Muffler Fitter - less than three years' experience	D	D	Y	N	N	N	Y
Muffler Fitter - minimum three years' experience	C2	C	Y	N	Y	N	Y
Museum Curator - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Museum Curator - average income <\$80,000	A	A	Y	Y	Y	N	Y
Musician	D	D	Y	N	N	N	Y
Musician - orchestra, full time, salaried	C2	C	Y	N	Y	N	Y
Nanny	D	D	Y	N	N	Y	Y
Naturopath - not qualified	D	D	Y	N	N	N	Y
Naturopath - qualified, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Naturopath - qualified, average income <\$80,000	A	A	Y	Y	Y	N	Y
Neurologist	AM	A	Y	Y	Y	N	Y
Newsagent: Counter sales duties, involving some light manual work	BB	A	Y	Y	Y	N	Y
Newsagent: Counter sales duties only, sedentary only, no manual work	A	A	Y	Y	Y	N	Y
Newsagent: Paper deliveries	CC	B	Y	Y	Y	N	Y
Newspaper Compositor	B	B	Y	Y	Y	N	Y
Newspaper Editor - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Newspaper Editor - average income <\$80,000	A	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
News Reader	D	D	Y	N	N	N	Y
Nurse: Assistant/Aide	C2	C	Y	N	Y	N	Y
Nurse: Director of Nursing - no manual duties, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Nurse: Director of Nursing - no manual duties, average income <\$80,000	A	A	Y	Y	Y	N	Y
Nurse: Enrolled	CC	B	Y	Y	Y	N	Y
Nurse: Intellectual disability/Psychiatric	C5	C	Y	N	Y	N	Y
Nurse: Registered	B	B	Y	Y	Y	N	Y
Nurse: Student	D	D	Y	N	N	N	Y
Nurse: Theatre	CC	B	Y	Y	Y	N	Y
Nurse: Unit Managers - no manual duties, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Nurse: Unit Managers - no manual duties, average income <\$80,000	A	A	Y	Y	Y	N	Y
Nursery: Nurseryman - minimum 3 years' experience	C2	C	Y	N	Y	N	Y
Nursery: Retail employee - less than 20% manual work	CC	B	Y	Y	Y	N	Y
Nursery: Nurseryman - less than 3 years' experience	D	D	Y	N	N	N	Y
Obstetrician	AM	A	Y	Y	Y	N	Y
Occupational Therapist	AA	A	Y	Y	Y	N	Y
Oil and Gas Industry: Chef or kitchen worker - offshore	C5	C	Y	N	Y	N	Y
Oil and Gas Industry: Crane Driver - offshore	SR2	ADL	Y	N	N	N	Y
Oil and Gas Industry: Crane Driver - onshore	SR5	ADL	Y	N	N	N	Y
Oil and Gas Industry: Derrickman - offshore	SR2	ADL	\$1.00	N	N	N	Y
Oil and Gas Industry: Derrickman - onshore	SR2	ADL	Y	N	N	N	Y
Oil and Gas Industry: Driller - offshore	SR2	ADL	Y	N	N	N	Y
Oil and Gas Industry: Driller - onshore	SR2	ADL	Y	N	N	N	Y
Oil and Gas Industry: Executive Manager - onshore, not university qualified, office only, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Oil and Gas Industry: Executive Manager - onshore, not university qualified, office only, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Oil and Gas Industry: Executive Manager - onshore, university qualified	AA	A	Y	Y	Y	N	Y
Oil and Gas Industry: Executive Manager - onshore, university qualified, office only	AAA	A	Y	Y	Y	N	Y
Oil and Gas Industry: Laboratory Technician - offshore	B	B	Y	Y	Y	N	Y
Oil and Gas Industry: Labourer - onshore	SR2	ADL	Y	N	N	N	Y



Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Oil and Gas Industry: Management/ Clerical only - onshore, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Oil and Gas Industry: Management/ Clerical only - onshore, average income <\$80,000	A	A	Y	Y	Y	N	Y
Oil and Gas Industry: Pipeline workers: (e.g. Welder, Carpenter, Electrician, Mechanic) - onshore, not trade qualified	SR2	ADL	Y	N	N	N	Y
Oil and Gas Industry: Pipeline workers: (e.g. Welder, Carpenter, Electrician, Mechanic) - onshore, trade qualified	C5	C	Y	N	Y	N	Y
Oil and Gas Industry: Pipeline workers: Repairmen/Trench workers - onshore	SR2	ADL	Y	N	N	N	Y
Oil and Gas Industry: Refinery workers: General definition workers - onshore	D	D	Y	N	N	N	Y
Oil and Gas Industry: Refinery workers: Rigger - onshore, height less than ten metres	D	D	Y	N	N	N	Y
Oil and Gas Industry: Refinery workers: Rigger - onshore, height more than ten metres	D	D	\$1.00	N	N	N	Y
Oil and Gas Industry: Refinery workers: Supervisor - onshore, office duties only	A	A	Y	Y	Y	N	Y
Oil and Gas Industry: Rigger - offshore	D	D	Y	N	N	N	Y
Oil and Gas Industry: Rigger - onshore, height less than ten metres	D	D	Y	N	N	N	Y
Oil and Gas Industry: Rigger - onshore, height more than ten metres	D	D	\$1.00	N	N	N	Y
Oil and Gas Industry: Supervisor - offshore, office duties only	A	A	Y	Y	Y	N	Y
Oil and Gas Industry: Supervisor - offshore, other	C5	C	Y	N	Y	N	Y
Oil and Gas Industry: Supervisor - onshore, other	C5	C	Y	N	Y	N	Y
Oil and Gas Industry: Tool pusher - offshore	SR5	ADL	Y	N	N	N	Y
Ophthalmologist	AM	A	Y	Y	Y	N	Y
Optician/Optical Dispenser - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Optician/Optical Dispenser - average income <\$80,000	A	A	Y	Y	Y	N	Y
Optometrist	AM	A	Y	Y	Y	N	Y
Orchardist - proprietor/owner only	C2	C	Y	N	Y	N	Y
Orthodontist	AM	A	Y	Y	Y	N	Y
Orthopaedic Surgeon	AM	A	Y	Y	Y	N	Y
Osteopath	AM	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Other: Occupation not specified - A rates	A	A	Y	Y	Y	N	Y
Other: Occupation not specified - AA rates	AA	A	Y	Y	Y	N	Y
Other: Occupation not specified - AAA rates	AAA	A	Y	Y	Y	N	Y
Other: Occupation not specified - AL rates	AL	A	Y	Y	Y	N	Y
Other: Occupation not specified - AM rates	AM	A	Y	Y	Y	N	Y
Other: Occupation not specified - B rates	B	B	Y	Y	Y	N	Y
Other: Occupation not specified - BB rates	BB	A	Y	Y	Y	N	Y
Other: Occupation not specified - C rates	C	C	Y	N	Y	N	Y
Other: Occupation not specified - CC rates	CC	B	Y	Y	Y	N	Y
Other: Occupation not specified - SR rates	SR	ADL	Y	N	N	N	Y
Other: Occupation not specified - D rates	D	D	Y	N	N	N	N
Oyster Farmer/Packer - not offshore	D	D	Y	N	N	N	Y
Oyster Farmer/Packer - offshore	D	D	Y	N	N	N	N
Paediatrician	AM	A	Y	Y	Y	N	Y
Painter - trade qualified, heights less than ten metres	C	C	Y	N	Y	N	Y
Painter - trade qualified or unqualified, heights more than ten metres	D	D	Y	N	N	N	Y
Painter - unqualified, less than three years' experience, heights less than ten metres	D	D	Y	N	N	N	Y
Painter - unqualified, more than three years' experience, heights less than ten metres	C5	C	Y	N	Y	N	Y
Panelbeater - not qualified	D	D	Y	N	N	N	Y
Panelbeater - trade qualified	C	C	Y	N	Y	N	Y
Paralegal - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Paralegal - average income <\$80,000	A	A	Y	Y	Y	N	Y
Paramedic	C	C	Y	N	Y	N	Y
Parking Station Attendant: Parking cars	SR2	ADL	Y	N	N	N	Y
Parole Officer - office only	BB	A	Y	Y	Y	N	Y
Pathologist	AM	A	Y	Y	Y	N	Y
Paver	C5	C	Y	N	Y	N	Y
Pawnbroker - minimum three years' experience	C2	C	Y	N	Y	N	Y
Periodontist	AM	A	Y	Y	Y	N	Y
Personal Assistant - administration only, average income >\$80,000	AA	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Personal Assistant - administration only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Pest Controller/Exterminator - heights less than ten metres	C	C	Y	N	Y	N	Y
Pest Controller/Exterminator - heights more than ten metres	D	D	Y	N	N	N	Y
Pharmacist	AAA	A	Y	Y	Y	N	Y
Photocopier Technician/Repairman	B	B	Y	Y	Y	N	Y
Photographer: Aerial - commercial pilot	D	D	\$2.00	N	N	N	Y
Photographer: Employee - Australia only, no aviation, no hazardous activities	CC	B	Y	Y	Y	N	Y
Photographer: Freelance - Australia only, no aviation, no hazardous activities	C5	C	Y	N	Y	N	Y
Photographer: Press/TV news Photographer - Australia only	CC5	B	Y	Y	Y	N	Y
Photographer: less than 10% manual work	BB	A	Y	Y	Y	N	Y
Photographer: more than 10% manual work	B	B	Y	Y	Y	N	Y
Physicist	AAA	A	Y	Y	Y	N	Y
Physiologist	AM	A	Y	Y	Y	N	Y
Physiotherapist - degree qualified	AM	A	Y	Y	Y	N	Y
Physiotherapist - not degree qualified	BB	A	Y	Y	Y	N	Y
Piano Tuner	B	B	Y	Y	Y	N	Y
Picture Framer	B	B	Y	Y	Y	N	Y
Plant Operator - less than 20% manual work	CC	B	Y	Y	Y	N	Y
Plant Operator - office, control room, no manual work, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Plant Operator - office, control room, no manual work, average income <\$80,000	A	A	Y	Y	Y	N	Y
Plasterer - trade qualified or minimum three years' experience	C5	C	Y	N	Y	N	Y
Plasterer - unqualified or less than three years' experience	SR2	ADL	Y	N	N	N	Y
Plumber - trade qualified	CC	B	Y	Y	Y	N	Y
Plumber - unqualified, less than three years' experience	D	D	Y	N	N	N	Y
Plumber: Roof Plumber - qualified or unqualified, minimum three years' experience	SR5	ADL	Y	N	N	N	Y
Podiatrist - less than three years' experience	AA	A	Y	Y	Y	N	Y
Podiatrist - minimum three years' experience	AA	A	Y	Y	Y	N	Y
Police: All officers	D	D	Y	N	N	N	N
Police: Clerical - non officer (past or present), average income >\$80,000	AA	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Police: Clerical - non officer (past or present), average income <\$80,000	A	A	Y	Y	Y	N	Y
Pool Cleaner	C5	C	Y	N	Y	N	Y
Post Office: Clerical - counter staff	BB	A	Y	Y	Y	N	Y
Post Office: Mail Contractor/Sorter/Delivery	D	D	Y	N	N	N	Y
Post Office: Postman - not using motorbike	C5	C	Y	N	Y	N	Y
Post Office: Postman - using motorbike	C2	C	Y	N	Y	N	Y
Priest - sole occupation	A	A	Y	Y	Y	N	Y
Printer: Bookbinder/Compositor	B	B	Y	Y	Y	N	Y
Printer: Editor/Proofreader - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Printer: Editor/Proofreader - average income <\$80,000	A	A	Y	Y	Y	N	Y
Printer: Lithographer	B	B	Y	Y	Y	N	Y
Printer: Trade qualified	CC	B	Y	Y	Y	N	Y
Printer: unqualified, minimum three years' experience	C2	C	Y	N	Y	N	Y
Prison: Clerical - non officer, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Prison: Clerical - non officer, average income <\$80,000	A	A	Y	Y	Y	N	Y
Prison Warden/Officer	D	D	Y	N	N	N	Y
Private Investigator: well established, minimum three years' experience, unarmed	C2	C	Y	N	Y	N	Y
Probation Officer - clerical only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Probation Officer - clerical only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Process Worker	SR5	ADL	Y	N	N	N	Y
Production Line Worker	SR5	ADL	Y	N	N	N	Y
Professional Sportsperson	D	D	Y	N	N	N	Y
Professor	AAA	A	Y	Y	Y	N	Y
Property Developer/Investor - full time, involved with project management and actual development	B	B	Y	Y	Y	N	Y
Property Developer/Investor - no involvement with project management or in actual development	D	D	Y	N	N	N	Y
Property Manager/Caretaker - living on premises	D	D	Y	N	N	N	Y
Property Manager/Caretaker - not living on premises	C2	C	Y	N	Y	N	Y
Property Rental Manager - involving some light manual work	BB	A	Y	Y	Y	N	Y
Property Rental Manager - sedentary only, no manual work	A	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Psychiatrist	AM	A	Y	Y	Y	N	Y
Psychologist	AM	A	Y	Y	Y	N	Y
Public Relations Officer - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Public Relations Officer - average income <\$80,000	A	A	Y	Y	Y	N	Y
Publisher - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Publisher - average income <\$80,000	A	A	Y	Y	Y	N	Y
Quarries: Blaster	D	D	\$1.00	N	N	N	Y
Quarries: Crusherman	D	D	Y	N	N	N	Y
Quarries: Jackhammer operator	D	D	Y	N	N	N	Y
Quarries: Licensed tradesman (e.g. Carpenter, Electrician, Mechanic) - explosives handling	D	D	\$1.00	N	N	N	Y
Quarries: Licensed tradesman (e.g. Carpenter, Electrician, Mechanic) - no explosives	C5	C	Y	N	Y	N	Y
Quarries - semi-skilled, plant operator	SR2	ADL	Y	N	N	N	Y
Radiographer/Sonographer - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Radiographer/Sonographer - average income <\$80,000	A	A	Y	Y	Y	N	Y
Radiologist	AM	A	Y	Y	Y	N	Y
Radio Worker: Director/producer - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Radio Worker: Director/producer - average income <\$80,000	A	A	Y	Y	Y	N	Y
Radio Worker: Sound Engineer - qualified	B	B	Y	Y	Y	N	Y
Radio Worker: Technician	B	B	Y	Y	Y	N	Y
Railway Workers: Booking officer	A	A	Y	Y	Y	N	Y
Railway Workers: Ganger	D	D	Y	N	N	N	Y
Railway Workers: Guard	D	D	Y	N	N	N	Y
Railway Workers: Inspector - ticket	C5	C	Y	N	Y	N	Y
Railway Workers: Maintenance staff	D	D	Y	N	N	N	Y
Railway Workers: Porter	SR2	ADL	Y	N	N	N	Y
Railway Workers: Signaller	B	B	Y	Y	Y	N	Y
Railway Workers: Station master	B	B	Y	Y	Y	N	Y
Railway Workers: Ticket collector	D	D	Y	N	N	N	Y
Railway Workers: Train/Tram Driver	SR2	ADL	Y	N	N	N	Y
Ranger	C5	C	Y	N	Y	N	Y
Real Estate Agent - administration, involving some light manual work	BB	A	Y	Y	Y	N	Y
Real Estate Agent - administration only, no manual work	A	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Receptionist – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Receptionist – average income <\$80,000	A	A	Y	Y	Y	N	Y
Reflexologist – qualified, Australian registered	A	A	Y	Y	Y	N	Y
Refrigeration Mechanic – trade qualified	CC	B	Y	Y	Y	N	Y
Refrigeration Mechanic – unqualified, minimum three years' experience	C5	C	Y	N	Y	N	Y
Rehabilitation consultant	AM	A	Y	Y	Y	N	Y
Removalist	SR5	ADL	Y	N	N	N	Y
Renderer: Cement	SR5	ADL	Y	N	N	N	Y
Reporter – employed, no overseas work, office only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Reporter – employed, no overseas work, office only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Reporter – self employed or overseas work	D	D	Y	N	N	N	IC
Repossession Agent	D	D	Y	N	N	N	Y
Residential Care Worker	D	D	Y	N	N	N	Y
Restaurant: Kitchen hand	C5	C	Y	N	Y	N	Y
Restaurant: Maitre de	B	B	Y	Y	Y	N	Y
Restaurant: Waitress/Waiter	CC5	B	Y	Y	Y	N	Y
Road Maintenance and Construction	SR5	ADL	Y	N	N	N	Y
Road sweeper/cleaner driver	SR5	ADL	Y	N	N	N	Y
Roller Door Installer	C2	C	Y	N	Y	N	Y
Rubbish/garbage removalist – non-driver	SR5	ADL	Y	N	N	N	Y
Saddlemaker	B	B	Y	Y	Y	N	Y
Sailmaker	B	B	Y	Y	Y	N	Y
Sales Representative: Commercial travel – deliveries light goods only	B	B	Y	Y	Y	N	Y
Sales Representative: Commercial travel – no deliveries/repairs, involving some light manual work	BB	A	Y	Y	Y	N	Y
Sales Representative: Commercial travel – no deliveries/repairs, no manual work	A	A	Y	Y	Y	N	Y
Sales Representative – Deliveries	CC	B	Y	Y	Y	N	Y
Sales Representative – Door to door	D	D	Y	N	N	N	Y
Sales Representative – requiring lifting or demonstration of heavy goods	CC	B	Y	Y	Y	N	Y
Sandblaster	D	D	Y	N	N	N	Y
Sawmiller	D	D	Y	N	N	N	Y
Scaffold Worker/Rigger – over ten metres	D	D	\$1.00	N	N	N	Y
Scaffold Worker/Rigger – up to ten metres	SR2	ADL	Y	N	N	N	Y
Scientist – field work, hazardous chemicals	D	D	Y	N	N	N	N
Scientist – field work, less than 20%, no hazardous chemicals	B	B	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Scientist – field work, more than 20%, no hazardous chemicals	CC	B	Y	Y	Y	N	Y
Scientist – laboratory only, no hazardous chemicals, degree qualified	AA	A	Y	Y	Y	N	Y
Scrap Metal Dealer	SR5	ADL	Y	N	N	N	Y
Scrapmetal worker	SR5	ADL	Y	N	N	N	Y
Screen Printer – trade qualified	CC	B	Y	Y	Y	N	Y
Screen Printer – unqualified, minimum three years' experience	C2	C	Y	N	Y	N	Y
Sculptor	D	D	Y	N	N	N	Y
Secretary – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Secretary – average income <\$80,000	A	A	Y	Y	Y	N	Y
Security Guard: Aviation security – armed	D	D	Y	N	N	N	Y
Security Guard: Aviation security – unarmed	C2	C	Y	N	Y	N	Y
Security Guard: Bailiff – armed, courtroom only	D	D	Y	N	N	N	Y
Security Guard: Bailiff – unarmed, courtroom only	C	C	Y	N	Y	N	Y
Security Guard: Bank security – armed	D	D	Y	N	N	N	Y
Security Guard: Bank security – unarmed	C2	C	Y	N	Y	N	Y
Security Guard: Bodyguard	D	D	Y	N	N	N	N
Security Guard: Bouncer	D	D	Y	N	N	N	N
Security Guard: Casino security	D	D	Y	N	N	N	Y
Security Guard: Control room – unarmed, no intruder confrontation	B	B	Y	Y	Y	N	Y
Security Guard: Department store security/ detectives	D	D	Y	N	N	N	Y
Security Guard: Detectives	D	D	Y	N	N	N	Y
Security Guard: Hotel/Motel Industry security – armed	D	D	Y	N	N	N	Y
Security Guard: Hotel/Motel Industry security – unarmed	C2	C	Y	N	Y	N	Y
Security Guard: Railway guard	D	D	Y	N	N	N	Y
Sewage plant worker	SR5	ADL	Y	N	N	N	Y
Service Station: Console Operator	B	B	Y	Y	Y	N	Y
Service Station: Mechanic – trade qualified	C	C	Y	N	Y	N	Y
Sewing Machine Mechanic	B	B	Y	Y	Y	N	Y
Sewing Machinist – qualified	C5	C	Y	N	Y	N	Y
Sewing Machinist – unqualified	D	D	Y	N	N	N	Y
Shearer	D	D	Y	N	N	N	Y
Shed/Carport Erector	C	C	Y	N	Y	N	Y
Sheetmetal Worker – not trade qualified less than three years' experience	D	D	Y	N	N	N	Y
Sheetmetal Worker – not trade qualified minimum three years' experience	C2	C	Y	N	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Sheetmetal Worker – trade qualified	C	C	Y	N	Y	N	Y
Shipwright	CC	B	Y	Y	Y	N	Y
Shipyards Worker	SR2	ADL	Y	N	N	N	Y
Shoemaker/Repairer – less than three years' experience	CC	B	Y	Y	Y	N	Y
Shoemaker/Repairer – minimum three years' experience	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Adult books/goods	CC	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Antique dealers – deliveries	C5	C	Y	N	Y	N	Y
Shop Assistant/Keeper: Antique dealers – Restoration	C	C	Y	N	Y	N	Y
Shop Assistant/Keeper: Antique dealers – sales and office only, no deliveries	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Aquarium shop	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Art supplies – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Art supplies – more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Baby shop – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Baby shop – more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Bakery	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Battery sales – no fitting	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Bedding – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Bedding – more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Bicycle repairs	CC	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Bicycle sales	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Boating equipment – sales only, less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Boating equipment – sales only, more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Books/stationery – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Books/stationery – more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Bottle shop	C2	C	Y	N	Y	N	Y
Shop Assistant/Keeper: Brassware shop – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Brassware shop – more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Building supplies – no deliveries	B	B	Y	Y	Y	N	Y



Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Shop Assistant/Keeper: Camping equipment	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Card shop - less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Card shop - more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Carpet - sales only, less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Carpet - sales only, more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Cars - office only, involving some light manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Cars - office only, no sales or manual work	A	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Cars - yard sales	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Chemist shop assistant - less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Chemist shop assistant - more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Chinaware and glassware shop - less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Chinaware and glassware shop - more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Clothing - less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Clothing - more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Computer - less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Computer - more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Confectionary - less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Confectionary - more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Curtain - less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Curtain - more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Delicatessen	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Department store - deliveries	C5	C	Y	N	Y	N	Y
Shop Assistant/Keeper: Department store - sales, no deliveries, less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Department store - sales, no deliveries, more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Disposal store	B	B	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Shop Assistant/Keeper: Duty free shop - less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Duty free shop - more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Electrical - deliveries	C5	C	Y	N	Y	N	Y
Shop Assistant/Keeper: Electrical - retail sales only, less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Electrical - retail sales only, more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Fish and chip shop	CC	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Florist - deliveries	C5	C	Y	N	Y	N	Y
Shop Assistant/Keeper: Florist - sales, no deliveries	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Florist - shop proprietor, no deliveries, less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Florist - shop proprietor, no deliveries, more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Foot wear - less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Foot wear - more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistance/Keeper: Fruit shop	C	C	Y	N	Y	N	Y
Shop Assistant/Keeper: Furnishings (cushions, fabrics) - less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Furnishings (cushions, fabrics) - more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Furniture - deliveries	C5	C	Y	N	Y	N	Y
Shop Assistant/Keeper: Furniture - sales only, less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Furniture - sales only, more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Gift shop - less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Gift shop - more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Hardware - administration only	A	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Hardware - deliveries	C5	C	Y	N	Y	N	Y
Shop Assistant/Keeper: Hardware - sales	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Health food - less than 10% manual work	BB	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Shop Assistant/Keeper: Health food - more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Ice cream parlour	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Juice vendor	C2	C	Y	N	Y	N	Y
Shop Assistant/Keeper: Lawn moving sales	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Light fittings - less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Light fittings - more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Machinery sales/hire	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Motor vehicle accessories and spare parts	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Musical instruments - deliveries	C5	C	Y	N	Y	N	Y
Shop Assistant/Keeper: Musical instruments - no deliveries, less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Musical instruments - no deliveries, more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Newsagent - no deliveries, less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Newsagent - no deliveries, more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Nursery retail - less than 20% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Office supply - less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Office supply - more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Paint and wallpaper	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Pet shop	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Photographic - repairs	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Photographic - sales, less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Photographic - sales, more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Record shop - less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Record shop - more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Second hand goods	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Sporting goods - sales only, less than 10% manual work	BB	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Shop Assistant/Keeper: Sporting goods - sales only, more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Supermarket - cashier	CC	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Supermarket - deliveries	C5	C	Y	N	Y	N	Y
Shop Assistant/Keeper: Supermarket - manager and clerical, administration, involving some light manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Supermarket - manager and clerical, administration only, no manual work	A	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Supermarket - shelf stockist	SR5	ADL	Y	N	N	N	Y
Shop Assistant/Keeper: Swimming pool supplies	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Tobacconist - less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Tobacconist - more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Toy shop - less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Toy shop - more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Assistant/Keeper: Video/DVD/Record shop - less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Assistant/Keeper: Video/DVD/Record shop - more than 10% manual work	B	B	Y	Y	Y	N	Y
Shop Filler/Shelf Stacker	SR5	ADL	Y	N	N	N	Y
Shopfitter - not trade qualified, less than three years' experience	D	D	Y	N	N	N	Y
Shopfitter - not trade qualified, more than three years' experience	C5	C	Y	N	Y	N	Y
Shopfitter - trade qualified	CC	B	Y	Y	Y	N	Y
Shop Owner - less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Owner - less than 20% manual work	B	B	Y	Y	Y	N	Y
Shop Owner - more than 20% manual work	C5	C	Y	N	Y	N	Y
Shop Owner - no manual work	A	A	Y	Y	Y	N	Y
Shop Owner: Sales - counter only, less than 10% manual work	BB	A	Y	Y	Y	N	Y
Shop Owner: Sales - counter only, more than 10% manual work	B	B	Y	Y	Y	N	Y
Shunter	D	D	Y	N	N	N	Y
Signwriter - more than ten metres	D	D	\$1.00	N	N	N	Y
Signwriter - qualified, less than ten metres	B	B	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Signwriter - unqualified, less than ten metres	C	C	Y	N	Y	N	Y
Silversmith - qualified	B	B	Y	Y	Y	N	Y
Silversmith - unqualified, minimum three years' experience	C2	C	Y	N	Y	N	Y
Singer	D	D	Y	N	N	N	Y
Skylight Fitter - less than ten metres	C	C	Y	N	Y	N	Y
Skylight Fitter - more than ten metres	D	D	\$1.00	N	N	N	Y
Slaughterman	SR2	ADL	Y	N	N	N	Y
Social Worker/Counsellor - degree qualified, Field visits	BB	A	Y	Y	Y	N	Y
Social Worker/Counsellor - degree qualified, Office only	AA	A	Y	Y	Y	N	Y
Social Worker/Counsellor - unqualified, minimum three years' experience	B	B	Y	Y	Y	N	Y
Solicitor	AL	A	Y	Y	Y	N	Y
Sound Technician - studio only, minimum three years' experience	B	B	Y	Y	Y	N	Y
Speech Therapist/Pathologist - not university qualified, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Speech Therapist/Pathologist - not university qualified, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Speech Therapist/Pathologist - University qualified	AAA	A	Y	Y	Y	N	Y
Spray Painter - trade qualified	CC	B	Y	Y	Y	N	Y
Spray Painter - unqualified, minimum three years' experience	C5	C	Y	N	Y	N	Y
Squash Court Proprietor - no coaching	B	B	Y	Y	Y	N	Y
Statistician - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Statistician - average income <\$80,000	A	A	Y	Y	Y	N	Y
Steel Mill Worker	D	D	Y	N	N	N	Y
Stevedore	SR5	ADL	Y	N	N	N	Y
Stock and Station Agent - no manual work	B	B	Y	Y	Y	N	Y
Stock and Station Agent - with manual work	CC5	B	Y	Y	Y	N	Y
Stockbroker - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Stockbroker - average income <\$80,000	A	A	Y	Y	Y	N	Y
Stockman	D	D	Y	N	N	N	Y
Stone Mason	C	C	Y	N	Y	N	Y
Storeperson/Warehouse person	SR5	ADL	Y	N	N	N	Y
Student - medical/nursing/dentistry (with practical)	D	D	Y	N	N	N	Y
Student - other	D	D	Y	N	N	N	Y
Stuntperson - film/TV	D	D	\$2.00	N	N	N	N

