Accelerated Protection

OCCUPATION GUIDE

INCLUDING SPORTS, PASTIMES AND DANGEROUS ACTIVITIES

11 SEPTEMBER 2026

TAL

Contents

1 **Occupation Details – General Guidelines** **1**

Apprentices 1
Employment – full-time and part-time eligibility criteria 1
Farmers (owners) 2
Home Duties (full-time) 2
New Professionals 2
Newly Self-employed 2
Seasonal Workers 2
Second Occupation 3
Students – full-time / part-time 3
Unemployed 3
Working from Home 3
Working in Remote Areas 4

2 **Occupation Classification Descriptions** **5**

General 5
Income Protection and Business Expense Code Descriptions
Life insurance Premiums: Blue Collar and White Collar 5

3 **Occupation Listing** **6**

4 **Sports, Pastimes, Hazardous Activities** **34**

About this Occupation Guide

This guide has been prepared to provide information about our underwriting philosophy. Underwriting decisions for each application will be assessed on an individual's circumstances and in accordance with the terms and conditions of the policy. To the extent that any final decision does not align with the guidance provided in this document, the individual underwriting decision will apply.

1 Occupation Details – General Guidelines

Refer to the Occupation Listing for information on the availability of cover for different occupations. If your client's occupation is not included, please contact your underwriter to discuss.

Apprentices

Eligible to apply for:

- ✔ Life insurance
- ✔ Critical Illness insurance
- ✔ TPD Insurance
- ✔ Income Protection (see below)

For Income Protection applications, the following guidelines apply:

- first-year apprentices are not eligible for cover; and
- second and third-year apprentices are restricted to a maximum five-year Benefit Period.
- Please refer to the Occupation list for the correct category to use when quoting.

Employment – full-time and part-time eligibility criteria

Full-time employment
(minimum of 30 hours per week and 42 weeks per year)

Eligible to apply for:

- ✔ Life insurance
- ✔ Critical Illness insurance
- ✔ TPD Insurance (see below)
- ✔ Income Protection (see below)

Full-time employees can apply for Life, Critical Illness, TPD and Income Protection benefits and are rated according to their occupation. The Own Occupation definition is available as per the Occupation Listing.

For clients with two or three part-time positions that make up 30 hours per week of employment, Income Protection may not be available. Please discuss further with your Underwriter.

For clients working 60-70 hours per week in one full-time position, we consider cover on an individual case-by-case basis.

Clients working 70+ hours per week are generally not eligible for Income Protection insurance.

Part-time employment

(less than 20 hours per week)

Eligible to apply for:

- ✔ Life insurance
- ✔ Critical Illness insurance
- ✔ TPD Insurance (see below)
- ✖ Income Protection

Clients working less than 20 hours per week will be rated using the highest pricing factor from:

- The TPD occupation class for their occupation; and
- The Home Duties occupation class (HD), providing their part-time occupation is insurable for the benefits they apply for.

Own Occupation TPD will not be available for part-time workers with the exception outlined below.

Example:
A client working 15 hours per week as a Bank Teller applies for Life insurance, TPD insurance (under the Any Occupation definition) and Critical Illness Insurance.

The occupation quoted should be Home Duties (TPD class HD) not Bank Teller (TPD class W1).

If the client is working as a Storeperson instead of a Bank Teller and applies for the same cover above, the occupation quoted should be Storeperson (class B3). Refer to the Adviser Guide for details of the cover limits for Home Duties.

Applicants working less than 20 hours per week are not eligible for Income Protection.

Part-time employment
(between 20-29 hours per week and 42 weeks per year)

Eligible to apply for:

- ✔ Life insurance
- ✔ Critical Illness insurance
- ✔ TPD Insurance (see below)
- ✔ Income Protection (see below)

Clients working on a part-time basis may be considered for Income Protection based on the following criteria:

- working between 20-29 hours per week
- permanent part-time employees who work at least three days per week
- in their position/self-employed for 12 -24 months
- occupations AAA, AA+, AA and A only
- minimum 4-week Waiting Period.

TPD benefits are rated according to the client's part-time occupation. 'Own' Occupation TPD is available for clients only when meeting the following criteria:

- Working between 24-29 hours per week
- Permanent part-time employees who work at least three days per week
- Occupations P, M and W1 only.

Casual employment
Eligible to apply for:

- ✔ Life insurance
- ✔ Critical Illness insurance
- ✔ TPD Insurance (see below)
- ✖ Income Protection

Applicants employed on a casual basis are not eligible for Income Protection.

Please note that TPD benefits will be rated according to the number of hours worked and their occupation. However, 'Own' Occupation TPD is not available for clients working casually.

Farmers (owners)

Farmers are eligible to apply for:

- ✔ Life insurance
- ✔ Critical Illness insurance
- ✔ TPD Insurance, and
- ✔ Income Protection insurance

1. No Partially Unable to Work Benefit applies
2. $10 000 pm maximum, based on evidence provided.

Home Duties (full-time)

Eligible to apply for:

- ✔ Life insurance
- ✔ Critical Illness insurance
- ✔ TPD Insurance (see below)
- ✖ Income Protection

Home Duties occupations are eligible for Life, TPD and Critical Illness insurance, however, 'Own' Occupation TPD is not available.

Refer to the Adviser Guide for details of the cover limits for Home Duties.

Not included under Home Duties are students and people currently unemployed i.e., seeking employment and not intending to do Home Duties.

New Professionals

At TAL, we're committed to supporting newly qualified professionals long-term and acknowledge their years of training and future success. We have created an offer which allows them to apply to increase their cover by up to 15% each year for the first 5 years the policy is held, without further medical underwriting. Any increase in cover is subject to an application and our approval.

Please see our Cover for new professionals flyer at www.taladviser.com.au for full details.

Newly Self-employed

Eligible to apply for:

- ✔ Life insurance
- ✔ Critical Illness insurance
- ✔ TPD Insurance (see below)
- ✔ Income Protection (see below)

We will generally consider applicants who have become self-employed within the last three to six months where they are doing the same type of work.

We can also consider applicants who were previously self-employed but who have either changed business activities or have undergone significant changes to their business structure.

Our approach is to apply a newly self-employed clause.

A newly self-employed clause allows for the definition of Pre-Claim Earnings to be calculated from the date of self-employment or the date of change in business activities and this remains on the policy for a period of two years.

For applicants who have become self-employed or changed business activities within the last 12 months, please provide 'Projected Income Figures' in the 'Last Tax Year' field.

Seasonal Workers

Eligible to apply for:

- ✔ Life insurance
- ✔ Critical Illness insurance
- ✔ TPD Insurance (see below)
- ✖ Income Protection

Clients employed in seasonal employment occupations that do not offer continuous employment are not eligible for Income Protection because it is difficult to determine whether the client is working and what their income is at a given time.

TPD is generally available under the modified Activities of Daily Living definition only. See the Occupation list for the specific occupation.

Second Occupation

Clients working in a second occupation for 10 or more hours per week are rated in the 'higher' risk occupation category.

For clients working less than 10 hours per week in a second occupation where the occupation category only varies by one classification, we retain the occupation category for the principal occupation, otherwise the 'higher' risk occupation category applies.

The earnings from both jobs must be stated separately on the application. In general , only income from the principal occupation is covered. However, there will be scenarios where the income from the second occupation / employment may be considered.

For example: Client is a qualified Accountant and has been working 20 hours per week and 15 hours per week (total of 35 hours per week) for two different accountancy firms for the last three years. In this instance we would include the income from both.

Please discuss further with your Underwriter.

Self-employed

A client is self-employed when they either directly or indirectly own all or part of the business in which their work is performed. I.e., they are a sole trader, shareholder, partner, beneficiary, trustee, or unit holder of a trust.

This includes where the business operates under a company structure (but does not include shares in publicly listed companies).

Self-employed clients are ineligible for the Superannuation Contribution Option but can add-back amounts contributed to superannuation during the tax year to their income.

If your client has two jobs and is both employed and self-employed, they will need to complete the application as a self-employed person.

Students – full-time / part-time

Eligible to apply for:

- ✔ Life insurance
- ✔ Critical Illness insurance
- ✔ TPD Insurance (see below)
- ✖ Income Protection

Clients studying on either a full-time or part-time basis are eligible for Life, TPD and Critical Illness insurance. TPD is available under the modified Activities of Daily Living definition only.

In general, we consider benefits up to $1,500,000 for Life cover up to age 45 next birthday, and $750,000 TPD and Critical Illness insurance. TPD is only available under the modified Activities of Daily Living definition. This will vary depending on your client's age.

Unemployed

- ✔ Life insurance
- ✔ Critical Illness insurance
- ✖ TPD Insurance
- ✖ Income Protection

Unemployed clients are eligible for Life and Critical Illness insurance only. In general, we consider applications for benefits up to $1,500,000 for Life insurance and $750,000 for Critical Illness insurance. This will vary depending on your client's age.

Working from Home

- ✔ Life insurance
- ✔ Critical Illness insurance
- ✔ TPD insurance
- ✔ Income Protection (see below)

Self-employed clients working from home can present challenges at the underwriting and claims stage because it can be difficult to determine if the business will continue to run whilst the client is disabled.

Under Income Protection, the following criteria are taken into consideration and determine eligibility:

- the nature of employment and industry;
- how work is sourced; and
- track record of successfully running a business from home.

Please discuss further with your Underwriter.

Working in Remote Areas

- ✔ Life insurance
- ✔ Critical Illness insurance
- ✔ TPD Insurance
- ✔ Income Protection (see below)

Where a client is working in a remote location (usually in the mining and oil and gas industries), there are a number of aspects that are taken into account.

Due to the financial incentive and penalties paid to work in remote areas, we need to ensure that any Income Protection benefit being applied for is sustainable.

In general, people only remain in these areas for a limited time and do not continue earning the high level of income.

For this reason, Income Protection will be restricted to a maximum monthly benefit of $10,000 (excluding Superannuation Contribution Benefit Amount) for occupation categories A, BBB, BB and B and may have other limitations to benefit period and/or waiting period. We consider cover based on individual circumstances.

There may also be additional risks depending on transport and living conditions and access to medical care.

The type of information that will assist us in offering the best cover possible is:

- Work history for 3 years including roles undertaken, names of companies worked for and income earned
- What is the client's specific job title including a more specific breakdown of duties and qualifications
- Details of current and other recent work contracts including duration, hours worked per day, weeks worked per year etc.
- What is the mode of transport to site and living conditions once there
- Distance to medical and hospital support
- Income details for last 2 years with breakdown of any bonuses or loadings paid due to working hours etc.
- Indication of how long client intends staying in the role with current employer and future work intentions.
- Please discuss further with your Underwriter.

2 Occupation Classification Descriptions

General

The Occupation Classifications section is a comprehensive listing of individual occupations and their categories and also contains a description of each occupation category.

If your client's occupation is not listed and you can't determine which category they belong to, please contact your TAL underwriter for a classification. Please ensure that full occupational details are accurately described on the application.

Where '5 year' or '2 year' is shown against the Occupation Category, this indicates the maximum Benefit Period available.

Product, Occupation and Lifestyle Codes

LI	Life Insurance
CI	Critical Illness insurance
TPD – Any	TPD insurance – Any Occupation
TPD – Own	TPD insurance – Own Occupation
TPD – ADL	TPD – Activities of Daily Living

IP	Income Protection
OR	Ordinary Rates
UI	Uninsurable
$x.xx	Standard Rates plus annual extra $x.xx per $1,000 of cover
IC	Individual Consideration (refer to underwriting)
E	Excluded

Clients eligible for either the 'Own' or 'Any' TPD definitions, are also eligible to apply under the modified Activities of Daily Living definition.

Life insurance Premiums: Blue Collar and White Collar

Life Insurance premiums may be rated Blue-Collar for Blue-Collar occupations and White-Collar for White-Collar occupations.

Blue-Collar and White-Collar occupations are grouped by TPD occupation class:

- Blue-Collar Occupations: B1, B2, B3, SRA and Home Duties.
- White-Collar Occupations: P, M, W1, W2.

Income Protection Code Descriptions

The following table provides some guidance on TAL's occupation ratings for Income Protection. A comprehensive listing of individual occupations and their associated categories is available in Section 3.

AAA	**University Qualified Professionals/Executives** White-collar professionals (not a health or medical practitioner) who don't perform any manual work. Must also have ONE of the following: • A university qualification that is relevant to the job being performed, • An annual income from this occupation that is $120,000 or greater and working in a management role for at least two years.
AA+	**Health/Medical Professionals** Health or medical professionals, with: • A university qualification that is relevant to the job being performed, AND • Membership of a professional or government body that is required to practice, e.g., Medical Board for doctors and surgeons, Dentist Board for dentists.
AA	**White-Collar Professionals** • In an office-based occupation or working indoors, with no physical or manual duties, OR • Qualified health professionals who undertake light physical work. Examples include naturopaths, dieticians, nutritionists, OR • Classroom teachers, not teaching manual arts or physical education.
A	**Technical/Light Physical** • Working in an occupation that is not purely office-based, which may include performing some LIGHT physical duties or occasional site visits. Examples include sales manager/person, jeweller, physical education teachers and building foreman. • This category also caters to trade supervisors where there is consistently less than 10% manual work performed.
BBB	**Qualified Manual** • Trade/TAFE qualified, working in an occupation typically spending more than 10% of the time performing manual duties but not using heavy machinery. • This category also includes trade qualified business owners where a degree of manual work may be required from time to time. • It also caters to other occupations that require light physical/manual duties more than 10% of the time. • Examples include chef, café owner, park ranger and childcare worker.
BB	**Heavy Manual** • Either trade qualified or experienced and performing moderate to heavy manual duties including the use of machinery, driving or lifting. • Not involved in any work at heights over 10 metres. • Examples include local bus driver, cafe employee, plasterer and farm manager. *Note* for Income Protection: maximum 5-year Benefit Period applies and maximum entry age 55 nb

B	**Other Manual** • Other workers performing heavy manual duties, including the use of machinery, driving and heavy lifting. • Not involved in any work at heights over 20 metres. • Examples include long-distance driver, local furniture removalist, lawn-mowing contractor, and forklift driver. *Note* for Income Protection: maximum 5-year Benefit Period applies and maximum entry age 55 nb
SRA	**Special Risk Category** Does not satisfy the criteria in the other occupation categories, is unqualified or involves specific hazards or risks. Examples include labourer, uber driver, sawmill worker and airport baggage handler. *Note for Income Protection:* • maximum $7,500 monthly benefit;maximum entry age 55 nb; • maximum entry age 55 nb; • maximum 5-year Benefit Period; • minimum 4-week Waiting Period; • only available for increases to IP Super or Standard, or IP Focus if new business; • Accident Benefit Option not available; and • Superannuation Contribution Option available.

TPD occupation class codes

The following table provides some guidance on TAL's occupation ratings for TPD. A comprehensive listing of individual occupations and their associated categories is available in Section 3.

