ENCOMPASS PROTECTION

Adviser Guide

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PROTECTION

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

We encourage you to get in touch if you need any assistance,
Monday to Friday 8:00 am – 6:00 pm (AEST/AEDT).

Sales
To get in touch with a Business Development Manager.

Phone: 1300 576 049
Email: adviser@encompassprotect.com.au

Adviser services
For all adviser administration and commission enquiries.

Phone: 1300 576 049
Email: adviser@encompassprotect.com.au

Customer service
For all underwriting, tele-interviewing, new business and policy administration enquiries.

Phone: 1300 476 030 (customers) and 1300 576 049 (advisers)
Email: customer@encompassprotect.com.au

Claims
For all claims enquiries

Phone: 1300 476 030 (customers) and 1300 576 049 (advisers)
Email: claims@encompassprotect.com.au

General information
For general information about Encompass Protection, please visit our website

www.encompassprotect.com.au

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GETTING TO KNOW ENCOMPASS PROTECTION

Encompass Protection provides Australians with a range of options to meet their protection needs.

The right kind of life insurance can be invaluable to your clients and their loved ones. It gives them the confidence to set and achieve their life goals, while knowing that if the worst happens, they're protected.

Encompass Protection is a life insurance product designed for that very reason – to help your clients protect what's important to them. Encompass Protection includes four cover types: Life Cover, Total and Permanent Disability (TPD) Cover, Critical Illness Cover and Income Protection Cover.

Choosing Encompass Protection means you and your clients have chosen:

- A highly rated product that provides cover for the most important needs of everyday Australians
- An outstanding service experience that's personalised and consistent, because it's delivered by market-leading Australian service business, NEOS Life
- Confidence and certainty that the benefits of life insurance will be there when needed most. Encompass Protection is issued by MLC Limited, an established and trusted life insurer with a strong track record in claims management
- An award-winning suite of claims programs designed to help customers recover and return to health before, during and after their claim.

Our business model

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

Insurer

MLC Limited ABN 90 000 000 402 AFSL 230694 (MLC Life Insurance) issues and is responsible for Encompass Protection and the Product Disclosure Statement and Policy Document (PDS). MLC Life Insurance has been protecting Australian lives for over 130 years and in 2024, paid over $1.1 billion in claims to its customers. So, you can be confident that your clients are in safe hands because all Encompass Protection claims are handled by the team at MLC Life Insurance.

MLC Life Insurance is responsible for product development and design, and the administration of claims for Encompass Protection, and holds commission agreements with AFS licensees.

Administrator and promoter

NEOS Life (NEOS) is a registered business name of Australian Life Development Pty Ltd ABN 96 617 129 914 AFSL 502759. NEOS is a specialist in life insurance administration. Since their launch in 2018, NEOS has changed the way life insurance is delivered in Australia by focusing on making it easy, accessible and friendly. In doing so, they've lived up to their mission of setting a new standard in life insurance. As a result, you can expect a truly outstanding customer experience when it comes to the assessment of your application and management of your Encompass Protection life insurance policy.

NEOS is responsible for, promoting, marketing and administering Encompass Protection under agreements with the insurer, and holds distribution agreements with AFS licensees.

Why Encompass Protection?

Encompass Protection is designed to give Australians more choice when it comes to finding the protection they need, at the right price, without sacrificing great customer service or confidence in the claims experience.

With Encompass Protection, you get what you've been demanding:

Passionate people	who understand life insurance and the importance and value of financial advice.
Quality products	helping families protect what's important to them.
Flexible protection	providing a combination of cover types and ownership options.
Competitive pricing	for regular Australians with everyday needs.
Faster decisions	at the time of application and claim.
Australian-based business	with an Australian-based service centre.
Personal service	provided by a highly trained and experienced team.
Enhanced claims support	from MLC Life Insurance, with a proven track record in helping customers before, during and after a claim to live their best lives.
Weekly commission cycle	ensuring prompt payment and efficient cash flow.
100% digital	no paper, no snail mail, no physical signatures.
MLC Life Insurance	is backed by a leading global insurer, Nippon, giving you and your clients confidence at claims time.

ENCOMPASS PROTECTION

Encompass Protection has been specifically designed for your clients with everyday needs.

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

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

Please refer to the Encompass Protection PDS available at **www.encompassprotect.com.au/PDS** for full product terms and conditions.

Cover types and terminology

Encompass Protection provides the below cover types.

Cover types	Available as
Life Cover	▸ Stand-alone
Total and Permanent Disability (TPD) Cover	▸ Attached to Life Cover ▸ Linked to Life Cover ▸ Split
Critical Illness Cover	▸ Stand-alone ▸ Attached to Life Cover ▸ Linked to Life Cover
Income Protection Cover	▸ Stand-alone

Stand-alone cover

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

Attached cover

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

Linked cover

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

Linking is available between an Encompass Protection policy held outside of super and an Encompass Protection policy held inside of super.

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

Split cover

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

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

The maximum benefit payable under both policies will never exceed the amount that would have been payable under a single policy held outside of super.

Encompass Protection allows TPD Cover to be split.

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Interim accident cover

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

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

For Life and TPD Cover, we'll pay up to $1,000,000, and for Critical Illness Cover, we'll pay up to $600,000. For Income Protection Cover we'll pay up to $10,000 per month for 12 months.

See the Encompass Protection PDS for full details.

Interim rollover cover

We provide complimentary interim rollover cover, which is designed to provide your clients with cover for accident and illness, on the terms they were accepted for, while we wait for their nominated super fund to transfer premiums to us by rollover.

Interim rollover cover starts as soon as we:

- notify you that we intend to provide Encompass Protection cover, including confirmation of the sum insured and any optional benefits and exclusions which would apply to the issued policy; and
- have received everything we need to issue the policy, including super fund premium payment details.

Interim rollover cover is available for Life, TPD and Income Protection Cover paid by rollover. It's also available for Critical Illness Cover, when linked to Life Cover paid by rollover.

See the Encompass Protection PDS for full details.

Guarantee of upgrade

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

Life Cover

SUPER NON SUPER

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

Minimum entry age

- 18

Maximum entry age

- 70

Benefit expiry age

- Policy anniversary after age 99
- Policy anniversary after age 75, when structured inside super

Minimum sum insured that can be applied for

- $50,000

Maximum sum insured that can be applied for

- $3,000,000

Premium type

- Variable age-stepped premium

Benefits and features included at no extra cost

- Death Benefit
- Terminal Illness Benefit
- Indexation Benefit
- Future Increase Benefit
- Suspending Premium and Cover
- Specific Accidental Injury Benefit
- Financial Advice Benefit*
- Funeral Advancement Benefit*

Optional benefit at an extra cost

- Premium Waiver Option

*Not available inside super

TPD Cover

SUPER NON SUPER

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

TPD Cover is available both inside and outside super.

Minimum entry age

- 18

Maximum entry age

- 60

Benefit expiry age

- Policy anniversary after age 65

Minimum sum insured that can be applied for

- $50,000

Maximum sum insured that can be applied for

- $3,000,000

Premium type

- Variable age-stepped premium

TPD definitions available

- Super TPD
- Any occupation
- Own occupation

Product structure combinations

- TPD Cover attached to Life Cover
- TPD Cover linked to Life Cover
- Split TPD Cover

For all product structure combinations, the TPD Cover sum insured must not exceed the Life Cover sum insured.

Benefits and features included at no extra cost

- Total and Permanent Disability Benefit
- Indexation Benefit
- Future Increase Benefit
- Suspending Premium and Cover
- Specific Loss Benefit*
- Financial Advice Benefit*

Optional benefits at an extra cost

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

*Not available inside super

Critical Illness Cover

NON SUPER

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

Critical Illness Cover is not available inside super.

Choice of cover

- Critical Illness Standard
- Critical Illness Plus

Minimum entry age

- 18

Maximum entry age

- 60

Benefit expiry age

- Policy anniversary after age 65

Minimum sum insured that can be applied for

- $50,000

Maximum sum insured that can be applied for

- $1,000,000

Premium type

- Variable age-stepped premium

Product structure combinations

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

Benefits and features included at no extra cost

- Critical Illness Benefit
- Indexation Benefit
- Future Increase Benefit
- Financial Advice Benefit
- Critical Illness Death Benefit*
- Suspending Premium and Cover
- Child Support Benefit
- Partial Critical Illness Benefit^

Optional benefits at an extra cost

- Premium Waiver Option
- Life Cover Buy Back Option+
- Critical Illness Cover Reinstatement Option

*Only available on Standalone Critical Illness Cover
^Only applicable to Critical Illness Plus
+Only available when Critical Illness Cover is attached or linked to Life Cover

Income Protection Cover

SUPER NON SUPER

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

Income Protection Cover is available both inside and outside super.

Minimum entry age

- 18

Maximum entry age

- 60

Expiry ages

- The policy anniversary after age 65.

Minimum sum insured that can be applied for

- $1,500

Maximum sum insured that can be applied for

The maximum sum insured is the lower of:

- $20,000 and:
- A percentage of earnings as follows:
  - 70% of the first $20,000 per month ($240,000 per year) of earnings; plus
  - 50% of any earnings greater than $20,000 per month.

In addition, your client can apply for:

- 20% of the Income Protection Cover sum insured for the first six months of claim under the Income Booster Option, and
- cover to protect their super contributions, with a maximum 15% of their earnings insurable under the Superannuation Contribution Option.

The combined Income Protection Cover sum insured including any Income Booster and Superannuation Contribution options cannot exceed $30,000.

Premium type

- Variable age-stepped premium

Waiting periods

- 30 days
- 60 days
- 90 days

Benefit periods

- Two years
- Five years
- To age 65

Included benefits and features

- Total Disability Benefit
- Partial Disability Benefit
- Death Benefit
- Waiver of Premium While on Claim Benefit
- Indexation Benefit
- Recurrent Disability
- Future Increase Benefit
- Suspending Premium and Cover
- Elective Surgery Benefit
- Rehabilitation Expense Benefit*

Optional benefits

- Increasing Claims Option
- Superannuation Contribution Option
- Income Booster Option

*Not available inside super

For clients with Income Protection Cover held inside super, if they are unemployed prior to becoming disabled, they may not be entitled to a benefit within super. However, if this happens, Supplementary Income Protection Insurance applies.

Supplementary Income Protection Insurance provides identical benefits to the Income Protection Cover in super without the requirement to meet the temporary incapacity condition of release.

PRICING

Pricing philosophy

We believe in charging customers fair and sustainable premiums.

To support premium rate competitiveness and stability we will:

- discount or load customer premiums appropriately, based on their risk of claiming; and
- reduce premium rate cross-subsidies between products and customers.

By doing this we can offer highly competitive rates for healthy clients with everyday needs.

Healthy Life pricing

Encompass Protection customers applying for Life Cover, TPD Cover and/or Critical Illness Cover are eligible for lower premium rates when they have a BMI between 19 and 28.5 inclusive.

Currently, the healthy life rates are 7.5% less than the standard rates if your customer meets the eligibility criteria. The healthy life rates apply to Life Cover, TPD Cover and/or Critical Illness and do not apply for Income Protection Cover.

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

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

Please note this discount is not guaranteed and may be varied or removed at any time.

Policy discounts

Your client may be eligible for other discounts. Where applicable. these discounts will be automatically applied at time of quote.

Stamp duty

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

Policy fee

Encompass Protection policies don't have a policy fee.

APPLYING FOR ENCOMPASS PROTECTION

Our technology

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

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

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

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

Application processes

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

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

UNDERWRITING SERVICES

The Encompass Protection underwriting team

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

In addition:

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

Pre-assessment service

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

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

Tele-interviewing

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

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

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

Tele-underwriting

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

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

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

Revised terms acceptance

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

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

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

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

Declined applications

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

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

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

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

MEDICAL UNDERWRITING

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

Mandatory medical requirements

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

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

The calculation is based on:

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

For the purposes of this calculation, any existing cover held with another insurer will not be included. If medical evidence has been obtained in the past six months, we may be able to use this. Please contact your dedicated underwriter or our underwriting team to discuss if this is the case.

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

1. Mini-checks

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

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

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

2. MBA20 and 3. FBC

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

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

4. PMAR

PMAR's are reports completed by the client's usual doctor. Your client is not required to visit their doctor for this report. We request reports for the level of cover or sometimes to request details for a particular condition - a brief medical report (BMR).

Mandatory medical requirements for Life, TPD and Critical Illness Cover

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

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

Life Cover 1 = Mini-check 2 = MBA20

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

TPD Cover 1 = Mini-check 2 = MBA20

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

Critical Illness Cover 1 = Mini-check 2 = MBA20

Sum insured	Age next birthday	
	Up to 55	56+
$0 - $750,000	Nil	Nil
$750,001 - $1,000,000	Nil	1+2

Mandatory medical requirements for Income Protection Cover

The maximum Income Protection sum insured is $20,000 per month. The Income Booster Option and Superannuation Contribution Option allow for additional benefits above this, up to a combined maximum of $30,000 per month.

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

1 = Mini-check 2 = MBA20 3 = FBC 4 = PMAR

Sum insured	Age next birthday	
	Up to 50	51+
$0-$10,000	Nil	Nil
$10,001-$12,500	Nil	1+2
$12,501-$15,000	1	1+2
$15,001-$20,000	1+2	1+2
$20,001 - $30,000	1+2+3+4	1+2+3+4

Arranging medical requirements

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

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

Please note that irrespective of the chosen doctor or preferred service provider used, the medical costs (including reports and any pre-approved out of pocket expenses) are paid by us.

Consent for accessing Health Information

The authority form will inform your client about how their health information can be accessed by us and each time your client applies for cover or makes a claim, NEOS will obtain a new consent from your client.

The authority form will give us two types of authority.

- Authority 1 – an authority for NEOS to request a report from your client's health provider (except consultation notes) about a specific condition/s; and
- Authority 2 - an authority for NEOS to request your client's full health record (including consultation notes).

We will request a PMAR or BMR in the first instance. If we have not received the PMAR or BMR after 4 weeks, or the PMAR or BMR is incomplete, inaccurate or contained inconsistencies, we may request a copy of your client's full health record (we will need authority 2 signed to do this).

The 'Consent for accessing Health Information' form is on our website.

FINANCIAL UNDERWRITING

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

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

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

Financial underwriting for Life, TPD and Critical Illness Cover

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

Maximum sum insured for personal cover

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

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

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

Calculations are based on maximum total industry cover:

Cover Type	Maximum multiple	Calculation
Life Cover	x 25	(70 – current age) x earnings
TPD Cover*	x 15	(65 – current age) x earnings
Critical Illness Cover	x 20	(65 – current age) x earnings

* Where your client is not applying for (or does not hold) Income Protection Cover with a benefit period to age 65 or longer, the maximum multiple for TPD Cover will be x25.

In some circumstances, we'll consider a sum insured above the income multiples guideline. To apply for a sum insured outside these guidelines, please include a brief outline of how the sum insured was calculated and any supporting information. However, if the Life Cover or Critical Illness sum insured is less than $500,000, we will not require further supporting information.

Please contact your dedicated underwriter or our underwriting team to discuss further.

Maximum sum insured for home duties

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

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

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

Financial underwriting for business cover

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

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

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

The different types of business cover are listed below:

Key person cover

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

Partnership/share purchase

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

Business debt protection

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

Mandatory financial requirements for business cover

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

Financial underwriting for Income Protection Cover

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

Maximum sum insured

Replacement ratio

The maximum sum insured available for Income Protection Cover is the lower of:

- $20,000 per month, and
- A percentage of your client's earnings as follows;
  - 70% of the first $20,000 per month ($240,000 per year) of your client's earnings , plus
  - 50% of earnings greater than $20,000 per month.

In addition, your client can apply for:

- 20% of the Income Protection sum insured for the first six months of claim under the Income Booster Option, and
- cover to protect their super contributions, with a maximum 15% of their earnings insurable under the Superannuation Contribution Option.

The combined Income Protection Cover sum insured, Income Booster option sum insured and Superannuation Contribution Option sum insured cannot exceed $30,000 per month.

Restrictions to maximum sum insured for high-risk occupations

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

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

Financial assessment guidelines

Employees

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

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

Income Variances - Bonuses and Commissions

We can allow the inclusion of consistent commissions/ bonuses as part of your client's income, averaged over the last three years.

Self-employed

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

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

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

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

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

Hours worked and how this could affect calculating the monthly benefits

We can only insure a maximum of 50 paid hours of work per week. If your client is employed and gets paid per hour or is self-employed, any excess will be pro-rated to the equivalent of 50 paid hours (or equivalent over the month to account for shift workers and fly-in fly-out workers).

Clients who are paid a salary package will not be impacted by this, however any client who works in excess of 60 hours a week will be considered by our underwriting team on a case-by-case basis. See page 35 for further explanation.

Passive or investment income

Income that the insured person receives, other than through personal exertion in their occupation, is known as passive income. Passive income may include such things as dividends, interest, rent or pensions. As such, passive income continues to be received by the insured person even if they become disabled, and therefore does not form part of their personal exertion income.

During the application process we may seek additional details on the insured person's passive income so that we can understand the impact on their Income Protection Cover.

Where passive income is:

- more than $20,000 per year (after expenses), or
- more than 25% of total income (where total income = personal exertion income + passive income),

our underwriters may adjust the Income Protection sum insured.

The Income Protection sum insured will be adjusted as follows:

((Earned income + passive income) x replacement ratio – unearned income) /12

Where passive income exceeds $150,000 per year, Income Protection Cover may not be available, and we may seek further information regarding TPD cover.

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

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

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

If there has been a decrease from the previous year, we'll require full details of the reasons before we make an underwriting decision. This could result in us reducing the sum insured.

Mandatory financial requirements
There are no mandatory financial requirements for Income Protection Cover.

OTHER UNDERWRITING GUIDELINES

Back and musculoskeletal conditions

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

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

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

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

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

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

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

Bankruptcy, administration, receivership and liquidation

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

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

Depression, anxiety and stress

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

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

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

Height and weight

Excess weight increases the risk of the following medical conditions:

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

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

BMI = weight / (height x height)

For example:

- weight = 90kg
- height = 180cm
- BMI = 90 / (1.8 x 1.8) = 28

A BMI of 30 or over could attract a premium loading.

Pregnancy

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

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

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

Residency

Your client must have permanent residency in Australia to apply for Life Cover, TPD Cover, Critical Illness Cover and Income Protection Cover. However, we'll also consider applications where your client has applied for permanent residency in Australia (but it hasn't yet been granted), or they're on a long term business or employer sponsored visa (such as 482), they've been in Australia for more than 12 months, and they have a good work history in their current role.

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

Smoking

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

Review of smoker rates

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

Travel

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

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

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

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

We use the following table as a guide.

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

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

ACTIVITIES AND PURSUITS GUIDELINES

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

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

Professional Sports/Activities

If your client takes part in a sport or activity on a paid, professional basis where this is their primary occupation, TPD Cover and Income Protection Cover will not be available. There may be exceptions where your client has a usual paid occupation and also participates in a sport or activity on a professional or semi-professional basis. Please contact your dedicated underwriter or our underwriting team to discuss these cases further.

