

Income Protection insurance

Occupation2 years5 yearsTo age 65Abattoir Worker - Non Manual×××Actor /Actros/Entertainer×××Actor /Actros/Producer×××Aft Conditioning Engineer/Installer/Technician - Manual×××Air Traffic Controller×××Air Traffic Controller×××Anusement Parlour/Centre - Other×××Annusement Parlour/Centre - Other×××Annual Handler/Trainer/Freeder - Large animals×××Animal Handler/Trainer/Freeder - Small animals×××Antenna/Lines person working above 15 mts×××Arborist Tree Surgeon - Below 15 mts×××Arborist Tree Surgeon - Below 15 mtres×××Arborist Tree Surgeon - Construction/Maintenance×××Aspestob Worker××××Auto Edetrician/Technicleseer/Fishmonger×××Bard Manager/Publican✓✓××Bard Manager/Fishmonger××××Bard Manager/Fishmonger× </th <th></th> <th>B</th> <th colspan="3">Benefit period</th>		B	Benefit period		
Abattori Worker - Nanual***Abattori Worker - Non Manual****Abattori Worker - Non Manual****Actor/Ibrector/Producer****Apriculture Pilot****Air Taffic Controller****Anusement Parlour/Centre - Other****Annusement Parlour/Centre - Other****Annusement Parlour/Centre - Other****Annusement Parlour/Centre - Other****Annusement Parlour/Centre - Other****Annusernet Parlour/Centre - Other****Annuncer/Newsreader/Producer****Annuncer/Newsreader/Producer****Antennal/Lines person working above 15 mts****Arbenst Tree Surgeon - Above 15 metres****Arberds / Armoured Car Drivers****Armel Guards / Armoured Car Drivers****Arberds Vorker*****Asphalt Lager/Read Construction/Maintenance****Author/Writer*****Author/Writer*****Author/Writer*****Author/Writer* <td< th=""><th>Occupation</th><th></th><th></th><th></th></td<>	Occupation				
Abattolir Worker - Non Manual✓✓×Actor /Actors/Entertainer×××Actor /Actors/Producer×××Apriculture Pilot×××Afr Conditioning Engineer/Installer/Technician - Manual✓✓×Air Traffic Controller×××Amusement Parlour/Centre - Other×××Annusement Parlour/Centre - Other×××Annuament Parlour/Centre - Uther×××Annuament Parlour/Centre - Uther×××Annuament Parlour/Contre - Large animals×××Annuament Parlour/Centre - Small animals×××Antonaci,Lines person working above 15 mts×××Arborist Tree Surgeon - Above 15 metres×××Arborist Tree Surgeon - Below 15 metres×××Arborist Tree Surgeon - Below 15 metres×××Arborist Tree Surgeon - Markis & Personnel×××Arborist Tree Surgeon - Markis & Personnel </td <td></td> <td></td> <td>-</td> <td></td>			-		
Actor/Actress/Entertainer****Actor/Director/Producer****Actor/Director/Producer****Air Conditioning Engineer/Installer/Technician - Manual****Air Taffic Controller*****Amusement Parlour/Centre - Other*****Animal Handler/Trainer/Breeder - Large animals*****Animal Handler/Trainer/Breeder - Small animals*****Antenna/Lines person working below 15 mts*****Arborist Tree Surgeon - Above 15 mts*****Arborist Tree Surgeon - Above 15 mtres*****Arborist Tree Surgeon - Above 15 mtres*****Artensk / Armoured Car Drivers*****Artest - Freedance or working below 15 metres*****Arborist Tree Surgeon - Blow 15 metres******Artest - Freedance or working from home******Asbettos Worker*********Arter Guards / Armoured Car Drivers********************** <td></td> <td>✓</td> <td>✓</td> <td>×</td>		✓	✓	×	
Actor/Producer***Agriculture Pilot***Agriculture Pilot***Alr Taffic Controller***Ahr Taffic Controller***Anbulance Driver/Parametic***Anusement Parlour/Centre - Otner***Annusement Parlour/Centre - Otner / Manager/Supervisor***Animal Handler/Trainer/Breeder - Large animals***Annuencer/Newsreader/Producer****Antenna/Lines person working below 15 mts****Arborist Tree Surgeon - Below 15 metres****Arborist Tree Surgeon - Below 15 metres****		×	×	×	