TPD occupation class code	TPD Occupation Class Description
P	Qualified Professional
M	Qualified Health/Medical Practitioner
W1[1]/W2[1]	Other White-Collar
B1[1]/B2[1,2]/B3[1,2]	Manual Blue Collar
SRA[2]	Special risk category
HD[2]	Home Duties

1 Different TPD occupation class codes (within the same TPD Occupation Class) may have different pricing.

2 Own Occupation TPD is not available.

3 Occupation Listing

Occupation Description	LI	CI	TPD	TPD ANY	TPD OWN	TPD ADL	IP
Abattoir - Boner	OR	OR	SRA	UI	UI	Y	SRA
Abalone Diver	$2.00	$2.00	UI	UI	UI	UI	UI
Abattoir - Butcher - Qualified	OR	OR	B2	Y	UI	Y	BB
Abattoir - Inspector	OR	OR	B1	Y	Y	Y	BBB
Abattoir - Other	OR	OR	B3	IC	IC	Y	IC
Abattoir - Slaughterer	OR	OR	SRA	UI	UI	Y	SRA
Abattoir - Supervisor - Nil manual	OR	OR	B1	Y	Y	Y	BBB
Account Executive	OR	OR	W1	Y	Y	Y	AA
Accountant - Not university qualified	OR	OR	W1	Y	Y	Y	AA
Accountant - University qualified	OR	OR	P	Y	Y	Y	AAA
Accounts Clerk	OR	OR	W1	Y	Y	Y	AA
Acrobats	$2.00	UI	UI	UI	UI	UI	UI
Actor/Actress (no stunt work)	OR	OR	B3	UI	UI	Y	UI
Actuary - Qualified	OR	OR	P	Y	Y	Y	AAA
Actuary - Unqualified	OR	OR	W1	Y	Y	Y	AA
Acupuncturist - Australian qualification	OR	OR	M	Y	Y	Y	AA+
Acupuncturist - Other	OR	OR	W2	Y	UI	Y	A
Administration Assistant/Clerk/Manager	OR	OR	W1	Y	Y	Y	AA
Advertising - Agent/Account Executive/ Clerical staff	OR	OR	W1	Y	Y	Y	AA
Advertising - Principal / Account Executive - Office only	OR	OR	P	Y	Y	Y	AAA
Adviser/Agent - Insurance	OR	OR	W2	Y	UI	Y	A
Aerial Photographer	$2.00	$2.00	UI	UI	UI	UI	UI
Aerobic/Gym Instructor - Qualified - Full time	OR	OR	B3	Y	UI	Y	B
Aged Care Worker - Qualified - Includes manual duties	OR	OR	B3	Y	UI	Y	B
Agent - Advertising	OR	OR	W1	Y	Y	Y	AA
Agent - Employment	OR	OR	W1	Y	Y	Y	AA
Agent - Machinery - Heavy	OR	OR	B2	Y	UI	Y	BB
Agent - Machinery - Light	OR	OR	B1	Y	Y	Y	BBB
Agent - Real Estate - Principal	OR	OR	W1	Y	Y	Y	AA
Agent - Real Estate - Rental Property Manager - Office only	OR	OR	W1	Y	Y	Y	AA
Agent - Real Estate - Rental Property Manager - Other	OR	OR	W1	Y	Y	Y	A
Agent - Real Estate - Salesperson	OR	OR	W1	Y	Y	Y	A
Agent - Repossession - Includes manual duties	OR	OR	B2	Y	UI	Y	BB
Agent - Stock/Station	OR	OR	W2	Y	Y	Y	A
Agent - TAB - Full time - Principal	OR	OR	W1	Y	Y	Y	AA
Agent - Travel	OR	OR	W1	Y	Y	Y	AA
Agronomist - More than 20% field work	OR	OR	B1	Y	Y	Y	BBB

Occupation Description	LI	CI	TPD	TPD ANY	TPD OWN	TPD ADL	IP
Agronomist - Office and consultation duties only - Less than 20% field work	OR	OR	P	Y	Y	Y	AAA
Air-Conditioning - Installer/Repairer	OR	OR	B1	Y	Y	Y	BBB
Air-Conditioning - Supervisor - Up to 10% manual work	OR	OR	W2	Y	Y	Y	A
Air-Conditioning - Technician	OR	OR	B1	Y	Y	Y	BBB
Airline - Flight Personnel - Commercial (non charter) - Pilots/Engineers/Flight Attendants etc	OR	OR	B3	UI	UI	Y	UI
Airport - Air Traffic Controller	OR	OR	SRA	UI	UI	Y	SRA
Airport - Baggage Handler	OR	OR	SRA	UI	UI	Y	SRA
Airport - Cleaner	OR	OR	B3	Y	UI	Y	B
Airport - Firefighter	OR	OR	UI	UI	UI	UI	UI
Airport - Maintenance Worker - Unqualified	OR	OR	B3	Y	UI	Y	B
Airport - Manager/Clerical	OR	OR	W1	Y	Y	Y	AA
Airport - Refueller	OR	OR	B3	Y	UI	Y	B
Airport - Truck Driver	OR	OR	B3	Y	UI	Y	B
Alarm Installer/Repairer	OR	OR	B1	Y	Y	Y	BBB
Aluminium Fixer/Framer - Heights over 10 metres up to 20 metres	OR	OR	B3	Y	UI	Y	B
Aluminium Fixer/Framer - Heights over 20 metres	$2.00	$2.00	B3	UI	UI	Y	UI
Aluminium Fixer/Framer - Heights up to 10 metres	OR	OR	B2	Y	UI	Y	BB
Ambulance Officer/Driver/Paramedic	OR	OR	B2	Y	UI	Y	BB
Ambulance Service - Clerical only	OR	OR	W1	Y	Y	Y	AA
Ambulance Technician	OR	OR	B2	Y	UI	Y	BB
Amusement Parlour - Proprietor	OR	OR	B3	Y	UI	Y	B
Amway Sales Person - Full time	OR	OR	W2	Y	Y	Y	A
Anaesthetic Technician	OR	OR	W1	Y	Y	Y	AA
Anaesthetist	OR	OR	M	Y	Y	Y	AA+
Analyst - Not university qualified	OR	OR	W1	Y	Y	Y	AA
Analyst - University qualified	OR	OR	P	Y	Y	Y	AAA
Animal Breeder/Trainer - Other	OR	OR	SRA	UI	UI	Y	SRA
Animal Breeder/Trainer - Small domestic animals - No racing involvement	OR	OR	B3	Y	UI	Y	B
Antenna Erector - Heights over 10 metres up to 20 metres	OR	OR	B3	Y	UI	Y	B
Antenna Erector - Heights over 20 metres	$2.00	$2.00	B3	UI	UI	Y	UI
Antenna Erector - Heights up to 10 metres	OR	OR	B2	Y	UI	Y	BB
Antique Dealer - Deliveries	OR	OR	B2	Y	UI	Y	BB
Antique Dealer - No restoration	OR	OR	W2	Y	Y	Y	A
Antique Dealer - Restoration - Up to 2 years experience	OR	OR	B2	Y	UI	Y	BB
Antique Dealer - Restoration - Over 2 years experience	OR	OR	B1	Y	Y	Y	BBB
Apiarist/Bee Keeper	OR	OR	B1	Y	Y	Y	BBB

Occupation Description	LI	CI	TPD	TPD ANY	TPD OWN	TPD ADL	IP
Archaelogist - Other	IC	IC	IC	IC	IC	IC	IC
Archaeologist - Up to 20% field work - No underground or manual work	OR	OR	P	Y	Y	Y	AAA
Archaeologist - More than 20% field work - Underground or manual work	OR	OR	B1	Y	Y	Y	BBB
Architect - Qualified - Max 20% field work - No underground/Offshore/Manual	OR	OR	P	Y	Y	Y	AAA
Architect - Qualified - More than 20% field work or involves underground/Offshore/ Manual	OR	OR	B1	UI	UI	Y	BBB
Architect - Qualified - office/consulting only	OR	OR	P	Y	Y	Y	AAA
Architect - Unqualified - Max 20% field work - No underground/Offshore/Manual	OR	OR	W2	Y	Y	Y	A
Architect - Unqualified - More than 20% field work or involves underground/Offshore/ Manual	$2.00	$2.00	UI	UI	UI	UI	UI
Armed Forces - Civilian - Clerical staff only	OR	OR	W1	Y	Y	Y	AA
Armed Forces - Permanent	IC	IC	UI	UI	UI	UI	UI
Art Gallery Owner - Established more than 2 years	OR	OR	W1	Y	Y	Y	AA
Articled Clerk - Legal	OR	OR	W1	Y	Y	Y	AA
Artist - Commercial/Graphic	OR	OR	W1	Y	Y	Y	AA
Artist - Freelance	OR	OR	B3	UI	UI	Y	UI
Asbestos Worker	OR	IC	IC	IC	UI	IC	IC
Asphalt Layer	OR	OR	SRA	UI	UI	Y	SRA
Assembly Line Worker	OR	OR	B3	UI	UI	Y	UI
Astronomer	OR	OR	P	Y	Y	Y	AAA
Auctioneer - Livestock	OR	OR	W2	Y	Y	Y	A
Auctioneer - Real Estate/Other - Not livestock	OR	OR	W1	Y	Y	Y	AA
Audiologist	OR	OR	M	Y	Y	Y	AA+
Audiometrist	OR	OR	W1	Y	Y	Y	AA
Auditor - Not qualified	OR	OR	W1	Y	Y	Y	AA
Auditor - Qualified AASA/ACA	OR	OR	P	Y	Y	Y	AAA
Author	OR	OR	B3	UI	UI	Y	UI
Auto Electrician - Qualified	OR	OR	B1	Y	Y	Y	BBB
Auto Electrician - Unqualified	OR	OR	B2	Y	UI	Y	BB
Aviation - Aeronautical Engineer - Office only	OR	OR	P	Y	Y	Y	AAA
Aviation - Aeronautical Engineer - Other	OR	OR	IC	IC	IC	IC	IC
Aviation - Designer/Draughtsperson	OR	OR	W1	Y	Y	Y	AA
Aviation - Mechanic - Flying duties	IC	IC	IC	IC	IC	IC	IC
Aviation - Mechanic - No flying duties	OR	OR	B1	Y	Y	Y	BBB
Aviation - Others	IC	IC	IC	IC	IC	IC	IC
Aviation Industry - Flying Instructor	$2.00	$2.00	UI	UI	UI	UI	UI
Aviation Industry - Supervisor - No Manual	OR	OR	B1	Y	Y	Y	BBB
Avon Sales Person - Full time	OR	OR	W2	Y	Y	Y	A
Backhoe Operator - No tree/Bush felling	OR	OR	B3	Y	UI	Y	B

Occupation Description	LI	CI	TPD	TPD ANY	TPD OWN	TPD ADL	IP
Backhoe Operator - Tree/Bush felling - Owner/Operator	OR	OR	SRA	UI	UI	Y	SRA
Baggage Handler	OR	OR	SRA	UI	UI	Y	SRA
Bailiff	OR	OR	W2	Y	Y	Y	A
Baker - Qualified	OR	OR	B1	Y	Y	Y	BBB
Baker - Unqualified	OR	OR	B3	Y	UI	Y	B
Bank - Manager/Teller/Clerk/Customer Service/Officer	OR	OR	W1	Y	Y	Y	AA
Bank Manager - Office only	OR	OR	W1	Y	Y	Y	AA
Barber/Hairdresser - Qualified	OR	OR	B1	Y	Y	Y	BBB
Barista	OR	OR	B2	Y	UI	Y	BB
Barrister	OR	OR	P	Y	Y	Y	AAA
Bartender - Full Time	OR	OR	B2	Y	UI	Y	BB
Battery and Tyre Repair/Fitting	OR	OR	B3	Y	UI	Y	B
Battery and Tyre Sales Only	OR	OR	W2	Y	Y	Y	A
Beach Inspector - Permanent full time	OR	OR	B3	Y	UI	Y	B
Beautician - Qualified	OR	OR	B1	Y	Y	Y	BBB
Biochemist - Qualified	OR	OR	P	Y	Y	Y	AAA
Biologist - Laboratory and office only	OR	OR	P	Y	Y	Y	AAA
Biologist - Marine - Diving duties	IC	IC	UI	UI	UI	UI	UI
Biologist - Marine - Up to 20% field work - No diving	OR	OR	W1	Y	Y	Y	AA
Biologist - Marine - More than 20% field work - No diving	OR	OR	W2	Y	Y	Y	A
Blacksmith/Farrier	OR	OR	B2	Y	UI	Y	BB
Blind/Awning/Screen - Installer	OR	OR	B1	Y	Y	Y	BBB
Blind/Awning/Screen - Maker	OR	OR	B2	Y	UI	Y	BB
Blind/Awning/Screen - Quotes/ Measurements only - No manual	OR	OR	W2	Y	Y	Y	A
Boat - Builder - Qualified	OR	OR	B1	Y	Y	Y	BBB
Boat - Builder - Unqualified	OR	OR	B3	Y	UI	Y	B
Boat - Sales	OR	OR	W2	Y	Y	Y	A
Bobcat Operator - No tree/Bush felling	OR	OR	B3	Y	UI	Y	B
Bobcat Operator - Tree/Bush felling - Owner/ Operator	OR	OR	SRA	UI	UI	Y	SRA
Boilermaker - Qualified	OR	OR	B1	Y	Y	Y	BBB
Boilermaker - Unqualified	OR	OR	B3	Y	UI	Y	B
Bookbinder	OR	OR	W2	Y	Y	Y	A
Bookkeeper	OR	OR	W1	Y	Y	Y	AA
Bookmaker - Gambling	OR	OR	B3	UI	UI	Y	UI
Botanist - Qualified	OR	OR	P	Y	Y	Y	AAA
Botanist - Unqualified	OR	OR	W2	Y	Y	Y	A
Bouncer	$2.00	$2.00	UI	UI	UI	UI	UI
Boxer - Professional	$3.00	UI	UI	UI	UI	UI	UI

Occupation Description	LI	CI	TPD	TPD ANY	TPD OWN	TPD ADL	IP
Bread Vendor	OR	OR	B2	Y	UI	Y	BB
Bricklayers/Pavers	OR	OR	B3	Y	UI	Y	B
Brickworks - Labourer	OR	OR	SRA	UI	UI	Y	SRA
Brickworks - Supervisor - Up to 10% manual work	OR	OR	B1	Y	UI	Y	BBB
Broker - Mortgage	OR	OR	W1	Y	Y	Y	AA
Broker - Stock/Finance/Not insurance - employed - Not by own company	OR	OR	P	Y	Y	Y	AAA
Broker - Stock/Finance/Not insurance - Self Employed	OR	OR	W2	Y	Y	Y	UI
Broker/Financial Planner - Insurance	OR	OR	W2	Y	UI	Y	A
Builder - In 1st year apprenticeship	OR	OR	B3	UI	UI	Y	UI
Builder - In 2nd or 3rd year apprenticeship	OR	OR	B2	Y	UI	Y	BB
Builder - In 4th year apprenticeship	OR	OR	B1	Y	Y	Y	BBB
Builder - Licensed	OR	OR	B1	Y	Y	Y	BBB
Builder - Qualified - Supervisory only - Up to 10% manual work	OR	OR	W2	Y	Y	Y	A
Builders Labourer	OR	OR	SRA	UI	UI	Y	SRA
Builders Supply Merchant - Light manual / Shop	OR	OR	B1	Y	Y	Y	BBB
Builders Supply Merchant - Yard worker	OR	OR	B3	Y	UI	Y	B
Bulldozer Operator - No tree/Bush felling	OR	OR	B3	Y	UI	Y	B
Bulldozer Operator - Tree/Bush felling - Owner/Operator	OR	OR	SRA	UI	UI	Y	SRA
Bus/Coach Driver - Local only	OR	OR	B2	Y	UI	Y	BB
Bus/Coach Driver - Long Distance	OR	OR	B3	Y	UI	Y	B
Business Analyst/Consultant - Not university qualified	OR	OR	W1	Y	Y	Y	AA
Business Analyst/Consultant - University qualified	OR	OR	P	Y	Y	Y	AAA
Business Development Manager - Not university qualified	OR	OR	W1	Y	Y	Y	AA
Business Development Manager - University qualified	OR	OR	P	Y	Y	Y	AAA
Business Manager - Office only	OR	OR	W1	Y	Y	Y	AA
Butcher - Retail - Qualified	OR	OR	B1	Y	Y	Y	BBB
Butler	OR	OR	B1	Y	Y	Y	BBB
Buyer - Retail Store - Office duties only	OR	OR	W1	Y	Y	Y	AA
Cabinet Maker - Qualified	OR	OR	B1	Y	Y	Y	BBB
Cabinet Maker - Unqualified	OR	OR	B3	Y	UI	Y	B
Cable Installer/Technician	OR	OR	B1	Y	Y	Y	BBB
Cablemaker/Wiremaker	OR	OR	B1	Y	Y	Y	BBB
Café/Coffee shop - Employee	OR	OR	B2	Y	UI	Y	BB
Café/Coffee shop - Owner/Operator	OR	OR	B1	Y	Y	Y	BBB
Cake Decorator - Qualified	OR	OR	W2	Y	Y	Y	A
Cake Decorator - Unqualified	OR	OR	B1	Y	UI	Y	BBB
Cameraman - Aerial	$2.00	$2.00	UI	UI	UI	UI	UI