Abbreviations used in the activities and pursuits guide			
Decline	Cover is not available	p.a.	Per annum
Excl.	Exclusion	Std.	Standard premium rates
IC	Individual consideration	\$1.00 – \$5.00	Extra premium or loading per \$1,000 of sum insured per annum
Loading %	Extra premium or loading by the nominated percentage	90 day	90 day waiting period applies to the relevant activity/pursuit
N/A	Not applicable	90 day occupation	90 day waiting period applies for occupation categories LBC, BC, HB and SRA to the relevant activity/pursuit or a 25% loading can be requested

Activity/pursuit	Description	Life Cover	TPD Cover	Critical Illness Cover	Income Protection Cover
Abseiling	Less than 10 metres	Std.	Std.	Std.	90 days
	More than 10 metres	\$2.50 or Excl.	Excl.	Excl.	Excl.
Acrobat	Professional	IC	IC	IC	IC
Archery	Amateur	Std.	Std.	Std.	Std.
Athletics	Amateur	Std.	Std.	Std.	Std.
	Coach	Std.	IC	Std.	IC
	Professional	Std.	IC	Std.	IC
Aviation					
Aerobatics		IC	IC	IC	IC

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

Activity/pursuit	Description	Life Cover	TPD Cover	Critical Illness Cover	Income Protection Cover
Private flying (fixed wing)	Up to 100 hours p.a.	$1.00 or Excl.	Excl.	Excl.	Excl.
	101–150 hours p.a.	$2.00 or Excl.	Excl.	Excl.	Excl.
	>150 hours p.a.	$4.00 or Excl.	Excl.	Excl.	Excl.
Private flying (rotary wing)	Up to 100 hours p.a.	$2.00 or Excl.	Excl.	Excl.	Excl.
	100-150 hours p.a.	$3.00 or Excl.	Excl.	Excl.	Excl.
	>150 hours p.a.	$5.00 or Excl.	Excl.	Excl.	Excl.
Base jumping		IC	IC	IC	IC
Baseball/ Softball	Amateur	Std.	Std.	Std.	Std.
	Coach	Std.	IC	Std.	IC
	Professional	Std.	IC	Std.	IC
Basketball	Amateur	Std.	Std.	Std.	Std.
	Coach	Std.	IC	Std.	IC
	Profesional	Std.	IC	Std.	IC
Bowling	Indoor/lawn/ten-pin	Std.	Std.	Std.	Std.
Boxing	Amateur – competition	$2.00 or Excl.	Excl.	Excl.	Excl.
	Pleasure/recreation only	Std.	Std.	Std.	Std.
	Coach	Std.	IC	Std.	IC
	Professional	Decline	Decline	Decline	Decline
Bungee jumping	Amateur/occasional < 5 jumps	Std.	Std.	Std.	Std.
	Instructor/professional/regular jumper/competitions	IC	Excl.	Excl.	Excl.
Bush walking		Std.	Std.	Std.	Std.
Cricket	Amateur	Std.	Std.	Std.	Std.
	Coach	Std.	IC	Std.	IC
	Professional	Std.	IC	Std.	IC

Activity/pursuit	Description	Life Cover	TPD Cover	Critical Illness Cover	Income Protection Cover
Cyclist	Amateur	Std.	Std.	Std.	Std.
	Coach	Std.	IC	Std.	IC
	Professional	Std.	IC	Std.	IC
Football					
Soccer – indoor	Amateur	Std.	Std.	Std.	Std.
Soccer - outdoor	Amateur	Std.	Std.	Std.	Std.
	Coach	Std.	IC	Std.	IC
	Professional	Std.	N/A	Std.	IC
Touch football	Amateur	Std.	Std.	Std.	Std.
Union, League, AFL	Amateur	Std.	Std.	Std.	90 days occupation
	Coach	Std.	IC	Std.	IC
	Professional	Std.	IC	Std.	IC
Golf	Amateur	Std.	Std.	Std.	Std.
	Coach	Std.	IC	Std.	IC
	Professional	Std.	IC	Std.	IC
Gymnastics	Amateur	Std.	Std.	Std.	Std.
	Coach	Std.	IC	Std.	IC
	Professional	Std.	IC	Std.	IC
Hockey	Field – amateur	Std.	Std.	Std.	Std.
	Ice – amateur	Std.	Excl.	Std.	Excl.
	Professional (either field or ice)	Std.	IC	Std.	IC
Horse riding	Competition (including polo and show jumping)	Std.	Excl.	Std.	Excl.
	Pleasure/recreation only	Std.	Std.	Std.	Std.
	Rodeo	Std.	Excl.	Std.	Excl.

Activity/pursuit	Description	Life Cover	TPD Cover	Critical Illness Cover	Income Protection Cover
Hunting	Amateur	Std.	Std.	Std.	Std.
	Professional	Std.	IC	Std.	IC
Kayaking/canoeing/rafting					
Still water	Pleasure/recreational	Std.	Std.	Std.	Std.
	Competition	Std.	Excl.	Std.	Excl.
White water	Recreation only < 10 times p.a.	Std.	Std.	Std.	Std.
	Recreation only > 10 times p.a.	Std.	Excl.	Std.	Excl.
	Competition	Std.	Excl.	Std.	Excl.
Kickboxing	Amateur – competition	Std.	Excl.	Std.	Excl.
	Pleasure/recreation only	Std.	Std.	Std.	90 day
	Professional	IC	IC	IC	IC
Kitesurfing	Amateur	Std.	Std.	Std.	Std.
Lacrosse		Std.	Std.	Std.	Std.
Marathon running		Std.	Std.	Std.	Std.
Martial arts	Amateur – competition	Std.	Excl.	Std.	Excl.
	Pleasure/recreation only	Std.	Std.	IC	IC
	Professional	IC	IC	IC	IC
Motor car racing	Amateur – competitive racing (e.g. drag racing or sports cars)	IC	Excl.	IC	Excl.
	Karting, endurance, off-road events, rallies, stock cars etc.	IC	Excl.	IC	Excl.
	Amateur – no internationals, social participation only. Includes go karts, vintage cars, time trails, rallies, hill climbs events.	Std.	Std.	Std.	Std.
	Professional	IC	IC	IC	IC

Activity/pursuit	Description	Life Cover	TPD Cover	Critical Illness Cover	Income Protection Cover
Motor cycle racing	Acrobatics/stunts	IC	IC	IC	IC
	Circuit racing/speedway	IC	IC	IC	IC
	Professional	IC	IC	IC	IC
	Scrambles, hill climbs	Std.	Excl.	Std.	Excl.
	Trail bike riding – competition	Std.	Excl.	Std.	Excl.
	Trail bike riding – no competition	Std.	Std.	Std.	90 day
Mountain climbing/ mountaineering	Above 6,000m	IC	IC	IC	IC
	Australia and New Zealand only	$2.00 or Excl.	Excl.	$2.00 or Excl.	Excl.
	Outside Australia and New Zealand	IC	IC	IC	IC
Netball	Amateur	Std.	Std.	Std.	Std.
	Professional	Std.	IC	Std.	IC
Rock climbing	Indoor	Std.	Std.	Std.	Std.
	Outdoor	$2.00 or Excl.	Excl.	$2.00 or Excl.	Excl.
Rowing	Amateur	Std.	Std.	Std.	Std.
Sailboarding	Amateur	Std.	Std.	Std.	Std.
Sailing	Amateur – Australian waters, daytime only	Std.	Std.	Std.	Std.
	Amateur – offshore/advanced competition	Std.	Excl.	Std.	Excl.
	Instructor	Std.	IC	Std.	IC
Scuba diving					
Diving depths < 40 metres	No caving, potholing or wreck dives	Std.	Std.	Std.	Std.
Diving depths < 40 metres	Some caving, potholing or wreck drives	$2.00 or Excl.	Excl.	Excl.	Excl.

Activity/pursuit	Description	Life Cover	TPD Cover	Critical Illness Cover	Income Protection Cover
Diving depths > 40 metres	No caving, potholing or wreck dives	$2.00 or Excl.	Excl.	$2.00 or Excl.	Excl.
Diving instructor	Instructor	Std.	IC	Std.	IC
Shooting	Amateur	Std.	Std.	Std.	Std.
	Professional	Std.	IC	Std.	IC
	Making ammunitions	Excl.	Excl.	Excl.	Excl.
Skating – skateboarding, ice skating, roller skating	Amateur – competition	Std.	Excl.	Std.	Excl.
	Pleasure/recreation only	Std.	Std.	Std.	Std.
	Professional	Std.	Excl.	Std.	Excl.
Skiing – snow/water/grass/snow boarding	Amateur – competition	Std.	Excl.	Std.	Excl.
	Pleasure/recreation only	Std.	Std.	Std.	Std.
	Professional	Std.	Excl.	Std.	Excl.
Squash	Amateur	Std.	Std.	Std.	Std.
Surfing	Amateur – competition	Std.	Std.	Std.	Std.
	Pleasure/recreation only	Std.	Std.	Std.	Std.
	Professional	Std.	IC	Std.	IC
Swimming	Amateur	Std.	Std.	Std.	Std.
	Professional – pool only	Std.	IC	Std.	IC
Tennis	Amateur	Std.	Std.	Std.	Std.
	Coach – no touring or professional playing	Std.	IC	Std.	IC
	Professional	Std.	IC	Std.	IC
Triathlons		Std.	Std.	Std.	Std.
Volleyball		Std.	Std.	Std.	Std.
Water-skiing	Amateur with competition	Std.	Excl.	Std.	Excl.
Weightlifting	Competition	Std.	Excl.	Std.	Excl.
	Pleasure/recreation only	Std.	Std.	Std.	Std.

Activity/pursuit	Description	Life Cover	TPD Cover	Critical Illness Cover	Income Protection Cover
Wind surfing/wind sailing	Competition	Std.	IC	Std.	IC
	Pleasure/recreation only	Std.	Std.	Std.	Std.
Wrestling	Amateur – competition	Std.	Excl.	Std.	Excl.
	Pleasure/recreation only	Std.	Std.	Std.	Std.
	Professional	IC	IC	IC	IC

OCCUPATION GUIDELINES

Occupation categories

Life Cover and Critical Illness Cover

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

TPD Cover and Income Protection Cover

Occupation category	Description
MED	Qualified medical professionals requiring membership of a professional or government body in order to practice that occupation.
LAW	Qualified legal professionals requiring membership of a professional or government body in order to practice that occupation.
WCP	White collar professionals (excluding medical and legal workers) performing no manual work duties (including some site/field work) who: ▸ have a relevant degree; or ▸ no degree, but earned at least an average of $120,000 p.a. over the last two years.
WCA	White collar, administrative or clerical based occupations that don't involve any manufacturing or physical duties and are 100% sedentary. This includes most occupations which involve no manual work duties who are not eligible for categories WCP.
WCM	White collar workers with less than 10% manual work duties and occupations involving duties not purely desk based. E.g. most shop keeper/assistant roles performing less than 10% light manual work duties.
LBC	Certain light manual skilled workers such as laboratory assistants, florists and jewellers. This includes most shop keeper/assistant roles involving more than 10% light manual work duties. This also includes supervisors of blue collar workers who generally spend less than 20% of their time performing light manual work duties.

Occupation category	Description
BC	Tradespeople and skilled workers such as trade licensed builders, qualified domestic electricians and plumbers. For certain occupations, a maximum benefit period of two or five years will apply. Any restriction to the benefit period will be shown in the occupation guide.
HB	Heavy manual tradespeople or other semi-skilled people with at least three years' experience, such as qualified bricklayers or trade qualified welders. Some occupations will have a maximum benefit period of two or five years. Any restriction to the benefit period will be shown in the occupation guide.
SRA	Special risk category for certain blue-collar occupations (for example, a concrete contractor), semi-skilled manual workers, unqualified but experienced tradespeople and some occupations involved in hazardous or very heavy manual work. In most instances, a minimum three years' experience will be required. All occupations will have a maximum benefit period of two or five years. Any restriction to the benefit period will be shown in the occupation guide. **Please note that the waiting period is restricted to 90 days.**
SRB	Special risk category for hazardous occupations. **Income Protection Cover is not available.**
SRC	Special risk category for non-hazardous occupations. **Income Protection Cover is not available.**
UI	Uninsurable occupations
IC	Individual Consideration

TPD Cover and Income Protection Cover

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

Farmers, blue collar miners and offshore workers

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

Apprentices

TPD Cover and Income Protection Cover will be considered for apprentices in their final year and will be based on their chosen trade occupation class. If they're not in their final year, then Income Protection Cover will be considered as an SRA occupation class and TPD Cover will usually be covered under an 'Any occupation' definition, provided the usual occupation is eligible for this definition. Please contact your dedicated underwriter or our underwriting team to discuss further.

Number of hours worked

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

We'll also review clients who work excessive hours, usually more than 50 hours per week, taking into account the industry in which your client works, how long they've been working these hours and their future intentions.

Casual/seasonal employment

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

Newly self-employed

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

In this instance, our approach is to apply a newly self-employed clause.

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

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

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

Change of occupation

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

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

Second occupations

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

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

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

Working from home

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

Eligibility for cover will depend on the following:

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

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Accountant - earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y
Accountant - relevant degree	WCP	65	A	0	Y	Y
Accounting - clerk or bookkeeper - earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y
Accounting - clerk or bookkeeper - relevant degree or average income more than $120,000	WCP	65	A	0	Y	Y
Acrobat - not performing at heights	UI	0	E	0	N	N
Acrobat - performing at heights with adequate safety precautions	UI	0	E	2	N	N
Actor	SRC	0	C	0	N	N
Actuary	WCP	65	A	0	Y	Y
Acupuncturist - member of Australian Acupuncturist Association	MED	65	B	0	Y	Y
Acupuncturist - not a member of Australian Acupuncturist Association	SRC	0	B	0	N	N
Administration - office only	WCA	65	C	0	Y	Y
Adult books or goods - shop assistant or keeper	BC	65	D	0	Y	Y
Advertising executive	WCP	65	A	0	Y	Y
Aerial or antennae erector - over ten metres	SRB	0	E	2	N	N
Aerial or antennae erector - up to ten metres	HB	2	E	0	N	Y
Aerobics instructor - full time - minimum three years experience	SRA	5	E	0	N	N
Aged care worker	SRA	5	E	0	N	Y
Agronomist - less than 10% field work - no hazardous chemicals	WCP	65	A	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Agronomist – less than 20% field work – no hazardous chemicals	WCA	65	C	0	Y	Y
Agronomist – more than 20% field work – no hazardous chemicals	LBC	65	D	0	Y	Y
Air conditioning – engineer – not degree qualified – consultant – office only	WCA	65	C	0	Y	Y
Air conditioning – engineer – relevant degree – consultant – office only	WCP	65	A	0	Y	Y
Air conditioning – qualified installer or repairer – over ten metres	SRB	0	E	2	N	N
Air conditioning – qualified installer or repairer – up to ten metres	HB	65	E	0	N	Y
Air conditioning – supervisor – qualified	LBC	65	D	0	Y	Y
Air traffic controller	SRC	0	C	0	N	N
Aircraft engineer – relevant degree – flying	SRB	0	E	0	N	N
Aircraft engineer – relevant degree – non flying – manual duties	BC	65	D	0	Y	Y
Aircraft maintenance – qualified or skilled	HB	5	E	0	N	Y
Airline staff of major airlines only – office workers	WCA	65	C	0	Y	Y
Airline staff of major airlines only – pilot, aircrew, flight attendant	SRC	0	C	0	N	N
Airline staff of major airlines only – truck drivers	HB	2	E	0	N	Y
Airline staff of minor airlines only – office workers	WCA	65	C	0	Y	Y
Airline staff of minor or charter airlines – office workers	WCA	65	C	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	 TPD any
Airline staff of minor or charter airlines - pilot, aircrew, flight attendant	SRC	0	C	0	N	N
Airline staff of minor or charter airlines - truck drivers	HB	2	E	0	N	Y
Alarm installer - inspections or repairer - qualified	BC	65	D	0	Y	Y
Ambulance officer or paramedical or driver	HB	5	E	0	N	Y
Amway/Arbonne seller or distributor - full time - established minimum three years	SRB	0	E	0	N	N
Amway/Arbonne seller or distributor - full time - established under three years	SRC	0	E	0	N	N
Amway/Arbonne seller or distributor - part time	SRC	0	E	0	N	N
Anaesthetist	MED	65	B	0	Y	Y
Analyst - office only - earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y
Analyst - office only - relevant degree or average income more than $120,000	WCP	65	A	0	Y	Y
Antique dealer - deliveries	HB	5	E	0	N	Y
Antique dealer - restoration	HB	65	E	0	N	Y
Antique dealer - sales and office only	LBC	65	D	0	Y	Y
Antique dealers - shop assistant or keeper - deliveries	HB	5	E	0	N	Y
Antique dealers - shop assistant or keeper - restoration	HB	65	E	0	N	Y
Antique dealers - shop assistant or keeper - sales and office only - no deliveries	LBC	65	D	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Apprentice - not in final year	SRA	2	E	0	N	N
Aquarium shop - shop assistant or keeper	LBC	65	D	0	Y	Y
Arborist - office or consulting only - no tree lopping	LBC	65	D	0	Y	Y
Archaeologist - less than 10% field work - relevant degree	WCP	65	A	0	Y	Y
Archaeologist - less than 20% field work - relevant degree	WCA	65	C	0	Y	Y
Archaeologist - more than 20% field work - relevant degree	LBC	65	D	0	Y	Y
Archaeologist - not degree qualified	LBC	65	D	0	Y	Y
Architect - qualified	WCP	65	A	0	Y	Y
Architectural draftsperson	WCA	65	C	0	Y	Y
Armed services - all ranks - office duties only - no notice of deployment	IC	0	IC	0	N	N
Armed services - all ranks - other than office duties	IC	0	IC	0	N	N
Art dealer or proprietor	WCA	65	C	0	Y	Y
Art supplies - shop assistant or keeper - less than 10% manual work	WCM	65	C	0	Y	Y
Art supplies - shop assistant or keeper - more than 10% manual work	LBC	65	D	0	Y	Y
Artist or painter - employed - commercial - qualified - office only - no set production work - not working from home	LBC	65	D	0	Y	Y
Artist or painter - freelance - commercial - qualified - office only - no set production work - not working from home	SRC	0	C	0	N	N