Agriculture Pilot***Air Conditioning Engineer/Installer/Technician - Manual**Air Traffic Controller****Ambulance Driver/Paramedic****Amusement Parlour/Centre - Other****Animal Handler/Trainer/Breeder - Large animals****Animal Handler/Trainer/Breeder - Small animals****Antenna/Lines person working above 15 mts****Antenna/Lines person working bow 15 mts****Arborist Tree Surgeon - Above 15 metres****Armol Guards / Armoured Car Drivers****ArmylNavy/Air Force - All ranks & Personnel****Asphalt Layer/Road Construction/Maintenance****Asphalt Layer/Road Construction/Maintenance****AuthoryMirter*****Auto Electrician/Technician/Mechanic***Auto Electrician/Technician/Mechanic***Bar Manager/Publican******Bar Manager/Publican***Bar Manager/Publican***Bar Manager/Publican******Bar Manager/Publican					
Air Conditioning Engineer/Installer/Technician - Manual···Air Traffic Controller····Antrollance Driver/Paramedic····Amusement Parlour/Centre - Other····Anusement Parlour/Centre - Other····Anusement Parlour/Centre - Other····Animal Handler/Trainer/Breeder - Large animals····Announcer/Newsreader/Producer·····Announcer/Newsreader/Producer·····Antenna/Lines person working above 15 mts·····Antenna/Lines person working below 15 mtres·······Arborist Tree Surgeon - Bolow 15 metres··· <td></td> <td></td> <td></td> <td></td>					
Air Traffic Controller***Ambulance Driver/Paramedic****Amusement Parlour/Centre - Other****Anusement Parlour/Centre - Other****Animal Handler/Trainer/Breeder - Large animals****Animal Handler/Trainer/Breeder - Small animals****Antenna/Lines person working above 15 mts****Antenna/Lines person working above 15 mts****Arbensit Tree Surgeon - Above 15 metres****Arborist Tree Surgeon - Nobve 15 metres****Arborist Tree Surgeon - Nobve 15 metres****Arthorist Tree Surgeon - Nohve 16 mome****Assembly/Production Line*****Author/Writer*****Bartsta*** <t< td=""><td></td><td></td><td></td><td></td></t<>					
Ambulance Driver/Paramedic✓××Amusement Parlour/Centre - Other×××××Anusement Parlour/Centre - Owner/Manager/Supervisor✓✓×××Animal Handler/Trainer/Breeder - Large animals××××××Animal Handler/Trainer/Breeder - Small animals×× <t< td=""><td></td><td></td><td></td><td></td></t<>					
Amusement Parlour/Centre - Other***Amusement Parlour/Centre - Owner/Manager/Supervisor**Animal Handler/Trainer/Breeder - Small animals****Announcer/Newsreader/Producer****Antenna/Lines person working above 15 mts****Antenna/Lines person working below 15 mts****Arborist Tree Surgeon - Above 15 mts****Arborist Tree Surgeon - Below 15 metres****Army/Navy/Air Force - All ranks & Personnel****Artist - Freelance or working from home****Asphalt Layer/Road Construction/Maintenance****Author/Writer*****Auto Electrician/Technician/Mechanic**Auxiary Nurse/Aide/Asistant**Bar Attendaht***Bar Attendaht***Bar Attendaht**Bar Attendaht**Bar Attendaht**Bar Manger/Publican**Bar Mangari/Publican**Boutcarin/Hairdresser/Asinduerist - Mobile worker or from home****Ba					
Anusement Parlour/Centre - Owner/Manager/SupervisorAnimal Handler/Trainer/Breeder - Small animals×××Announcer/Newsreader/Producer×××Antennal/Lines person working below 15 mts×××Antennal/Lines person working below 15 mts×××Antennal/Lines person working below 15 mts×××Arborist Tree Surgeon - Above 15 metres×××Arborist Tree Surgeon - Above 15 metres×××Armed Guards / Armource Car Drivers×××Armed Guards / Armource Car Drivers×××Artsta - Freelance or working from home×××Asbestos Worker××××Author/Writer××××Author/Writer××××Author/Writer××××Bar Manager/Publican✓✓××Bartendant✓✓××Bartendant✓✓××Barder/Suchar/Bendler××××Barter/Explosive Handler××××Boulden//Publican××××Barter/Explosive Handler××××Barter/Explosive Handler××××Boulden//Carpenter/Joiner/Painter - Mobule worker or from home×××Barter Explosive Handler××× </td <td></td> <td></td> <td></td> <td></td>					
Animal Handler/Trainer/Breeder - Large animals***Animal Handler/Trainer/Breeder - Small animals***Anouncer/Rwsreader/Producer***Antenna/Lines person working below 15 mts***Antenna/Lines person working below 15 mts***Arborist Tree Surgeon - Above 15 metres***Arborist Tree Surgeon - Nove 15 metres***Armol Guards / Armoured Car Drivers***Army/Navy/Air Force - All ranks & Personnel***Artst - Freelance or working from home***Assembly/Production Ine****Author/Writer****Authar/Jendekchanic****Authar/Production/Maintenance****Assembly/Production Ine****Authar/Writer****Bar Antager/Publican****Bar Manager/Publican****Bardanger/Publican****Barder/Barder****Barder/Publican****Barder/Barder/Painter - Mobile worker or from home***Barder/Displosive Handler****Barder/Publican****Builder/Carpenter/Joiner/Painter - Move 15 metres					