Occupation Description	LI	CI	TPD	TPD ANY	TPD OWN	TPD ADL	IP
Cameraman - On location - Employee/ Freelance	IC	IC	IC	IC	UI	IC	IC
Cameraman - Studio - Employee	OR	OR	W2	Y	Y	Y	A
Cameraman - Studio - Freelance	OR	OR	W2	Y	Y	Y	UI
Canvas Goods/Manufacturer	OR	OR	B2	Y	UI	Y	BB
Car Detailer	OR	OR	B3	Y	UI	Y	B
Car Manufacture - Assembly	OR	OR	B3	Y	UI	Y	B
Car Manufacture - Supervisor	OR	OR	B2	Y	UI	Y	BB
Car Park Attendant	OR	OR	B3	Y	UI	Y	B
Car Salesperson	OR	OR	W2	Y	Y	Y	A
Car Wash - Managerial/Clerical - Office only	OR	OR	W2	Y	Y	Y	A
Car Wash - Owner/Manager	OR	OR	B2	Y	UI	Y	BB
Car Washer	OR	OR	B3	UI	UI	Y	UI
Car Wrecker - Owner	OR	OR	B3	Y	UI	Y	B
Caravan Park - Proprietor	OR	OR	B2	Y	UI	Y	BB
Caravan Salesperson	OR	OR	W2	Y	Y	Y	A
Careers Advisor/Counsellor	OR	OR	W1	Y	Y	Y	AA
Carpenter - In 1st year apprenticeship	OR	OR	B3	UI	UI	Y	UI
Carpenter - In 2nd or 3rd year apprenticeship	OR	OR	B2	Y	UI	Y	BB
Carpenter - In 4th year apprenticeship	OR	OR	B1	Y	Y	Y	BBB
Carpenter - Qualified	OR	OR	B1	Y	Y	Y	BBB
Carpenter - Unqualified	OR	OR	B2	Y	UI	Y	BB
Carpet - Cleaner	OR	OR	B3	Y	UI	Y	B
Carpet - Layer	OR	OR	B3	Y	UI	Y	B
Cartographer	OR	OR	P	Y	Y	Y	AAA
Cashier - Financial Institution	OR	OR	W1	Y	Y	Y	AA
Cashier - Service Station/Supermarket	OR	OR	B2	Y	UI	Y	BB
Casino - Government owned and licensed - Cashier	OR	OR	W2	Y	Y	Y	A
Casino - Government owned and licensed - Croupier/Inspector	OR	OR	B2	Y	UI	Y	BB
Casino - Government owned and licensed - Managerial/Clerical - Office only	OR	OR	W1	Y	Y	Y	AA
Casino - Government owned and licensed - Waiter/Bar staff	OR	OR	B3	Y	UI	Y	B
Caterer - Admin/Supervisory only	OR	OR	W2	Y	Y	Y	A
Caterer - Qualified	OR	OR	B1	Y	Y	Y	BBB
Caterer - Unqualified	OR	OR	B2	Y	UI	Y	BB
Cattery/Kennel Operator	OR	OR	B2	Y	UI	Y	BB
Ceiling Fixer - Qualified	OR	OR	B2	Y	UI	Y	BB
Ceiling Fixer - Unqualified	OR	OR	B3	Y	UI	Y	B
Cement Manufacturing - Other	OR	OR	B3	UI	UI	Y	UI
Cement Manufacturing - Supervisor	OR	OR	B2	Y	UI	Y	BB
Cement Renderer - Qualified	OR	OR	B2	Y	UI	Y	BB
Cement Renderer - Unqualified	OR	OR	B3	Y	UI	Y	B

Occupation Description	LI	CI	TPD	TPD ANY	TPD OWN	TPD ADL	IP
Cemetery - Crematorium worker	OR	OR	B3	UI	UI	Y	B
Chauffeur	OR	OR	B1	Y	Y	Y	BBB
Chef/Cook - In 1st year apprenticeship	OR	OR	B3	UI	UI	Y	UI
Chef/Cook - In 2nd or 3rd year apprenticeship	OR	OR	B2	Y	UI	Y	BB
Chef/Cook - In 4th year apprenticeship	OR	OR	B1	Y	Y	Y	BBB
Chef/Cook - Qualified	OR	OR	B1	Y	Y	Y	BBB
Chef/Cook - Unqualified	OR	OR	B2	Y	UI	Y	BB
Chemist - Analytical/Research - Qualified	OR	OR	P	Y	Y	Y	AAA
Chemist - Laboratory Technician	OR	OR	W2	Y	Y	Y	A
Chemist - Retail	OR	OR	P	Y	Y	Y	AAA
Chief Executive Officer - Office only - Not university qualified	OR	OR	W1	Y	Y	Y	AA
Chief Executive Officer - Office only - University qualified	OR	OR	P	Y	Y	Y	AAA
Child Care Ctre Mgr/Director - Less than 10% hands on child care duties	OR	OR	W1	Y	Y	Y	AA
Child Care Ctre Mgr/Director - More than 10% hands on child care duties	OR	OR	W2	Y	Y	Y	A
Child Care Worker - Qualified and registered - Not working from home	OR	OR	B1	Y	Y	Y	BBB
Child Care Worker - Qualified and registered - Working from home	OR	OR	B2	Y	UI	Y	BB
Chimney Sweep	OR	OR	B3	Y	UI	Y	B
Chiropractor	OR	OR	M	Y	Y	Y	AA+
Choreographer/Dancer	OR	OR	B3	UI	UI	Y	UI
Circus Performers/Staff	IC	UI	UI	UI	UI	UI	UI
Cleaner - Airport	OR	OR	B3	Y	UI	Y	B
Cleaner - Brick - Min 30 day waiting period	OR	OR	SRA	UI	UI	Y	SRA
Cleaner - Carpet	OR	OR	B3	Y	UI	Y	B
Cleaner - General	OR	OR	B3	UI	UI	Y	B
Cleaner - Hospital	OR	OR	B3	Y	UI	Y	B
Cleaner - Hotel	OR	OR	B3	Y	UI	Y	B
Cleaner - House	OR	OR	B3	Y	UI	Y	B
Cleaner - Office/Factory/School	OR	OR	B3	Y	UI	Y	B
Cleaner - Window - Heights over 10 metres up to 20 metres	OR	OR	B3	Y	UI	Y	B
Cleaner - Window - Heights over 20 metres	$2.00	$2.00	B3	UI	UI	Y	UI
Cleaner - Window - Heights up to 10 metres	OR	OR	B2	Y	UI	Y	BB
Clergy/Minister of Religion - No overseas / Missionary work	OR	OR	W1	Y	Y	Y	AA
Clerk/Clerical	OR	OR	W1	Y	Y	Y	AA
Clothing Designer	OR	OR	W2	Y	Y	Y	A
Club - Registered - Bar Staff - Full time	OR	OR	B2	Y	UI	Y	BB
Club - Registered - Bouncer/Security Staff	$2.00	$2.00	UI	UI	UI	UI	UI
Club - Registered - Cashier	OR	OR	W2	Y	Y	Y	A
Club - Registered - Chef/Cook	OR	OR	B2	Y	UI	Y	BB

Occupation Description	LI	CI	TPD	TPD ANY	TPD OWN	TPD ADL	IP
Club - Registered - Chef/Cook Qualified	OR	OR	B1	Y	Y	Y	BBB
Club - Registered - Manager - Bar work	OR	OR	B2	Y	UI	Y	BB
Club - Registered - Manager/Admin - No bar work	OR	OR	W1	Y	Y	Y	AA
Club - Registered - Receptionist/Clerical only	OR	OR	W1	Y	Y	Y	AA
Club - Registered - Waiter/Waitress	OR	OR	B2	Y	UI	Y	BB
Coach - Permanent/Full time - Football - All codes	OR	OR	B3	UI	UI	Y	IC
Coach - Permanent/Full time - Golf	OR	OR	B1	UI	UI	Y	BBB
Coach - Permanent/Full time - Swimming	OR	OR	B1	UI	UI	Y	BBB
Coach - Permanent/Full time - Tennis	OR	OR	B1	UI	UI	Y	BBB
Company Director - Office only - Not university qualified	OR	OR	W1	Y	Y	Y	AA
Company Director - Office only - University qualified	OR	OR	P	Y	Y	Y	AAA
Company Secretary - Other - Office only	OR	OR	W1	Y	Y	Y	AA
Company Secretary - Qualified - Income over $120,000 pa	OR	OR	P	Y	Y	Y	AAA
Composer - Music	OR	OR	B3	UI	UI	Y	UI
Compositor/Proof Reader	OR	OR	W1	Y	Y	Y	AA
Computer - Analyst/Consultant/ Programmer - Not university qualified	OR	OR	W1	Y	Y	Y	AA
Computer - Analyst/Consultant/ Programmer - University qualified	OR	OR	P	Y	Y	Y	AAA
Computer - Systems Operator	OR	OR	W1	Y	Y	Y	AA
Computer - Technician	OR	OR	W2	Y	Y	Y	A
Concreter	OR	OR	B3	UI	UI	Y	B
Conveyancer	OR	OR	W1	Y	Y	Y	AA
Copy Typer	OR	OR	W1	Y	Y	Y	AA
Copywriter	OR	OR	W1	Y	Y	Y	AA
Coroner	OR	OR	P	Y	Y	Y	AAA
Corporate Trainer - Office/Admin only	OR	OR	W1	Y	Y	Y	AA
Courier - Car/Van/Light truck - Local only	OR	OR	B2	Y	UI	Y	BB
Courier - Cyclist	OR	OR	B3	UI	UI	Y	UI
Courier - Motorcycle	OR	OR	B3	UI	UI	Y	UI
Courier - Van/Truck - Long distance	OR	OR	B3	Y	UI	Y	B
Crane/Derrick/Hoist Operator	OR	OR	SRA	UI	UI	Y	SRA
Credit Controller/Manager	OR	OR	W1	Y	Y	Y	AA
Crop Duster/Sprayer - Ground - No aviation	OR	OR	B3	Y	UI	Y	B
Curator - Art Gallery/Library/Museum	OR	OR	W1	Y	Y	Y	AA
Curtain Fitter	OR	OR	B1	Y	Y	Y	BBB
Customs - Agent /Clerical	OR	OR	W1	Y	Y	Y	AA
Customs - Officer	OR	OR	W2	Y	Y	Y	A
Dance Instructor	OR	OR	B2	Y	UI	Y	BB
Dancer	OR	OR	B3	UI	UI	Y	UI

Occupation Description	LI	CI	TPD	TPD ANY	TPD OWN	TPD ADL	IP
Data Entry Operator	OR	OR	W1	Y	Y	Y	AA
Data Processing Manager	OR	OR	W1	Y	Y	Y	AA
Data scientist	OR	OR	P	Y	Y	Y	AAA
Debt Collector - Any site work	OR	OR	B3	UI	UI	Y	UI
Debt Collector - Office only	OR	OR	W1	Y	Y	Y	AA
Deckhand - Ashore daily - Excludes fishing vessels	OR	OR	SRA	UI	UI	Y	SRA
Demolition Worker - No use of explosives	OR	OR	B3	UI	UI	Y	UI
Demolition Worker - Use of explosives	$2.00	UI	UI	UI	UI	UI	UI
Dental Hygienist	OR	OR	W2	Y	Y	Y	A
Dental Nurse	OR	OR	W2	Y	Y	Y	A
Dental Prosthesist	OR	OR	W1	Y	Y	Y	AA
Dental Technician	OR	OR	W2	Y	Y	Y	A
Dentist	OR	OR	M	Y	Y	Y	AA+
Dermatologist	OR	OR	M	Y	Y	Y	AA+
Detention Centre Officer	OR	OR	B3	UI	UI	Y	UI
Diamond Cutter/Polisher/Setter	OR	OR	W2	Y	Y	Y	A
Diemaker/Caster	OR	OR	B2	Y	UI	Y	BB
Dietitian - Tertiary qualifications	OR	OR	W1	Y	Y	Y	AA
Director/Producer - Entertainment	OR	OR	IC	IC	UI	IC	IC
Disability support worker	OR	OR	B3	Y	UI	Y	B
Disc Jockey	OR	OR	B3	UI	UI	Y	UI
Diver	IC	IC	UI	UI	UI	UI	UI
Dockyard - Stevedore	OR	OR	SRA	UI	UI	Y	SRA
Dockyard - Terminal Operator - Office only	OR	OR	W2	Y	Y	Y	A
Doctor - General Practitioner	OR	OR	M	Y	Y	Y	AA+
Doctor - Hospital Resident	OR	OR	M	Y	Y	Y	AA+
Doctor - Medical Intern	OR	OR	M	Y	Y	Y	AA+
Doctor - Registrar	OR	OR	M	Y	Y	Y	AA+
Doctor - Specialist	OR	OR	M	Y	Y	Y	AA+
Doctor - Surgeon	OR	OR	M	Y	Y	Y	AA+
Dog Breeder/Groomer - No racing involvement	OR	OR	B3	Y	UI	Y	B
Dogman	$2.00	$2.00	UI	UI	UI	UI	UI
Drainer/Ditcher - Qualified Plumber	OR	OR	B2	Y	UI	Y	BB
Drainer/Ditcher - Unqualified	OR	OR	B3	Y	UI	Y	B
Draper	OR	OR	B1	Y	Y	Y	BBB
Draughtsperson - Qualified - Max 20% field work - No underground/Offshore/Manual	OR	OR	W1	Y	Y	Y	AA
Draughtsperson - Qualified - More than 20% field work or involves underground/ Offshore/Manual	OR	OR	W2	Y	UI	Y	A
Draughtsperson - Unqualified - Max 20% field work - No underground/Offshore/Manual	OR	OR	W2	Y	Y	Y	A