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Stuntperson - record attempts and one off stunts	D	D	IC	N	N	N	N
Surfboard Reshaper	SR5	ADL	Y	N	N	N	Y
Surgeon	AM	A	Y	Y	Y	N	Y
Surveyor - consulting/office work only, university qualified	AAA	A	Y	Y	Y	N	Y
Surveyor: Field work - other, qualified	CC	B	Y	Y	Y	N	Y
Surveyor: Land - qualified, less than 20% field work	B	B	Y	Y	Y	N	Y
Surveyor: Mining - qualified, no underground	C5	C	Y	N	Y	N	Y
Surveyor: Quantity - qualified, office duties only, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Surveyor: Quantity - qualified, office duties only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Surveyor: Quantity - qualified, office duties only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Surveyor: Quantity - qualified, other	CC	B	Y	Y	Y	N	Y
Surveyor: Underwater - qualified	D	D	\$2.00	N	N	N	N
Swimming Pool Attendant - permanent, full time, minimum two years' experience	C5	C	Y	N	Y	N	Y
Swimming Pool Builder - above ground, qualified	C	C	Y	N	Y	N	Y
Swimming Pool Builder - in ground, concrete, licensed	C	C	Y	N	Y	N	Y
Swimming Pool Builder - in ground, fibreglass	C	C	Y	N	Y	N	Y
TAB Agent - full time	A	A	Y	Y	Y	N	Y
Tattooist	D	D	Y	N	N	N	Y
Tax Consultant - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Tax Consultant - average income <\$80,000	A	A	Y	Y	Y	N	Y
Taxidermist	CC	B	Y	Y	Y	N	Y
Teacher: Headmaster	AAA	A	Y	Y	Y	N	Y
Teacher: Kindergarten aide	CC	B	Y	Y	Y	N	Y
Teacher: Kindergarten teacher - qualified	BB	A	Y	Y	Y	N	Y
Teacher: Music Teacher - qualified, not working from home, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Teacher: Music Teacher - qualified, not working from home, average income <\$80,000	A	A	Y	Y	Y	N	Y
Teacher: Music Teacher - qualified, working from home	D	D	Y	N	N	N	Y
Teacher: Non-manual, classroom, less than 10% manual work	A	A	Y	Y	Y	N	Y
Teacher: Non-manual, classroom, more than 10% manual work	B	B	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Teacher: Physical education, trades, art, woodwork	CC	B	Y	Y	Y	N	Y
Teacher: Teacher's aide	B	B	Y	Y	Y	N	Y
Telephone Industry: Administration only - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Telephone Industry: Administration only - average income <\$80,000	A	A	Y	Y	Y	N	Y
Telephone Industry: Cable installation	D	D	Y	N	N	N	Y
Telephone Industry: Linesman - heights over ten metres	C2	C	\$1.00	N	Y	N	Y
Telephone Industry: Linesman - heights up to ten metres	C	C	Y	N	Y	N	Y
Telephone Industry: Technician - no underground	B	B	Y	Y	Y	N	Y
Television/Radio Repairer	B	B	Y	Y	Y	N	Y
Theatre/Cinema: Management - office only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Theatre/Cinema: Management - office only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Theatre/Cinema: Projectionist	B	B	Y	Y	Y	N	Y
Theatre/Cinema: Ticket seller	B	B	Y	Y	Y	N	Y
Theatre/Cinema: Usher	CC	B	Y	Y	Y	N	Y
Tiler: Floor and Wall tiler - trade qualified, no roof tiling or paving	C	C	Y	N	Y	N	Y
Tiler: Roof tiler - fully qualified, up to ten metres	C5	C	Y	N	Y	N	Y
Tiler: Roof tiler - unqualified or working over ten metres, less than three years' experience	D	D	\$1.00	N	N	N	Y
Tiler: Roof tiler - unqualified or working over ten metres, minimum three years' experience	SR2	ADL	\$1.00	N	N	N	Y
Timber Merchant	SR2	ADL	Y	N	N	N	Y
Tool Maker - trade qualified	B	B	Y	Y	Y	N	Y
Tool Maker - unqualified, less than three years' experience	D	D	Y	N	N	N	Y
Tool Maker - unqualified, minimum three years' experience	CC	B	Y	Y	Y	N	Y
Tourist Guide - full time, not seasonal	CC	B	Y	Y	Y	N	Y
Tourist Guide - part time or seasonal	D	D	Y	N	N	N	Y
Town Planner - degree qualified	AAA	A	Y	Y	Y	N	Y
Town Planner - not degree qualified, average income >\$125,000	AAA	A	Y	Y	Y	N	Y
Town Planner - not degree qualified, average income <\$125,000	AA	A	Y	Y	Y	N	Y
Town Planner - not degree qualified, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Town Planner - not degree qualified, average income <\$80,000	A	A	Y	Y	Y	N	Y

Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Translator – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Translator – average income <\$80,000	A	A	Y	Y	Y	N	Y
Travel Agent – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Travel Agent – average income <\$80,000	A	A	Y	Y	Y	N	Y
Tree Surgeon	SR2	ADL	Y	N	N	N	Y
Tugboat Operator	SR5	ADL	Y	N	N	N	Y
Tupperware Sales	D	D	Y	N	N	N	Y
Tutor – full time, not working from home, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Tutor – full time, not working from home, average income <\$80,000	A	A	Y	Y	Y	N	Y
Tutor – working from home	BB5	A	Y	Y	Y	N	Y
Tyre Fitter/Repairer	C2	C	Y	N	Y	N	Y
Upholsterer/Trimmer – not qualified, minimum three years' experience	C2	C	Y	N	Y	N	Y
Upholsterer/Trimmer – trade qualified	CC	B	Y	Y	Y	N	Y
Urologist	AM	A	Y	Y	Y	N	Y
Valet – full time	C5	C	Y	N	Y	N	Y
Valuer: Livestock – no manual work	B	B	Y	Y	Y	N	Y
Valuer: Livestock – with manual work	CC	B	Y	Y	Y	N	Y
Valuer: Property – average income >\$80,000	AA	A	Y	Y	Y	N	Y
Valuer: Property – average income <\$80,000	A	A	Y	Y	Y	N	Y
Vehicle Body Builder – trade qualified	C5	C	Y	N	Y	N	Y
Vehicle Body Builder – unqualified	D	D	Y	N	N	N	Y
Vending Machine Filler	C2	C	Y	N	Y	N	Y
Vending Machine Serviceman	C2	C	Y	N	Y	N	Y
Veterinary Nurse	CC	B	Y	Y	Y	N	Y
Veterinary Surgeon – domestic pets	AA	A	Y	Y	Y	N	Y
Veterinary Surgeon – large animals	BB	A	Y	Y	Y	N	Y
Wardsman	D	D	Y	N	N	N	Y
Warehouse: Manager – between 10% to 20% manual work	CC	B	Y	Y	Y	N	Y
Warehouse: Manager – less than 10% manual work	BB	A	Y	Y	Y	N	Y
Warehouse: Manager – more than 20% manual work	C2	C	Y	N	Y	N	Y
Warehouse: Not management	SR5	ADL	Y	N	N	N	Y
Washing Machine Mechanic	CC	B	Y	Y	Y	N	Y
Watchmaker/Repairer	B	B	Y	Y	Y	N	Y
Waterproofeer	C5	C	Y	N	Y	N	Y