Animal Handler/Trainer/Breeder - Small animals***Annoucer/Newsreader/Producer****Antenna/Lines person working below 15 mts****Antenna/Lines person working below 15 mtres****Arborist Tree Surgeon - Above 15 metres****Arborist Tree Surgeon - Below 15 metres****Armord Guards / Armoured Car Drivers****Army/Navy/Air Force - All ranks & Personnel****Asbestos Worker*****Asbestos Worker*****Asbestos Worker*****Author/Writer*****Author/Writer*****Author/Writer*****Bar Manager/Publican/Mechanic****Bar Manager/Publican****Bar Manager/Publican****Bardtendant****Bardtendant****Bardtendant****Bardtendant****Bardtendant****Bardtendant****Bardtendant****Bardtendant*** </td <td></td> <td></td> <td></td> <td></td>					
Announcer/Newsreader/Producer***Antenna/Lines person working below 15 mts****Antenna/Lines person working below 15 mtres****Arborist Tree Surgeon - Below 15 metres****Arborist Tree Surgeon - Below 15 metres****Armed Guards / Armoured Car Drivers****Army/Navy/Air Force - All ranks & Personnel****Asbestos Worker*****Asbestos Worker*****Asbestos Worker*****Author/Irethrician/Mechanic*****Auther/Delicatessen/Fishmonger*****Bar Attendant******Bar Manager/Publican******Bardander*******Bardander********Bardander**<					
Antenna/Lines person working above 15 mts***Antenna/Lines person working below 15 mts****Arborist Tree Surgeon - Below 15 metres****Arborist Tree Surgeon - Below 15 metres****Armed Guards / Armoured Car Drivers****Army/Navy/Air Force - All ranks & Personnel****Artist - Freelance or working from home****Asbestos Worker*****Assembly/Production Line*****Author/Writer*****Author/Writer*****Author/Delicatessen/Fishmonger****Bar Attendant*****Bar Attendant*****Bar Manager/Publican*****Bartata******Boiler Maker/Welder******Boiler Maker/Welder*******Brider Carpenter/Joiner/Painter - Above 15 metres*******Builder/Carpenter/Joiner/Painter - Above 15 metres********************<					
Antenna/Lines person working below 15 mtrs***Arborist Tree Surgeon - Above 15 metres****Arborist Tree Surgeon - Below 15 metres****Armed Guards / Armoured Car Drivers****Armed Guards / Armoured Car Drivers****Artist - Freelance or working from home****Asbestos Worker*****Asbestos Worker*****Asbestos Worker*****Asbestos Worker*****Asbestos Worker*****Author/Writer*****Author/Writer*****Author/Writer*****Bakery/Butcher/Delicatessen/Fishmonger**Bar Attendant***Bar Manager/Publican***Barista****Boiler Maker/Welder***Boiler Maker/Welder***Boiler Maker/Ner/Deincr/Painter - Above 15 metres****Builder/Carpenter/Joiner/Painter - Above 15 metres****Builder/Carpenter/Joiner/Painter - Above 15 metres*<					
Arborist Tree Surgeon - Above 15 metres***Arborist Tree Surgeon - Below 15 metres****Armed Guards / Armoured Car Drivers****Army/Navy/Air Force - All ranks & Personnel****Artist - Freelance or working from home****Asbestos Worker*****Asphalt Layer/Road Construction/Maintenance****Asphalt Layer/Road Construction/Maintenance****Auto Electrician/Technician/Mechanic****Autiar / Nurse/Aide/Assistant****Bar Attendant*****Bar Attendant*****Barista******Bodyguard******Boiler Maker/Welder*****Boiler Maker/Welder*****Builder/Carpenter/Joiner/Painter - Manual****Builder/Carpenter/Joiner/Painter - Manual****Builder/Carpenter/Joiner/Painter - Manual****Builder/Carpenter/Joiner/Painter - Manual****Builder/Carpenter/Joiner/Painter - Manual****Builder/Carpenter/Joiner/Painter - Manual****					