Occupation Description	LI	CI	TPD	TPD ANY	TPD OWN	TPD ADL	IP
Draughtsperson - Unqualified - More than 20% field work or involves underground/ Offshore/Manual	$2.00	$2.00	UI	UI	UI	UI	UI
Dredger - Harbour or river	OR	OR	B3	UI	UI	Y	B
Dressmaker	OR	OR	B1	Y	Y	Y	BBB
Driller - Others/Offshore/Using explosives	IC	IC	UI	UI	UI	UI	UI
Driller - Water well and Mineral Sample	OR	OR	B3	Y	UI	Y	B
Driver - Airport Truck	OR	OR	B3	Y	UI	Y	B
Driver - Ambulance	OR	OR	B2	Y	UI	Y	BB
Driver - Armoured Car	OR	OR	UI	UI	UI	UI	UI
Driver - Bus - Local only	OR	OR	B2	Y	UI	Y	BB
Driver - Bus - Long Distance	OR	OR	B3	Y	UI	Y	B
Driver - Car/Van/Light truck - Local only	OR	OR	B2	Y	UI	Y	BB
Driver - Cement Truck	OR	OR	B3	Y	UI	Y	B
Driver - Chauffer	OR	OR	B1	Y	Y	Y	BBB
Driver - Crane/Derrick/Hoist Operator	OR	OR	SRA	UI	UI	Y	SRA
Driver - Earthmoving/Construction	OR	OR	B3	Y	UI	Y	B
Driver - Explosives	$2.00	$2.00	UI	UI	UI	UI	UI
Driver - Forklift - Not on docks	OR	OR	B3	Y	UI	Y	B
Driver - Hire Car Owner	OR	OR	B1	Y	Y	Y	BBB
Driver - Instructor	OR	OR	B1	Y	Y	Y	BBB
Driver - Removalist - Local only	OR	OR	B3	Y	UI	Y	B
Driver - Removalist - Long distance - More than 300km daily	OR	OR	SRA	UI	UI	Y	SRA
Driver - Tanker Driver - Petrol etc - Local only	OR	OR	B3	Y	UI	Y	B
Driver - Taxi - Full time - Driver	OR	OR	B3	Y	UI	Y	B
Driver - Taxi - Full time - Owner/Driver	OR	OR	B2	Y	UI	Y	BB
Driver - Tow Truck	OR	OR	B3	Y	UI	Y	B
Driver - Truck - Heavy Vehicle - Local only	OR	OR	B3	Y	UI	Y	B
Driver - Truck - Heavy Vehicle - Long distance - More than 300km daily	OR	OR	SRA	UI	UI	Y	SRA
Driver - Uber	OR	OR	SRA	UI	UI	Y	SRA
Dry Cleaning - Worker	OR	OR	B3	Y	UI	Y	B
Earthmoving - No tree/Bush felling	OR	OR	B3	Y	UI	Y	B
Earthmoving - Tree/Bush felling - Owner/ Operator	OR	OR	SRA	UI	UI	Y	SRA
Economist	OR	OR	P	Y	Y	Y	AAA
Editor - Films/Television - Office only	OR	OR	W2	Y	Y	Y	A
Editor - Films/Television - Site work	OR	OR	B1	Y	UI	Y	BBB
Editor - Newspaper/Magazines	OR	OR	W1	Y	Y	Y	AA
Electrician - In 1st year apprenticeship	OR	OR	B3	UI	UI	Y	UI
Electrician - In 2nd or 3rd year apprenticeship	OR	OR	B2	Y	UI	Y	BB
Electrician - In 4th year apprenticeship	OR	OR	B1	Y	Y	Y	BBB
Electrician - Industrial - High Voltage	OR	OR	SRA	UI	UI	Y	SRA
Electrician - Qualified - Domestic/Business	OR	OR	B1	Y	Y	Y	BBB
Electroplater	OR	OR	B2	Y	UI	Y	BB

Occupation Description	LI	CI	TPD	TPD ANY	TPD OWN	TPD ADL	IP
Elevator Mechanic/Installer	OR	OR	B3	Y	UI	Y	B
Embalmer	OR	OR	B1	Y	Y	Y	BBB
Employment Agent	OR	OR	W1	Y	Y	Y	AA
Engineer - Chemical - Uni qual - Max 20% field work (Not Mining/Oil & Gas industry)	OR	OR	P	Y	Y	Y	AAA
Engineer - Civil - Uni qual – Max 20% field work (Not Mining/Oil & Gas industry)	OR	OR	P	Y	Y	Y	AAA
Engineer - Diploma/TAFE qual- More than 20% field work (Not Mining/Oil & Gas industry)	OR	OR	B1	Y	Y	Y	BBB
Engineer - Diploma/TAFE qualified - Max 20% field work (Not Mining/Oil & Gas industry)	OR	OR	W1	Y	Y	Y	AA
Engineer - Electrical/Electronics - Uni qual - Max 20% field work (Not Mining/Oil & Gas industry)	OR	OR	P	Y	Y	Y	AAA
Engineer - Mechanical - Uni qual – Max 20% field work (Not Mining/Oil & Gas industry)	OR	OR	P	Y	Y	Y	AAA
Engineer - Structural - Uni qual – Max 20% field work (Not Mining/Oil & Gas industry)	OR	OR	P	Y	Y	Y	AAA
Engineer - Uni qual – Less than 20% field work (Not Mining/Oil & Gas industry)	OR	OR	P	Y	Y	Y	AAA
Engineer - Uni qual- More than 20% field work (Not Mining/Oil & Gas industry)	OR	OR	W2	Y	Y	Y	A
Engineer - Uni qual - Office/Consulting - Max 20% field work (Not Mining/Oil & Gas industry)	OR	OR	P	Y	Y	Y	AAA
Engraver/Etcher	OR	OR	W2	Y	Y	Y	A
Entomologist	OR	OR	P	Y	Y	Y	AAA
Environmental officer/adviser (including site visits)	OR	OR	W2	Y	Y	Y	A
Equipment Hire - Repair and Maintenance	OR	OR	B1	Y	Y	Y	BBB
Equipment Hire - Sales only - No manual duties	OR	OR	W2	Y	Y	Y	A
Estimator	OR	OR	W1	Y	Y	Y	AA
Event Manager - Office only	OR	OR	W1	Y	Y	Y	AA
Event Manager - Other	OR	0R	IC	IC	IC	IC	IC
Event Manager - Site work - No manual work	OR	OR	W2	Y	Y	Y	A
Excavation Contractor	OR	OR	B3	Y	UI	Y	B
Executive - Office only - Not university qualified	OR	OR	W1	Y	Y	Y	AA
Executive - Office only - University qualified	OR	OR	P	Y	Y	Y	AAA
Explosives/Fireworks - Manufacturer or Setter	$2.00	$2.00	UI	UI	UI	UI	UI
Factory Supervisor – Greater than 10% manual work	OR	OR	B2	Y	UI	Y	BB
Factory Supervisor - Up to 10% manual work	OR	OR	W2	Y	Y	Y	A
Factory Worker	OR	OR	B3	UI	UI	Y	UI
Farmer - Cane - Restrictions apply as per 'Farmers (owners) in the Occupation Guide	OR	OR	B2	Y	UI	Y	BB
Farmer - Manager	OR	OR	B2	Y	UI	Y	BB

Occupation Description	LI	CI	TPD	TPD ANY	TPD OWN	TPD ADL	IP
Farmer - Owner - Full time employees – Restrictions apply as per Occupation Guide	OR	OR	B1	Y	Y	Y	BBB
Farmer - Owner - No full time employees – Restrictions apply as per Occupation Guide	OR	OR	B2	Y	UI	Y	BB
Farmer - Oyster Farmer - Restrictions apply as per the Occupation Guide	OR	OR	B2	Y	UI	Y	BB
Farmer - Worker	OR	OR	B3	UI	UI	Y	UI
Farmer/Grazier - Owner - Full time employees – Restrictions apply as per Occupation Guide	OR	OR	B1	Y	Y	Y	BBB
Farmer/Grazier - Owner - No full time employees – Restrictions apply as per Occupation Guide	OR	OR	B2	Y	UI	Y	BB
Fashion Designer	OR	OR	W2	Y	Y	Y	A
Fencing Contractor - Licensed	OR	OR	B3	Y	UI	Y	B
Ferryman	OR	OR	B3	UI	UI	Y	B
Fibreglass Moulder/Supervisor	OR	OR	B2	Y	UI	Y	BB
Film/TV – Aust only - Distributor	OR	OR	W1	Y	Y	Y	AA
Film/TV – Aust only - Makeup	OR	OR	W2	Y	Y	Y	A
Film/TV – Aust only - Producer	OR	OR	W1	Y	UI	Y	AA
Film/TV – Aust only - Sound Engineer	OR	OR	W2	Y	Y	Y	A
Film/TV – Aust only - Technicians/Engineers (Studio)	OR	OR	W2	Y	Y	Y	A
Film/TV – Aust only - Wardrobe	OR	OR	SRA	UI	UI	Y	SRA
Financial Planner/Insurance Sales	OR	OR	W2	Y	UI	Y	A
Firefighter	OR	OR	UI	UI	UI	UI	UI
Fisherman (Ordinary/$2 based on Individual consideration)	IC	IC	UI	UI	UI	UI	UI
Fitness Centre - Instructor - Qualified - Full time	OR	OR	B3	Y	UI	Y	B
Fitness Centre - Owner/Operator - Office only - No manual work	OR	OR	W1	Y	UI	Y	AA
Fitter and Turner	OR	OR	B1	Y	Y	Y	BBB
Floor Coverer/Sander	OR	OR	B3	Y	UI	Y	B
Floor Tiler - Qualified	OR	OR	B2	Y	UI	Y	BB
Floor Tiler - Unqualified	OR	OR	B3	Y	UI	Y	B
Florist - Including deliveries	OR	OR	B1	Y	Y	Y	BBB
Florist - No deliveries	OR	OR	W2	Y	Y	Y	A
Food Technologist - Qualified	OR	OR	W1	Y	Y	Y	AA
Food truck - Qualified chef	OR	OR	B1	Y	Y	Y	BBB
Food truck - Unqualified	OR	OR	B2	Y	UI	Y	BB
Foreman - Building - Greater than 10% manual work	OR	OR	B1	Y	Y	Y	BBB
Foreman - Building - Up to 10% manual work	OR	OR	W2	Y	Y	Y	A
Forester - Supervisory only	OR	OR	B1	Y	Y	Y	BBB
Forester - Tree felling	OR	OR	UI	UI	UI	UI	UI
Forklift Driver - Not on docks	OR	OR	B3	Y	UI	Y	B
Foundry/Smelter Worker	OR	OR	SRA	UI	UI	Y	SRA

Occupation Description	LI	CI	TPD	TPD ANY	TPD OWN	TPD ADL	IP
Freight Handler	OR	OR	SRA	UI	UI	Y	SRA
French Polisher - Qualified	OR	OR	B1	Y	Y	Y	BBB
French Polisher - Unqualified	OR	OR	B3	Y	UI	Y	B
Fruit Packer/Picker	OR	OR	B3	UI	UI	Y	UI
Fruit/Vegetable - Providore/Wholesaler	OR	OR	B2	Y	UI	Y	BB
Funeral Director - Embalming	OR	OR	B1	Y	Y	Y	BBB
Funeral Director - No embalming	OR	OR	W1	Y	Y	Y	AA
Funeral Pallbearer/Driver	OR	OR	B1	Y	Y	Y	BBB
Furniture - Polisher - Qualified	OR	OR	B1	Y	Y	Y	BBB
Furniture - Polisher - Unqualified	OR	OR	B3	Y	UI	Y	B
Furniture - Removalist - Local only	OR	OR	B3	Y	UI	Y	B
Furniture - Restorer	OR	OR	B1	Y	Y	Y	BBB
Furniture - Retailer - Deliveries	OR	OR	B3	Y	UI	Y	B
Furniture - Retailer - Sales Only	OR	OR	W2	Y	Y	Y	A
Garage - Cashier/Console Operator	OR	OR	B2	Y	UI	Y	BB
Garage - Proprietor - More than 10% manual work	OR	OR	B1	Y	Y	Y	BBB
Garage - Proprietor - Up to 10% manual work	OR	OR	W2	Y	Y	Y	A
Garage - Roller door Installer	OR	OR	B2	Y	UI	Y	BB
Garbage - Collector/Driver	OR	OR	B3	Y	UI	Y	B
Garbage - Incineration Operator	OR	OR	B3	UI	UI	Y	UI
Gardener - Qualified	OR	OR	B2	Y	UI	Y	BB
Gardener - Unqualified	OR	OR	SRA	UI	UI	Y	SRA
Gas Fitter	OR	OR	B1	Y	Y	Y	BBB
Gem Cutter/Polisher/Setter	OR	OR	W2	Y	Y	Y	A
Geologist - More than 20% field work	OR	OR	B1	Y	Y	Y	BBB
Geologist - Qualified - Office only	OR	OR	P	Y	Y	Y	AAA
Geologist - Underground - No explosives	OR	OR	B1	Y	UI	Y	BBB
Geologist - Underground - Uses explosives	$5.00	UI	UI	UI	UI	UI	UI
Geologist - Up to 20% field work - No explosive use/No underground or offshore	OR	OR	W1	Y	Y	Y	AA
Glass Blower	OR	OR	B2	UI	UI	Y	BB
Glazier	OR	OR	B1	Y	Y	Y	BBB
Goldsmith	OR	OR	W2	Y	Y	Y	A
Golf Professional	OR	OR	B3	UI	UI	Y	UI
Golf Professional - Shop and tuition only	OR	OR	B1	UI	UI	Y	BBB
Graphic Designer	OR	OR	W1	Y	Y	Y	AA
Grave Digger	OR	OR	B3	UI	UI	Y	B
Greenkeeper	OR	OR	B1	Y	Y	Y	BBB
Groundsman - Qualified	OR	OR	B2	Y	UI	Y	BB
Gunsmith	OR	OR	B1	Y	Y	Y	BBB
Gynaecologist	OR	OR	M	Y	Y	Y	AA+
Gyprock Fixer - Qualified	OR	OR	B2	Y	UI	Y	BB

Occupation Description	LI	CI	TPD	TPD ANY	TPD OWN	TPD ADL	IP
Gyprock Fixer - Unqualified	OR	OR	B3	Y	UI	Y	B
Hairdresser/Barber - Qualified	OR	OR	B1	Y	Y	Y	BBB
Handyman	OR	OR	B3	Y	UI	Y	B
Harbour Pilot	OR	OR	B2	Y	UI	Y	BB
Harvester	OR	OR	B3	UI	UI	Y	UI
Headmaster	OR	OR	P	Y	Y	Y	AAA
Health and Safety Officer - No unusual hazards - No working at heights, underground, etc	OR	OR	W2	Y	Y	Y	A
Hire Car Owner/Driver	OR	OR	B1	Y	Y	Y	BBB
Home Care Worker - Qualified - Not family/ friend	OR	OR	B3	Y	UI	Y	B
Home Duties - Maximum cover applies as per the Adviser Guide	OR	OR	HD	Y	UI	Y	UI
Homeopath - Qualified	OR	OR	W1	Y	Y	Y	AA
Horses - Breeder	OR	OR	B3	UI	UI	Y	UI
Horses - Jockey - Flat racing	OR	IC	UI	UI	UI	UI	UI
Horses - Jockey - Steeplechase	$2.00	$2.00	UI	UI	UI	UI	UI
Horses - Riding Instructor	OR	OR	B3	UI	UI	Y	UI
Horses - Strapper/Stablehand	OR	OR	B3	UI	UI	Y	UI
Horses - Trainer - No riding	OR	OR	SRA	UI	UI	Y	SRA
Horses - Trotting Driver	OR	OR	UI	UI	UI	UI	UI
Horticulturist - Qualified - Consulting only	OR	OR	W2	Y	Y	Y	A
Horticulturist - Qualified - Including manual duties	OR	OR	B1	Y	Y	Y	BBB
Hospital - Administrator	OR	OR	W1	Y	Y	Y	AA
Hospital - Cleaner	OR	OR	B3	Y	UI	Y	B
Hospital - Domestic worker	OR	OR	B3	UI	UI	Y	B
Hospital - Wardsperson	OR	OR	B3	Y	UI	Y	B
Hotel/Motel - Bartender - Full time	OR	OR	B2	Y	UI	Y	BB
Hotel/Motel - Cleaner	OR	OR	B3	Y	UI	Y	B
Hotel/Motel - Concierge - 5 star hotel	OR	OR	W1	Y	Y	Y	AA
Hotel/Motel - Housekeeper/Chambermaid	OR	OR	B2	Y	UI	Y	BB
Hotel/Motel - Kitchenhand	OR	OR	B3	Y	UI	Y	B
Hotel/Motel - Maitre D' - 5 star hotel	OR	OR	W2	Y	Y	Y	A
Hotel/Motel - Manager - Bar work	OR	OR	B2	Y	UI	Y	BB
Hotel/Motel - Manager/Supervisory only - No bar duties	OR	OR	W1	Y	Y	Y	AA
Hotel/Motel - Porter	OR	OR	B3	Y	UI	Y	B
Hotel/Motel - Publican - More than 10% manual work	OR	OR	B1	Y	Y	Y	BBB
Hotel/Motel - Publican - Up to 10% manual work	OR	OR	W2	Y	Y	Y	A
Hotel/Motel - Receptionist	OR	OR	W1	Y	Y	Y	AA
House Reblocker	OR	OR	B3	UI	UI	Y	UI