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Asbestos worker	UI	0	E	0	N	N
Asphalt layer	SRA	5	E	0	N	N
Assembly line worker	SRB	0	E	0	N	N
Assembly worker - motor vehicle	SRA	5	E	0	N	N
Astronomer - fully qualified	WCP	65	A	0	Y	Y
Attorney	LAW	65	A	0	Y	Y
Auctioneer - livestock	WCM	65	C	0	Y	Y
Auctioneer - not livestock	WCA	65	C	0	Y	Y
Audiologist - relevant degree	MED	65	B	0	Y	Y
Auditor - earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y
Auditor - relevant degree or average income more than $120,000	WCP	65	A	0	Y	Y
Author or writer	SRC	0	C	0	N	N
Auto electrician	BC	65	D	0	Y	Y
Aviation industry - ground staff - cleaner	HB	2	E	0	N	Y
Aviation industry - ground staff - refuellers	HB	2	E	0	N	Y
Aviation industry - ground staff - security - unarmed	HB	2	E	0	N	Y
Aviation industry - management and administration - office duties only - earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y
Aviation industry - management and administration - office duties only - relevant degree or average income more than $120,000	WCP	65	A	0	Y	Y
Awning or blind or screen installer - installer	BC	65	D	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Awning or blind or screen installer - sales and quoting only	WCM	65	C	0	Y	Y
Awning or blind or screen installer - supervisor - less than 10% manual work	LBC	65	D	0	Y	Y
Baby shop - shop assistant or keeper - less than 10% manual work	WCM	65	C	0	Y	Y
Baby shop - shop assistant or keeper - more than 10% manual work	LBC	65	D	0	Y	Y
Baggage handler	HB	2	E	0	N	Y
Bailiff - armed	SRB	0	E	0	N	N
Bailiff - unarmed	HB	5	E	0	N	Y
Baker - counter work only	LBC	65	D	0	Y	Y
Baker - trade qualified	BC	65	D	0	Y	Y
Baker - unqualified - minimum three years experience	HB	5	E	0	N	Y
Bakery - shop assistant or keeper	LBC	65	D	0	Y	Y
Bank manager	WCP	65	A	0	Y	Y
Bank officer - earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y
Bank officer - relevant degree or average income more than $120,000	WCP	65	A	0	Y	Y
Bar attendant	SRA	5	E	0	N	N
Bar manager - less than 10% bar work	BC	65	D	0	Y	Y
Bar manager - less than 40% bar work	HB	5	E	0	N	Y
Bar manager - more than 40% bar work	SRA	5	E	0	N	N
Barber or hairdresser	LBC	65	D	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Barista	HB	5	E	0	N	Y
Barrister or solicitor	LAW	65	A	0	Y	Y
Battery fitter or repairer – qualified	BC	65	D	0	Y	Y
Battery fitter or repairer – unqualified – minimum three years experience	HB	2	E	0	N	Y
Battery sales – shop assistant or keeper – no fitting	LBC	65	D	0	Y	Y
Beach inspector – permanent – fulltime – minimum two years experience	SRA	5	E	0	N	N
Beautician – qualified	LBC	65	D	0	Y	Y
Bedding – shop assistant or keeper – less than 10% manual work	WCM	65	C	0	Y	Y
Bedding – shop assistant or keeper – more than 10% manual work	LBC	65	D	0	Y	Y
Beef cattle – farming industry – proprietor or owner or manager	HB	5	E	0	N	Y
Beekeeper or apiarist	HB	5	E	0	N	Y
Bellboy – hotel or motel	SRB	0	E	0	N	N
Bicycle repairs – shop assistant or keeper	BC	65	D	0	Y	Y
Bicycle sales – shop assistant or keeper	LBC	65	D	0	Y	Y
Biochemist	WCP	65	A	0	Y	Y
Biologist – marine – field work – diving more than 40m or field work more than 20% of total duties	UI	0	E	0	N	N
Biologist – marine – field work – diving up to 40m or less than 20% of total duties	HB	5	E	0	N	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Biologist – marine – no field work	WCP	65	A	0	Y	Y
Biologist – not marine	WCP	65	A	0	Y	Y
Blacksmith or farrier – less than three years experience	SRB	0	E	0	N	N
Blacksmith or farrier – minimum three years experience	HB	5	E	0	N	Y
Blaster or explosives handler	SRB	0	E	2	N	N
Boarding house proprietor	SRC	0	E	0	N	N
Boat builder – qualified	BC	65	D	0	Y	Y
Boat builder – unqualified – minimum three years experience	HB	5	E	0	N	Y
Boat operator – charter – deep sea	SRA	5	E	0	N	N
Boat operator – charter – harbour and inlets	HB	5	E	0	N	Y
Boating equipment – shop assistant or keeper – sales only – less than 10% manual work	WCM	65	C	0	Y	Y
Boating equipment – shop assistant or keeper – sales only – more than 10% manual work	LBC	65	D	0	Y	Y
Bobcat or bulldozer or backhoe owner – established minimum three years – employees – less than 20% manual work or driving	BC	5	D	0	Y	Y
Bobcat or bulldozer or backhoe owner – established minimum three years – employees – less than 40% manual work or driving	HB	5	E	0	N	Y
Bobcat or bulldozer or backhoe owner – established minimum three years – more than 40% manual work or driving	SRA	2	E	0	N	N

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	 TPD any
Body piercer	SRA	2	E	0	N	N
Bogger operator - mining - surface worker	SRA	5	E	0	N	N
Boilermaker - qualified	HB	65	E	0	N	Y
Boilermaker - unqualified - minimum three years experience	SRA	5	E	0	N	N
Booking officer - railway workers	WCA	65	C	0	Y	Y
Bookkeeper - earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y
Bookkeeper - relevant degree or average income more than $120,000	WCP	65	A	0	Y	Y
Bookmaker or betting	SRC	0	C	0	N	N
Books or stationery - shop assistant or keeper - less than 10% manual work	WCM	65	C	0	Y	Y
Books or stationery - shop assistant or keeper - more than 10% manual work	LBC	65	D	0	Y	Y
Bootmaker - less than three years experience	HB	5	E	0	N	Y
Bootmaker - minimum three years experience	BC	65	D	0	Y	Y
Botanist - relevant degree	WCP	65	A	0	Y	Y
Botanist - unqualified	WCA	65	C	0	Y	Y
Bottle shop - shop assistant or keeper	HB	2	E	0	N	Y
Bouncer or crowd control	UI	0	E	0	N	N
Boxer - professional	UI	0	UI	0	N	N
Brassware shop - shop assistant or keeper - less than 10% manual work	WCM	65	C	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Brassware shop – shop assistant or keeper – more than 10% manual work	LBC	65	D	0	Y	Y
Brick paver	HB	5	E	0	N	Y
Bricklayer – qualified	HB	65	E	0	N	Y
Bricklayer – unqualified – minimum three years experience	SRB	0	E	0	N	N
Broker – insurance	WCM	65	C	0	Y	Y
Builder – foreman – less than 20% light manual duties	LBC	65	D	0	Y	Y
Builder – foreman – more than 20% manual and supervising blue collar workers	BC	65	D	0	Y	Y
Builder – labourer	SRB	0	E	0	N	N
Builder – licensed – fully qualified	BC	65	D	0	Y	Y
Builder – unqualified – minimum three years experience	HB	5	E	0	N	Y
Building supplies – shop assistant or keeper – no deliveries	LBC	65	D	0	Y	Y
Business analyst – office – not degree qualified	WCA	65	C	0	Y	Y
Business analyst – office – relevant degree or average income more than $120,000	WCP	65	A	0	Y	Y
Business consultant – earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y
Business consultant – relevant degree or average income more than $120,000	WCP	65	A	0	Y	Y
Butcher – retail – trade qualified	BC	65	D	0	Y	Y
Butcher – retail – unqualified – minimum three years experience	SRA	5	E	0	N	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Butcher - slaughterman	SRA	2	E	0	N	N
Butler - qualified	LBC	65	D	0	Y	Y
Butler - unqualified - minimum three years experience	HB	5	E	0	N	Y
Buyer - retail store - office only	WCA	65	C	0	Y	Y
Buyer - retail store - other than office only	LBC	65	D	0	Y	Y
Cabinet maker - trade qualified	BC	65	D	0	Y	Y
Cabinet maker - unqualified - less than three years experience	SRA	2	E	0	N	Y
Cabinet maker - unqualified - minimum three years experience	HB	5	E	0	N	Y
Cable maker or wire maker	SRA	5	E	0	N	N
Cafe or coffee lounge - kitchen hand	HB	5	E	0	N	Y
Cafe or coffee lounge - proprietor - less than 20% light manual work	LBC	65	D	0	Y	Y
Cafe or coffee lounge - proprietor - more than 20% light manual work	BC	65	D	0	Y	Y
Cafe or coffee lounge - waiter or waitress	HB	5	E	0	N	Y
Cake decorator - minimum three years experience - full time - not working from home	BC	65	D	0	Y	Y
Cake decorator - minimum three years experience - full time - working from home	SRA	2	E	0	N	N
Cameraman - aerial (commercial pilot)	SRB	0	E	2	N	N
Cameraman - film and television - employed - Australia only	BC	65	D	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Cameraman - film and television - freelance - Australia only	HB	5	E	0	N	Y
Cameraman - film industry - non-studio (aerial - with commercial pilot)	SRB	0	E	2	N	N
Cameraman - film industry - studio only - employed	BC	65	D	0	Y	Y
Cameraman - film industry - non-studio - employee (on location - Australia only)	BC	65	D	0	Y	Y
Cameraman - film industry - studio only - freelance	HB	5	E	0	N	Y
Cameraman - film industry - non-studio - freelance (on location - Australia only)	HB	5	E	0	N	Y
Camping equipment - shop assistant or keeper	LBC	65	D	0	Y	Y
Cane farmer owner or manager	HB	2	E	0	N	Y
Canteen manager - less than 20% light manual work	LBC	65	D	0	Y	Y
Canteen manager - more than 20% light manual work	BC	65	D	0	Y	Y
Canteen work - not manager	SRC	0	E	0	N	N
Car dealership owner - office only	WCA	65	C	0	Y	Y
Car detailer - less than three years in occupation	SRB	0	E	0	N	N
Car detailer - minimum three years in occupation	HB	2	E	0	N	Y
Car salesperson - office only - not dealership owner	WCA	65	C	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Car salesperson - yard sales - minimum two years experience	LBC	65	D	0	Y	Y
Car wrecker	SRA	5	E	0	N	N
Car wrecker - foreman - no manual work	HB	2	E	0	N	Y
Caravan park owner	HB	65	E	0	N	Y
Caravan park worker or employee	SRA	2	E	0	N	N
Card shop - shop assistant or keeper - less than 10% manual work	WCM	65	C	0	Y	Y
Card shop - shop assistant or keeper - more than 10% manual work	LBC	65	D	0	Y	Y
Carer	SRA	5	E	0	N	N
Caretaker - living on premises	SRB	0	E	0	N	N
Caretaker - not living on premises	HB	2	E	0	N	Y
Carpenter - foreman - less than 20% light manual work	LBC	65	D	0	Y	Y
Carpenter - mining - surface worker - trade qualified - no explosives	BC	65	D	0	Y	Y
Carpenter - oil and gas industry - trade qualified - onshore	BC	65	D	0	Y	Y
Carpenter - trade qualified	BC	65	D	0	Y	Y
Carpenter - unqualified - less than three years experience	SRA	2	E	0	N	Y
Carpenter - unqualified - minimum three years experience	HB	5	E	0	N	Y
Carpet - shop assistant or keeper - sales only - less than 10% manual work	WCM	65	C	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Carpet - shop assistant or keeper - sales only - more than 10% manual work	LBC	65	D	0	Y	Y
Carpet cleaner	HB	5	E	0	N	Y
Carpet or linoleum layer	HB	5	E	0	N	Y
Cars - shop assistant or keeper - office only - involving some light manual work	WCM	65	C	0	Y	Y
Cars - shop assistant or keeper - office only - no sales or manual work	WCA	65	C	0	Y	Y
Cars - shop assistant or keeper - yard sales	LBC	65	D	0	Y	Y
Cartographer - field work	LBC	65	D	0	Y	Y
Cartographer - no field work - not degree qualified	WCA	65	C	0	Y	Y
Cartographer - no field work - relevant degree	WCP	65	A	0	Y	Y
Cartoonist - employed full time	WCA	65	C	0	Y	Y
Cartoonist - freelance or self employed	WCM	5	C	0	Y	Y
Carver - wood - minimum three years experience	HB	2	E	0	N	Y
Cashier - shop assistant, shop keeper or supermarket	LBC	65	D	0	Y	Y
Casino employee - bar attendant	SRA	5	E	0	N	N
Casino employee - cashier	LBC	65	D	0	Y	Y
Casino employee - cleaner or maintenance	HB	2	E	0	N	Y
Casino employee - croupier	BC	5	D	0	Y	Y
Casino employee - security	SRB	0	E	0	N	N

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Casino employee - supervisor	LBC	65	D	0	Y	Y
Caterer - qualified - minimum three years experience	BC	65	D	0	Y	Y
Caterer - unqualified - minimum three years experience	HB	5	E	0	N	Y
Ceiling fixer - trade qualified plasterer	SRB	0	E	0	N	N
Ceiling fixer - unqualified	SRB	0	E	0	N	N
Cellarman	SRB	0	E	0	N	N
Chauffeur	LBC	65	D	0	Y	Y
Chef or cook - qualified	BC	65	D	0	Y	Y
Chef or cook - unqualified	HB	5	E	0	N	Y
Chef or kitchen worker - oil and gas industry - offshore	HB	5	E	0	N	Y
Chemist - industrial - hazardous	UI	0	E	0	N	N
Chemist - industrial - lab assistant	LBC	65	D	0	Y	Y
Chemist - industrial - lab technician - involving some light manual work - qualified	WCM	65	C	0	Y	Y
Chemist - industrial - lab technician - sedentary only - no manual work - qualified	WCA	65	C	0	Y	Y
Chemist - industrial - non-hazardous - involving some light manual work	WCM	65	C	0	Y	Y
Chemist - industrial - non-hazardous - sedentary only - no manual work	WCA	65	C	0	Y	Y
Chemist - research and analytical - relevant degree	WCP	65	A	0	Y	Y
Chemist - retail pharmacist	WCP	65	A	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	 TPD any
Chemist - retail shop assistant	WCM	65	C	0	Y	Y
Chemist shop assistant - shop assistant or keeper - less than 10% manual work	WCM	65	C	0	Y	Y
Chemist shop assistant - shop assistant or keeper - more than 10% manual work	LBC	65	D	0	Y	Y
Chief executive officer	WCP	65	A	0	Y	Y
Childcare - qualified and registered - not at home	BC	65	D	0	Y	Y
Childcare - unqualified - not at home	SRC	0	E	0	N	N
Childcare - working from home	SRC	0	E	0	N	N
Childcare proprietor - less than 20% manual work	LBC	65	D	0	Y	Y
Childcare proprietor - more than 20% manual work	BC	65	D	0	Y	Y
Chimney sweep	SRB	0	E	0	N	N
Chinaware and glassware shop - shop assistant or keeper - less than 10% manual work	WCM	65	C	0	Y	Y
Chinaware and glassware shop - shop assistant or keeper - more than 10% manual work	LBC	65	D	0	Y	Y
Chiropodist or podiatrist - qualified and registered	MED	65	B	0	Y	Y
Chiropractor - qualified and registered	MED	65	B	0	Y	Y
Choreographer	SRC	0	C	0	N	N
Claims or loss adjustor - not degree qualified	WCA	65	C	0	Y	Y
Cleaner - brick	SRA	2	E	0	N	N

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Cleaner - carpet	HB	5	E	0	N	Y
Cleaner - suburban home - less than two years experience	SRA	5	E	0	N	Y
Cleaner - suburban home - minimum two years experience	BC	65	E	0	Y	Y
Cleaner - mobile car - established minimum three years	HB	5	E	0	N	Y
Cleaner - office - industrial - school	HB	5	E	0	N	Y
Cleaner - proprietor	HB	5	E	0	N	Y
Cleaner - street	SRB	0	E	0	N	N
Cleaner - window, hazards, abseiling from building	UI	0	E	0	N	N
Cleaner - window, home or shops - less than ten metres	SRA	2	E	0	N	N
Cleaner - window, outdoors - more than ten metres	UI	0	E	0	N	N
Clergy - sole occupation - involving some light manual work	WCM	65	C	0	Y	Y
Clergy - sole occupation - sedentary only - no manual work	WCA	65	C	0	Y	Y
Clerk - earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y
Clerk - relevant degree or earning more than $120,000	WCP	65	A	0	Y	Y
Clothing - shop assistant or keeper - less than 10% manual work	WCM	65	C	0	Y	Y
Clothing - shop assistant or keeper - more than 10% manual work	LBC	65	D	0	Y	Y
Clothing industry - clothing or fashion designer - qualified - not working from home - involving some light manual work	WCM	65	C	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Clothing industry – clothing or fashion designer – qualified – not working from home – sedentary only – no manual work	WCA	65	C	0	Y	Y
Clothing industry – clothing or fashion designer – qualified – working from home	SRC	0	C	0	N	N
Clothing industry – clothing or fashion designer – unqualified – not working from home	HB	5	E	0	N	Y
Clothing industry – dressmaker – trade qualified – not working from home	LBC	65	D	0	Y	Y
Clothing industry – dressmaker – working from home	SRC	0	D	0	N	N
Clothing industry – management and administration – no manual work – not degree qualified	WCA	65	C	0	Y	Y
Clothing industry – management and administration – no manual work – relevant degree	WCP	65	A	0	Y	Y
Clothing industry – pattern maker – trade qualified – not working from home	LBC	65	D	0	Y	Y
Clothing industry – pattern maker – working from home	SRC	0	D	0	N	N
Clothing industry – tailor – trade qualified – not working from home	LBC	65	D	0	Y	Y
Clothing industry – tailor – working from home	SRC	0	D	0	N	N
Clothing machinist – not working from home	SRC	0	E	0	N	N
Club worker – bar staff	SRA	2	E	0	N	N
Coach (sports) – employed by the Australian Institute of Sport	BC	65	D	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Coach (sports) - other than swimming or tennis	SRB	0	E	0	N	N
Coach (sports) - swimming - full time - with multiple clients or squads	BC	5	D	0	Y	Y
Coach (sports) - tennis - full time - with multiple clients or squads	BC	5	D	0	Y	Y
Coach builder - qualified	HB	5	E	0	N	Y
Coach builder - unqualified	SRB	0	E	0	N	N
Commentator - radio or television - minimum five years experience	HB	2	E	0	N	Y
Compositor	WCA	65	C	0	Y	Y
Computer - shop assistant or keeper - less than 10% manual work	WCM	65	C	0	Y	Y
Computer - shop assistant or keeper - more than 10% manual work	LBC	65	D	0	Y	Y
Computer industry - analyst or programmer or consultant - earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y
Computer industry - analyst or Programmer or consultant - relevant degree or average income more than $120,000	WCP	65	A	0	Y	Y
Computer industry - sales	WCA	65	C	0	Y	Y
Computer industry - technician - manual	LBC	65	D	0	Y	Y
Computer industry - technician - no manual work	WCA	65	C	0	Y	Y
Computer industry - technician - with manual work	LBC	65	D	0	Y	Y
Computer operator - earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Computer operator - relevant degree or earning over $120,000	WCP	65	A	0	Y	Y
Concierge 5 star hotel - hotel or motel	WCA	65	C	0	Y	Y
Concrete contractor	SRB	0	E	0	N	N
Concrete form worker - up to ten metres	SRA	5	E	0	N	N
Concrete steel Fixer - up to ten metres	SRA	5	E	0	N	N
Concrete worker - concreter	SRB	0	E	0	N	N
Concrete worker - concreter or finisher or stamper - no concreting or formwork	SRB	0	E	0	N	N
Confectionary - shop assistant or keeper - less than 10% manual work	WCM	65	C	0	Y	Y
Confectionary - shop assistant or keeper - more than 10% manual work	LBC	65	D	0	Y	Y
Control panel operator - less than 20% manual work	BC	65	D	0	Y	Y
Control panel operator - more than 20% manual work	HB	2	E	0	N	Y
Control panel operator - no manual work	WCA	65	C	0	Y	Y
Conveyancer	LAW	65	A	0	Y	Y
Coroner	MED	65	B	0	Y	Y
Counsellor or social worker - relevant degree	WCA	65	C	0	Y	Y
Crane driver - oil and gas industry - offshore	SRB	0	E	2	N	N
Crane driver - oil and gas industry - onshore	SRB	0	E	0	N	N