Arborist Tree Surgeon - Below 15 metres***Armed Guards / Armoured Car Drivers****Army/Navy/Air Force - All ranks & Personnel****Artist - Freelance or working from home****Asbestos Worker*****Asbestos Worker*****Asbestos Worker*****Asbestos Worker*****Assembly/Production Line*****Author/Writer*****Auto Electrician/Technician/Mechanic***Autiary Nurse/Aide/Assistant***Bar Attendant***Bar Attendant***Bar Attendant***Bartafa***Bater/Explosive Handler*****Bater/Explosive Handler**Boilder/Garpenter/Joiner/Javer***Boilder/Carpenter/Joiner/Painter - Above 15 metres****Builder/Carpenter/Joiner/Painter - Above 15 metres****Builder/Carpenter/Joiner/Painter - Above 15 metres**** <td></td> <td></td> <td></td> <td></td>					
Armed Guards / Armoured Car Drivers***Army/Navy/Air Force - All ranks & Personnel***Artist - Freelance or working from home***Asbestos Worker***Asphalt Layer/Road Construction/Maintenance***Assembly/Production Line***Author/Writer***Auto Electrician/Technician/Mechanic***Auxilary Nurse/Aide/Assistant***Bar Antendant***Bar Antendart***Bar Manager/Publican***Bardician/Hairdresser/Manicurist - Mobile worker or from home***Baster/Explosive Handler****Bodyguard*****Boiler Maker/Welder*****Brick Cleaner/Paver/layer*****Builder/Carpenter/Joiner/Painter - Above 15 metres****Builder/Carpenter/Joiner/Painter - Manual****Builder/Carpenter/Joiner/Painter - Manual****Builder/Carpenter/Joiner/Painter - Manual****Builder/Carpenter/Joiner/Painter - Manual****Builder/Carpenter/Joiner/Painter - Manual****Builder/Carpenter/Joiner/Painter - Manual***					
Army/Navy/Air Force - All ranks & Personnel***Artist - Freelance or working from home****Asbestos Worker*****Asphalt Layer/Road Construction/Maintenance*****Assembly/Production Line''****Author/Writer*** <td>-</td> <td></td> <td></td> <td></td>	-				
Artist - Freelance or working from home***Asbestos Worker****Asphalt Layer/Road Construction/Maintenance****Assembly/Production Line****Author/Writer*****Author/Writer*****Author/Beken/Jechnician/Mechanic''***Auxilary Nurse/Aide/Assistant''***Baker/JButcher/Delicatessen/Fishmonger''***Bar Manager/Publican''****Bartafta'''****Bater/Explosive Handler'''***					
Asbestos Worker***Asphalt Layer/Road Construction/Maintenance****Assembly/Production Line''**Author/Writer*****Auto Electrician/Technician/Mechanic''**Auxilary Nurse/Aide/Assistant''**Bakery/Butcher/Delicatessen/Fishmonger''**Bar Manager/Publican''**Bar Manager/Publican''**Barista''***Bodyguard*****Boiler Maker/Welder*****Boiler Maker/Welder*****Brick Cleaner/Paver/layer*****Boiler Maker/Welder*****Bourder/Security Worker*****Builder/Carpenter/Joiner/Painter - Above 15 metres****Builder/Carpenter/Joiner/Painter - Manual''**Builder/Carpenter/Joiner/Painter - Manual''**Builder/Carpenter/Joiner/Painter - Manual''**Builder/Carpenter/Joiner/Painter - Manual''**Builder/Carpenter/Joiner/Painter - Manual''**Builder/Carpenter/Joiner/Painter - Manual''					
Asphalt Layer/Road Construction/Maintenance***Assembly/Production Line···×Author/Writer*****Auto Electrician/Technician/Mechanic···*Auxilary Nurse/Aide/Assistant··**Bakery/Butcher/Delicatessen/Fishmonger··**Bar Attendant···**Bar Manager/Publican···**Bartata···***Baster/Explosive Handler···**Bodyguard×****Boiler Maker/Welder···**Bouncer/Security Worker××***Brikt Cleaner/Paver/layer××***Boulder/Carpenter/Joiner/Painter - Above 15 metres××**Builder/Carpenter/Joiner/Painter - Manual···**Bus/Coach/Tram - 200km distance or greater××****Bus/Coach/Tram - Local···×***Cable Television Installer···×***Café/Restaurant Employee···×***Carbetailer/Spray painter/Panel beater···×**Carbetailer/Spra	-				
Assembly/Production Line </td <td></td> <td></td> <td></td> <td></td>					
Author/Writer***Auto Electrician/Technician/Mechanic··×Auxilary Nurse/Aide/Assistant··×Bakery/Butcher/Delicatessen/Fishmonger··×Bar Attendant··×Bar Manager/Publican··×Barista··×Bautician/Hairdresser/Manicurist - Mobile worker or from home×××Baster/Explosive Handler×××Boilder/Mer/Welder×××Boincer/Security Worker×××Brick Cleaner/Paver/layer×××Broker - Commodity/Finance/Stock··×Builder/Carpenter/Joiner/Painter - Above 15 metres×××Bus/Coach/Tram - 200km distance or greater×××Bus/Coach/Tram - Local··×Cabin Crew··××Café/Restaurant Employee··×Car Detailer/Spray painter/Panel beater··×					