Occupation Description	LI	CI	TPD	TPD ANY	TPD OWN	TPD ADL	IP
Houseperson - Maximum cover applies as per the Adviser Guide	OR	OR	HD	Y	UI	Y	UI
Human Resources Consultant - Not university qualified	OR	OR	W1	Y	Y	Y	AA
Human Resources Consultant - University qualified	OR	OR	P	Y	Y	Y	AAA
Hypnotherapist - Qualified	OR	OR	W1	Y	Y	Y	AA
Ice Cream Van Driver	OR	OR	B2	Y	UI	Y	BB
Insecticide Manufacture - Other	OR	OR	SRA	UI	UI	Y	SRA
Insecticide Manufacture - Supervisor	OR	OR	B2	Y	UI	Y	BB
Inspector - Building	OR	OR	W2	Y	Y	Y	A
Inspector - Education	OR	OR	W1	Y	Y	Y	AA
Inspector - Health	OR	OR	W2	Y	Y	Y	A
Inspector - RSPCA	OR	OR	W2	Y	Y	Y	A
Instrument Manufacturer	OR	OR	B1	Y	Y	Y	BBB
Insulation Installer	OR	OR	B3	Y	UI	Y	B
Insurance - Adjuster	OR	OR	W1	Y	Y	Y	AA
Insurance - Clerk	OR	OR	W1	Y	Y	Y	AA
Insurance - Investigator	OR	OR	B1	Y	Y	Y	BBB
Insurance - Sales	OR	OR	W2	Y	UI	Y	A
Interior Decorator - Manual duties	OR	OR	B1	Y	Y	Y	BBB
Interior Decorator - Qualified - Consulting only	OR	OR	W2	Y	Y	Y	A
Interpreter	OR	OR	W1	Y	Y	Y	AA
Investor	OR	OR	B3	UI	UI	Y	UI
Iridologist - Qualified	OR	OR	W1	Y	Y	Y	AA
Ironing Contractor	OR	OR	SRA	UI	UI	Y	SRA
IT/Computer Representative	OR	OR	W2	Y	Y	Y	A
Jackeroo/Jillaroo	OR	OR	B3	UI	UI	Y	UI
Janitor - Live off premises	OR	OR	B3	Y	UI	Y	B
Janitor - Live on premises	OR	OR	SRA	UI	UI	Y	SRA
Jeweller - Maker	OR	OR	W2	Y	Y	Y	A
Jeweller - Merchant	OR	OR	W2	Y	Y	Y	A
Joiner	OR	OR	B1	Y	Y	Y	BBB
Journalist/Reporter - Employee - No overseas work	OR	OR	W2	Y	Y	Y	A
Journalist/Reporter - Employee - On air studio	OR	OR	W2	Y	Y	Y	A
Journalist/Reporter - Employee - Overseas work	IC	IC	UI	UI	UI	UI	UI
Journalist/Reporter - Freelance - No overseas work	OR	OR	W2	Y	UI	Y	IC
Judge	OR	OR	P	Y	Y	Y	AAA
Juice Vendor	OR	OR	B2	Y	UI	Y	BB
Kennel/Cattery Operator	OR	OR	B2	Y	UI	Y	BB

Occupation Description	LI	CI	TPD	TPD ANY	TPD OWN	TPD ADL	IP
Kitchenhand	OR	OR	B3	Y	UI	Y	B
Laboratory Technician	OR	OR	W2	Y	Y	Y	A
Labourer - Manual unskilled worker	OR	OR	SRA	UI	UI	Y	SRA
Landscape Gardener - Other	OR	OR	B3	UI	UI	Y	B
Landscape Gardener - Qualified	OR	OR	B1	Y	Y	Y	BBB
Lathe Operator - Qualified	OR	OR	B2	Y	UI	Y	BB
Lathe Operator - Unqualified	OR	OR	B3	UI	UI	Y	UI
Laundry/Laundromat Owner/Manager	OR	OR	B2	Y	UI	Y	BB
Laundry/Laundromat Staff	OR	OR	B3	Y	UI	Y	B
Lawnmowing Contractor	OR	OR	B3	Y	UI	Y	B
Lawyer	OR	OR	P	Y	Y	Y	AAA
Lecturer - Other	OR	OR	W1	Y	Y	Y	AA
Lecturer - University	OR	OR	P	Y	Y	Y	AAA
Legal Assistant	OR	OR	W1	Y	Y	Y	AA
Librarian	OR	OR	W1	Y	Y	Y	AA
Line Marker	OR	OR	B3	UI	UI	Y	B
Linespersons - Qualified - Heights over 10 metres up to 20 metres	OR	OR	B3	Y	UI	Y	B
Linespersons - Qualified - Heights over 20 metres	$2.00	$2.00	B3	UI	UI	Y	UI
Linespersons - Qualified - Heights up to 10 metres	OR	OR	B2	Y	UI	Y	BB
Lithographer	OR	OR	B1	Y	Y	Y	BBB
Livestock Broker/Buyer - Stockyard	OR	OR	B1	Y	Y	Y	BBB
Locksmith	OR	OR	W2	Y	Y	Y	A
Logging Driver - No felling	OR	OR	B3	Y	UI	Y	B
Logistics manager - Office only	OR	OR	W1	Y	Y	Y	AA
Logistics manager - Supervisory - Up to 10% manual duties	OR	OR	W2	Y	Y	Y	A
Logistics manager - More than 10% manual duties	OR	OR	B1	Y	Y	Y	BBB
Machinist - Clothing - Qualified	OR	OR	B2	Y	UI	Y	BB
Machinist - Clothing - Unqualified	OR	OR	B3	UI	UI	Y	UI
Machinist - Metal/Wood - Qualified	OR	OR	B2	Y	UI	Y	BB
Machinist - Metal/Wood - Unqualified	OR	OR	B3	UI	UI	Y	B
Machinist - Sail Making - Qualified	OR	OR	B2	Y	UI	Y	BB
Machinist - Sail Making - Unqualified	OR	OR	B3	UI	UI	Y	B
Machinist - Supervisor - No manual	OR	OR	B1	Y	UI	Y	BBB
Magistrate	OR	OR	P	Y	Y	Y	AAA
Mail Contractor - Car/Van/Truck - Local only	OR	OR	B2	Y	UI	Y	BB
Mail Contractor - Cyclist	OR	OR	B3	UI	UI	Y	UI
Mail Contractor - Motorcycle	OR	OR	B3	UI	UI	Y	UI
Management Consultant - Office only - Not university qualified	OR	OR	W1	Y	Y	Y	AA
Management Consultant - Office only - University qualified	OR	OR	P	Y	Y	Y	AAA

Occupation Description	LI	CI	TPD	TPD ANY	TPD OWN	TPD ADL	IP
Manager - More than 10% manual work	OR	OR	IC	IC	IC	IC	IC
Manager - Not university qualified - Earning at least $120,000 & Min 2 years experience, up to 10% manual work	OR	OR	P	Y	Y	Y	AAA
Manager - Not university qualified - Earning less than $120,000 or less than 2 years experience, up to 10% manual work	OR	OR	W1	Y	Y	Y	AA
Manager - University qualified - Up to 10% manual work	OR	OR	P	Y	Y	Y	AAA
Manager Administration - Office only	OR	OR	W1	Y	Y	Y	AA
Manicurist - Qualified - Not working from home	OR	OR	B1	Y	Y	Y	BBB
Manicurist - Qualified - Working from home	OR	OR	B2	Y	UI	Y	BB
Marina Owner	OR	OR	B1	Y	Y	Y	BBB
Marine Surveyor/Engineer	OR	OR	IC	IC	IC	IC	IC
Market Gardener	OR	OR	B3	Y	UI	Y	B
Market Stall Holder	OR	OR	B3	UI	UI	Y	UI
Marketing Manager	OR	OR	W1	Y	Y	Y	AA
Masseur - Qualified	OR	OR	B1	Y	Y	Y	BBB
Mechanic - Diesel	OR	OR	B1	Y	Y	Y	BBB
Mechanic - In 1st year apprenticeship	OR	OR	B3	UI	UI	Y	UI
Mechanic - In 2nd or 3rd year apprenticeship	OR	OR	B2	Y	UI	Y	BB
Mechanic - In 4th year apprenticeship	OR	OR	B1	Y	UI	Y	BBB
Mechanic - Motor - Qualified	OR	OR	B1	Y	Y	Y	BBB
Mechanic - Refrigeration	OR	OR	B1	Y	Y	Y	BBB
Merchant Banker	OR	OR	P	Y	Y	Y	AAA
Merchant Marine Personnel	OR	OR	UI	UI	UI	UI	UI
Metal Worker - Qualified	OR	OR	B2	Y	UI	Y	BB
Metal Worker - Unqualified	OR	OR	B3	Y	UI	Y	B
Metallurgist - Field work - Including underground work - No explosives	$2.00	$2.00	SRA	UI	UI	Y	SRA
Metallurgist - Field work - No underground	OR	OR	W1	Y	Y	Y	AA
Metallurgist - Office only	OR	OR	P	Y	Y	Y	AAA
Meteorologist	OR	OR	P	Y	Y	Y	AAA
Meter Reader	OR	OR	B1	Y	Y	Y	BBB
Microbiologist	OR	OR	P	Y	Y	Y	AAA
Milk Vendor	OR	OR	B2	Y	UI	Y	BB
Mining - Above Ground - All occupations - With explosives	$5.00	UI	UI	UI	UI	UI	UI
Mining - Above Ground - Carpenter	OR	OR	B1	Y	Y	Y	BBB
Mining - Above Ground - Driller	OR	OR	B3	Y	UI	Y	B
Mining - Above Ground - Driver	OR	OR	B3	Y	UI	Y	B
Mining - Above Ground - Driver - Crane	OR	OR	SRA	UI	UI	Y	SRA
Mining - Above Ground - Driver - Train	OR	OR	SRA	UI	UI	Y	SRA
Mining - Above Ground - Driver - Truck	OR	OR	B3	Y	UI	Y	B
Mining - Above Ground - Electrician	OR	OR	B1	Y	Y	Y	BBB

Occupation Description	LI	CI	TPD	TPD ANY	TPD OWN	TPD ADL	IP
Mining - Above Ground - Engineer - Office only	OR	OR	P	Y	Y	Y	AAA
Mining - Above Ground - Engineer - Site Visits - Up to 20%	OR	OR	P	Y	Y	Y	AAA
Mining - Above Ground - Excavator	OR	OR	SRA	UI	UI	Y	SRA
Mining - Above Ground - Fitter/Turner	OR	OR	B1	Y	Y	Y	BBB
Mining - Above Ground - Foreman	OR	OR	B3	Y	UI	Y	B
Mining - Above Ground - Geologist - Office only	OR	OR	P	Y	Y	Y	AAA
Mining - Above Ground - Geologist - Up to 20% field work - No explosive use, underground or offshore	OR	OR	W1	Y	Y	Y	AA
Mining - Above Ground - Labourer	OR	OR	SRA	UI	UI	Y	SRA
Mining - Above Ground - Mechanic	OR	OR	B1	Y	Y	Y	BBB
Mining - Above Ground - Metallurgist	OR	OR	W1	Y	Y	Y	AA
Mining - Above Ground - Operators - Dump Truck	OR	OR	SRA	UI	UI	Y	SRA
Mining - Above Ground - Other	OR	OR	B3	Y	UI	Y	B
Mining - Above Ground - Rigger - Heights over 10 metres up to 20 metres	OR	OR	SRA	UI	UI	Y	SRA
Mining - Above Ground - Rigger - Heights over 20 metres	$2.00	$2.00	B3	UI	UI	Y	UI
Mining - Above Ground - Rigger - Heights up to 10 metres	OR	OR	B3	Y	UI	Y	B
Mining - Above Ground - Sandblaster	OR	OR	SRA	UI	UI	Y	SRA
Mining - Above Ground - Supervisor/Shift Supervisor/Deputy	OR	OR	W2	Y	Y	Y	A
Mining - Above Ground - Welder - Qualified	OR	OR	B1	Y	Y	Y	BBB
Mining - Above Ground - Welder - Unqualified	OR	OR	B3	Y	UI	Y	B
Mining - Mining Deputy - Up to 100% underground	OR	OR	B2	Y	UI	Y	BB
Mining - Mining Engineer - Qualified - Office only	OR	OR	P	Y	Y	Y	AAA
Mining - Mining Engineer - Qualified - Site visits including underground	OR	OR	P	Y	Y	Y	AAA [1]
1 Underground occupation endorsement applies							
Mining - Underground - Miners	$2.00	$2.00	UI	UI	UI	UI	UI
Mining - Underground - Others	IC	IC	IC	IC	IC	IC	IC
Mining - Underground - Others - No use explosives	$2.00	$2.00	UI	UI	UI	UI	UI
Mining - Underground - Others - With explosives	$5.00	UI	UI	UI	UI	UI	UI
Mining - Underground - Skilled Tradespersons - No explosives - Min 13 week waiting period	$2.00	$2.00	SRA	UI	UI	Y	SRA
Mining - Underground - Supervisors - No explosives	$2.00	$2.00	SRA	UI	UI	Y	SRA
Model/Mannequin	OR	OR	B3	UI	UI	Y	UI
Museum Attendant	OR	OR	W2	Y	Y	Y	A
Musician - Orchestra	OR	OR	W2	Y	UI	Y	A
Musician - Other	OR	OR	B3	UI	UI	Y	UI