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	 TPD any
Crane labourer or hooker on	SRA	2	E	0	N	N
Crane operator - construction - heights less than ten metres	SRA	5	E	0	N	N
Crane operator - construction - heights more than ten metres	SRB	0	E	2	N	N
Cray fishermen - skipper only - less than 10% manual work	SRB	0	E	0	N	N
Cray fishermen - skipper only - more than 10% manual work	UI	0	E	0	N	N
Crematorium or cemetery worker - not grave digger	HB	65	E	0	N	Y
Curator (museum, art gallery, library) - not degree qualified	WCA	65	C	0	Y	Y
Curator (museum, art gallery, library) - relevant degree	WCP	65	A	0	Y	Y
Curtain - shop assistant or keeper - less than 10% manual work	WCM	65	C	0	Y	Y
Curtain - shop assistant or keeper - more than 10% manual work	LBC	65	D	0	Y	Y
Curtain or blind installer	BC	65	D	0	Y	Y
Customs agent or officer - clerical or office only	WCA	65	C	0	Y	Y
Customs agent or officer - investigations or offsite	LBC	65	D	0	Y	Y
Dairy industry - farmer or proprietor	HB	5	E	0	N	Y
Dairy industry - milk delivery - local rounds	HB	5	E	0	N	Y
Dairy industry - process worker	SRB	0	E	0	N	N
Dairy proprietor - owner or manager - farming industry	HB	5	E	0	N	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Dancer	SRB	0	E	0	N	N
Dancing instructor - qualified and established at least two years	HB	65	D	0	Y	Y
Data entry operator	WCA	65	C	0	Y	Y
Dealer - money market - not degree qualified - not self employed	WCA	65	C	0	Y	Y
Dealer - money market - relevant degree - not self employed	WCP	65	A	0	Y	Y
Debt collector - field work	SRB	0	E	0	N	N
Debt collector - office only	WCA	65	C	0	Y	Y
Decorator or designer - interior designer - less than 20% manual work	LBC	65	D	0	Y	Y
Decorator or designer - interior designer - more than 20% manual work	HB	65	E	0	N	Y
Decorator or designer - interior designer - no manual work	WCA	65	C	0	Y	Y
Decorator or designer - interior designer - relevant degree - no manual work	WCP	65	A	0	Y	Y
Delicatessen - proprietor	LBC	65	D	0	Y	Y
Delicatessen - shop assistant	BC	65	D	0	Y	Y
Delicatessen - shop assistant or keeper	LBC	65	D	0	Y	Y
Delivery person - grocery, milk	HB	5	E	0	N	Y
Delivery person - whitegoods, furniture etc	HB	5	E	0	N	Y
Demolition supervisor - no explosives	HB	2	E	0	N	Y
Demolition worker - no explosives	UI	0	E	0	N	N

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Dental worker - dental hygienist	WCM	65	C	0	Y	Y
Dental worker - dental nurse	LBC	65	D	0	Y	Y
Dental worker - dental prosthetist or technician	WCM	65	C	0	Y	Y
Dental worker - dental receptionist - no dental work	WCA	65	C	0	Y	Y
Dental worker - dentist or surgeon or periodontist	MED	65	B	0	Y	Y
Dental worker - student - with dental work	SRC	0	B	0	N	N
Department store - cleaner	HB	2	E	0	N	Y
Department store - deliveries	HB	5	E	0	N	Y
Department store - shop assistant or keeper - deliveries	HB	5	E	0	N	Y
Department store - detective or security	SRC	0	E	0	N	N
Department store - sales - lifting - no deliveries	LBC	65	D	0	Y	Y
Department store - sales - no lifting - no deliveries	WCM	65	C	0	Y	Y
Department store - shop assistant or keeper - sales - no deliveries - less than 10% manual work	WCM	65	C	0	Y	Y
Department store - shop assistant or keeper - sales - no deliveries - more than 10% manual work	LBC	65	D	0	Y	Y
Dermatologist	MED	65	B	0	Y	Y
Derrickman - oil and gas industry - offshore	SRB	0	E	2	N	N
Derrickman - oil and gas industry - onshore	SRB	0	E	0	N	N

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Detective	SRB	0	E	0	N	N
Diamond cutter or polisher or setter – qualified	LBC	65	D	0	Y	Y
Diamond cutter or polisher or setter – unqualified – minimum three years experience	BC	5	D	0	Y	Y
Die maker – qualified	LBC	65	D	0	Y	Y
Die maker – unqualified – minimum three years experience	BC	5	D	0	Y	Y
Diesel mechanic – qualified	HB	65	E	0	N	Y
Diesel mechanic – unqualified – minimum three years experience	SRA	5	E	0	N	Y
Dietician – qualified and registered	WCA	65	C	0	Y	Y
Director – film industry – non-studio	LBC	65	D	0	Y	Y
Director – film industry – studio only	WCM	65	C	0	Y	Y
Disability support worker	SRA	5	E	0	N	N
Disc jockey	SRC	0	C	0	N	N
Disposal store – shop assistant or keeper	LBC	65	D	0	Y	Y
Distillery worker	SRA	5	E	0	N	N
Diver – other – qualified	UI	0	E	0	N	N
Dock worker	SRB	0	E	0	N	N
Doctor of medicine	MED	65	B	0	Y	Y
Dog breeder – no racing involvement	SRB	0	E	0	N	N
Dog groomer – owner – minimum three years – not working from home	HB	2	E	0	N	Y
Dog groomer – owner – working from home	SRB	0	E	0	N	N

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Dogman or steeplejack	SRB	0	E	2	N	N
Doorman – hotel or shop	HB	2	E	0	N	Y
Draftsperson – not degree qualified	WCA	65	C	0	Y	Y
Draftsperson – relevant degree	WCP	65	A	0	Y	Y
Draper	LBC	65	D	0	Y	Y
Dredger – harbour or river	SRB	0	E	0	N	N
Driller – oil and gas industry – offshore	SRB	0	E	2	N	N
Driller – oil and gas industry – onshore	SRA	2	E	0	N	N
Driller – water, oil, minerals, quarry – offshore	SRB	0	E	0	N	N
Driller – water, oil, minerals, quarry – onshore	SRA	2	E	0	N	N
Driver – ambulance officer or paramedical	HB	5	E	0	N	Y
Driver – armoured car	SRA	5	E	0	N	N
Driver – bakery van	HB	5	E	0	N	Y
Driver – bicycle, motorbike (including courier)	SRB	0	E	0	N	N
Driver – bobcat or bulldozer or backhoe driver	SRA	5	E	0	N	N
Driver – bread carter or vendor	HB	5	E	0	N	Y
Driver – bus driver – local	HB	5	E	0	N	Y
Driver – bus or coach driver – long distance or interstate	SRA	5	E	0	N	N
Driver – bus or coach driver – long distance – less than 750km per day – daily return	HB	2	E	0	N	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Driver – car – courier	HB	5	E	0	N	Y
Driver – concrete mixer	HB	5	E	0	N	Y
Driver – driving instructor – minimum two years experience	LBC	65	D	0	Y	Y
Driver – driving test examiner	LBC	65	D	0	Y	Y
Driver – garbage collector	SRA	5	E	0	N	N
Driver – hazardous goods (explosives, toxic chemicals)	SRB	0	E	2	N	N
Driver – logging driver	SRA	5	E	0	N	N
Driver – milkman or vendor	HB	2	E	0	N	Y
Driver – mining, surface worker	SRA	5	E	0	N	N
Driver – paramedic or ambulance officer	HB	5	E	0	N	Y
Driver – petrol truck driver	SRB	0	E	2	N	N
Driver – removalist driver	SRA	2	E	0	N	N
Driver – road sweeper or cleaner	SRA	5	E	0	N	N
Driver – taxi driver – full time owner driver	HB	5	E	0	N	Y
Driver – taxi driver – not owner and full time	SRA	2	E	0	N	N
Driver – tow truck driver	SRA	2	E	0	N	N
Driver – truck or van driver – local – 200 km radius, returning home daily – in occupation at least 2 years – non-hazardous goods	HB	65	E	0	Y	Y
Driver – truck or van driver – local – 200 km radius, returning home daily – in occupation less than 2 years – non-hazardous goods	SRA	5	E	0	N	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	 TPD any
Driver - truck or van driver - mid-distance - under 800 km and same day return - non-hazardous goods	SRA	5	E	0	N	Y
Driver - truck or van driver - long distance - over 800km or overnight - non-hazardous goods	SRB	0	E	0	N	N
Driver - truck or van driver - interstate	UI	0	E	0	N	N
Driver - uber driver - full time owner driver	HB	5	E	0	N	Y
Driver - uber driver - not owner and full time	SRA	2	E	0	N	N
Driver or pallbearer - funeral parlour	LBC	65	D	0	Y	Y
Dry cleaner - employee - not proprietor	BC	65	D	0	Y	Y
Dry cleaner - proprietor	LBC	65	D	0	Y	Y
Duty free shop - shop assistant or keeper - less than 10% manual work	WCM	65	C	0	Y	Y
Duty free shop - shop assistant or keeper - more than 10% manual work	LBC	65	D	0	Y	Y
DVD or record shop - shop assistant or keeper - less than 10% manual work	WCM	65	C	0	Y	Y
DVD or record shop - shop assistant or keeper - more than 10% manual work	LBC	65	D	0	Y	Y
Earthmoving contractor - bobcat or bulldozer or backhoe owner - established minimum three years - employees - less than 20% manual work or driving	BC	5	D	0	Y	Y
Earthmoving contractor - bobcat or bulldozer or backhoe owner - established minimum three years - employees - less than 40% manual work or driving	HB	5	E	0	N	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Earthmoving contractor – bobcat or bulldozer or backhoe owner – established minimum three years – more than 40% manual work or driving	SRA	2	E	0	N	N
Editor – film industry – non-studio	LBC	65	D	0	Y	Y
Editor – earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y
Editor – relevant degree or earning over $120,000	WCP	65	A	0	Y	Y
Editor – not degree qualified – film industry – studio only	WCA	65	C	0	Y	Y
Editor – relevant degree – film industry – studio only	WCP	65	A	0	Y	Y
Electrical – shop assistant or keeper – deliveries	HB	5	E	0	N	Y
Electrical – shop assistant or keeper – retail sales only – less than 10% manual work	WCM	65	C	0	Y	Y
Electrical – shop assistant or keeper – retail sales only – more than 10% manual work	LBC	65	D	0	Y	Y
Electrical inspector – working at heights	HB	5	E	0	N	Y
Electrician – building and construction – licensed	BC	65	D	0	Y	Y
Electrician – domestic – licensed	BC	65	D	0	Y	Y
Electrician – linesman	HB	5	E	0	N	Y
Electrician – mining, surface worker, trade qualified – no explosives	BC	65	D	0	Y	Y
Electrician – oil and gas industry trade qualified – onshore	BC	65	D	0	Y	Y
Electrician – oil and gas industry – trade qualified – offshore	HB	5	E	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	 TPD any
Electrician - power stations - high voltage	HB	5	E	0	N	Y
Electrician - power stations - low voltage	BC	65	D	0	Y	Y
Electrician - qualified - onshore	BC	65	D	0	Y	Y
Electronic technician	LBC	65	D	0	Y	Y
Electroplater - qualified	LBC	65	D	0	Y	Y
Electroplater - unqualified - minimum three years experience	BC	65	D	0	Y	Y
Elevator mechanic or installer - trade qualified	HB	5	E	0	N	Y
Elevator mechanic or installer - unqualified - minimum three years experience	SRA	2	E	0	N	Y
Employment consultant - earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y
Employment consultant - relevant degree or earning over $120,000	WCP	65	A	0	Y	Y
Enameller - qualified	LBC	65	D	0	Y	Y
Enameller - unqualified - minimum three years experience	HB	2	E	0	N	Y
Endodontist	MED	65	B	0	Y	Y
Engineer - film industry - non-studio	LBC	65	D	0	Y	Y
Engineer - not degree qualified - office or consulting - more than 20% on site	WCM	65	C	0	Y	Y
Engineer - not degree qualified - office or consulting - up to 20% on site	WCA	65	C	0	Y	Y
Engineer - relevant degree offshore - office only	WCA	65	C	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	AVAILABLE DEFINITIONS TPD any
Engineer – relevant degree – manual work – less than 20% light manual	LBC	65	D	0	Y	Y
Engineer – relevant degree – manual work – more than 20% light manual	BC	65	D	0	Y	Y
Engineer – relevant degree – office or consulting – minimal site work	WCP	65	A	0	Y	Y
Engineer – relevant degree – office or consulting – more than 20% on site	WCA	65	C	0	Y	Y
Engineer – relevant degree – underground – no explosives	BC	65	D	0	Y	Y
Engineer – relevant degree – underground – using explosives	SRB	0	E	2	N	N
Engineer (heights) – film industry – studio only	HB	2	E	0	N	Y
Engineer (no heights) – film industry – studio only	LBC	65	D	0	Y	Y
Estimator – office or on site	WCM	65	C	0	Y	Y
Events management – earning less that $120,000 and not degree qualified	WCA	65	C	0	Y	Y
Events management – relevant degree or earning over $120,000	WCP	65	A	0	Y	Y
Events management – field and admin	WCM	65	C	0	Y	Y
Executive manager – oil and gas industry – office only – onshore – relevant degree	WCP	65	A	0	Y	Y
Executive manager – oil and gas industry – office only – earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y
Executive managers – mining – relevant degree – office only	WCP	65	A	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Explosives handling - mining, surface worker	UI	0	E	2	N	N
Explosives maker	UI	0	E	2	N	N
Exporter or importer - handling goods less than 20%	LBC	65	D	0	Y	Y
Exporter or importer - handling goods more than 20%	SRC	0	C	0	N	N
Exporter or importer - not handling goods - office only - not degree qualified	WCA	65	C	0	Y	Y
Factory worker	SRA	5	E	0	N	N
Farm worker - not owner - permanent - full-time - qualified	SRA	5	E	0	N	Y
Farm worker - other	SRB	0	E	0	N	N
Farmer or grazier owner - farming industry - proprietor or owner or manager	HB	5	E	0	N	Y
Farming industry - proprietor or owner or manager - beef cattle	HB	5	E	0	N	Y
Farming industry - proprietor or owner or manager - dairy	HB	5	E	0	N	Y
Farming industry - proprietor or owner or manager - farmer or grazier owner	HB	5	E	0	N	Y
Farming industry - proprietor or owner or manager - fruit or vegetables grower or orchardist	HB	2	E	0	N	Y
Farming industry - proprietor or owner or manager - grain or wheat	HB	2	E	0	N	Y
Farming industry - proprietor or owner or manager - grape grower	HB	2	E	0	N	Y
Farming industry - proprietor or owner or manager - mixed farming	HB	2	E	0	N	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Farming industry – proprietor or owner or manager – orchardist – qualified	HB	2	E	0	N	Y
Farming industry – proprietor or owner or manager – oyster – not offshore	SRB	0	E	0	N	N
Farming industry – proprietor or owner or manager – oyster – offshore	UI	0	E	0	N	N
Farming industry – proprietor or owner or manager – poultry or pig	HB	5	E	0	N	Y
Farming industry – proprietor or owner or manager – sugarcane	HB	2	E	0	N	Y
Farrier or blacksmith – less than three years experience	SRB	0	E	0	N	N
Farrier or blacksmith – minimum three years experience	HB	5	E	0	N	Y
Fast food or takeaway – employee	HB	5	E	0	N	Y
Fast food or takeaway – owner or manager	BC	65	D	0	Y	Y
Fencing contractor – employee	SRB	0	E	0	N	N
Fencing contractor – self-employed	SRA	5	E	0	N	Y
Ferry or harbour pilot	HB	5	E	0	N	Y
Fibre glass moulder	HB	5	E	0	N	Y
Film industry – non-studio – cameraman (aerial – with commercial pilot)	SRB	0	E	2	N	N
Film industry – non-studio – cameraman – employee (on location – Australia only)	BC	65	D	0	Y	Y
Film industry – non-studio – cameraman – freelance (on location – Australia only)	HB	5	E	0	N	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Film industry – non-studio – director	LBC	65	D	0	Y	Y
Film industry – non-studio – editor	LBC	65	D	0	Y	Y
Film industry – non-studio – engineer	LBC	65	D	0	Y	Y
Film industry – non-studio – producer	WCA	65	C	0	Y	Y
Film industry – non-studio – sound, lighting, electrical	HB	5	E	0	N	Y
Film industry – studio only – cameraman – employed	BC	65	D	0	Y	Y
Film industry – studio only – cameraman – freelance	HB	5	E	0	N	Y
Film industry – studio only – director	WCM	65	C	0	Y	Y
Film industry – studio only – editor – earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y
Film industry – studio only – editor – relevant degree or earning over $120,000	WCP	65	A	0	Y	Y
Film industry – studio only – engineer (heights)	HB	2	E	0	N	Y
Film industry – studio only – engineer (no heights)	LBC	65	D	0	Y	Y
Film industry – studio only – lighting (heights)	HB	2	E	0	N	Y
Film industry – studio only – lighting (no heights)	LBC	65	D	0	Y	Y
Film industry – studio only – not degree qualified	WCA	65	C	0	Y	Y
Film industry – studio only – producer – relevant degree	WCP	65	A	0	Y	Y
Film industry – studio only – sound	LBC	65	D	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Financial adviser or planner or consultant	WCM	65	C	0	Y	Y
Fire sprinkler installer or inspections – not qualified	HB	5	E	0	N	Y
Fire sprinkler installer or inspections – qualified	BC	65	D	0	Y	Y
Firefighter – chief firefighter or station officer – admin only	LBC	65	D	0	Y	Y
Firefighter – metro, country, airport, forestry – full-time	SRA	5	E	0	N	Y
Fish and chip shop – shop assistant or keeper	BC	65	D	0	Y	Y
Fisherman – captain – manual work – estuaries and freshwater	UI	0	E	0	N	N
Fisherman – captain – manual work – offshore	UI	0	E	2	N	N
Fisherman – captain – no manual work – estuaries and freshwater	HB	2	E	0	N	Y
Fisherman – captain – no manual work – offshore	UI	0	E	2	N	N
Fisherman – estuaries and freshwater	UI	0	E	0	N	N
Fisherman – offshore	UI	0	E	2	N	N
Fishmonger	HB	5	E	0	N	Y
Fitness centre – administration only	WCA	65	C	0	Y	Y
Fitness centre – instructors	SRA	5	E	0	N	N
Fitness centre – manager – less than 10% classes	BC	5	D	0	Y	Y
Fitter and turner – trade qualified	BC	65	D	0	Y	Y
Fitter and turner – unqualified – minimum three years experience	SRA	5	E	0	N	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Floor coverer or layer	HB	2	E	0	N	Y
Floor or wall tiler - not qualified - minimum three years experience	SRA	2	E	0	N	Y
Floor or wall tiler - trade qualified - no roof tiling or paving	HB	5	E	0	N	Y
Floor sander	HB	2	E	0	N	Y
Florist - deliveries	HB	5	E	0	N	Y
Florist - shop assistant or keeper - deliveries	HB	5	E	0	N	Y
Florist - sales	LBC	65	D	0	Y	Y
Florist - shop assistant or keeper - sales - no deliveries	LBC	65	D	0	Y	Y
Florist - shop proprietor - no deliveries - less than 10% manual work	WCM	65	C	0	Y	Y
Florist - shop proprietor - no deliveries - more than 10% manual work	LBC	65	D	0	Y	Y
Florist - shop assistant or keeper - shop proprietor - no deliveries - less than 10% manual work	WCM	65	C	0	Y	Y
Florist - shop assistant or keeper - shop proprietor - no deliveries - more than 10% manual work	LBC	65	D	0	Y	Y
Food technologist - not degree qualified	WCA	65	C	0	Y	Y
Food technologist - relevant degree	WCP	65	A	0	Y	Y
Foot wear - shop assistant or keeper - less than 10% manual work	WCM	65	C	0	Y	Y
Foot wear - shop assistant or keeper - more than 10% manual work	LBC	65	D	0	Y	Y
Footballer - professional	SRB	0	E	0	N	N