Auto Electrician/Technician/Mechanic✓×Auxilary Nurse/Aide/Assistant✓×Bakery/Butcher/Delicatessen/Fishmonger✓✓Bar Attendant✓✓Bar Manager/Publican✓✓Barista✓✓Bautician/Hairdresser/Manicurist - Mobile worker or from home××Baster/Explosive Handler××Bodyguard××Bouncer/Security Worker✓✓Brick Cleaner/Paver/layer××Broker - Commodity/Finance/Stock✓✓Builder/Carpenter/Joiner/Painter - Manual✓✓Bus/Coach/Tram - 200km distance or greater××Bus/Coach/Tram - Local✓✓Cabin Crew✓✓Cabin Crew✓✓Café/Restaurant Employee✓✓Car Detailer/Spray painter/Panel beater✓✓✓✓✓Car Detailer/Spray painter/Panel beater✓✓					
Auxilary Nurse/Aide/Assistant✓×Bakery/Butcher/Delicatessen/Fishmonger✓✓×Bar Attendant✓✓×Bar Manager/Publican✓✓×Barista✓✓×Beautician/Hairdresser/Manicurist - Mobile worker or from home×××Blaster/Explosive Handler×××Bodyguard××××Boiler Maker/Welder✓✓×Bouncer/Security Worker×××Brick Cleaner/Paver/layer×××Builder/Carpenter/Joiner/Painter - Above 15 metres×××Bui/Coach/Tram - 200km distance or greater×××Bus/Coach/Tram - 200km distance or greater✓✓×Cable Television Installer✓✓×Cable Television Installer✓✓×Car Detailer/Spray painter/Panel beater✓✓×					
Bakery/Butcher/Delicatessen/Fishmonger✓✓×Bar Attendant✓✓×Bar Manager/Publican✓✓×Barista✓✓×Barista✓✓×Beautician/Hairdresser/Manicurist - Mobile worker or from home×××Blaster/Explosive Handler×××Bodyguard××××Bodyguard××××Boiler Maker/Welder✓✓××Bouncer/Security Worker××××Brick Cleaner/Paver/layer××××Broker - Commodity/Finance/Stock✓✓××Builder/Carpenter/Joiner/Painter - Above 15 metres××××Builder/Carpenter/Joiner/Painter - Manual✓✓××Bus/Coach/Tram - Local✓✓××Cabin Crew×××××Cable Television Installer✓✓××Car Detailer/Spray painter/Panel beater✓✓××				×	
Bar AttendantImage (Publican)Image (P				×	
Bar Manager/PublicanImager/PublicanImager/PublicanBaristaImager/PublicanImager/PublicanImager/PublicanBaristaImager/PublicanImager/PublicanImager/PublicanBeautician/Hairdresser/Manicurist - Mobile worker or from homeImager/PublicanImager/PublicanBlaster/Explosive HandlerImager/PublicanImager/PublicanImager/PublicanBodyguardImager/PublicanImager/PublicanImager/PublicanImager/PublicanBoiler Maker/WelderImager/PublicanImager/PublicanImager/PublicanImager/PublicanBouncer/Security WorkerImager/PublicanImager/PublicanImager/PublicanImager/PublicanBouncer/Security WorkerImager/PublicanImager/PublicanImager/PublicanImager/PublicanBouncer/Security WorkerImager/Painter/PainterAbove 15 metresImager/PublicanImager/PublicanBuilder/Carpenter/Joiner/Painter - ManualImager/Imager/PublicanImager/Imager/ImagerImager/Imager/ImagerBus/Coach/Tram - 200km distance or greaterImager/Imager/ImagerImager/Imager/ImagerImager/ImagerBus/Coach/Tram - LocalImager/Imager/ImagerImager/Imager/ImagerImager/Imager/ImagerImager/ImagerCable Television InstallerImager/Imager/ImagerImager/Imager/ImagerImager/ImagerImager/ImagerCafé/Restaurant EmployeeImager/Imager/ImagerImager/Imager/ImagerImager/Imager/ImagerImager/Imager/ImagerCar Detailer/Spray painter/Panel beaterImager/Imager/ImagerImager/Imager/I				×	
Barista✓✓×Beautician/Hairdresser/Manicurist - Mobile worker or from home×××Blaster/Explosive Handler×××Bodyguard××××Boiler Maker/Welder✓✓✓×Bouncer/Security Worker××××Brick Cleaner/Paver/layer××××Broker - Commodity/Finance/Stock✓✓✓×Builder/Carpenter/Joiner/Painter - Above 15 metres×××Builder/Carpenter/Joiner/Painter - Manual✓✓×Bus/Coach/Tram - 200km distance or greater×××Bus/Coach/Tram - Local✓✓×Cabin Crew××××Cable Television Installer✓✓××Café/Restaurant Employee✓✓××Car Detailer/Spray painter/Panel beater✓✓×		\checkmark	~	×	
Beautician/Hairdresser/Manicurist - Mobile worker or from home×××Blaster/Explosive Handler××××Bodyguard×××××Boiler Maker/Welder✓✓✓××Bouncer/Security Worker×××××Brick Cleaner/Paver/layer×××××Broker - Commodity/Finance/Stock✓✓✓××Builder/Carpenter/Joiner/Painter - Above 15 metres××××Builder/Carpenter/Joiner/Painter - Manual✓✓××Bus/Coach/Tram - 200km distance or greater××××Bus/Coach/Tram - Local✓✓×××Cabin Crew××××××Cabie Television Installer✓✓×××Café/Restaurant Employee✓✓×××Car Detailer/Spray painter/Panel beater✓✓××	Bar Manager/Publican	\checkmark	✓	×	