Occupation Description	LI	CI	TPD	TPD ANY	TPD OWN	TPD ADL	IP
Myotherapist	OR	OR	M	Y	Y	Y	AA+
Nanny/Au Pair	OR	OR	B3	UI	UI	Y	UI
Naturopath - Qualified	OR	OR	W1	Y	Y	Y	AA
Nurse - Aide	OR	OR	B3	Y	UI	Y	B
Nurse - Clinical Nurse Specialist	OR	OR	W2	Y	Y	Y	A
Nurse - District	OR	OR	B1	Y	Y	Y	BBB
Nurse - Enrolled	OR	OR	B3	Y	UI	Y	B
Nurse - Geriatric	OR	OR	B1	Y	Y	Y	BBB
Nurse - Midwife	OR	OR	W2	Y	Y	Y	A
Nurse - Nursing Unit Manager	OR	OR	W1	Y	Y	Y	AA
Nurse - Psychiatric	OR	OR	B2	Y	UI	Y	BB
Nurse - Registered Nurse	OR	OR	B1	Y	Y	Y	BBB
Nurse - Theatre - No general nursing duties	OR	OR	W2	Y	Y	Y	A
Obstetrician	OR	OR	M	Y	Y	Y	AA+
Occupational Therapist - Qualified	OR	OR	M	Y	Y	Y	AA+
Office Worker	OR	OR	W1	Y	Y	Y	AA
Oil & Gas - Offshore - Crane Driver	$2.00	$2.00	B3	UI	UI	Y	UI
Oil & Gas - Offshore - Derrickman	$2.00	$2.00	B3	UI	UI	Y	UI
Oil & Gas - Offshore - Driller	$2.00	$2.00	B3	UI	UI	Y	UI
Oil & Gas - Offshore - Drilling Engineer	$2.00	OR	B3	UI	UI	Y	UI
Oil & Gas - Offshore - Electrician	OR	OR	B3	UI	UI	Y	UI
Oil & Gas - Offshore - Engineer/Qualified Professional/Admin	OR	OR	W1	Y	Y	Y	AA
Oil & Gas - Offshore - Labourer	$2.00	$2.00	B3	UI	UI	Y	UI
Oil & Gas - Offshore - Mechanic	OR	OR	B3	UI	UI	Y	UI
Oil & Gas - Offshore - Oil Rig Supervisor	OR	OR	B3	UI	UI	Y	UI
Oil & Gas - Offshore - Other	IC	IC	IC	UI	UI	IC	UI
Oil & Gas - Offshore - Rigger	$2.00	$2.00	B3	UI	UI	Y	UI
Oil & Gas - Offshore - Tool Pusher	$2.00	OR	B3	UI	UI	Y	UI
Oil & Gas - Offshore - Welder	$2.00	$2.00	B3	UI	UI	Y	UI
Oil & Gas - Onshore - Admin only	OR	OR	W1	Y	Y	Y	AA
Oil & Gas - Onshore - Crane/Derrick/Hoist Operator	OR	OR	SRA	UI	UI	Y	SRA
Oil & Gas - Onshore - Distributors - No delivery	OR	OR	W2	Y	Y	Y	A
Oil & Gas - Onshore - Driller	OR	OR	SRA	UI	UI	Y	SRA
Oil & Gas - Onshore - Engineer/Geologist - More than 20% field work	OR	OR	B1	Y	UI	Y	BBB
Oil & Gas - Onshore - Engineer/Geologist - Up to 20% field work	OR	OR	P	Y	Y	Y	AAA
Oil & Gas - Onshore - Laboratory Technician - Nil heights	OR	OR	W2	Y	Y	Y	A
Oil & Gas - Onshore - Machine Operator	OR	OR	SRA	UI	UI	Y	SRA
Oil & Gas - Onshore - Tradesperson	OR	OR	B2	Y	UI	Y	BB
Oil & Gas - Onshore - Trench Digger	OR	OR	SRA	UI	UI	Y	SRA

Occupation Description	LI	CI	TPD	TPD ANY	TPD OWN	TPD ADL	IP
Oil & Gas - Onshore - Welder - Qualified - Nil heights	OR	OR	B2	UI	UI	Y	BB
Oil & Gas - Onshore - Welder - Unqualified - Nil heights	OR	OR	SRA	UI	UI	Y	SRA
Oil & Gas - Refinery Worker	OR	OR	B3	UI	UI	Y	UI
Opthamologist	OR	OR	M	Y	Y	Y	AA+
Optician	OR	OR	W1	Y	Y	Y	AA
Optometrist	OR	OR	P	Y	Y	Y	AAA
Orchardist - Manager/Owner - Restrictions apply as per 'Farmers (owners)' in the Occupation Guide	OR	OR	B1	Y	Y	Y	BBB
Orchardist - Worker	OR	OR	B3	UI	UI	Y	UI
Orthodontist	OR	OR	M	Y	Y	Y	AA+
Osteopath	OR	OR	M	Y	Y	Y	AA+
Oyster Farmer - Owner - Restrictions apply as per 'Farmers (Owners)' in the Occupation Guide	OR	OR	B2	Y	UI	Y	BB
Paediatrician	OR	OR	M	Y	Y	Y	AA+
Painter - Qualified - Heights over 10 metres up to 20 metres	OR	OR	B3	Y	UI	Y	B
Painter - Qualified - Heights over 20 metres	$2.00	$2.00	B3	UI	UI	Y	UI
Painter - Qualified - Heights up to 10 metres	OR	OR	B2	Y	UI	Y	BB
Painter - Spray Painter - Qualified	OR	OR	B1	Y	Y	Y	BBB
Painter - Spray Painter - Unqualified	OR	OR	B3	Y	UI	Y	B
Painter - Unqualified - Heights over 10 metres up to 20 metres	OR	OR	B3	UI	UI	Y	UI
Painter - Unqualified - Heights over 20 metres	$2.00	$2.00	B3	UI	UI	Y	UI
Painter - Unqualified - Heights up to 10 metres	OR	OR	B3	UI	UI	Y	B
Panel Beater - Qualified	OR	OR	B1	Y	Y	Y	BBB
Panel Beater - Unqualified	OR	OR	B3	Y	UI	Y	B
Park Ranger	OR	OR	B1	Y	Y	Y	BBB
Parking Station Attendant	OR	OR	SRA	UI	UI	Y	SRA
Parking Warden/Officer	OR	OR	B1	Y	Y	Y	BBB
Pastry Cook - Qualified	OR	OR	B1	Y	Y	Y	BBB
Pathologist	OR	OR	M	Y	Y	Y	AA+
Paver/Bricklayer	OR	OR	B3	Y	UI	Y	B
Pensioner	OR	OR	B3	UI	UI	Y	UI
Periodontist	OR	OR	M	Y	Y	Y	AA+
Personal Trainer - Gym only - Full time	OR	OR	B3	Y	UI	Y	B
Personal trainer - Parks/home visits	OR	OR	B3	UI	UI	Y	UI
Pest Exterminator/Fumigator	OR	OR	B2	Y	UI	Y	BB
Pharmacist - Qualified	OR	OR	P	Y	Y	Y	AAA
Phlebotomist	OR	OR	W2	Y	Y	Y	A
Photographer - Aerial	IC	IC	UI	UI	UI	UI	UI
Photographer - On location - Employee	OR	OR	IC	IC	UI	IC	IC

Occupation Description	LI	CI	TPD	TPD ANY	TPD OWN	TPD ADL	IP
Photographer - On location - Freelance	OR	OR	W2	Y	UI	Y	UI
Photographer - Studio - Employee	OR	OR	W2	Y	Y	Y	A
Photographer - Studio - Freelance	OR	OR	W2	Y	UI	Y	IC
Physicist - Consulting/Laboratory duties only	OR	OR	P	Y	Y	Y	AAA
Physicist - Other	OR	OR	W1	Y	Y	Y	AA
Physiotherapist	OR	OR	M	Y	Y	Y	AA+
Piano Tuner	OR	OR	W2	Y	Y	Y	A
Picture Framer - Manufacturer/Repairer	OR	OR	B1	Y	Y	Y	BBB
Pipelayer - No offshore work	OR	OR	B3	Y	UI	Y	B
Plant Operator - Factory work - No production line work	OR	OR	SRA	UI	UI	Y	SRA
Plant Operator - No factory work	OR	OR	B3	Y	UI	Y	B
Plasterer - Qualified	OR	OR	B2	Y	UI	Y	BB
Plasterer - Unqualified	OR	OR	B3	Y	UI	Y	B
Plumber - In 1st year apprenticeship - Not roof	OR	OR	B3	UI	UI	Y	UI
Plumber - In 2nd or 3rd year apprenticeship - Not roof	OR	OR	B2	Y	UI	Y	BB
Plumber - In 4th year apprenticeship - Not roof	OR	OR	B1	Y	Y	Y	BBB
Plumber - Qualified - Not roof	OR	OR	B1	Y	Y	Y	BBB
Plumber - Roof - Qualified - Heights over 10 metres up to 20 metres	OR	OR	B3	Y	UI	Y	B
Plumber - Roof - Qualified - Heights over 20 metres	$2.00	$2.00	B3	UI	UI	Y	UI
Plumber - Roof - Qualified - Heights up to 10 metres	OR	OR	B2	Y	UI	Y	BB
Plumber - Roof - Unqualified - Heights over 10 metres up to 20 metres	OR	OR	B3	UI	UI	Y	UI
Plumber - Roof - Unqualified - Heights over 20 metres	$2.00	$2.00	B3	UI	UI	Y	UI
Plumber - Roof - Unqualified - Heights up to 10 metres	OR	OR	B3	Y	UI	Y	B
Podiatrist	OR	OR	M	Y	Y	Y	AA+
Police - Air Wing	IC	IC	UI	UI	UI	UI	UI
Police - Bomb Disposal and SWAT	$3.00	UI	UI	UI	UI	UI	UI
Police - Dog Squad	OR	OR	UI	UI	UI	UI	UI
Police - Motorcyclist	OR	OR	UI	UI	UI	UI	UI
Police - Officer	OR	OR	UI	UI	UI	UI	UI
Postal - Agent/Clerical	OR	OR	W1	Y	Y	Y	AA
Postal - Sorter	OR	OR	B2	Y	UI	Y	BB
Postal Delivery - Car/Van/Truck - Local only	OR	OR	B2	Y	UI	Y	BB
Postal Delivery - Foot	OR	OR	B2	Y	UI	Y	BB
Postal Delivery - Motorcycle	OR	OR	B2	Y	UI	Y	BB
Pottery and Ceramics	OR	OR	B2	Y	UI	Y	BB
Printer	OR	OR	B1	Y	Y	Y	BBB
Prison - Governor/Admin Staff	OR	OR	W1	Y	Y	Y	AA

Occupation Description	LI	CI	TPD	TPD ANY	TPD OWN	TPD ADL	IP
Prison - Maintenance Staff	OR	OR	B3	UI	UI	Y	UI
Prison - Parole Officer	OR	OR	W2	Y	Y	Y	A
Prison - Warden/Guard	OR	OR	B3	UI	UI	Y	UI
Private Investigator - Insurance	OR	OR	B1	Y	Y	Y	BBB
Private Investigator - Not insurance	OR	OR	B3	UI	UI	Y	UI
Process Production Worker	OR	OR	B3	UI	UI	Y	UI
Process Server	OR	OR	B1	Y	Y	Y	BBB
Professional Sportsperson	IC	IC	B3	UI	UI	IC	UI
Professor - University	OR	OR	P	Y	Y	Y	AAA
Project Manager - Office only	OR	OR	W1	Y	Y	Y	AA
Project Manager - Site work - Up to 10% manual work	OR	OR	W2	Y	Y	Y	A
Projectionist	OR	OR	W2	Y	Y	Y	A
Property - Developer Consultant - Not investment	OR	OR	W1	Y	Y	Y	IC
Property - Investor	OR	OR	B3	UI	UI	Y	UI
Property Manager	OR	OR	W1	Y	Y	Y	A
Protective Services Officer	OR	OR	B3	Y	UI	Y	B
Psychiatrist	OR	OR	M	Y	Y	Y	AA+
Psychologist	OR	OR	M	Y	Y	Y	AA+
Public Relations Officer	OR	OR	W1	Y	Y	Y	AA
Public Servant - Clerical only	OR	OR	W1	Y	Y	Y	AA
Publican - More than 10% manual work	OR	OR	B1	Y	Y	Y	BBB
Publican - Up to 10% manual work	OR	OR	W2	Y	Y	Y	A
Publisher	OR	OR	W1	Y	Y	Y	AA
Purchasing Officer - No manual duties	OR	OR	W1	Y	Y	Y	AA
Quality Assurance Manager	OR	OR	W1	Y	Y	Y	AA
Quantity Surveyor	OR	OR	W1	Y	Y	Y	AA
Quarry Worker - No explosives	OR	OR	SRA	UI	UI	Y	SRA
Quarry Worker - With explosives	$5.00	UI	UI	UI	UI	UI	UI
Radio Announcer - Not freelance	OR	OR	IC	IC	UI	IC	IC
Radiographer/Radiotherapist	OR	OR	M	Y	Y	Y	AA+
Radiologist	OR	OR	M	Y	Y	Y	AA+
Railway - Guards	OR	OR	B3	Y	UI	Y	B
Railway - Inspector	OR	OR	B1	Y	Y	Y	BBB
Railway - Station Assistant	OR	OR	B2	Y	UI	Y	BB
Railway - Station Master	OR	OR	W2	Y	Y	Y	A
Railway - Track Worker	OR	OR	SRA	UI	UI	Y	SRA
Railway - Train Driver	OR	OR	B3	UI	UI	Y	UI
Real Estate - Max 20% field work	OR	OR	W2	Y	Y	Y	A
Real Estate - Principal	OR	OR	W1	Y	Y	Y	AA
Real Estate - Rental Property Manager - Office only	OR	OR	W1	Y	Y	Y	AA
Real Estate - Salesperson - Office only	OR	OR	W1	Y	Y	Y	AA

Occupation Description	LI	CI	TPD	TPD ANY	TPD OWN	TPD ADL	IP
Receptionist	OR	OR	W1	Y	Y	Y	AA
Reflexologist - Qualified	OR	OR	W1	Y	Y	Y	AA
Rehabilitation Consultant - Other	OR	OR	W1	Y	Y	Y	AA
Rehabilitation Consultant - University qualified	OR	OR	M	Y	Y	Y	AA+
Removalist - Local only	OR	OR	B3	Y	UI	Y	B
Repairman - Serviceman - Heavy equipment	OR	OR	B2	Y	UI	Y	BB
Repairman - Serviceman - Light manual	OR	OR	B1	Y	UI	Y	BBB
Restaurant - Barperson - Full time	OR	OR	B2	Y	UI	Y	BB
Restaurant - Chef	OR	OR	B1	Y	Y	Y	BBB
Restaurant - Maitre D'	OR	OR	W2	Y	Y	Y	A
Restaurant - Owner/Manager - More than 10% manual work	OR	OR	B1	Y	Y	Y	BBB
Restaurant - Owner/Manager - Up to 10% manual work	OR	OR	W2	Y	Y	Y	A
Restaurant - Waiter/Waitress - Full time	OR	OR	B2	Y	UI	Y	BB
Retired	OR	OR	B3	UI	UI	Y	UI
Rigger - Building - Heights over 10 metres up to 20 metres	OR	OR	SRA	UI	UI	Y	SRA
Rigger - Building - Heights over 20 metres	$2.00	$2.00	B3	UI	UI	Y	UI
Rigger - Building - Heights up to 10 metres	OR	OR	B3	Y	UI	Y	B
Road Construction Worker	OR	OR	SRA	UI	UI	Y	SRA
Roof Carpenter – Qualified – Heights over 10 metres up to 20 metres	OR	OR	B3	Y	UI	Y	B
Roof Carpenter – Qualified – Heights over 20 metres	$2.00	$2.00	B3	UI	UI	Y	UI
Roof Carpenter – Qualified – Heights up to 10 metres	OR	OR	B2	Y	UI	Y	BB
Roof Carpenter – Unqualified – Heights over 10 metres up to 20 metres	OR	OR	B3	UI	UI	Y	UI
Roof Carpenter – Unqualified – Heights over 20 metres	$2.00	$2.00	B3	UI	UI	Y	UI
Roof Carpenter – Unqualified – Heights up to 10 metres	OR	OR	B3	Y	UI	Y	B
Rubbish Collector	OR	OR	B3	Y	UI	Y	B
Sailmaker - Qualified	OR	OR	B2	Y	UI	Y	BB
Sales Manager/Person - Including deliveries - Car only	OR	OR	B2	Y	UI	Y	BB
Sales Manager/Person - Including deliveries - Van/Truck	OR	OR	B3	Y	UI	Y	B
Sales Manager/Person - Max 20% driving - No deliveries	OR	OR	W1	Y	Y	Y	AA
Sales Manager/Person - More than 20% driving - No deliveries	OR	OR	W2	Y	Y	Y	A
Saw Doctor	OR	OR	B1	Y	Y	Y	BBB
Sawmill Worker	OR	OR	UI	UI	UI	UI	UI
Scaffolder/Rigger - Building - Heights over 10 metres up to 20 metres	OR	OR	SRA	UI	UI	Y	SRA
Scaffolder/Rigger - Building - Heights over 20 metres	$2.00	$2.00	B3	UI	UI	Y	UI