Occupation description	IP occ class	TPD occ class	LI/TR	TPD Own	TPD Any	TPD Home Duties (LifeSo- lutions only)	TPD Non- working / Non- occupa- tional
Weather Forecaster - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Weather Forecaster - average income <\$80,000	A	A	Y	Y	Y	N	Y
Welder - trade qualified	C	C	Y	N	Y	N	Y
Welder - unqualified	C5	C	Y	N	Y	N	Y
Welfare Worker - administration/office only, average income >\$80,000	AA	A	Y	Y	Y	N	Y
Welfare Worker - administration/office only, average income <\$80,000	A	A	Y	Y	Y	N	Y
Welfare Worker - qualified, visiting/ outside work less than 20%	B	B	Y	Y	Y	N	Y
Welfare Worker - qualified, visiting/ outside work more than 20%	CC	B	Y	Y	Y	N	Y
Welfare Worker - unqualified	CC5	B	Y	Y	Y	N	Y
Wharf/Waterside Worker	SR2	ADL	Y	N	N	N	Y
Window Dresser - qualified	B	B	Y	Y	Y	N	Y
Window Dresser - unqualified	C2	C	Y	N	Y	N	Y
Window Tinter: Employee	C2	C	Y	N	Y	N	Y
Window Tinter: Proprietor	B	B	Y	Y	Y	N	Y
Windscreen Fitter - less than three years' experience	D	D	Y	N	N	N	Y
Windscreen Fitter - minimum three years' experience	C5	C	Y	N	Y	N	Y
Winemaker - qualified	B	B	Y	Y	Y	N	Y
Woolbroker/Buyer - average income >\$80,000	AA	A	Y	Y	Y	N	Y
Woolbroker/Buyer - average income <\$80,000	A	A	Y	Y	Y	N	Y
Wool Classer	CC	B	Y	Y	Y	N	Y
Wrecker	D	D	Y	N	N	N	Y
X-ray Technician - qualified	BB	A	Y	Y	Y	N	Y
Zoo Attendant - qualified	C5	C	Y	N	Y	N	Y
Zoo Attendant - unqualified	SR2	ADL	Y	N	N	N	Y
Zoologist	AA	A	Y	Y	Y	N	Y

# Pastime Table

## Pastimes legend

Std	Standard rates
Excl	Exclusion
\$1.00, \$2.00, etc	Per mille (Extra \$ per \$1,000 of benefit amount)
25%, 50%, etc	Extra mortality (EM) or morbidity loading
D	Not available
30 day, 90 day, etc	Minimum waiting period
IC	Individual consideration

These pastime ratings also apply to accident cover.