Blaster/Explosive Handler×××Bodyguard×××Boiler Maker/Welder✓✓×Bouncer/Security Worker×××Brick Cleaner/Paver/layer×××Broker - Commodity/Finance/Stock✓✓×Builder/Carpenter/Joiner/Painter - Above 15 metres×××Builder/Carpenter/Joiner/Painter - Manual✓✓×Bus/Coach/Tram - 200km distance or greater×××Bus/Coach/Tram - Local✓✓×Cable Television Installer✓✓×Café/Restaurant Employee✓✓×Car Detailer/Spray painter/Panel beater✓✓×	Barista	\checkmark	\checkmark	×	
Bodyguard××××Boiler Maker/Welder✓✓✓×Bouncer/Security Worker××××Brick Cleaner/Paver/layer××××Broker - Commodity/Finance/Stock✓✓✓×Builder/Carpenter/Joiner/Painter - Above 15 metres××××Builder/Carpenter/Joiner/Painter - Manual✓✓✓×Bus/Coach/Tram - 200km distance or greater××××Bus/Coach/Tram - Local✓✓××Cabin Crew×××××Cable Television Installer✓✓××Café/Restaurant Employee✓✓××Car Detailer/Spray painter/Panel beater✓✓××	Beautician/Hairdresser/Manicurist - Mobile worker or from home	×	×	×	
Boiler Maker/Welder✓✓×Bouncer/Security Worker×××Brick Cleaner/Paver/layer×××Broker - Commodity/Finance/Stock✓✓×Builder/Carpenter/Joiner/Painter - Above 15 metres×××Builder/Carpenter/Joiner/Painter - Manual✓✓×Bus/Coach/Tram - 200km distance or greater×××Bus/Coach/Tram - Local✓✓×Cabin Crew×××Cable Television Installer✓✓×Café/Restaurant Employee✓✓×Car Detailer/Spray painter/Panel beater✓✓×	Blaster/Explosive Handler	×	×	×	
Bouncer/Security Worker××××Brick Cleaner/Paver/layer××××Broker - Commodity/Finance/Stock✓✓××Builder/Carpenter/Joiner/Painter - Above 15 metres××××Builder/Carpenter/Joiner/Painter - Manual✓✓××Bus/Coach/Tram - 200km distance or greater××××Bus/Coach/Tram - Local✓✓××Cable Television Installer✓✓××Café/Restaurant Employee✓✓××Car Detailer/Spray painter/Panel beater✓✓××	Bodyguard	×	×	×	
Brick Cleaner/Paver/layer×××Broker - Commodity/Finance/Stock✓✓×Builder/Carpenter/Joiner/Painter - Above 15 metres×××Builder/Carpenter/Joiner/Painter - Manual✓✓×Bus/Coach/Tram - 200km distance or greater×××Bus/Coach/Tram - Local✓✓×Cabin Crew×××Cable Television Installer✓✓×Café/Restaurant Employee✓✓×Car Detailer/Spray painter/Panel beater✓✓×	Boiler Maker/Welder	\checkmark	\checkmark	×	
Broker - Commodity/Finance/Stock✓✓×Builder/Carpenter/Joiner/Painter - Above 15 metres×××Builder/Carpenter/Joiner/Painter - Manual✓✓×Bus/Coach/Tram - 200km distance or greater×××Bus/Coach/Tram - Local✓✓×Cabin Crew×××Cable Television Installer✓✓×Café/Restaurant Employee✓✓×Car Detailer/Spray painter/Panel beater✓✓×	Bouncer/Security Worker	×	×	×	
Builder/Carpenter/Joiner/Painter - Above 15 metres×××Builder/Carpenter/Joiner/Painter - Manual✓✓×Bus/Coach/Tram - 200km distance or greater×××Bus/Coach/Tram - Local✓✓×Cabin Crew×××Cable Television Installer✓✓×Café/Restaurant Employee✓✓×Car Detailer/Spray painter/Panel beater✓✓×	Brick Cleaner/Paver/layer	×	×	×	
Builder/Carpenter/Joiner/Painter - ManualImage: Manual stance or greaterImage: Manual stance	Broker - Commodity/Finance/Stock	\checkmark	\checkmark	×	
Bus/Coach/Tram - 200km distance or greater×××Bus/Coach/Tram - Local✓✓×Cabin Crew×××Cable Television Installer✓✓×Café/Restaurant Employee✓✓×Car Detailer/Spray painter/Panel beater✓✓×	Builder/Carpenter/Joiner/Painter - Above 15 metres	×	×	×	
Bus/Coach/Tram - LocalImage: Market AmplitudeImage: Market AmplitudeImage: Market AmplitudeCable Television InstallerImage: Market AmplitudeImage: Market AmplitudeImage: Market AmplitudeCafé/Restaurant EmployeeImage: Market AmplitudeImage: Market AmplitudeImage: Market AmplitudeCar Detailer/Spray painter/Panel beaterImage: Market AmplitudeImage: Market AmplitudeImage: Market Amplitude	Builder/Carpenter/Joiner/Painter - Manual	\checkmark	\checkmark	×	