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Foreman – builder – less than 20% light manual work	LBC	65	D	0	Y	Y
Foreman – builder – more than 20% manual work or supervising blue collar workers	BC	65	D	0	Y	Y
Forest ranger – trade qualified	HB	5	E	0	N	Y
Forest ranger – unqualified	SRB	0	E	0	N	N
Forester – supervisory	HB	65	E	0	N	Y
Forester – tree felling	SRB	0	E	0	N	N
Forklift driver – not on docks	HB	65	E	0	Y	Y
Forklift driver – on docks	SRB	0	E	0	N	N
Form worker or concreter	SRA	5	E	0	N	N
Foundry worker	SRA	5	E	0	N	N
Freezing works – employee	SRB	0	E	0	N	N
French polisher – qualified	BC	65	D	0	Y	Y
French polisher – unqualified – less than three years experience	SRB	0	E	0	N	N
French polisher – unqualified – minimum three years experience	SRA	2	E	0	N	N
Fruit or vegetables grower or orchardist – farming industry – proprietor or owner or manager	HB	2	E	0	N	Y
Fruit packer or picker	SRB	0	E	0	N	N
Fruiterer or greengrocer – employee	HB	5	E	0	N	Y
Fruiterer or greengrocer – proprietor	HB	65	E	0	N	Y
Funeral parlour – director – no embalming – admin only	WCA	65	C	0	Y	Y
Funeral parlour – driver or pallbearer	LBC	65	D	0	Y	Y
Funeral parlour – embalmer	BC	65	D	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Funeral parlour - undertaker	HB	65	E	0	N	Y
Furnaceman	SRA	5	E	0	N	N
Furnishings (cushions, fabrics) - shop assistant or keeper - less than 10% manual work	WCM	65	C	0	Y	Y
Furnishings (cushions, fabrics) - shop assistant or keeper - more than 10% manual work	LBC	65	D	0	Y	Y
Furniture - shop assistant or keeper - deliveries	HB	5	E	0	N	Y
Furniture - shop assistant or keeper - sales only - less than 10% manual work	WCM	65	C	0	Y	Y
Furniture - shop assistant or keeper - sales only - more than 10% manual work	LBC	65	D	0	Y	Y
Furniture dealer - deliveries	HB	5	E	0	N	Y
Furniture dealer - sales - less than 20% light manual work	LBC	65	D	0	Y	Y
Furniture dealer - sales - more than 20% light manual work	BC	65	D	0	Y	Y
Furniture dealer - sales - no manual	WCA	65	C	0	Y	Y
Furniture removalist	SRA	5	E	0	N	N
Furniture restorer - trade qualified	BC	65	D	0	Y	Y
Furniture restorer - unqualified - less than three years experience	SRB	0	E	0	N	N
Furniture restorer - unqualified - minimum three years experience	SRA	5	E	0	N	Y
Furrier	HB	65	E	0	N	Y
Ganger - railway workers	SRB	0	E	0	N	N
Garage or service station - console operator	LBC	65	D	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Garage or service station - mechanic - trade qualified	HB	65	E	0	N	Y
Garage or service station - proprietor	LBC	65	D	0	Y	Y
Garage or service station - pump attendant or operator	HB	2	E	0	N	Y
Garbage collector or driver	SRA	5	E	0	N	N
Gardener - trade qualified	HB	65	E	0	N	Y
Gardener - unqualified	SRA	5	E	0	N	N
Gas fitter - trade qualified	BC	65	D	0	Y	Y
Gas fitter - unqualified - less than three years experience	SRB	0	E	0	N	N
Gas fitter - unqualified - minimum three years experience	HB	2	E	0	N	Y
Gas meter reader or tester	LBC	65	D	0	Y	Y
Gas pipe layer	SRA	5	E	0	N	N
General definition workers - oil and gas industry - onshore	SRB	0	E	0	N	N
Geologist or geophysicist - field work - no underground - no explosives	LBC	65	D	0	Y	Y
Geologist or geophysicist - field work - no underground - using explosives	SRB	0	E	2	N	N
Geologist or geophysicist - field work - underground - no explosives	BC	65	D	0	Y	Y
Geologist or geophysicist - field work - underground - using explosives	SRB	0	E	2	N	N
Geologist or geophysicist - offshore - qualified - office only	WCA	65	C	0	Y	Y
Geologist or geophysicist - offshore - qualified - other	BC	65	D	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Geologist or geophysicist – relevant degree – office only	WCP	65	A	0	Y	Y
Geologist or geophysicist – up to 20% manual	WCM	65	C	0	Y	Y
Geologist or geophysicist – using explosives	SRB	0	E	2	N	N
Gift shop – shop assistant or keeper – less than 10% manual work	WCM	65	C	0	Y	Y
Gift shop – shop assistant or keeper – more than 10% manual work	LBC	65	D	0	Y	Y
Glass blower	SRB	0	E	0	N	N
Glazier – trade qualified	BC	65	D	0	Y	Y
Glazier – unqualified – minimum three years experience	HB	5	E	0	N	Y
Goldsmith – trade qualified	LBC	65	D	0	Y	Y
Goldsmith – unqualified – minimum three years experience	BC	65	D	0	Y	Y
Golf instructor or professional coach – not a professional player, not touring – qualified and minimum two years experience	BC	65	D	0	Y	Y
Golf professional – tournaments	SRB	0	E	0	N	N
Government employees – office only – earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y
Government employees – office only – relevant degree or earning over $120,000	WCP	65	A	0	Y	Y
Grain or wheat proprietor or owner or manager – farming industry	HB	2	E	0	N	Y
Grape grower – farming industry – proprietor or owner or manager	HB	2	E	0	N	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Graphic designer - not qualified	SRC	0	C	0	N	N
Graphic designer - qualified - not working from home - not degree qualified	WCA	65	C	0	Y	Y
Graphic designer - qualified - working from home	SRC	0	C	0	N	N
Graphic designer - relevant degree - not working from home	WCP	65	A	0	Y	Y
Grave digger	SRA	5	E	0	N	N
Greenkeeper or groundsman - qualified	HB	65	E	0	N	Y
Greenkeeper or groundsman - unqualified	SRA	5	E	0	N	Y
Greyhound trainer	SRB	0	E	0	N	N
Grocer	BC	65	D	0	Y	Y
Ground staff - aviation industry - cleaner	HB	2	E	0	N	Y
Ground staff - aviation industry - refuellers	HB	2	E	0	N	Y
Ground staff - aviation industry - security - unarmed	HB	2	E	0	N	Y
Guard - railway workers	SRB	0	E	0	N	N
Guest house proprietor or bed and breakfast proprietor	BC	5	D	0	Y	Y
Gunsmith	BC	65	D	0	Y	Y
Gynaecologist	MED	65	B	0	Y	Y
Gyprock fixer	SRB	0	E	0	N	N
Haberdasher	LBC	65	D	0	Y	Y
Hairdresser or barber	LBC	65	D	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Handyman	HB	2	E	0	N	Y
Harbour pilot	HB	5	E	0	N	Y
Hardware - shop assistant or keeper - administration only	WCA	65	C	0	Y	Y
Hardware - shop assistant or keeper - deliveries	HB	5	E	0	N	Y
Hardware - shop assistant or keeper - sales	LBC	65	D	0	Y	Y
Hardware retailer	LBC	65	D	0	Y	Y
Health and safety officer - less than 20% manual	LBC	65	D	0	Y	Y
Health and safety officer - more than 20% manual	BC	65	D	0	Y	Y
Health food - shop assistant or keeper - less than 10% manual work	WCM	65	C	0	Y	Y
Health food - shop assistant or keeper - more than 10% manual work	LBC	65	D	0	Y	Y
Health inspector	WCM	65	C	0	Y	Y
Helicopter pilot or crew - TV or radio	SRB	0	E	0	N	N
Herbalist	WCA	65	C	0	Y	Y
Home duties - not returning to work in the next 24 months	LBC	0	D	0	N	N
Home duties - returning to work in the next 24 months	LBC	0	D	0	N	Y
Homeopath - not qualified or working from home	SRC	0	C	0	N	N
Homeopath - qualified - not working from home	WCA	65	C	0	Y	Y
Horse riding instructor	SRB	0	E	0	N	N

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Horse strappers or trainers	SRB	0	E	0	N	N
Horticulturalist – other	BC	5	D	0	Y	Y
Horticulturalist – qualified (university or TAFE course)	BC	65	D	0	Y	Y
Hospital orderly or porter	HB	5	E	0	N	Y
Hotel or motel – administration only – earning less than $120,000	WCA	65	C	0	Y	Y
Hotel or motel – administration only – earning more than $120,000	WCP	65	A	0	Y	Y
Hotel or motel – bellboy	SRB	0	E	0	N	N
Hotel or motel – concierge 5 star hotel	WCA	65	C	0	Y	Y
Hotel or motel – laundry staff	SRB	0	E	0	N	N
Hotel or motel – maid – minimum two years experience	HB	2	E	0	N	Y
Hotel or motel – maintenance – qualified	HB	5	E	0	N	Y
Hotel or motel – manager or proprietor – and no manual work	WCA	65	C	0	Y	Y
Hotel or motel – porter	SRA	2	E	0	N	N
Hotel or motel – security – armed	SRB	0	E	0	N	N
Hotel or motel – security – unarmed	HB	2	E	0	N	Y
House reblocker or restumper	SRA	5	E	0	N	N
Human resources – manager – earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y
Human resources – manager – relevant degree or earning more than $120,000	WCP	65	A	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	 TPD any
Human resources officer - earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y
Human resources officer - relevant degree or average income more than $120,000	WCP	65	A	0	Y	Y
Hydraulic hose fitter	SRA	5	E	0	N	N
Hypnotherapist - qualified Member of Australian Hypnotherapist Society	WCA	65	C	0	Y	Y
Hypnotherapist - unqualified or not Member of Australian Hypnotherapist Society	SRC	0	C	0	N	N
Ice cream parlour - shop assistant or keeper	LBC	65	D	0	Y	Y
Inspector - ticket - railway workers	HB	5	E	0	N	Y
Instrument maker - qualified	LBC	65	D	0	Y	Y
Instrument maker - unqualified - minimum three years experience	BC	65	D	0	Y	Y
Insulation installer - minimum three years experience	HB	2	E	0	N	Y
Insurance agent or broker or planner or consultant	WCM	65	C	0	Y	Y
Insurance assessor or adjustor	WCA	65	C	0	Y	Y
Insurance clerk	WCA	65	C	0	Y	Y
Insurance investigator - no surveillance work - administration only	WCA	65	C	0	Y	Y
Insurance investigator - surveillance work	SRA	2	E	0	N	Y
Insurance management or executive - not degree qualified	WCA	65	C	0	Y	Y
Insurance management or executive - relevant degree	WCP	65	A	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Interior decorator or designer - less than 20% manual work	LBC	65	D	0	Y	Y
Interior decorator or designer - more than 20% manual work	HB	65	E	0	N	Y
Interior decorator or designer - not degree qualified	WCA	65	C	0	Y	Y
Interior decorator or designer - relevant degree	WCP	65	A	0	Y	Y
Interpreter - not degree qualified - not working from home	WCA	65	C	0	Y	Y
Interpreter - relevant degree - not working from home	WCP	65	A	0	Y	Y
Investment banker - not degree qualified	WCA	65	C	0	Y	Y
Investment banker - relevant degree	WCP	65	A	0	Y	Y
Iridologist - qualified - not working from home	WCA	65	C	0	Y	Y
Iridologist - unqualified or working from home	SRC	0	C	0	N	N
Ironing contractor	SRA	5	E	0	N	N
Ironmonger	SRA	5	E	0	N	N
Irrigation or drainage worker	SRA	5	E	0	N	N
Jackeroo or jillaroo	UI	0	E	0	N	N
Jeweller - sales retail store - no manual duties	WCA	65	C	0	Y	Y
Jeweller - sales retail store - performing up to 10% light manual duties	WCM	65	C	0	Y	Y
Jeweller - trade qualified - cutter, polisher, repairs	LBC	65	D	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Jeweller – unqualified cutter or polisher – minimum two years experience	HB	2	E	0	N	Y
Jockey – flat racing	UI	0	E	2	N	N
Jockey – harness racing	UI	0	E	2	N	N
Jockey – steeple or jump racing	UI	0	E	2	N	N
Joiner – trade qualified	BC	65	D	0	Y	Y
Joiner – unqualified – minimum three years experience	HB	2	E	0	N	Y
Journalist – not degree qualified – employed – no overseas assignments or unusual hazards	WCA	65	C	0	Y	Y
Journalist – relevant degree – employed – no overseas assignments or unusual hazards	WCP	65	A	0	Y	Y
Journalist – freelance – not at home – no overseas assignments or unusual hazards – regular work	LBC	65	D	0	Y	Y
Judge	LAW	65	A	0	Y	Y
Judges clerk	WCA	65	C	0	Y	Y
Juice vendor – shop assistant or keeper	HB	2	E	0	N	Y
Kennel or cat homes – owner or proprietor	HB	65	E	0	N	Y
Kennel or cat homes – worker	HB	2	E	0	N	Y
Kiln operator	HB	2	E	0	N	Y
Laboratory assistant	LBC	65	D	0	Y	Y
Laboratory technician	WCA	65	C	0	Y	Y
Laboratory technician – oil and gas industry – offshore	LBC	65	D	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Labourer	SRB	0	E	0	N	N
Labourer - oil and gas industry - onshore	SRB	0	E	0	N	N
Labourer or tool pusher - oil and gas industry - offshore	SRB	0	E	2	N	N
Landscape worker - trade qualified	HB	65	E	0	N	Y
Landscape worker - unqualified or less than three years experience	SRB	0	E	0	N	N
Lathe operator - not trade qualified	SRB	0	E	0	N	N
Lathe operator - trade qualified	HB	5	E	0	N	Y
Laundry or laundromat - owner	SRB	0	E	0	N	N
Laundry or laundromat - staff	SRB	0	E	0	N	N
Laundry staff - hotel or motel	SRB	0	E	0	N	N
Law clerk - earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y
Law clerk - relevant degree or earning over $120,000	WCP	65	A	0	Y	Y
Lawn moving sales - shop assistant or keeper	LBC	65	D	0	Y	Y
Lawn mowing contractor - less than three years experience	SRB	0	E	0	N	N
Lawn mowing contractor - minimum three years experience	HB	2	E	0	N	Y
Lawn mowing contractor - sales or service	LBC	65	D	0	Y	Y
Lawyer	LAW	65	A	0	Y	Y
Lecturer - university or equivalent	WCP	65	A	0	Y	Y
Librarian	WCA	65	C	0	Y	Y
Life guard (employed)	SRB	0	E	0	N	N

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Light fittings - shop assistant or keeper - less than 10% manual work	WCM	65	C	0	Y	Y
Light fittings - shop assistant or keeper - more than 10% manual work	LBC	65	D	0	Y	Y
Lighting technician (heights) - film industry - studio only	HB	2	E	0	N	Y
Lighting technician (no heights) - film industry - studio only	LBC	65	D	0	Y	Y
Linesperson - electrical or telephone - heights over ten metres	HB	2	E	0	N	Y
Linesperson - electrical or telephone - heights up to ten metres	HB	65	E	0	N	Y
Livestock broker or buyer or dealer - including manual	BC	65	D	0	Y	Y
Livestock broker or buyer or dealer - no manual	LBC	65	D	0	Y	Y
Locksmith	LBC	65	D	0	Y	Y
Logging contractor or log hauler	SRB	0	E	0	N	N
Logistics manager - more than 20% light manual duties or on site or supervising blue collar workers	BC	65	D	0	Y	Y
Logistics manager - office only - earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y
Logistics manager - office only - relevant degree	WCP	65	A	0	Y	Y
Logistics manager - up to 10% light manual duties or on site or supervising blue collar workers	WCM	65	C	0	Y	Y
Logistics manager - up to 20% light manual duties or on site or supervising blue collar workers	LBC	65	D	0	Y	Y
Lumberjack	UI	0	E	0	N	N