Pursuit or pastime	Level of participation	Life	TPD	Trauma	IP and BEX
<b>Abseiling</b>	<b>Indoor &amp; Outdoor</b> Amateur and less than 5000m	Std	Std	Std	30 day for B, CC, C and SR
	<b>Outdoor</b> Greater than or equal to 5000m or non-amateur	\$2.00 or Excl	IC	Excl	IC
<b>Aviation related sports</b>					
Aerobatic Flying		IC	IC	IC	IC
Ballooning	Tethered or one-off recreational flights	Std	Std	Std	Std
	Up to 50 total hours of experience	\$1.00 or Excl	Excl	Excl	Excl
	More than 50 total hours of experience	Std	Excl	Std	Excl
	Record attempts, ocean crossing	IC	IC	IC	IC
Gliding (unpowered and self-sustaining gliders)	<b>Flying hours per annum</b>				
	Less than or equal to 25	Std	Std	Std	Std
	26 to 50	\$1.00 or Excl	Excl	Excl	Excl
	51 to 100	\$2.00 or Excl	Excl	Excl	Excl
	101 to 200	\$3.00 or Excl	Excl	Excl	Excl
Greater than 200	\$4.00 or Excl	Excl	Excl	Excl	

Pursuit or pastime	Level of participation	Life	TPD	Trauma	IP and BEX
Hang Gliding/ Powered Hang Gliding/ Paragliding	<b>Member of reputable association, non- competition</b>				
	<b>Flying hours per annum</b>				
	Less than or equal to 50	Std	Std	Std	Excl
	51 to 100	\$1.00 or Excl	Excl	Excl	Excl
	101 to 200	\$2.00 or Excl	Excl	Excl	Excl
Greater than 200	\$3.00 or Excl	Excl	Excl	Excl	
Parachuting and all forms of sky diving, sky surfing (excluding base jumping)	<b>Member of National Association or club:</b>				
	<b>Number of jumps per annum:</b>				
	Less than or equal to 50	Std	Std	Std	Excl
	51 to 100	\$1.00 or Excl	Excl	Excl	Excl
	101 to 200	\$2.00 or Excl	Excl	Excl	Excl
	More than 200	\$3.00 or Excl	Excl	Excl	Excl
	Student or non-member, irrespective of jumps	\$2.00 or Excl	Excl	Excl	Excl
One-off jumpers	Std	Std	Std	Std	
<b>Contact sports</b> Wrestling	Amateur	Std	Std	Std	Excl
	Semi Professional	Std	Excl	Std	Excl
Boxing, kickboxing, Muay Thai	Amateur/Recreational/Fitness Only	Std	Std	Std	Excl
	Semi Professional	\$1.00 or Excl	D	Excl	D
Cage fighting & Mixed Martial arts (MMA), Regulated contests only	Amateur	Std	Excl	Excl	Excl
	Semi Professional and Professional	\$2.00 or Excl	D	Excl	D
Martial arts (i.e. Kyokushin karate, taekwondo, Jiu jitsu, judo, kung fu, krav maga	Amateur	Std	Std	Std	Std
	Semi - Professional	Std	Excl	Std	Excl
<b>Canyoning</b> (not underwater or involving diving	Experienced canyoner, with a guide	Std	Excl	Std	Excl
	Otherwise (Terms depending upon locations & experience)	IC	Excl	Excl	Excl

Pursuit or pastime	Level of participation	Life	TPD	Trauma	IP and BEX
<b>Canoeing/ Kayaking rafting /rowing, surf ski, dragon boat racing</b>	Amateur	Std	Std	Std	Std
	Semi - Professional	Std	Excl	Std	Excl
	Remote areas or travelling long-distances or extreme event	IC	Excl	Excl	Excl
<b>Caving and Potholing</b> (not underwater or involving diving)	Organized through a professional guide/ tour operator	Std	Std	Std	Excl
	Accompanied experienced caver or accompanied by experienced caver	IC	Excl	Excl	Excl
	Otherwise (incl solo caving and/or inexperienced caver groups)	IC	Excl	Excl	Excl
<b>Cycling/ Mountain biking</b>	Amateur	Std	Std	Std	Std
	Semi - Professional	Std	Excl	Std	Excl
<b>Diving</b>					
Diving depths less than 40m, always accompanied	No caving, potholing, or wreck diving	Std	Std	Std	Std
	Night diving	\$1.00 or Excl	Excl	Excl	Excl
	Some wreck exploration	\$3.00 or Excl	Excl	Excl	Excl
	Some caving and pothole diving	\$3.00 or Excl	Excl	Excl	Excl
Diving depths more than 40m, always accompanied	No caving, potholing, or wreck diving	\$2.00 or Excl	Excl	Excl	Excl
	Night diving	\$3.00 or Excl	Excl	Excl	Excl
	Some wreck exploration	\$5.00 or Excl	Excl	Excl	Excl
	Some caving and pothole diving	\$5.00 or Excl	Excl	Excl	Excl
Unaccompanied	Depending on location, depth, involvement, etc.	Excl	Excl	Excl	Excl
Instructor		IC	D	IC	D
Other diving	Examples include: Mixed gases, diving bells, depth record attempts, treasure hunting, special expeditions, etc.	IC	IC	IC	IC
<b>Extreme sports</b>					
Base Jumping or wingsuit diving		D	D	D	D

Pursuit or pastime	Level of participation	Life	TPD	Trauma	IP and BEX
Bungee Jumping	Amateur, up to 10 jumps (including one-off jumpers)	Std	Std	Std	Std
	Jumpmaster or more than 10 jumps per annum.	Std	Excl	Std	Excl
All extreme sports, record attempts, endurance events, stunts and other special events not included in the list		Refer to ClearView	Refer to ClearView	Refer to ClearView	Refer to ClearView
<b>Football of any code</b>	<b>Examples include Aussie Rules, AFL, Rugby League, Union, Indoor and Outdoor Soccer ^, ^^</b>				
	Amateur	Std	Std	Std	Occupation's B, CC, C, SR: 1)90-day Excl, or 2) 25% loading
	Semi - Professional	Std	Excl	Std	Excl
<b>Horse Riding</b>	Recreational riding - no competition	Std	Std	Std	Std
	Amateur - competition (including polo, show jumping)	Std	Excl	Std	Excl

^ It is underwriter's decision to determine the final assessment for football based on individual circumstances for all occupation classes. Note a full exclusion may apply.

^^ The 90-day football exclusion also excludes claims under Accident Option and Specific Injuries Benefit /Specific Event Option under IP Plus and flex options for B, CC occupations.