Bus/Coach/Tram - LocalImage: Market AmplitudeImage: Market AmplitudeImage: Market AmplitudeCable Television InstallerImage: Market AmplitudeImage: Market AmplitudeImage: Market AmplitudeCafé/Restaurant EmployeeImage: Market AmplitudeImage: Market AmplitudeImage: Market AmplitudeCar Detailer/Spray painter/Panel beaterImage: Market AmplitudeImage: Market AmplitudeImage: Market Amplitude	Bus/Coach/Tram - 200km distance or greater	×	×	×	
Cabin Crew××Cable Television Installer✓✓Café/Restaurant Employee✓✓Car Detailer/Spray painter/Panel beater✓✓	Bus/Coach/Tram - Local	\checkmark	\checkmark	×	
Café/Restaurant Employee✓✓×Car Detailer/Spray painter/Panel beater✓✓×	Cabin Crew	×	×	×	
Café/Restaurant Employee✓✓×Car Detailer/Spray painter/Panel beater✓✓×	Cable Television Installer	\checkmark	\checkmark	×	
Car Detailer/Spray painter/Panel beater 🗸 🔨 🗴		\checkmark	\checkmark	×	
		\checkmark	\checkmark	×	
	Cashier/Person Handling Heavy stock eg:grocer/hardware			×	



Income Protection insurance

	Benefit period		
Occupation	2 years	5 years	To age 65
Casino Dealer/Croupier/Gaming Attendant	\checkmark	\checkmark	×
Cemetery/Crematorium - Grave digger	×	×	×
Cemetery/Crematorium - Stonemason	\checkmark	\checkmark	×
Chef	\checkmark	\checkmark	×
Child Care Worker - Not registered	\checkmark	\checkmark	×
Circus Performers/Employees	×	×	×
Cleaner/Porter	\checkmark	\checkmark	×
Community Care Worker	\checkmark	\checkmark	×
Composer	×	×	×
Concreter	×	×	×
Courier - Bicycle/Motor bike	×	×	×
Courier - Car/Van	\checkmark	✓	×
Crane Operator/Dogger/Rigger/Scaffolder/Steeplejack	×	×	×
Crowd Control / Bouncer	×	×	×
Dance Instructor	×	×	×
Debt Collector (Field work / Not office based)	×	×	×
Demolisher/Salvage/Wrecker	×	×	×
Disc Jockey	×	×	×
Diver - Abalone/Professional/Salvage	×	×	×
Dockyard/Shipyard Worker/Labourer	×	×	×
Drainage Contractor/Drainer - Domestic	×	×	×
Drainage Contractor/Drainer - Other	×	×	×
Dressmaker/Seamstress - Not working from home	×	×	×
Dressmaker/Seamstress- Working from home	×	×	×
Driving Instructor/Chauffeur/Funeral car driver	\checkmark	\checkmark	×
Dry Cleaners	\checkmark	\checkmark	×
Earth Moving Equipment Operator/Driver	\checkmark	\checkmark	×
Editor/Script Writer - Film	×	×	×
Electrician - Other	×	×	×
Factory/Process Worker	×	×	×
Farmer - Labourer / Contractor	×	×	×
Farmer - Owner / Manager - Manual	\checkmark	\checkmark	×
Fast food/Take away/Kitchen Hand	\checkmark	\checkmark	×
Fencing Contractor	×	×	×
Ferry Crew	×	×	×
Film - Stunt person	×	×	×
Firefighter	×	×	×
Fisherman/woman	×	×	×
Flight Engineer	×	×	×
Floor Coverer/Sander/Carpet layer	\checkmark	\checkmark	×
Forest Ranger/Warden	×	×	×
Foundry/Steel Worker - Manual	×	×	×
Foundry/Steel Worker - Non manual	\checkmark	\checkmark	×
Fruit Picker/Packer	×	×	×
Funeral Parlour: Driver/Embalmer	\checkmark	\checkmark	×
Garage/Service Station Worker - Cashier - No manual duties	\checkmark	\checkmark	×



Income Protection insurance

	<u></u>	Benefit period		
Occupation	2 years	5 years	To age 65	
Garbage Collector	×	×	×	
Garbage Contractor	×	×	×	
Gardener/Landscaper - Manual	\checkmark	\checkmark	×	
Gas Fitter	✓	\checkmark	×	
Glazier	\checkmark	\checkmark	×	
Golf Professional (Teaching And Pro Shop only)	×	×	×	
Graphic Artist/Designer - Freelance or working from home	×	×	×	
Guest House/Boarding House Proprietor/Manager	×	×	×	
Gyprock Fixer / Plasterer	\checkmark	\checkmark	×	
Handyman/woman	✓	✓	×	
Home Maker	×	×	×	
Horticulturist	✓	✓	×	
House Keeper/Room Attendant	\checkmark	\checkmark	×	
Inspector Quality Control	✓	✓	×	
Insulation Installer	√	√	×	
Insurance Investigator - Other	√ 	√	*	
Interior Decorator - Manual duties	×	×	*	
Janitor	√	√	*	
Jockey/Trotting Driver	×	×	*	
Journalist/Reporter/Photographer - Overseas Assignments	×	×	*	
Kennel - Owner/Worker - Manual	\checkmark	√	*	
Kennel - Owner/Worker - Non manual	√	√	*	
Kitchen Hand	\checkmark	√ √	×	
Lab Assistant/Surveyer/Technician	√	✓ ✓	*	
Labourer	×	×	~ ×	
Lifeguard - Beach Patrol (full time)	×	×	*	
Lifeguard - Swimming Pool	×	×	*	
Liquor/Tobacconist Sales	× √	~	×	
Loss Assessor/Loss Adjustor	✓ ✓	√	×	
Lumber Yard - Other	×	×	×	
Lumber Yard - Owner/Manager	×	×	×	