Occupation Description	LI	CI	TPD	TPD ANY	TPD OWN	TPD ADL	IP
Scaffolder/Rigger - Building - Heights up to 10 metres	OR	OR	B3	Y	UI	Y	B
Scientist - More than 20% field work	OR	OR	B1	Y	UI	Y	BBB
Scientist - Office or laboratory only	OR	OR	P	Y	Y	Y	AAA
Scientist - Up to 20% field work	OR	OR	W1	Y	Y	Y	AA
Scrap Metal Dealer	OR	OR	B2	Y	UI	Y	BB
Scriptwriter	OR	OR	B3	UI	UI	Y	UI
Seaman	OR	OR	UI	UI	UI	UI	UI
Secretary	OR	OR	W1	Y	Y	Y	AA
Security Guard - Government owned and licensed - Unarmed	OR	OR	SRA	UI	UI	Y	SRA
Security Guard - Not Bouncer/Crowd Control - Armed	OR	OR	UI	UI	UI	UI	UI
Security Guard - Not Bouncer/Crowd Control - Unarmed	OR	OR	SRA	UI	UI	Y	SRA
Service Personnel - Defence Force	IC	IC	UI	UI	UI	UI	UI
Service Station - Cashier/Console Operator	OR	OR	B2	Y	UI	Y	BB
Service Station - Proprietor/Manager - More than 10% manual work	OR	OR	B1	Y	Y	Y	BBB
Service Station - Proprietor/Manager - Up to 10% manual work	OR	OR	W2	Y	Y	Y	A
Service Station/Garage Driveway/Petrol Attendant	OR	OR	B3	Y	UI	Y	B
Shearer/Stockperson	OR	OR	B3	UI	UI	Y	UI
Sheet Metal Worker - Qualified	OR	OR	B2	Y	UI	Y	BB
Sheet Metal Worker - Unqualified	OR	OR	B3	Y	UI	Y	B
Ship/Ocean Going Vessel - Crew	OR	OR	UI	UI	UI	UI	UI
Ship/Ocean Going Vessel - Officer - Bridge/ Supervisor/Admin duties only	OR	OR	UI	UI	UI	UI	UI
Shipping - Onshore - No manual duties	OR	OR	W1	Y	Y	Y	AA
Shipwright - Qualified	OR	OR	B1	Y	Y	Y	BBB
Shipyard Worker	OR	OR	SRA	UI	UI	Y	SRA
Shoemaker/Repairer	OR	OR	W2	Y	Y	Y	A
Shop Owner/Employee - Admin/Office duties only	OR	OR	W1	Y	Y	Y	AA
Shop Owner/Employee - Chemist/ Pharmacist - Qualified	OR	OR	P	Y	Y	Y	AAA
Shop Owner/Employee - Fast food outlets	OR	OR	B3	Y	UI	Y	B
Shop Owner/Employee - Light manual duties/Retail sales - Lifting under 15kg - No deliveries	OR	OR	B1	Y	Y	Y	BBB
Shop Owner/Employee - Light manual duties/Retail sales holding relevant quals e.g: butcher	OR	OR	B1	Y	Y	Y	BBB
Shop Owner/Employee - Manual work/Retail sales - Lift over 15kg-Delivery in Car/Van/ Truck-Local only	OR	OR	B3	Y	UI	Y	B
Shop Owner/Employee - Retail/Admin duties only - Up to 10% manual including lifting or deliveries	OR	OR	W2	Y	Y	Y	A

Occupation Description	LI	CI	TPD	TPD ANY	TPD OWN	TPD ADL	IP
Shop Owner/Employee - Manual work/Retail sales-Lift over 15kg-Max 20% delivery work-Car/Van/Truck only	OR	OR	B2	Y	UI	Y	BB
Shop Owner/Employee - Shelf filler	OR	OR	SRA	UI	UI	Y	SRA
Shopfitter	OR	OR	B1	Y	Y	Y	BBB
Shower Screen Installer	OR	OR	B2	Y	UI	Y	BB
Sign Erector - Heights over 10 metres up to 20 metres	OR	OR	B3	Y	UI	Y	B
Sign Erector - Heights over 20 metres	$2.00	$2.00	B3	UI	UI	Y	UI
Sign Erector - Heights up to 10 metres	OR	OR	B2	Y	UI	Y	BB
Signwriter - Qualified - Heights over 10 metres up to 20 metres	OR	OR	B3	Y	UI	Y	B
Signwriter - Qualified - Heights over 20 metres	$2.00	$2.00	B3	UI	UI	Y	UI
Signwriter - Qualified - Heights up to 10 metres	OR	OR	B2	Y	UI	Y	BB
Signwriter - Unqualified - Heights over 10 metres up to 20 metres	OR	OR	B3	UI	UI	Y	UI
Signwriter - Unqualified - Heights over 20 metres	$2.00	$2.00	B3	UI	UI	Y	UI
Signwriter - Unqualified - Heights up to 10 metres	OR	OR	B3	Y	UI	Y	B
Singer	OR	OR	B3	UI	UI	Y	UI
Skylight Fitter	OR	OR	B2	Y	UI	Y	BB
Social media / Online manager/ specialist	OR	OR	W1	Y	Y	Y	AA
Social Worker - Qualified	OR	OR	M	Y	Y	Y	AA+
Solicitor	OR	OR	P	Y	Y	Y	AAA
Speech Therapist - Qualified	OR	OR	M	Y	Y	Y	AA+
Spray Painter - Qualified	OR	OR	B1	Y	Y	Y	BBB
Spray Painter - Unqualified	OR	OR	B3	Y	UI	Y	B
Statistician - Qualified	OR	OR	P	Y	Y	Y	AAA
Statistician - Unqualified	OR	OR	W1	Y	Y	Y	AA
Steel Fixer - Heights over 10 metres up to 20 metres	OR	OR	B3	Y	UI	Y	B
Steel Fixer - Heights over 20 metres	$2.00	$2.00	B3	UI	UI	Y	UI
Steel Fixer - Heights up to 10 metres	OR	OR	B2	Y	UI	Y	BB
Stock/Station Agent	OR	OR	W2	Y	Y	Y	A
Stonemason	OR	OR	B2	Y	UI	Y	BB
Storeperson	OR	OR	B3	Y	UI	Y	B
Street Cleaner	OR	OR	B3	Y	UI	Y	B
Student - Full time	OR	OR	B3	UI	UI	Y	UI
Student - Part time	OR	OR	B3	UI	UI	Y	UI
Stuntperson	IC	UI	UI	UI	UI	UI	UI
Supervisor - Trade qualified - Up to 10% manual work	OR	OR	W2	Y	Y	Y	A
Surgeon	OR	OR	M	Y	Y	Y	AA+
Surgical Appliance Maker	OR	OR	W2	Y	Y	Y	A

Occupation Description	LI	CI	TPD	TPD ANY	TPD OWN	TPD ADL	IP
Surveyor - Marine - University qualified	OR	OR	W2	Y	Y	Y	IC
Surveyor - Mine - University qualified - No underground	OR	OR	W1	Y	Y	Y	AA
Surveyor - Quantity - University qualified	OR	OR	P	Y	Y	Y	AAA
Surveyor - University qualified - More than 20% field work	OR	OR	B1	Y	Y	Y	BBB
Surveyor - University qualified - Office duties and max 20% field work only	OR	OR	P	Y	Y	Y	AAA
Swimming Pool - Attendant - Permanent and working full year only	OR	OR	B3	Y	UI	Y	B
Swimming Pool - Builder - Qualified	OR	OR	B2	Y	UI	Y	BB
Swimming Pool - Proprietor/Manager	OR	OR	W2	Y	Y	Y	A
TAB - Proprietor/Manager	OR	OR	W1	Y	Y	Y	AA
TAB - Staff	OR	OR	W2	Y	Y	Y	A
Tailor	OR	OR	B1	Y	Y	Y	BBB
Tanner	OR	OR	B3	Y	UI	Y	B
Tattooist	OR	OR	B3	UI	UI	Y	UI
Taxation Consultant - Not university qualified	OR	OR	W1	Y	Y	Y	AA
Taxation Consultant - University qualified	OR	OR	P	Y	Y	Y	AAA
Taxi Driver - Full Time	OR	OR	B3	Y	UI	Y	B
Taxi Driver - Owner/Driver	OR	OR	B2	Y	UI	Y	BB
Taxidermist	OR	OR	B1	Y	Y	Y	BBB
Teacher - Classroom/Admin duties only	OR	OR	W1	Y	Y	Y	AA
Teacher - Headmaster/Mistress/Principal	OR	OR	P	Y	Y	Y	AAA
Teacher - Manual arts	OR	OR	W2	Y	Y	Y	A
Teacher - Music	OR	OR	W1	Y	Y	Y	AA
Teacher - Physical education	OR	OR	W2	Y	Y	Y	A
Teacher - Pre school - Qualified	OR	OR	W1	Y	Y	Y	AA
Teacher - Pre school - Unqualified	OR	OR	W2	Y	Y	Y	A
Teachers Aide	OR	OR	W2	Y	Y	Y	A
Technician - Computer	OR	OR	W2	Y	Y	Y	A
Technician - Dental	OR	OR	W2	Y	Y	Y	A
Technician - Electronic/Telecommunications	OR	OR	W2	Y	Y	Y	A
Technician - Film studio	OR	OR	W2	Y	Y	Y	A
Technician - Laboratory	OR	OR	W2	Y	Y	Y	A
Technician - Medical imaging	OR	OR	W2	Y	Y	Y	A
Technician - Optical	OR	OR	W2	Y	Y	Y	A
Technician - Stage/Theatre	OR	OR	B1	Y	Y	Y	BBB
Technician - Swimming Pool / Spa	OR	OR	B1	Y	UI	Y	BBB
Technician - Telephone - Ground level only	OR	OR	W2	Y	Y	Y	A
Technician - Telephone - Heights over 10 metres up to 20 metres	OR	OR	B3	Y	UI	Y	B
Technician - Telephone - Heights over 20 metres	$2.00	$2.00	B3	UI	UI	Y	UI
Technician - Telephone - Heights up to 10 metres	OR	OR	B1	Y	Y	Y	BBB

Occupation Description	LI	CI	TPD	TPD ANY	TPD OWN	TPD ADL	IP
Telephonist	OR	OR	W1	Y	Y	Y	AA
Television Presenter - Studio only	OR	OR	IC	IC	IC	IC	IC
Television Producer - No overseas work	OR	OR	W1	Y	Y	Y	AA
Television Reporter - No overseas work	OR	OR	IC	IC	IC	IC	IC
Tiler - Roof - Qualified - Heights over 10 metres up to 20 metres	OR	OR	B3	Y	UI	Y	B
Tiler - Roof - Qualified - Heights over 20 metres	$2.00	$2.00	B3	UI	UI	Y	UI
Tiler - Roof - Qualified - Heights up to 10 metres	OR	OR	B2	Y	UI	Y	BB
Tiler - Roof - Unqualified - Heights over 10 metres up to 20 metres	OR	OR	B3	UI	UI	Y	UI
Tiler - Roof - Unqualified - Heights over 20 metres	$2.00	$2.00	B3	UI	UI	Y	UI
Tiler - Roof - Unqualified - Heights up to 10 metres	OR	OR	B3	Y	UI	Y	B
Tiler - Wall/Floor - Qualified	OR	OR	B2	Y	UI	Y	BB
Tiler - Wall/Floor - Unqualified	OR	OR	B3	Y	UI	Y	B
Timber - Merchant - Admin only	OR	OR	W1	Y	Y	Y	AA
Timber - Merchant - Max 10% manual work	OR	OR	B1	Y	Y	Y	BBB
Timber - Mill Worker	OR	OR	SRA	UI	UI	Y	SRA
Toolmaker	OR	OR	B1	Y	Y	Y	BBB
Tour Guide - 1 day local tours only and no recreational or sporting activities	OR	OR	W2	Y	UI	Y	A
Tour Guide - Others - includes overnight stays or recreational or sporting activities	IC	IC	IC	IC	UI	IC	IC
Tour Guide - includes overseas travel	OR	OR	B3	UI	UI	Y	UI
Town/Urban Planner	OR	OR	P	Y	Y	Y	AAA
Traffic controller	OR	OR	SRA	UI	UI	Y	SRA
Tram Driver	OR	OR	B3	Y	UI	Y	B
Translator	OR	OR	W1	Y	Y	Y	AA
Travel Agent - Admin only	OR	OR	W1	Y	Y	Y	AA
Tree Lopper - Residential	OR	OR	SRA	UI	UI	Y	SRA
Tree Surgeon - Qualified - Heights over 10 metres up to 20 metres	OR	OR	B3	Y	UI	Y	B
Tree Surgeon - Qualified - Heights over 20 metres	$2.00	$2.00	B3	UI	UI	Y	UI
Tree Surgeon - Qualified - Heights up to 10 metres	OR	OR	B2	Y	UI	Y	BB
Trench Digger	OR	OR	B3	UI	UI	Y	UI
Tugboat Captain - Harbour only	OR	OR	B1	Y	Y	Y	BBB
Tugboat Captain - Other	OR	OR	B3	UI	UI	Y	UI
Tupperware Salesperson - Full time	OR	OR	W2	Y	Y	Y	A
Tutor - School/College/University - Full time	OR	OR	W1	Y	Y	Y	AA
Tutor - Working at students home	OR	OR	W2	Y	Y	Y	A
Tyre Fitter	OR	OR	B3	Y	UI	Y	B
Unemployed	OR	OR	UI	UI	UI	UI	UI

Occupation Description	LI	CI	TPD	TPD ANY	TPD OWN	TPD ADL	IP
Unskilled Manual Worker - No underground or offshore	OR	OR	SRA	UI	UI	Y	SRA
Upholsterer	OR	OR	B1	Y	Y	Y	BBB
Urologist	OR	OR	M	Y	Y	Y	AA+
Valuer - Livestock	OR	OR	W2	Y	Y	Y	A
Valuer - Property/Others	OR	OR	W1	Y	Y	Y	AA
Vending Machine Operator	OR	OR	B2	Y	UI	Y	BB
Veterinarian - Domestic Animals	OR	OR	M	Y	Y	Y	AA+
Veterinarian - Nurse	OR	OR	W2	Y	Y	Y	A
Veterinarian - Rural	OR	OR	W2	Y	Y	Y	A
Vigneron	OR	OR	W2	Y	Y	Y	A
Vineyard - Employee	OR	OR	B2	Y	UI	Y	BB
Vineyard - Owner	OR	OR	B1	Y	Y	Y	BBB
Warehouseman	OR	OR	SRA	UI	UI	Y	SRA
Watchmaker/Repairer	OR	OR	W2	Y	Y	Y	A
Waterproofer	OR	OR	B2	Y	UI	Y	BB
Web Designer/Developer	OR	OR	W1	Y	Y	Y	AA
Welder - Qualified	OR	OR	B1	Y	Y	Y	BBB
Welder - Unqualified	OR	OR	B3	Y	UI	Y	B
Welfare Officer/Youth Worker - Qualified	OR	OR	W1	Y	Y	Y	AA
Welfare Officer/Youth Worker - Not qualified	OR	OR	W2	Y	Y	Y	A
Wharf Worker	OR	OR	SRA	UI	UI	Y	SRA
Window Dresser	OR	OR	W2	Y	Y	Y	A
Window Tinter	OR	OR	B2	Y	UI	Y	BB
Windscreen Fitter	OR	OR	B1	Y	Y	Y	BBB
Wine Merchant - Deliveries	OR	OR	B3	Y	UI	Y	B
Wine Merchant - Sales - No deliveries	OR	OR	W2	Y	Y	Y	A
Winemaker	OR	OR	W2	Y	Y	Y	A
Wool Classer	OR	OR	W2	Y	Y	Y	A
Writer	OR	OR	B3	UI	UI	Y	UI
Youth Worker/Welfare Officer - Not qualified	OR	OR	W2	Y	Y	Y	A
Youth Worker/Welfare Officer - Qualified	OR	OR	W1	Y	Y	Y	AA
Zoo Wildlife Attendant	OR	OR	B2	Y	UI	Y	BB
Zoologist - No overseas or field work	OR	OR	P	Y	Y	Y	AAA
Zoologist - Other	OR	OR	W1	Y	Y	Y	AA

4 Sports, Pastimes, Hazardous Activities

If your client is involved in any sport, pastime or hazardous activity, they will need to complete details about this in the application.