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Machinery sales or hire	LBC	65	D	0	Y	Y
Machinery sales or hire – shop assistant or keeper	LBC	65	D	0	Y	Y
Machinist or machine operator – not trade qualified	SRB	0	E	0	N	N
Machinist or machine operator – trade qualified	HB	5	E	0	N	Y
Magistrate	LAW	65	A	0	Y	Y
Maid – hotel or motel – minimum two years experience	HB	2	E	0	N	Y
Maintenance – hotel or motel – qualified	HB	5	E	0	N	Y
Maintenance staff – railway workers	SRB	0	E	0	N	N
Management and administration – aviation – office duties only – relevant degree or average income more than $120,000	WCP	65	A	0	Y	Y
Management and administration – aviation – office duties only – not degree qualified	WCA	65	C	0	Y	Y
Management or clerical only – oil and gas industry – onshore – not degree qualified	WCA	65	C	0	Y	Y
Management or clerical only – oil and gas industry – onshore – relevant degree	WCP	65	A	0	Y	Y
Manager – fitness centre – less than 10% classes	BC	5	D	0	Y	Y
Manager – logistics – up to 10% light manual duties or on site or supervising blue collar workers	WCM	65	C	0	Y	Y
Manager – logistics – up to 20% light manual duties or on site or supervising blue collar workers	LBC	65	D	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Manager - more than 10% light manual duties or on site or supervising blue collar workers	LBC	65	D	0	Y	Y
Manager - office or administration only - not degree qualified	WCA	65	C	0	Y	Y
Manager - office or administration only - relevant degree or average income more than $120,000	WCP	65	A	0	Y	Y
Manager - up to 10% light manual duties or on site or supervising blue collar workers	WCM	65	C	0	Y	Y
Manager - warehouse - less than 10% manual work	WCM	65	C	0	Y	Y
Manager - warehouse - less than 20% manual work	BC	65	D	0	Y	Y
Manager - warehouse - more than 20% manual work	HB	2	E	0	N	Y
Manager or proprietor - hotel or motel - and no manual work	WCA	65	C	0	Y	Y
Manicurist - salon only - not working from home	HB	2	E	0	N	Y
Manicurist - working from home or mobile	SRB	0	E	0	N	N
Marina owner - no manual work	WCA	65	C	0	Y	Y
Marine crew - not ocean going	HB	2	E	0	N	Y
Marine crew - ocean going in Australian waters	SRA	2	E	0	N	N
Market gardener - less than three years experience	SRB	0	E	0	N	N
Market gardener - minimum three years experience	HB	2	E	0	N	Y
Market researcher or analyst - earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Market researcher or analyst- relevant degree	WCP	65	A	0	Y	Y
Market stall holder	SRB	0	E	0	N	N
Marketing manager- relevant degree	WCP	65	A	0	Y	Y
Marketing or sales manager - earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y
Marketing or sales manager - relevant degree or average income more than $120,000	WCP	65	A	0	Y	Y
Martial arts instructor	SRB	0	E	0	N	N
Masseur - qualified - working in recognised centre or salon only	BC	5	D	0	Y	Y
Masseur - unqualified or working from home	SRB	0	E	0	N	N
Meat industry - boner	SRB	0	E	0	N	N
Meat industry - inspector	BC	65	D	0	Y	Y
Meat industry - packer	SRB	0	E	0	N	N
Meat industry - supervisor - no manual	BC	65	D	0	Y	Y
Mechanic - mining, surface worker - trade qualified - no explosives	BC	65	D	0	Y	Y
Mechanic - not trade qualified with minimum of 3 years experience	HB	5	E	0	N	Y
Mechanic - oil and gas industry - trade qualified - onshore	BC	65	D	0	Y	Y
Mechanic - trade qualified	BC	65	D	0	Y	Y
Medical practitioner	MED	65	B	0	Y	Y
Medical practitioner - student	SRC	0	B	0	N	N

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Merchant banker	WCP	65	A	0	Y	Y
Metallurgist – qualified – no underground work	WCA	65	C	0	Y	Y
Meteorologist	WCP	65	A	0	Y	Y
Meter reader	LBC	65	D	0	Y	Y
Midwife – registered	BC	65	D	0	Y	Y
Mill operator – mining, surface worker	SRA	5	E	0	N	N
Mining – clerical or office work only – earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y
Mining – clerical or office work only – relevant degree or earning over $120,000	WCP	65	A	0	Y	Y
Mining – manager – no manual work – earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y
Mining – manager – no manual work – relevant degree or average income more than $120,000	WCP	65	A	0	Y	Y
Mining – plant operators – open cut mines only	HB	2	E	0	N	Y
Mining – quarry worker – no explosives	SRA	5	E	0	N	N
Mining – safety officer	LBC	65	D	0	Y	Y
Mining – surface worker – bogger operator	SRA	5	E	0	N	N
Mining – surface worker – carpenter – trade qualified no explosives	BC	65	D	0	Y	Y
Mining – surface worker – driver	SRA	5	E	0	N	N
Mining – surface worker – electrician – trade qualified – no explosives	BC	65	D	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Mining – surface worker – explosives handling	UI	0	E	2	N	N
Mining – surface worker – mechanic – trade qualified – no explosives	BC	65	D	0	Y	Y
Mining – surface worker – mill operator	SRA	5	E	0	N	N
Mining – surface worker – not trade qualified – explosives handling	UI	0	E	2	N	N
Mining – surface worker – not trade qualified – no explosives	SRB	0	E	0	N	N
Mining – surface worker – welder – trade qualified – no explosives	HB	65	E	0	N	Y
Mining – underground – explosives handling	UI	0	UI	2	N	N
Mining – underground – not trade qualified – explosives handling	UI	0	E	2	N	N
Mining – underground – not trade qualified – no explosives	SRB	0	E	0	N	N
Mining – underground – trade qualified (e.g. welder, carpenter, electrician, mechanic) – no explosives	HB	5	E	0	N	Y
Mining – underground – trade qualified – explosives handling	UI	0	UI	2	N	N
Minister of religion – sole occupation	WCA	65	C	0	Y	Y
Mixed farming – proprietor or owner or manager	HB	2	E	0	N	Y
Mobile coffee van operator or owner – established minimum three years	HB	5	E	0	N	Y
Model	SRC	0	C	0	N	N
Mortgage broker	WCA	65	C	0	Y	Y
Motor mechanic – trade qualified	BC	65	D	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Motor mechanic – unqualified	SRA	2	E	0	N	Y
Motor vehicle – assembly worker	SRA	5	E	0	N	N
Motor vehicle – parts interpreter	LBC	65	D	0	Y	Y
Motor vehicle accessories and spare parts – shop assistant or keeper	LBC	65	D	0	Y	Y
Moulder or casting workers – qualified	SRA	5	E	0	N	N
Moulder or casting workers – unqualified	SRA	2	E	0	N	N
Muffler fitter – less than three years experience	SRB	0	E	0	N	N
Muffler fitter – minimum three years experience	HB	2	E	0	N	Y
Museum curator – not degree qualified	WCA	65	C	0	Y	Y
Museum curator – relevant degree	WCP	65	A	0	Y	Y
Musical instruments – shop assistant or keeper – deliveries	HB	5	E	0	N	Y
Musical instruments – shop assistant or keeper – no deliveries – less than 10% manual work	WCM	65	C	0	Y	Y
Musical instruments – shop assistant or keeper – no deliveries – more than 10% manual work	LBC	65	D	0	Y	Y
Musician	SRC	0	C	0	N	N
Musician – orchestra – full time – salaried	HB	2	E	0	N	Y
Nanny	SRC	0	D	0	N	N
Naturopath – not qualified – working from home	SRC	0	C	0	N	N
Naturopath – qualified – not working from home	WCA	65	C	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Neurologist	MED	65	B	0	Y	Y
News reader	SRC	0	C	0	N	N
Newsagent - counter sales duties only - sedentary only - no manual work	WCA	65	C	0	Y	Y
Newsagent - counter sales duties - involving some light manual work	WCM	65	C	0	Y	Y
Newsagent - shop assistant or keeper - no deliveries - less than 10% manual work	WCM	65	C	0	Y	Y
Newsagent - shop assistant or keeper - no deliveries - more than 10% manual work	LBC	65	D	0	Y	Y
Newsagent - paper deliveries	BC	65	D	0	Y	Y
Newspaper compositor	LBC	65	D	0	Y	Y
Newspaper editor - not degree qualified	WCA	65	C	0	Y	Y
Newspaper editor - relevant degree	WCP	65	A	0	Y	Y
Nurse - assistant or aide	HB	2	E	0	N	Y
Nurse - clinical	WCA	65	C	0	Y	Y
Nurse - director of nursing - no manual duties - relevant degree	WCP	65	A	0	Y	Y
Nurse - educator - classroom only - relevant degree	WCP	65	A	0	Y	Y
Nurse - enrolled	BC	65	D	0	Y	Y
Nurse - intellectual disability or psychiatric	HB	5	E	0	N	Y
Nurse - registered	LBC	65	D	0	Y	Y
Nurse - student	SRB	0	E	0	N	N
Nurse - theatre	BC	65	D	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	 TPD any
Nurse - unit managers - no manual duties	WCA	65	A	0	Y	Y
Nursery - qualified nurseryman	HB	2	E	0	N	Y
Nursery - retail employee - less than 20% manual work	BC	65	D	0	Y	Y
Nursery - unqualified nurseryman	SRB	0	E	0	N	N
Nursery retail - shop assistant or keeper - less than 20% manual work	LBC	65	D	0	Y	Y
Nutritionist	WCA	65	C	0	Y	Y
Obstetrician	MED	65	B	0	Y	Y
Occupational health and safety officer - less than 20% manual	LBC	65	D	0	Y	Y
Occupational health and safety officer - more than 20% manual	BC	65	D	0	Y	Y
Occupational therapist	MED	65	B	0	Y	Y
Office supply - shop assistant or keeper - less than 10% manual work	WCM	65	C	0	Y	Y
Office supply - shop assistant or keeper - more than 10% manual work	LBC	65	D	0	Y	Y
Office worker - airline staff of major airlines only	WCA	65	C	0	Y	Y
Office worker - airline staff of minor airlines only	WCA	65	C	0	Y	Y
Office worker - airline staff of minor or charter airlines	WCA	65	C	0	Y	Y
Oil and gas industry - offshore - chef or kitchen worker	HB	5	E	0	N	Y
Oil and gas industry - offshore - crane driver	SRB	0	E	2	N	N
Oil and gas industry - offshore - derrickman	SRB	0	E	2	N	N

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Oil and gas industry - offshore - driller	SRB	0	E	2	N	N
Oil and gas industry - offshore - electrician - trade qualified	HB	5	E	0	Y	Y
Oil and gas industry - offshore - laboratory technician	LBC	65	D	0	Y	Y
Oil and gas industry - offshore - labourer or tool pusher	SRB	0	E	2	N	N
Oil and gas industry - offshore - rigger	SRB	0	E	2	N	N
Oil and gas industry - offshore - supervisor - office duties only	WCA	65	C	0	Y	Y
Oil and gas industry - offshore - supervisor - other	HB	5	E	0	N	Y
Oil and gas industry - onshore - carpenter - trade qualified	BC	65	D	0	Y	Y
Oil and gas industry - onshore - crane driver	SRB	0	E	0	N	N
Oil and gas industry - onshore - derrickman	SRB	0	E	0	N	N
Oil and gas industry - onshore - driller	SRB	0	E	0	N	N
Oil and gas industry - onshore - electrician - trade qualified	BC	65	D	0	Y	Y
Oil and gas industry - onshore - executive manager office only - relevant degree	WCP	65	A	0	Y	Y
Oil and gas industry - onshore - executive manager - office only - not degree qualified	WCA	65	C	0	Y	Y
Oil and gas industry - onshore - general definition workers	SRB	0	E	0	N	N
Oil and gas industry - onshore - labourer	SRB	0	E	0	N	N

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Oil and gas industry - onshore - management or clerical only - not degree qualified	WCA	65	C	0	Y	Y
Oil and gas industry - onshore - management or clerical only - relevant degree	WCP	65	A	0	Y	Y
Oil and gas industry - onshore - mechanic - trade qualified	BC	65	D	0	Y	Y
Oil and gas industry - onshore - repairmen or trench workers	SRA	2	E	0	N	N
Oil and gas industry - onshore - rigger - heights over ten metres	SRB	0	E	2	N	N
Oil and gas industry - onshore - rigger - heights up to ten metres	SRB	0	E	0	N	N
Oil and gas industry - onshore - supervisor - office duties only	WCA	65	C	0	Y	Y
Oil and gas industry - onshore - supervisor - other	BC	5	D	0	Y	Y
Oil and gas industry - onshore - welder - trade qualified	HB	65	E	0	N	Y
Ophthalmologist	MED	65	B	0	Y	Y
Optician or optical dispenser - not degree qualified	WCA	65	C	0	Y	Y
Optician or optical dispenser - relevant degree	WCP	65	A	0	Y	Y
Optometrist	MED	65	B	0	Y	Y
Orchardist - proprietor or owner only	BC	2	D	0	N	Y
Orchardist - proprietor or owner or manager - qualified - farming industry	HB	2	E	0	N	Y
Orthodontist	MED	65	B	0	Y	Y
Orthopaedic surgeon	MED	65	B	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Osteopath	MED	65	B	0	Y	Y
Oyster farmer or packer – not offshore	SRB	0	E	0	N	N
Oyster farmer or packer – offshore	UI	0	E	0	N	N
Oyster farming – proprietor or owner or manager – not offshore	SRB	0	E	0	N	N
Oyster farming – proprietor or owner or manager – offshore	UI	0	E	0	N	N
Packer factory	SRB	0	E	0	N	N
Paediatrician	MED	65	B	0	Y	Y
Paint and wallpaper – shop assistant or keeper	LBC	65	D	0	Y	Y
Painter – trade qualified or unqualified – heights over ten metres	SRB	0	E	2	N	N
Painter – trade qualified – heights up to ten metres	HB	65	E	0	N	Y
Painter – unqualified – less than three years experience – heights up to ten metres	SRB	0	E	0	N	N
Painter – unqualified – more than three years experience – heights up to ten metres	HB	5	E	0	N	Y
Panel beater – not qualified	SRB	0	E	0	N	N
Panel beater – trade qualified	HB	65	E	0	N	Y
Paper or pulp industry – skilled	SRA	5	E	0	N	N
Paper or pulp industry – unskilled	SRA	2	E	0	N	N
Paralegal – not degree qualified	WCA	65	C	0	Y	Y
Paralegal – relevant degree or average income more than $120,000	WCP	65	A	0	Y	Y
Paramedic	HB	5	E	0	N	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Paramedic or ambulance officer or driver	HB	5	E	0	N	Y
Parking station attendant - cashier only	BC	65	D	0	Y	Y
Parking station attendant - parking cars	SRA	2	E	0	N	N
Parole officer - office only	WCM	65	C	0	Y	Y
Parts interpreter - motor vehicle	LBC	65	D	0	Y	Y
Pathologist	MED	65	B	0	Y	Y
Patrolman - security - armed	SRB	0	E	0	N	N
Patrolman - security - unarmed	HB	2	E	0	N	Y
Paver	HB	5	E	0	N	Y
Pawnbroker - minimum three years experience	HB	2	E	0	N	Y
Periodontist	MED	65	B	0	Y	Y
Personal assistant - not working from home - administration only	WCA	65	C	0	Y	Y
Personal assistant - working from home - administration only	SRC	0	C	0	N	N
Personal trainer - gym only	SRA	5	E	0	N	Y
Personnel consultant - not degree qualified	WCA	65	C	0	Y	Y
Personnel consultant - relevant degree or average income more than $120,000	WCP	65	A	0	Y	Y
Pest controller, exterminator or fumigator - certified and licensed only	BC	65	E	0	Y	Y
Pest controller, exterminator or fumigator - other	SRB	0	E	0	N	N

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Pet shop - shop assistant or keeper	LBC	65	D	0	Y	Y
Pharmacist	WCP	65	A	0	Y	Y
Phlebotomist	LBC	65	D	0	Y	Y
Photocopier technician or repairman	LBC	65	D	0	Y	Y
Photographer - aerial - commercial pilot	SRB	0	E	2	N	N
Photographer - employee - Australia only - no aviation - no hazardous activities	BC	65	D	0	Y	Y
Photographer - freelance - Australia only - no aviation - no hazardous activities	HB	5	E	0	N	Y
Photographer - press or TV news photographer - Australia only	BC	5	D	0	Y	Y
Photographer - studio - weddings and private functions - local only	LBC	65	D	0	Y	Y
Photographer - studio only - less than 10% manual work	WCM	65	C	0	Y	Y
Photographer - studio only - more than 10% manual work	LBC	65	D	0	Y	Y
Photographic - proprietor or owner or manager - repairs	LBC	65	D	0	Y	Y
Photographic - proprietor or owner or manager - sales - less than 10% manual work	WCM	65	C	0	Y	Y
Photographic - proprietor or owner or manager - sales - more than 10% manual work	LBC	65	D	0	Y	Y
Physicist	WCP	65	A	0	Y	Y
Physiologist	MED	65	B	0	Y	Y
Physiotherapist - not degree qualified	WCM	65	C	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Physiotherapist – relevant degree	MED	65	B	0	Y	Y
Piano tuner	LBC	65	D	0	Y	Y
Picture framer	LBC	65	D	0	Y	Y
Pilates or yoga instructor – fulltime – not from home	SRA	5	E	0	N	N
Pilot, aircrew, flight attendant – airline staff of major airlines only	SRC	0	C	0	N	N
Pilot, aircrew, flight attendant – airline staff of minor or charter airlines	SRC	0	C	0	N	N
Plant operator – heavy machinery or factory	SRB	0	E	0	N	N
Plant operator – office only – control room – no manual work	WCA	65	C	0	Y	Y
Plant operators – mining – open cut mines only	HB	2	E	0	N	Y
Plasterer	SRB	0	E	0	N	N
Plumber – roof plumber – qualified or unqualified – minimum three years experience	SRB	0	E	0	N	N
Plumber – trade qualified	BC	65	D	0	Y	Y
Plumber – unqualified – less than three years experience	SRA	2	E	0	N	Y
Podiatrist	MED	65	B	0	Y	Y
Police – all officers	UI	0	E	0	N	N
Police – clerical – non officer (past or present) – not degree qualified	WCA	65	C	0	Y	Y
Pool builder – above ground – qualified	HB	65	E	0	N	Y
Pool builder – in ground – concrete – licensed	HB	65	E	0	N	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Pool builder – in ground – fibreglass	HB	65	E	0	N	Y
Pool cleaner	HB	5	E	0	N	Y
Porter – hotel or motel	SRA	2	E	0	N	N
Porter – railway workers	SRA	2	E	0	N	N
Post office – clerical – counter staff	WCM	65	C	0	Y	Y
Post office – mail contractor or sorter or delivery	SRA	2	E	0	N	Y
Post office – postman – not using motorbike	HB	5	E	0	N	Y
Post office – postman – using motorbike	HB	2	E	0	N	Y
Potter – commercial – qualified – office only – not working from home	LBC	65	D	0	Y	Y
Potter – commercial – unqualified – working from home	SRC	0	D	0	N	N
Poultry farmer – manager only	HB	5	E	0	N	Y
Poultry farmer – other than manager	SRB	0	E	0	N	N
Poultry or pig – proprietor or owner or manager – farming industry	HB	5	E	0	N	Y
Priest – sole occupation	WCA	65	C	0	Y	Y
Printer – bookbinder or compositor	LBC	65	D	0	Y	Y
Printer – editor or proof-reader – not degree qualified	WCA	65	C	0	Y	Y
Printer – editor or proof-reader – relevant degree	WCP	65	A	0	Y	Y
Printer – lithographer	LBC	65	D	0	Y	Y
Printer – trade qualified	BC	65	D	0	Y	Y
Printer – unqualified – minimum three years experience	HB	2	E	0	N	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Prison - clerical - non officer	WCA	65	C	0	Y	Y
Prison warden or officer	SRB	0	E	0	N	N
Private investigator - well established - minimum three years experience - unarmed	HB	2	E	0	N	Y
Probation officer - office only	WCA	65	C	0	Y	Y
Process worker	SRB	0	E	0	N	N
Producer - film industry - non-studio	WCA	65	C	0	Y	Y
Producer - film industry - not degree qualified - studio only	WCA	65	C	0	Y	Y
Producer - film industry - relevant degree studio only	WCP	65	A	0	Y	Y
Production line worker	SRB	0	E	0	N	N
Professional sportsperson	SRB	0	E	0	N	N
Professor	WCP	65	A	0	Y	Y
Project manager - no manual work and minimal site visits - relevant degree or average income more than $120,000	WCP	65	A	0	Y	Y
Project manager - no manual work and minimal site visits - earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y
Property developer or investor - full time - involved with project management and actual development - not self employed	SRC	0	D	0	N	N
Property developer or investor - no involvement with project management or in actual development - not self employed	SRC	0	C	0	N	N