Machine Operator	× √	× √	×	
Machine Repair & Maintenance	✓ ✓	↓	×	
Machinery or plant operator	×	×	×	
Maintenance/Baggage Handlers/Truck Drivers/Mechanic	× √	~	×	
	✓ ✓	v √	×	
Manager/Supervisor-Manual				
Marine Biologist - Manual duties (diving)	×	×	×	
Marine Biologist - Manual duties (no diving)	√	√	×	
Market Trader/Stall Holder	×	×	×	
Meat Packer	×	×	×	
Midwifery	✓ 	√	*	
Music Teacher - Other	×	×	×	
Musician	×	×	×	
Not Trade Qualified workers	×	×	×	
Nuclear Plant - Engineer/Operator/Technician	×	×	×	
Nurse/Psychiatric Nurse	\checkmark	\checkmark	×	



Income Protection insurance

	В	Benefit period		
Occupation	2 years	5 years	To age 65	
Officers & crew on shore	×	×	×	
Onshore/Offshore Workers - Others	×	×	×	
Onshore/Offshore Workers - Trade qualified	×	×	×	
Orchardist/Fruit Grower - Manual	✓	✓	×	
Orderly/Wardsperson	√	\checkmark	×	
Other Trade Qualified workers	✓	✓	×	
Paramedic rescue	×	×	×	
Park ranger/Park Keeper	√	✓	×	
Personal Trainer	×	×	×	
Photographer - Aerial/Overseas/Freelance	*	×	×	
Pilot - Agriculture / Helicopter / Instructor	×	×	×	
Pilot - Commercial / Freight Cargo	×	×	×	
Plasterer	✓ ✓	√	×	
Plumber	· ·	√ 	×	
Police - all ranks	*	×	×	
Post deliverer not using bike	× √	~	×	
Post deliverer using bike	×	×	×	
Post worker mail sorter	× √	×	×	
	↓ √	v √	×	
Printer And Publishing - Lithographer/Linotype				
Prison Officer/Guard	×	×	×	
Private Investigator - No field work	√	√	×	
Private Investigator - other	×	×	×	
Property Developer	×	×	×	
Public Servant - Other	×	×	×	
Railway- Buffet/Cleaner/Freight workers	×	×	×	
Railway- Depot/Yard/Track workers	×	×	×	
Railway- Station workers only (not cleaner)	√	√	×	
Railway- Train Driver/Guards	\checkmark	√	×	
Refueler	×	×	×	
Religious Practitioner	×	×	×	
Repossession Agent (Field work / Not office based)	×	×	×	
Roof Plumber/Tiler/Worker	×	×	×	
Sales Representative - Handling stock	\checkmark	\checkmark	×	
Saw Mill - Operator/Worker	×	×	×	
Scientist working in remote places	×	×	×	
Scientist working with animals/chemicals/in field/overseas	×	×	×	
Scuba Diving Instructor	×	×	×	
Sea Vessels - Officers & crew	×	×	×	
Security Guards - Unarmed	×	×	×	
Shearer/Shearing contractor (not seasonal)	×	×	×	
Shipwright/Boat Builder - Proprietor/Supervisor	\checkmark	\checkmark	×	
Shipwright/Ship/Boat Builder - other	\checkmark	\checkmark	×	
Silversmith/Goldsmith/Coppersmith	\checkmark	\checkmark	×	
Ski/Snowboard/Snow Sports Instructor	×	×	×	
Social Worker - Other	\checkmark	\checkmark	×	
Sports Equipment - Repairs	\checkmark	\checkmark	×	



Income Protection insurance

	Benefit period		
Occupation	2 years	5 years	To age 65
Sports Person - Professional	×	×	×
Sports/Fitness Centres/Instructors/Trainers/Coach	×	×	×
Stevedore	×	×	×
Stock worker/Station Hand/Drover/Jackeroo	×	×	×
Student	×	×	×
Stunt person	×	×	×
Supervisor - Manual	\checkmark	\checkmark	×
Supervisor - Non Manual	\checkmark	\checkmark	×
Surface Worker - Other	×	×	×
Surface worker - Trade qualified (no explosives)	\checkmark	\checkmark	×
Taxi - Other	×	×	×
Taxi Owner Driver	\checkmark	\checkmark	×
Telephone Technician	\checkmark	\checkmark	×
Timber Industry - Non manual	\checkmark	\checkmark	×
Tour Guide	×	×	×
Trades Apprentice	×	×	×
Tree feller/Lopper/Getter	×	×	×
Truck Driver - 200km distance or greater (no explosives)	×	×	×
Truck Driver - Carrying explosives	×	×	×
Truck Driver - Local (no explosives)	\checkmark	\checkmark	×
Unarmed Guards	×	×	×
Underground worker - Trade qualified (no explosives)	×	×	×
Unemployed	×	×	×
Waiter/Waitress	\checkmark	\checkmark	×
Wall/Floor Tiler	\checkmark	\checkmark	×
Wharf/Waterside worker	×	×	×
Window Dresser	\checkmark	\checkmark	×
Window Fitter - Above 15 metres	×	×	×
Window Fitter - Below 15 metres	\checkmark	\checkmark	×
Working outside of office environment - Handling merchandise	\checkmark	\checkmark	×
Working outside of office environment - Not handling merchandise	\checkmark	\checkmark	×
Wrecker/demolisher - Explosives	×	×	×
Wrecker/demolisher - Other	×	×	×