Following is a guide of sports and activities and the loadings or exclusions that may apply to the policy. Where an exclusion applies for the first 4, 8 or 13 weeks of any claim, this means no payment will be made under Income Protection and any included or optional benefits (if applicable), including the Accident Benefit Option or Scheduled Injury Benefit.

Note: The loadings quoted (eg $2) are per $1,000 sum insured per annum.

Activity/Pursuit	Life	Critical Illness	TPD	IP
Abseiling (Australia only)	OR	OR	E	E
Abseiling (Indoors)	OR	OR	OR	OR
Archery	OR	OR	OR	OR
Athletics				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
Aviation-private flying and Charter-commuter service (no special risks)				
Fixed wing and Helicopter				
Up to 100 hours pa	OR	OR	OR	OR
101 to 150 hours pa	$2.00 or E	E	E	E
151 to 250 hours pa	$3.00 or E	E	E	E
Over 250 hours pa	$5.00 or E	E	E	E
Ballooning				
Pleasure only	OR	OR	OR	OR
Competition	$2.00 or E	$2.00 or E	E	E
Microlite/Ultralite				
Up to 50 hours pa	$2.00 or E	E	E	E
51 to 100 hours pa	$3.00 or E	E	E	E
101 to 150 hours pa	$4.00 or E	E	E	E
Over 150 hours pa	$5.00 or E	E	E	E
Baseball				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
Basketball				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
Boxing				
Amateur	OR	UI	UI	UI
Professional	$2.00 or E	UI	UI	UI
Fitness/gym only/no sparring/contact	OR	OR	OR	OR
Bushwalking	OR	OR	OR	OR
Camp drafting	OR	OR	E	E
Canoeing and Kayaking				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	E

Activity/Pursuit	Life	Critical Illness	TPD	IP
Canyoning				
Social	OR	OR	E	E
Competition	$2.00 or E	$2.00 or E	ADL	E
Caving (no diving)				
Social	OR	OR	E	E
Competition	$2.00 or E	$2.00 or E	ADL	E
Cricket				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
Cycling (Road)				
Social	OR	OR	OR	OR
Competition	OR	OR	E	E
Competition (semi/professional)	OR	OR	ADL	UI
Cycling (Mountain Bike Riding)				
Social	OR	OR	E	E
Competition	OR	OR	E	E
Competition (semi/professional)	OR	OR	UI	UI
Dancing	OR	OR	OR	OR
Diving				
Recreational (No special risks, including health risks)				
up to and including 40m	OR	OR	OR	OR
over 40m	$2 or E	$2 or E	E	E
Instructors	IC	E	UI	UI
Caves/Potholes /Wrecks/Night diving	$2 or E	$2 or E	E	E
Abalone	$5.00 or E	$5.00 or E	UI	UI
Equestrian Sports				
Amateur	OR	E	E	E
Professional	OR	UI	UI	UI
Fishing				
Rock fishing or Deep Sea	IC	IC	IC	IC
Other	OR	OR	OR	OR

Activity/Pursuit	Life	Critical Illness	TPD	IP
Football (Aust. Rules, Rugby League, Rugby Union, Soccer)				
Social/Amateur	OR	OR	OR	*AAA, AA+, AA – OR. A, BBB, BB or B – 2 and 4 week waits – +25%; OR with an exclusion for the first 8 weeks of any football injury claim. SRA – 4 week wait – +25%; OR with an exclusion for the first 8 weeks of any football injury claim; 8 week wait and over – OR.
Competition (Match Payments)	OR	OR	OR	*AAA, AA+, AA – exclude first 4 weeks of any football injury claim A, BBB, BB, B and SRA – exclude first 8 weeks of any football injury claim..
Competition (semi/professional)	OR	OR	IC	UI
Touch Football/Oz tag – amateur	OR	OR	OR	OR
Gliding	OR	OR	E	E
Powered – Social only				
< 25 hrs pa	OR	OR	OR	E
> 25 hrs pa	$2 to $5 or E	E	E	E
Non-powered – Social only				
< 50 hrs pa	OR	OR	OR	E
> 50 hrs pa	$2 up to $4 or E	E	E	E
Golf				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
Gymnastics				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
Hang-gliding (depending on number of flights per annum)				
Non-powered – Social only	$2.00 up to $4.00, or E	E	E	E
Hockey-Field/Lacrosse				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
Hockey-Ice				
Amateur	OR	OR	E	E
Professional	OR	OR	ADL	UI
Horse Riding				
Social only/not competing in any events	OR	OR	OR	OR
Jet Skiing				
Social	OR	OR	OR	OR
Competition	$2.00 or E	$2.00 or E	E	E
Competition (semi/professional)	$2.00 or E	$2.00 or E	UI	UI

Activity/Pursuit	Life	Critical Illness	TPD	IP
Kitesurfing				
Social	OR	OR	OR	OR
Competition	OR	OR	E	E
Competition (semi/professional)	OR	OR	ADL	UI
Life Saving				
Club	OR	OR	OR	OR
Marathon/Triathlon				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
Martial Arts (eg Judo, Karate etc)				
Social /fitness only – non contact	OR	OR	OR	AAA, AA+ and AA – OR. All other occupations – exclude first 13 weeks of any martial arts injury claim.
Competition	OR	OR	E	E
Competition (semi/professional)	OR	OR	UI	UI
Motor/Power Boat/Jet Ski Racing				
0 – 100 KM/H	OR	OR	E	E
101 – 150 KM/H	$2.00 or E	$2.00 or E	E	E
Over 150 KM/H	$5.00 or E	$5.00 or E	E	E
Motor Sport Activities – Car				
Vintage and Historic Racing	OR	OR	E	E
Rally Cross, Hillclimbs, Autocross	OR	OR	E	E
Lap Dash/Sprint, Super Sprint	OR	OR	E	E
Off-road and Odyssey Stock Cars	OR	OR	E	E
Motorkhana, Observed Section Trails	OR	OR	OR	OR
Closed Club events eg Porsche Car Club etc.	OR	OR	E	E
Sedan Cars (Closed Cars)				
Production Touring Cars	$5.00 or E	$5.00 or E	E	E
Street Sedans	$2.50 or E	$2.50 or E	E	E
Super Touring Cars	$5.00 or E	$5.00 or E	E	E
HQ Holden/Old Production vehicles	$2.50 or E	$2.50 or E	E	E
Sports Sedans	$7.50 or E	$7.50 or E	E	E
Sports Cars				
CAN AM	$40.00 or E	UI	UI	UI
Sports Racing Cars	$10.00 or E	$10.00 or E	E	E
Clubman	$5.00 or E	$5.00 or E	E	E
Marque Sports Cars	$3.00 or E	$3.00 or E	E	E

Activity/Pursuit	Life	Critical Illness	TPD	IP
Speedway Racing				
Midget Speedcars	$5.00 or E	$5.00 or E	E	E
Super Modified	$5.00 or E	$5.00 or E	E	E
Super Stock Sedans	$5.00 or E	$5.00 or E	E	E
Production Saloons	$5.00 or E	$5.00 or E	E	E
Mini Modified	$5.00 or E	$5.00 or E	E	E
Demolition Derby	$5.00 or E	$5.00 or E	E	E
Karting				
Super Kart				
80cc and 125cc classes	$2.50 or E	$2.50 or E	E	E
250cc classes	$5.00 or E	$5.00 or E	E	E
Sprint	OR	OR	E	E
Social, non competitive (recreational only)	OR	OR	OR	OR
Drag Racing				
Top Fuel, Funny Cars F/C, Exhibition	$10.00 or E	$10.00 or E	UI	UI
Dragsters, Altered Cars	$7.50 or E	$7.50 or E	E	E
Funny Cars	$7.50 or E	$7.50 or E	E	E
Gas, Pro Stock Pro	$5.00 or E	$5.00 or E	E	E
Modified Production	$2.00 or E	$2.00 or E	E	E
Modified Sedan, Street	OR	OR	E	E
Rallying (Competitions)				
Australia Only	$2.50 or E	$2.50 or E	E	E
International	$10.00 or E	$10.00 or E	E	E
Rallying (Social)	OR	OR	E	E
Open Wheel Cars				
International/Formula 1	$40.00 or E	UI	UI	UI
Formula 2/Australia	$30.00 or E	UI	UI	UI
Formula 3	$25.00 or E	UI	UI	UI
Formula Brabham	$30.00 or E	UI	UI	UI
Formula Holden	$15.00 or E	$15.00 or E	E	E
Formula Ford 1600	$10.00 or E	$10.00 or E	E	E
Formula Ford 2000	$15.00 or E	$15.00 or E	E	E
Formula 3000	$20.00 or E	$20.00 or E	UI	UI
Formula 5000	$25.00 or E	UI	UI	UI
Formula Vee	$5.00 or E	$5.00 or E	E	E
AUSCAR/NASCAR Racing				
NASCAR	$7.50 or E	$7.50 or E	E	E
AUSCAR	$7.50 or E	$7.50 or E	E	E
Sportsman	$5.00 or E	$5.00 or E	E	E
HQ Holden	$2.50 or E	$2.50 or E	E	E

Activity/Pursuit	Life	Critical Illness	TPD	IP
Motor Sport Activities – Motor Cycle				
Off-Road Cross Country, Motor Cross, Scrambles, Enduro, Hillclimbs, Gymkhana, Observed Trials	OR	OR	E	E
Dirt Track, Speedway, Tourist Trophy (TT)	$5.00 or E	$5.00 or E	E	E
Quad Bike Riding				
Organised tour group	OR	OR	OR	OR
Social (non-competitive)	OR	OR	OR	AAA, AA+, AA – exclude first 4 weeks of any quad bike injury claim All other occupations – exclude first 13 weeks of any quad bike injury claim.
Racing (competition)	$2.00 or E	$2.00 or E	E	E
Trail Bike Riding				
Social (non-competitive) – no stunt or trick riding	OR	OR	OR	AAA, AA+, AA - OR. A, BBB, BB, B or SRA – 2, 4 and 8 week waits: +25%; OR exclude for the first 13 weeks of any trail bike riding claim; 13 week wait and over – OR.
Racing (competition)	$2.00 or E	$2.00 or E	E	E
Drag Racing	IC	IC	UI	UI
Stunts or Record Attempts	IC	IC	UI	UI
Road Racing				
Production/Street Class				
125cc	$2.00 or E	E	E	UI
250cc to 500cc	$5.00 or E	E	E	UI
Over 500cc	$7.50 or E	E	E	UI
Grand Prix or Formula				
125cc	$2.00 or E	UI	UI	UI
250cc to 500cc	$5.00 or E	UI	UI	UI
Over 500cc	$7.50 or E	UI	UI	UI
Motor Sport Activities – Truck Racing				
Up to 14,100cc class	OR	OR	E	E
14,101cc to 18,500cc classes	$2.50 or E	$2.50 or E	E	E
Mountain Climbing				
Abseiling/Rock Climbing – Australia only				
Abseiling	OR	OR	E	E
Abseiling (indoors)	OR	OR	OR	OR
Rock Climbing – Lead Climb/Aided	$2.00 or E	$2.00 or E	E	E
Solo Climbing	E	E	E	E
Other	E	E	E	E
Outside Australia	IC	IC	IC	IC

Activity/Pursuit	Life	Critical Illness	TPD	IP
Netball				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
Parachuting/Sky Diving				
Parachuting/Sky Diving	$2.00 or E	$2.00 or E	E	E
Paragliding/Parascending (depending on number of flights per annum)				
Non-powered – Social only	$2.00 up to $4.00, or E	E	E	E
Polo				
Horse	OR	E	E	E
Water				
Amateur	OR	OR	OR	OR
Professional	OR	OR	UI	UI
Polocrosse				
Amateur	OR	OR	E	E
Professional	OR	OR	E	E
Rock Climbing – refer to Mountain Climbing (above)				
Rodeo	OR	E	E	E
Rowing				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
Sailing				
Social/Inshore	OR	OR	OR	OR
Competition/Offshore or Transocean (Terms will vary depending on duration, location and number of crew members)	IC	IC	IC	IC
Shooting/Hunting				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
Skating – Roller/Ice				
Social	OR	OR	OR	OR
Competition	OR	OR	E	E
Competition (semi/professional)	OR	OR	ADL	UI
Skiing – Snow/Water				
Social	OR	OR	OR	OR
Competition	OR	E	E	E
Competition (semi/professional)	OR	E	UI	UI
Soccer (rate as Football)				
Squash				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI

Activity/Pursuit	Life	Critical Illness	TPD	IP
Surfing / Windsurfing				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
Swimming				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
Tennis				
Amateur	OR	OR	OR	OR
Professional	OR	OR	ADL	UI
Volunteer Fire Fighting/SES	OR	OR	OR	OR
Wakeboarding				
Amateur	OR	OR	OR	OR
Professional	OR	E	IC	IC
Weight Lifting				
Amateur	OR	OR	E	E
Professional	OR	OR	UI	UI
Wrestling				
Amateur	OR	OR	OR	Exclude first 13 weeks of any wrestling injury claim.
Professional	OR	OR	UI	UI

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TAL is a **leading life insurer**, here to help Australians protect what matters most: the experiences we share with those we love

Our **150 years' experience** ensures we can protect you, your loved ones and the future you've planned together

Today, we protect over **5 million Australians**[1] and their families, supporting them when they need us most

Get in touch

Customer Service Centre

1300 209 088

Adviser Service Centre

1300 286 937
(Monday to Friday
8am – 7pm AEST)

www.tal.com.au

1 Based on insured customer policies and insured members of superannuation funds across Group, Retail and Direct and may include duplicate lives insured as at 31 March 2025.

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