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Property manager or caretaker – living on premises	SRB	0	E	0	N	N
Property manager or caretaker – not living on premises	BC	2	D	0	N	Y
Property rental manager – involving some light manual work	WCM	65	C	0	Y	Y
Property rental manager – sedentary only – no manual work	WCA	65	C	0	Y	Y
Psychiatrist	MED	65	B	0	Y	Y
Psychologist	MED	65	B	0	Y	Y
Public relations officer	WCA	65	C	0	Y	Y
Publisher – not degree qualified	WCA	65	C	0	Y	Y
Publisher – relevant degree	WCP	65	A	0	Y	Y
Quantity surveyor – consulting or office work only – relevant degree	WCP	65	A	0	Y	Y
Quantity surveyor – office duties only – earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y
Quantity surveyor – qualified – other	BC	65	D	0	Y	Y
Quarries – blaster	UI	0	E	2	N	N
Quarries – crusher man	SRB	0	E	0	N	N
Quarries – jackhammer operator	SRB	0	E	0	N	N
Quarries – licensed tradesman (e.g. carpenter, electrician, mechanic) – explosives handling	UI	0	E	2	N	N
Quarries – licensed tradesman (e.g. carpenter, electrician, mechanic) – no explosives	HB	5	E	0	N	Y
Quarries – semi-skilled – plant operator	SRA	2	E	0	N	N

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Quarry worker - mining - no explosives	SRA	5	E	0	N	N
Radio worker - director or producer - not degree qualified	WCA	65	C	0	Y	Y
Radio worker - director or producer - relevant degree	WCP	65	A	0	Y	Y
Radio worker - sound engineer - qualified	LBC	65	D	0	Y	Y
Radio worker - technician	LBC	65	D	0	Y	Y
Radiographer	WCA	65	C	0	Y	Y
Radiologist	MED	65	B	0	Y	Y
Railway workers - booking officer	WCA	65	C	0	Y	Y
Railway workers - ganger	SRB	0	E	0	N	N
Railway workers - guard	SRB	0	E	0	N	N
Railway workers - inspector - ticket	HB	5	E	0	N	Y
Railway workers - maintenance staff	SRB	0	E	0	N	N
Railway workers - porter	SRA	2	E	0	N	N
Railway workers - signalman	LBC	65	D	0	Y	Y
Railway workers - station master	LBC	65	D	0	Y	Y
Railway workers - ticket collector	SRB	0	E	0	N	N
Railway workers - train or tram driver	SRA	2	E	0	N	N
Real estate agent - administration only or sales - no manual work - average income less than 120,000	WCA	65	C	0	Y	Y
Real estate agent - administration only or sales - no manual work - average income more than $120,000	WCP	65	A	0	Y	Y
Real estate agent - administration - involving some light manual work	WCM	65	C	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Receptionist	WCA	65	C	0	Y	Y
Record shop - shop assistant or keeper - less than 10% manual work	WCM	65	C	0	Y	Y
Record shop - shop assistant or keeper - more than 10% manual work	LBC	65	D	0	Y	Y
Reflexologist - qualified - Australian registered - not working from home	WCA	65	C	0	Y	Y
Refrigeration mechanic - trade qualified	BC	65	D	0	Y	Y
Refrigeration mechanic - unqualified - minimum three years experience	HB	5	E	0	N	Y
Rehabilitation consultant	MED	65	B	0	Y	Y
Removalist	SRA	5	E	0	N	N
Renderer - cement	SRB	0	E	0	N	N
Repairmen or trench workers - oil and gas industry - onshore	SRA	2	E	0	N	N
Reporter - employed - no overseas work - office only - not degree qualified	WCA	65	C	0	Y	Y
Reporter - employed - no overseas work - office only - relevant degree	WCP	65	A	0	Y	Y
Reporter - self employed or overseas work	UI	0	IC	0	N	N
Repossession agent	SRB	0	E	0	N	N
Residential care worker	SRA	5	E	0	N	N
Restaurant - kitchen hand	SRB	0	E	0	N	N
Restaurant - maitre de	LBC	65	D	0	Y	Y
Restaurant - waitress or waiter	BC	5	D	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Restaurant owner - less than 20% manual work	LBC	65	D	0	Y	Y
Restaurant owner - more than 20% manual work	BC	65	D	0	Y	Y
Restaurant owner - no manual work	WCM	65	C	0	Y	Y
Rigger - oil and gas industry - onshore - heights over ten metres	SRB	0	E	2	N	N
Rigger - oil and gas industry - onshore - heights up to ten metres	SRB	0	E	0	N	N
Rigger - oil and gas industry - offshore	SRB	0	E	2	N	N
Road maintenance and construction	SRA	5	E	0	N	N
Road sweeper or cleaner driver	SRA	5	E	0	N	N
Roller door installer	HB	2	E	0	N	Y
Rubbish or garbage removalist - non-driver	SRA	5	E	0	N	N
Saddle maker	LBC	65	D	0	Y	Y
Safety officer - mining	LBC	65	D	0	Y	Y
Sailmaker	LBC	65	D	0	Y	Y
Sales representative - deliveries	BC	65	D	0	Y	Y
Sales representative - deliveries - light goods only	LBC	65	D	0	Y	Y
Sales representative - door to door	SRB	0	E	0	N	N
Sales representative - no deliveries or repairs - involving some light manual work	WCM	65	C	0	Y	Y
Sales representative - no deliveries or repairs - no manual work	WCA	65	C	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Sales representative - requiring lifting or demonstration of heavy goods	BC	65	D	0	Y	Y
Sandblaster	SRB	0	E	0	N	N
Saw miller	SRB	0	E	0	N	N
Scaffold worker - over ten metres	SRB	0	E	2	N	N
Scaffold worker - up to ten metres	SRA	2	E	2	N	N
Scientist - field work less than 20% - no hazardous chemicals	LBC	65	D	0	Y	Y
Scientist - field work more than 20% - no hazardous chemicals	BC	65	D	0	Y	Y
Scientist - field work - hazardous chemicals	IC	0	IC	0	N	N
Scientist - laboratory or office only - no hazardous chemicals - relevant degree	WCP	65	A	0	Y	Y
Scrap metal dealer	SRA	5	E	0	N	N
Scrap metal worker	SRA	5	E	0	N	N
Screen printer - trade qualified	BC	65	D	0	Y	Y
Screen printer - unqualified - minimum three years experience	HB	2	E	0	N	Y
Sculptor	SRC	0	D	0	N	N
Second hand goods - shop assistant or keeper	LBC	65	D	0	Y	Y
Secretary	WCA	65	C	0	Y	Y
Security - armed - hotel or motel	SRB	0	E	0	N	N
Security - unarmed - hotel or motel	HB	2	E	0	N	Y
Security guard - aviation security - armed	SRB	0	E	0	N	N

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Security guard - aviation security - unarmed	HB	2	E	0	N	Y
Security guard - bailiff - armed - courtroom only	SRB	0	E	0	N	N
Security guard - bailiff - unarmed - courtroom only	HB	5	E	0	N	Y
Security guard - bank security - armed	SRB	0	E	0	N	N
Security guard - bank security - unarmed	HB	2	E	0	N	Y
Security guard - bodyguard	UI	0	E	0	N	N
Security guard - bouncer	UI	0	E	0	N	N
Security guard - casino security	SRB	0	E	0	N	N
Security guard - control room - unarmed - no intruder confrontation	LBC	65	D	0	Y	Y
Security guard - department store security or detectives	SRB	0	E	0	N	N
Security guard - detectives	SRB	0	E	0	N	N
Security guard - hotel or motel industry security - armed	SRB	0	E	0	N	N
Security guard - hotel or motel industry security - unarmed	HB	2	E	0	N	Y
Security guard - railway guard	SRB	0	E	0	N	N
Sewage plant worker	SRA	5	E	0	N	N
Sewing machine mechanic	LBC	65	D	0	Y	Y
Sewing machinist - qualified - not working from home	HB	5	E	0	N	Y
Sewing machinist - unqualified	SRB	0	E	0	N	N
Shearer	SRB	0	E	0	N	N

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Shed or carport erector	HB	65	E	0	N	Y
Sheetmetal worker - not trade qualified less than three years experience	SRA	2	E	0	N	Y
Sheetmetal worker - not trade qualified minimum three years experience	HB	2	E	0	N	Y
Sheetmetal worker - trade qualified	HB	65	E	0	N	Y
Shipwright	BC	65	D	0	Y	Y
Shipyard worker	SRB	0	E	0	N	N
Shoemaker or repairer - less than three years experience	BC	65	D	0	Y	Y
Shoemaker or repairer - minimum three years experience	LBC	65	D	0	Y	Y
Shop assistant or keeper - adult books or goods	BC	65	D	0	Y	Y
Shop assistant or keeper - antique dealers - deliveries	HB	5	E	0	N	Y
Shop assistant or keeper - antique dealers - restoration	HB	65	E	0	N	Y
Shop assistant or keeper - antique dealers - sales and office only - no deliveries	LBC	65	D	0	Y	Y
Shop assistant or keeper - aquarium shop	LBC	65	D	0	Y	Y
Shop assistant or keeper - art supplies - less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper - art supplies - more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper - baby shop - less than 10% manual work	WCM	65	C	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Shop assistant or keeper - baby shop - more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper - bakery	LBC	65	D	0	Y	Y
Shop assistant or keeper - battery sales - no fitting	LBC	65	D	0	Y	Y
Shop assistant or keeper - bedding - less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper - bedding - more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper - bicycle repairs	BC	65	D	0	Y	Y
Shop assistant or keeper - bicycle sales	LBC	65	D	0	Y	Y
Shop assistant or keeper - boating equipment - sales only - less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper - boating equipment - sales only - more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper - books or stationery - less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper - books or stationery - more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper - bottle shop	HB	2	E	0	N	Y
Shop assistant or keeper - brassware shop - less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper - brassware shop - more than 10% manual work	LBC	65	D	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Shop assistant or keeper – building supplies – no deliveries	LBC	65	D	0	Y	Y
Shop assistant or keeper – camping equipment	LBC	65	D	0	Y	Y
Shop assistant or keeper – card shop – less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper – card shop – more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper – carpet – sales only – less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper – carpet – sales only – more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper – cars – office only – involving some light manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper – cars – office only – no sales or manual work	WCA	65	C	0	Y	Y
Shop assistant or keeper – cars – yard sales	LBC	65	D	0	Y	Y
Shop assistant or keeper – chemist shop assistant – less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper – chemist shop assistant – more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper – chinaware and glassware shop – less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper – chinaware and glassware shop – more than 10% manual work	LBC	65	D	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Shop assistant or keeper - clothing - less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper - clothing - more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper - computer - less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper - computer - more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper - confectionary - less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper - confectionary - more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper - curtain - less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper - curtain - more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper - delicatessen	LBC	65	D	0	Y	Y
Shop assistant or keeper - department store - deliveries	HB	5	E	0	N	Y
Shop assistant or keeper - department store - sales - no deliveries - less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper - department store - sales - no deliveries - more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper - disposal store	LBC	65	D	0	Y	Y
Shop assistant or keeper - duty free shop - less than 10% manual work	WCM	65	C	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Shop assistant or keeper – duty free shop – more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper – electrical – deliveries	HB	5	E	0	N	Y
Shop assistant or keeper – electrical – retail sales only – less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper – electrical – retail sales only – more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper – fish and chip shop	BC	65	D	0	Y	Y
Shop assistant or keeper – florist – deliveries	HB	5	E	0	N	Y
Shop assistant or keeper – florist – sales – no deliveries	LBC	65	D	0	Y	Y
Shop assistant or keeper – florist – shop proprietor – no deliveries – less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper – florist – shop proprietor – no deliveries – more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper – foot wear – less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper – foot wear – more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper – furnishings (cushions, fabrics) – less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper – furnishings (cushions, fabrics) – more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper – furniture – deliveries	HB	5	E	0	N	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Shop assistant or keeper – furniture – sales only – less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper – furniture – sales only – more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper – gift shop – less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper – gift shop – more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper – hardware – administration only	WCA	65	C	0	Y	Y
Shop assistant or keeper – hardware – deliveries	HB	5	E	0	N	Y
Shop assistant or keeper – hardware – sales	LBC	65	D	0	Y	Y
Shop assistant or keeper – health food – less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper – health food – more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper – ice cream parlour	LBC	65	D	0	Y	Y
Shop assistant or keeper – juice vendor	HB	2	E	0	N	Y
Shop assistant or keeper – lawn moving sales	LBC	65	D	0	Y	Y
Shop assistant or keeper – light fittings – less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper – light fittings – more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper – machinery sales or hire	LBC	65	D	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Shop assistant or keeper – motor vehicle accessories and spare parts	LBC	65	D	0	Y	Y
Shop assistant or keeper – musical instruments – deliveries	HB	5	E	0	N	Y
Shop assistant or keeper – musical instruments – no deliveries – less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper – musical instruments – no deliveries – more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper – newsagent – no deliveries – less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper – newsagent – no deliveries – more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper – nursery retail – less than 20% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper – office supply – less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper – office supply – more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper – paint and wallpaper	LBC	65	D	0	Y	Y
Shop assistant or keeper – pet shop	LBC	65	D	0	Y	Y
Shop assistant or keeper – photographic – repairs	LBC	65	D	0	Y	Y
Shop assistant or keeper – photographic – sales – less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper – photographic – sales – more than 10% manual work	LBC	65	D	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Shop assistant or keeper - record shop - less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper - record shop - more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper - second hand goods	LBC	65	D	0	Y	Y
Shop assistant or keeper - sporting goods - sales only - less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper - sporting goods - sales only - more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper - supermarket - cashier	LBC	65	D	0	Y	Y
Shop assistant or keeper - supermarket - deliveries	HB	5	E	0	N	Y
Shop assistant or keeper - supermarket - manager and clerical - administration only - no manual work	WCA	65	C	0	Y	Y
Shop assistant or keeper - supermarket - manager and clerical - administration - involving some light manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper - supermarket - shelf stockist	SRB	0	E	0	N	N
Shop assistant or keeper - swimming pool supplies	LBC	65	D	0	Y	Y
Shop assistant or keeper - tobacconist - less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper - tobacconist - more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper - toy shop - less than 10% manual work	WCM	65	C	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Shop assistant or keeper - toy shop - more than 10% manual work	LBC	65	D	0	Y	Y
Shop assistant or keeper - video or DVD or record shop - less than 10% manual work	WCM	65	C	0	Y	Y
Shop assistant or keeper - video or DVD or record shop - more than 10% manual work	LBC	65	D	0	Y	Y
Shop filler or shelf stacker	SRA	5	E	0	N	N
Shop owner - less than 10% manual work	WCM	65	C	0	Y	Y
Shop owner - less than 20% manual work	LBC	65	D	0	Y	Y
Shop owner - more than 20% manual work	HB	5	E	0	N	Y
Shop owner - no manual work	WCA	65	C	0	Y	Y
Shop owner - sales - counter only - less than 10% manual work	WCM	65	C	0	Y	Y
Shop owner - sales - counter only - more than 10% manual work	LBC	65	D	0	Y	Y
Shopfitter - not trade qualified - less than three years experience	SRA	2	E	0	N	Y
Shopfitter - not trade qualified - more than three years experience	HB	5	E	0	N	Y
Shopfitter - trade qualified	BC	65	D	0	Y	Y
Shunter	SRB	0	E	0	N	N
Sign writer - more than ten metres	SRB	0	E	2	N	N
Sign writer - qualified - less than ten metres	LBC	65	D	0	Y	Y
Sign writer - unqualified - less than ten metres	HB	65	E	0	N	Y
Signalman - railway workers	LBC	65	D	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	 TPD any
Silversmith - qualified	LBC	65	D	0	Y	Y
Silversmith - unqualified - minimum three years experience	HB	2	E	0	N	Y
Singer	SRC	0	D	0	N	N
Skylight fitter - less than ten metres	HB	65	E	0	N	Y
Skylight fitter - more than ten metres	SRB	0	E	2	N	N
Slaughterman	SRB	0	E	0	N	N
Social educator or trainer	SRC	0	C	0	N	N
Social worker or counsellor - not degree qualified - minimum three years experience	LBC	65	D	0	Y	Y
Social worker or counsellor- relevant degree	WCA	65	C	0	Y	Y
Soft drink vendor	HB	2	E	0	N	Y
Solicitor	LAW	65	A	0	Y	Y
Sound technician - film industry - studio only	LBC	65	D	0	Y	Y
Sound technician - studio only - minimum three years experience	LBC	65	D	0	Y	Y
Sound, lighting, electrical - film industry - non-studio	HB	5	E	0	N	Y
Speech therapist or pathologist - relevant degree	MED	65	B	0	Y	Y
Sporting goods - shop assistant or keeper - sales only - less than 10% manual work	WCM	65	C	0	Y	Y
Sporting goods - shop assistant or keeper - sales only - more than 10% manual work	LBC	65	D	0	Y	Y
Spray painter - trade qualified	BC	65	D	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Spray painter - unqualified - minimum three years experience	HB	5	E	0	N	Y
Squash court proprietor - no coaching	LBC	65	D	0	Y	Y
Station master - railway workers	LBC	65	D	0	Y	Y
Statistician - earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y
Statistician - relevant degree or earning more than $120,000	WCP	65	A	0	Y	Y
Steel mill worker	SRB	0	E	0	N	N
Stevedore	SRB	0	E	0	N	N
Stock and station agent - no manual work	LBC	65	D	0	Y	Y
Stock and station agent - with manual work	BC	5	D	0	Y	Y
Stockbroker - not degree qualified	WCA	65	C	0	Y	Y
Stockbroker - relevant degree	WCP	65	A	0	Y	Y
Stockman	SRB	0	E	0	N	N
Stone mason	HB	65	E	0	N	Y
Store person or warehouse person	SRA	5	E	0	N	Y
Student - medical or nursing or dentistry (with practical)	SRC	0	B	0	N	N
Student - other	SRC	0	C	0	N	N
Stunt person - film or TV	UI	0	E	2	N	N
Stunt person - record attempts and one off stunts	UI	0	UI	0	N	N
Sugarcane - proprietor or owner or manager - farming industry	HB	2	E	0	N	Y
Supermarket - shop assistant or keeper - deliveries	HB	5	E	0	N	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Supermarket - shop assistant or keeper - manager and clerical - administration only - no manual work	WCA	65	C	0	Y	Y
Supermarket - shop assistant or keeper - manager and clerical - administration - involving some light manual work	WCM	65	C	0	Y	Y
Supermarket - shop assistant or keeper - shelf stockist	SRA	5	E	0	N	N
Supervisor - more than 20% light manual work and supervising blue collar workers	BC	65	D	0	Y	Y
Supervisor - no manual work and supervising blue collar workers	WCM	65	C	0	Y	Y
Supervisor - office duties only - oil and gas industry - offshore	WCA	65	C	0	Y	Y
Supervisor - office duties only - oil and gas industry - onshore	WCA	65	C	0	Y	Y
Supervisor - other - oil and gas industry - offshore	HB	5	E	0	N	Y
Supervisor - other - oil and gas industry - onshore	BC	5	D	0	Y	Y
Supervisor - up to 20% light manual work and supervising blue collar workers	LBC	65	D	0	Y	Y
Surfboard reshaper	SRA	5	E	0	N	N
Surgeon	MED	65	B	0	Y	Y
Surveyor - consulting or office work only - relevant degree	WCP	65	A	0	Y	Y
Surveyor - field work - other - qualified	BC	65	D	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Surveyor - land - qualified - less than 20% field work	LBC	65	D	0	Y	Y
Surveyor - mining - qualified - no underground	HB	5	E	0	N	Y
Surveyor - quantity - office duties only - not degree qualified	WCA	65	C	0	Y	Y
Surveyor - quantity - qualified - other	BC	65	D	0	Y	Y
Surveyor - quantity - office duties only - relevant degree	WCP	65	A	0	Y	Y
Surveyor - underwater - qualified	UI	0	E	0	N	N
Swimming pool attendant - permanent - full time - minimum two years experience	SRC	0	E	0	N	N
Swimming pool builder - above ground - qualified	HB	65	E	0	N	Y
Swimming pool builder - in ground - concrete - licensed	HB	65	E	0	N	Y
Swimming pool builder - in ground - fibreglass	HB	65	E	0	N	Y
Swimming pool supplies - shop assistant or keeper	LBC	65	D	0	Y	Y
TAB agent - full time	WCA	65	C	0	Y	Y
Tattooist	SRB	0	E	0	N	N
Tax consultant - earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y
Tax consultant - relevant degree or earning more than $120,000	WCP	65	A	0	Y	Y
Taxidermist	BC	65	D	0	Y	Y
Teacher - headmaster or mistress or principal	WCP	65	A	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	 TPD any
Teacher - kindergarten aide	LBC	65	D	0	Y	Y
Teacher - kindergarten teacher - qualified	WCM	65	C	0	Y	Y
Teacher - music	WCM	65	C	0	Y	Y
Teacher - music teacher - qualified - working from home	SRC	0	C	0	N	N
Teacher - non-manual - classroom	WCA	65	C	0	Y	Y
Teacher - physical education, trades, art, woodwork	LBC	65	D	0	Y	Y
Teacher - teacher's aide	LBC	65	D	0	Y	Y
Telephone industry - administration only	WCA	65	C	0	Y	Y
Telephone industry - cable installation	SRA	2	E	0	N	N
Telephone industry - linesman - heights over ten metres	HB	2	E	0	N	Y
Telephone industry - linesman - heights up to ten metres	HB	65	E	0	N	Y
Telephone industry - technician - no underground	LBC	65	D	0	Y	Y
Television or radio repairer	LBC	65	D	0	Y	Y
Theatre or cinema - management - office only	WCA	65	C	0	Y	Y
Theatre or cinema - projectionist	LBC	65	D	0	Y	Y
Theatre or cinema - ticket seller	LBC	65	D	0	Y	Y
Theatre or cinema - usher	BC	65	D	0	Y	Y
Ticket collector - railway workers	SRB	0	E	0	N	N
Tiler - floor and wall tiler - trade qualified - no roof tiling or paving	HB	5	E	0	N	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Tiler – roof tiler	SRB	0	E	0	N	N
Timber merchant	SRA	2	E	0	N	N
Tobacconist – shop assistant or keeper – less than 10% manual work	WCM	65	C	0	Y	Y
Tobacconist – shop assistant or keeper – more than 10% manual work	LBC	65	D	0	Y	Y
Tool maker – trade qualified	LBC	65	D	0	Y	Y
Tool maker – unqualified – less than three years experience	SRB	0	E	0	N	N
Tool maker – unqualified – minimum three years experience	BC	65	D	0	Y	Y
Tourist guide – full time – not seasonal	BC	65	D	0	Y	Y
Tourist guide – part time or seasonal	SRC	0	D	0	N	N
Town planner – earning less than $120,000 and not degree qualified	WCA	65	C	0	Y	Y
Town planner- relevant degree or earning more than $120,000	WCP	65	A	0	Y	Y
Toy shop – shop assistant or keeper – less than 10% manual work	WCM	65	C	0	Y	Y
Toy shop – shop assistant or keeper – more than 10% manual work	LBC	65	D	0	Y	Y
Traffic controller – road and construction	SRA	2	E	0	N	N
Train or tram driver	SRA	2	E	0	N	N
Tram or train driver	SRA	2	E	0	N	N
Translator – not working from home	WCA	65	C	0	Y	Y
Travel agent	WCA	65	C	0	Y	Y
Tree lopper	UI	0	E	0	N	N