Pursuit or pastime	Level of participation	Life	TPD	Trauma	IP and BEX
<b>Motor car racing</b>	<b>Recreational</b> Autocross; Autograss; Autotests; Cross country (Off road) Demolition derby; Economy runs; Grass track; Hill climbs; Hovercrafts; Sand and dune buggy racing; Slaloms; Speed trials; Team recovery; Trials; Track days; Truck racing	Std	Std	Std	Std/Excl depending on frequency
	<b>Amateur:</b> Vintage/historic; Speedcar Racing, Dirt Track; Midget; Drift Racing; Production or Saloon (Group N), Clubman series, Classic car series, Vintage, Legends, and Banger racing; Street Stock Racing; Highly Modified Production (Group A). Sport formulae (non-classic) e.g. sports prototypes, sports tourers, grant tourer (GT) classes	Std	Excl	Std	Excl
	<b>Semi - Professional /Amateur Competition:</b> National Rally/Rally Cross; Speedcar Racing, Dirt Track; Midget; Drag Racing - Highly modified vehicles including hot rods, pro-modified, pro-stock, street altered; Karting-superkarts and international events; Super formula, single-make formula	\$2.00 or Excl	Excl	Excl	Excl
	Other Motor Sports	IC	IC	IC	IC
<b>Motor Cycle Racing</b>	Dirt biking/ Downhill biking; Hill climbs; Motocross (Scrambling); Road rally; Pocket bike racing; Quad biking; Sand racing; Scooter and Moped racing; Track days; Trails riding; Trials; Veterans and Vintage	Std	Excl	Std	Excl

Pursuit or pastime	Level of participation	Life	TPD	Trauma	IP and BEX
Closed, restricted or national circuit racing events:	<b>Amateur/Social participation</b>				
	<b>Engine capacity less than 250cc</b>				
	<b>Events per annual</b>				
	Less than or equal to 20	Std	Excl	Std	Excl
	Greater than 20	\$2.00 or Excl	Excl	Excl	Excl
	<b>Engine capacity 250cc to 550cc</b>				
	<b>Events per annual</b>				
	Less than or equal to 20	\$2.00 or Excl	Excl	Excl	Excl
	Greater than 20	\$4.00 or Excl	Excl	Excl	Excl
	<b>Engine capacity greater than 550cc</b>	\$6.00 or Excl	Excl	Excl	Excl
	<b>Semi professional:</b>				
	<b>Engine capacity 250cc to 550cc</b>				
	<b>Events per annum:</b>				
Less than or equal to 20	\$3.00 or Excl	Excl	Excl	Excl	
Greater than 20	\$5.00 or Excl	Excl	Excl	Excl	
<b>Engine capacity greater than 550cc</b>	\$7.00 or Excl	Excl	Excl	Excl	
Enduro and speedway racing	Professional riders or greater than 20 races per annum	\$1.00 or Excl	Excl	Excl	Excl
	Otherwise	Std	Excl	Std	Excl
Sprint events – clubman, veteran, vintage	Professional riders or greater than 20 races per annum	\$1.00 or Excl	Excl	Excl	Excl
	Otherwise	Std	Excl	Std	Excl
<b>Mountaineering /Rock Climbing</b> Amateur	<b>Less than 4000m</b>				
	With safety gear	Std	Excl	Std	Excl
	Without safety gear (Free climbing) or 'Solo' climbing	IC	D	D	D
	<b>Above 4000m</b>				
Depending on location	IC	Excl	Excl	Excl	
<b>Motorboats/ Power boats</b>	Amateur - no competition	Std	Std	Std	Std
	All competition and racing	IC	IC	IC	IC

Pursuit or pastime	Level of participation	Life	TPD	Trauma	IP and BEX
<b>Private flying</b>					
Crop Dusting / Cattle Mustering	Fixed wing and helicopter	\$2.00	D	Excl	D
Gyroplanes/ Autogyros	Less than 40 hours experience flying Gyros	IC, usually excl	Excl	Excl	Excl
	<b>Greater or equal to 40 hours experience flying Gyros</b>				
	<b>Flying hours per annum:</b>				
	Less than 100 hours	\$4.00 or Excl	Excl	Excl	Excl
	Greater than 100 hours	\$10.00 or Excl	Excl	Excl	Excl
Private Flying (Fixed wing - Aircraft)	<b>Solo flying experience &gt;300 hours</b>				
	<b>Number of Flying hours per annum:</b>				
	Up to 100	Std	Std	Std	Std
	101 to 250	\$1.00 or Excl	Excl.	Std	Excl
	Greater than 250	\$2.00 or Excl	Excl	Std	Excl
	Solo flying with experience < 300hours	Add \$1.00 to the above ratings	Excl	Excl	Excl
Private Flying (Rotary wing - Helicopter)	<b>Solo flying experience &gt;300 hours</b>				
	<b>Number of Flying hours per annum:</b>				
	Up to 100	\$1.00 or Excl	Excl	Excl	Excl
	101 to 250	\$2.00 or Excl	Excl	Excl	Excl
	Greater than 250	\$3.00 or Excl	Excl	Excl	Excl
	Solo flying with experience < 300hours	Add \$1.00 to the above ratings	Excl	Excl	Excl
Student Pilots		\$2.00 or Excl	Excl	Excl	Excl
Other Aviation	Including search and rescue, firefighting, power line work and all other specialized operations	IC	IC	IC	IC
Other Flying	All record attempts, stunt flying, test flying	IC	Excl	Excl	Excl



Pursuit or pastime	Level of participation	Life	TPD	Trauma	IP and BEX
<b>Rodeo</b>	Amateur	Std	Excl	Std	Excl
	Semi - Professional or Professional	Std	D	Excl	D
<b>Sailing/Yachting</b>	Inland, enclosed & Offshore, Category B (4) and offshore, category B (2 or 3) Pleasure only, no racing	Std	Std	Std	Std
	<b>Offshore, category A: pleasure only/ Offshore, categories B (2 or 3) racing:</b>				
	<b>Number of crew:</b>				
	1-2	\$2.00 or Excl	Excl	Excl	Excl
	3-6	\$1.00 or Excl	Excl	Excl	Excl
	>6	Std	Excl	Std	Excl
	<b>Offshore, category A: racing or Transocean</b>				
	<b>Number of crew:</b>				
	1-2	\$4.00 or Excl	Excl	Excl	Excl
	3-6	\$2.00 or Excl	Excl	Excl	Excl
>6	Std	Excl	Std	Excl	
Single handed around the World Race or record attempts	IC	Excl	Excl	Excl	
<b>Skiing, snowboarding, ski jumping</b>	Amateur/recreational	Std	Std	Std	Std
	Semi-Professional	Std	Excl	Std	Excl
<b>Water sports. i.e. water skiing, surfing, wakeboarding, windsurfing</b>	Amateur	Std	Std	Std	Excl
	Semi - Professional	Std	Excl	Std	Excl

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## **New Business/Underwriting**

**1300 661 920**

(between 8am - 6pm, weekdays, AEST)

Select option 1 to speak directly with an underwriter.

Select option 2 to speak to a customer service consultant.

All underwriting correspondence including pre assessments to:

[underwriting@clearview.com.au](mailto:underwriting@clearview.com.au)

## **Client Administration**

### **Policy Maintenance:**

[clearviewlife.maintenance@clearview.com.au](mailto:clearviewlife.maintenance@clearview.com.au)

### **Rollovers:**

[liferollovers@clearview.com.au](mailto:liferollovers@clearview.com.au)

### **Claims:**

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## **ClearView Life Contact Centre**

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