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Tree surgeon	SRA	2	E	0	N	N
Truck driver - airline staff of major airlines only	HB	2	E	0	N	Y
Truck driver - airline staff of minor or charter airlines	HB	2	E	0	N	Y
Tugboat operator	SRA	5	E	0	N	N
Tupperware sales	SRC	0	D	0	N	N
Tutor - full time - not working from home	WCM	65	C	0	Y	Y
Tutor - full time - working at home	SRC	0	C	0	N	N
Typesetter	LBC	65	D	0	Y	Y
Typist	WCA	65	C	0	Y	Y
Tyre fitter or repairer	BC	2	D	0	N	Y
Underground mining - explosives handling	UI	0	UI	2	N	N
Underground mining - explosives handling - not trade qualified	UI	0	E	2	N	N
Underground mining - no explosives - not trade qualified	SRB	0	E	0	N	N
Underground mining - no explosives - trade qualified (e.g. welder, carpenter, electrician, mechanic)	HB	5	E	0	N	Y
Underground mining - explosives handling - trade qualified	UI	0	UI	2	N	N
Unemployed	SRC	0	E	0	N	N
University or equivalent lecturer	WCP	65	A	0	Y	Y
Upholsterer or trimmer - not qualified - minimum three years experience	HB	2	E	0	N	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Upholsterer or trimmer – trade qualified	BC	65	D	0	Y	Y
Urologist	MED	65	B	0	Y	Y
Valet – full time	HB	5	E	0	N	Y
Valuer – livestock – no manual work	LBC	65	D	0	Y	Y
Valuer – livestock – with manual work	BC	65	D	0	Y	Y
Valuer – property	WCA	65	C	0	Y	Y
Vehicle body builder – trade qualified	HB	5	E	0	N	Y
Vehicle body builder – unqualified	SRB	0	E	0	N	N
Vending machine filler	BC	2	D	0	N	Y
Vending machine serviceman	HB	2	E	0	N	Y
Veterinary nurse	WCM	65	C	0	Y	Y
Veterinary surgeon – domestic pets	WCP	65	A	0	Y	Y
Veterinary surgeon – large animals	WCM	65	C	0	Y	Y
Wardsman	SRB	0	E	0	N	N
Warehouse – manager – less than 10% manual work	WCM	65	C	0	Y	Y
Warehouse – manager – less than 20% manual work	BC	65	D	0	Y	Y
Warehouse – manager – more than 20% manual work	HB	2	E	0	N	Y
Warehouse – person or store person	SRA	5	E	0	N	Y
Washing machine mechanic	BC	65	D	0	Y	Y
Watchmaker or repairer	LBC	65	D	0	Y	Y
Water proofer	HB	5	E	0	N	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Weather forecaster	WCA	65	C	0	Y	Y
Welder - oil and gas industry - trade qualified - onshore	HB	65	E	0	N	Y
Welder - mining - trade qualified - no explosives	HB	65	E	0	N	Y
Welder - trade qualified	HB	65	E	0	N	Y
Welder - unqualified	HB	5	E	0	N	Y
Welfare worker - administration or office only	WCA	65	C	0	Y	Y
Welfare worker - qualified - visiting or outside work less than 20%	LBC	65	D	0	Y	Y
Welfare worker - qualified - visiting or outside work more than 20%	BC	65	D	0	Y	Y
Welfare worker - unqualified	BC	5	D	0	Y	Y
Wharf or waterside worker	SRB	0	E	0	N	N
Window dresser - qualified	LBC	65	D	0	Y	Y
Window dresser - unqualified	HB	2	E	0	N	Y
Window tinter - employee	HB	2	E	0	N	Y
Window tinter - proprietor	LBC	65	D	0	Y	Y
Windscreen fitter - less than three years experience	SRA	2	E	0	N	Y
Windscreen fitter - minimum three years experience	HB	5	E	0	N	Y
Windscreen repairer	HB	5	E	0	N	Y
Winemaker - qualified	LBC	65	D	0	Y	Y
Wool broker or buyer	WCA	65	C	0	Y	Y
Wool classer	BC	65	D	0	Y	Y

Description	TPD/Income Protection class	Income Protection max. benefit period	Life/CI class	Life/CI class per mille	AVAILABLE DEFINITIONS TPD own	TPD any
Wrecker	SRB	0	E	0	N	N
X-ray technician - qualified	WCM	65	C	0	Y	Y
Yoga or pilates instructor - fulltime - not from home	SRA	5	E	0	N	N
Zoo attendant - qualified	HB	5	E	0	N	Y
Zoo attendant - unqualified	SRA	2	E	0	N	Y
Zoologist	WCA	65	C	0	Y	Y

COMMISSIONS

How we pay commission

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

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

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

Commissionable premium

- Initial commission is payable on the first year's premium for a new Insurance Policy and customer initiated increases on an existing Insurance Policy.
- Commission is payable on the premium after all relevant discounts/rebates are applied.
- Commission is payable on all permanent and temporary loadings.
- Commission is not payable on stamp duty.
- Commission is not payable on the modal/frequency loading for monthly premium payments.
- Commission is not payable on waived or refunded premiums.
- Renewal commission only is paid on indexation and age increases.
- Once the application is accepted, the commission structure cannot be altered.

Commission rates

Syndicate	Commission type	Commission payable year one	Renewal commission payable	Premium discount	Effective dial down
1	**Upfront**	**66%**	**22%**	**0%**	**0%**
2	Upfront	52.8%	17.60%	5%	20%
3	Upfront	39.6%	13.20%	10%	40%
4	Upfront	26.4%	8.80%	15%	60%
5	Upfront	13.2%	4.40%	20%	80%
6	Upfront	0%	0%	25%	100%
7	Upfront	0%	22%	6.4%	100% (year 1 only)
8	Upfront	66%	0%	20%	70%
9	**Level**	**27.5%**	**27.5%**	**0%**	**0%**
10	Level	22%	22%	5%	20%
11	Level	16.5%	16.5%	10%	40%
12	Level	11%	11%	15%	60%
13	Level	5.5%	5.5%	20%	80%
14	Level	0%	0%	25%	100%

All rates are inclusive of GST.

Write-back

Life Insurance Framework write-back rules apply.

Upfront commission types

- Any benefit that discontinues within the first 12 months of a policy will incur a 100% write-back of commission paid in the first 12 months.
- Any benefit that discontinues in the second year of a policy will incur a 60% write-back of commission paid in the first 12 months.
- Any reduction in premium (e.g. as a result of a client initiated decrease) during the responsibility period will result in a clawback of commission proportional to the amount of the decrease.
- If premiums are refunded to a client, any initial or renewal commission payable on that premium will be clawed back.

Level commission types

- Any Insurance Policy or benefit calculation or discontinuance will result in a clawback of commission on a pro-rata basis depending on the number of months' premium paid.

The commission write-back applies to the commissionable adviser/s at the time of discontinuance. Where a benefit discontinues as the result of a valid claim, no commission will be written back.

Older entry ages

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

Replacement business

Fully underwritten replacements

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

Transfer of ownership

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

Buy-back options

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

POLICY ADMINISTRATION

General alterations

Process	Requirements	Form signed by/ change requested by	Accepted by email/mail	Accepted by phone
Change of address	None	Policy owner / financial adviser	Yes	Yes
Authority to obtain information	Letter	Policy owner / financial adviser	Yes	No
Beneficiary	Nomination of beneficiary form	Policy owner / financial adviser	Yes	No
Cancellation of benefit/policy	Letter	Policy owner / financial adviser	Yes	No
Change of name	Proof of new name	Policy owner / insured person / financial adviser	Yes	No
Change of credit card	Confirmation from the payer	Policy owner / financial adviser	Yes*	Yes
Change of bank account	Confirmation from the payer	Policy owner / account owner / financial adviser	Yes*	Yes
Decrease benefits	Letter	Policy owner / financial adviser	Yes	No
Change of ownership	Memorandum of transfer	Policy owner / new owner	Yes	No
Transfer between non-super and super	New application (health and lifestyle sections not required)	Policy owner / financial adviser	Yes	No
Change between Variable age-stepped and Level premiums (only available on applications made before 16 February 2024)	Letter confirming agreement to new premium	Policy owner / financial adviser	Yes	Yes
Applying for the Suspending Premium and Cover feature	Suspending Premium and Cover Form	Policy owner and insured person	Yes	No

*Only available where the Policy Owner and the card holder/account holder are the same.

Alterations requiring underwriting

Process	Requirements	Form signed by / change requested by	Accepted by email /mail	Accepted by phone
Increase	New application+	Policy owner / insured person	Yes	No
Add an additional cover type	New application+	Policy owner / insured person	Yes	No
Increase Income Protection Cover benefit period	Alteration form	Policy owner / insured person	Yes	No
Decrease Income Protection Cover waiting period	Alteration form	Policy owner / insured person	Yes	No
Review medical loading	New application	Policy owner / insured person	Yes	No
Review of medical exclusion	Usually medical questionnaire/ tele-underwriting however contact your UW team to confirm requirements	Policy owner / insured person	Yes	No
Review of non-medical exclusion	Confirmation from the insured person of past, current and future intentions	Policy owner / insured person	Yes	No
Review of occupation class	Letter detailing occupation duties	Policy owner / account holder / insured person	Yes	No
Change in TPD definition	Alteration form	Policy owner / insured person	Yes	No
Change of smoker status to non-smoker	Non-smoker declaration	Policy owner / insured person	Yes	No

+Within six months of cover commencement we'll consider with a declaration of continued good health. Please contact your dedicated underwriter or our underwriting team to discuss these cases further.

Reinstatements

If a policy lapses due to non-payment of premiums, your client can apply to reinstate their policy within 6 months.

Eligibility	Requirements
< 30 days since lapse	Payment of outstanding premiums
1-6 months	Reinstatement form – underwriting is required and payment of outstanding premiums if reinstatement is approved

If more than 6 months has elapsed since the date of lapse, reinstatement is not available. A new application is required.

CLAIMS

Claims approach

Encompass Protection claims experience is supported and managed by MLC Life Insurance. Encompass Protection claimants therefore have access to Vivo. Vivo is a holistic health, wellness and recovery program available to Encompass Protection customers and their immediate family*.

Encompass Protection is about so much more than a financial payout. We want our customers to thrive by living their best lives with the people they love. We know that early intervention can make the world of difference.

Our support isn't limited to when your clients lodge a claim – Encompass Protection has their back every step of the way with Vivo. This means whether your customers are looking to improve their everyday health and wellness, dealing with a medical condition, or require recovery support, Vivo connects them with a global network of services and experts that can help.

If they do need to make a claim, we'll guide them through this process with dedicated support right from the start. We make sure the process is as quick and seamless as possible, so your clients can focus on getting better.

Claims support services

In addition to receiving the expert support through the claims assessment, Encompass Protection customers also benefit from access to Vivo.

From early intervention to recovery, from the body to the mind – your client's Encompass Protection insurance is so much more than claim payments. Specifically, Encompass Protection customers and their immediate family members* have access to Vivo services. These include:

Holistic health, wellness and recovery program

No matter where your clients are on life's journey, Vivo offers health and wellness services that provide them with care and support when they need it.

Available to customers and their immediate family* at no extra cost with their Encompass Protection insurance.

Service to suit your needs

Whether your clients are looking to improve their everyday health and wellness, dealing with a medical condition, or require recovery

support, Vivo connects them with a global network of services and experts that can help.

Care and support for life's journey

Vivo offers a diverse range of support services to enable your clients to do more – at home, at work, and at play. From virtual care to referrals, from prevention to recovery, Vivo is their go-to program to access a network of health and wellness experts from around the world.

Start your health and wellness journey today

Available to Encompass Protection customers and their immediate family* at no extra cost with their Encompass Protection Insurance. They can access Vivo to support them with fitness, nutrition, mental health and recovery. Vivo is a health, wellness and recovery program that they can access today.

**Immediate family members include your client's children (under parental supervision), partner, parents and partner's parents. Access to immediate family members is limited to Vivo Virtual Care services. Mental Health Navigator is only available for those aged 18 years or older.*

How we treat exclusions at claim time

Encompass Protection provides cover for a multitude of injuries and sicknesses, noting that some conditions may be excluded under the terms of your clients policy. Each claim is assessed on its circumstances and on the evidence available at the time.

If the claimed condition was in no way associated with, nor aggravated nor complicated by an excluded condition, then consideration would be given to payment of a claim.

For instance, if an individual has a back exclusion limited to the lumbar region and was subsequently paralysed as a result of serious spinal injury in an unrelated accident, then if all other claim conditions are met, the claim would be paid. Similarly, if a disease unrelated to an exclusion, such as, cancer or osteomyelitis, suddenly afflicted the spine, providing all other requirements for the claim are met the claim would be paid.

For Income Protection Cover or TPD Cover claims, if the individual's recovery from disability is not complicated or prolonged because of an excluded condition, then we will favourably consider the payment of the claim.

The decision as to the application of an exclusion to a claim will be reasonably made by reference to the exclusion wording, the policy terms and circumstances of the claim.

How to claim

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

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

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

Should you have further questions about our claims process or wish to submit a claim, please visit **encompassprotect.com.au/adviser/claims-experience/make-a-claim** or call us on **1300 576 049**

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Encompass
PROTECTION

To find out more about Encompass Protection, or for assistance, please contact us Monday to Friday 8:00 am to 6:00 pm (AEST/AEDT) on:

Sales

To get in touch with your Business Development Manager.

Phone: 1300 576 049
Email: adviser@encompassprotect.com.au

Adviser services

For all adviser administration and commission enquiries.

Phone: 1300 576 049
Email: adviser@encompassprotect.com.au

Customer service

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

Phone: 1300 476 030 (customers) and 1300 576 049 (advisers)
Email: customer@encompassprotect.com.au

Claims

For all claims enquiries.

Phone: 1300 476 030 (customers) and 1300 576 049 (advisers)
Email: claims@encompassprotect.com.au

General information

For general information about Encompass Protection, please visit our website www.encompassprotect.com.au

Encompass Protection is issued by MLC Limited ABN 90 000 000 402 AFSL 230694. MLC Limited is part of the Nippon Life Insurance Group and is not a part of the Insignia Financial Group of Companies. Insurance is issued by MLC Limited. MLC Limited uses the MLC brand under licence from the Insignia Financial Group.

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