

# Occupation rating guide

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This guide is designed to help you rate the occupations of your new and existing employees so you can provide them with appropriate insurance cover.

## How do I rate an occupation?

An employee's occupation rating is not based on their job title – it's the duties they perform and the industry in which they work that counts. They could be an air-conditioning sales consultant earning \$120,000 a year, for example, but as part of the quoting process they need to climb ladders to access roof spaces. This means they're classified as light blue collar, not white collar or professional.

To help you determine which rating is right for your employees, we've included examples of different occupations within each occupation group. For example, post office workers are broken down into delivery, manager/clerk, and sorter.

## How do I rate an occupation if it's not listed in the Guide?

If a particular occupation is not listed, you should classify the occupation based on similar occupations or refer to the rating descriptions on page 3. If you would like help classifying an employee, please call our Employer Services team on 1300 654 666.

## Can I reclassify an existing employee as Heavy Blue (Death only)?

The Occupation rating guide can be used to classify new employees to any occupation group or to reclassify existing employees to an occupation group other than Heavy Blue (Death only).

An existing employee can only be reclassified to Heavy Blue (Death only) if the employee moves into a Heavy Blue (Death only) category within your plan.

For example, your plan has an insurance design with multiple categories: Management (which has a default white collar rating and offers Death, TPD and SCI) and Underground Miner (which has a default Heavy Blue (Death only) occupation rating). If your employee moved from the Management category to the Underground Miner category, they would be reclassified from White collar to Heavy Blue (Death only).

# Employee categories and ratings definitions

## Part-time employees

Regardless of the occupation rating of an employee, Salary Continuance Insurance is not available if they work less than 15 hours per week. Total & Permanent Disablement cover may be available depending on the occupation rating.

## Casual employees

Regardless of the occupation rating of an employee or the number of hours they work, Salary Continuance Insurance is not available to casual workers. Total & Permanent Disablement cover may be available depending on the occupation rating.

## Fixed-term contractors

Fixed term contractors are only eligible for Salary Continuance Insurance if their contract is for 12 months or greater, and they work 15 hours or more a week. However they are limited to a benefit period of two years. Total & Permanent Disablement cover may be available depending on the occupation rating.

## Eligible employees

An eligible employee is a person for whom the employer has an obligation to make superannuation contributions under Superannuation Guarantee legislation. Non-salaried partners, non-remunerated directors, sole traders and contractors (where the contract is with someone other than the person who'll actually provide the labour) are not considered eligible employees and are not eligible for insurance cover.

## Occupation ratings descriptions

Rating	Description
<b>Professional</b>	Occupations of a professional nature. To qualify in this category, you must satisfy the following: <ul style="list-style-type: none"><li>• Earn a salary of \$80,000 or more per annum; and</li><li>• Only work in an office environment in an occupation that requires no manual work.</li></ul>
<b>White collar</b>	Occupations that require no manual work and do not satisfy the professional definition. For example, clerical, administration, managerial and sales roles not involved in any deliveries or travelling.
<b>Light blue collar</b>	Occupations that involve up to 20% manual activity. For example, retail sales representatives and supervisors of manual workers who do not perform the manual work themselves.
<b>Medium blue collar</b>	Skilled occupations with a moderate amount of manual work. Workers must have obtained a trade certificate or appropriate license and have no unusual accident hazard (for example working at heights above 15 metres, underground or underwater). Example occupations include electrician, mechanic or plumber.
<b>Heavy blue collar</b>	Skilled occupations with a heavy amount of manual work or where the potential for disability is high. For example, a bricklayer, paver or courier.
<b>Heavy blue collar (Death only)</b>	Skilled occupations with a heavy amount of manual work or where the potential for disability is high, and/or the potential for rehabilitation into other forms of employment is low. The insurer will restrict cover to Death only. For example, a concreter, plant operator or tree surgeon.

Please note: the occupation ratings listed in this Guide apply to Employer Selected Cover only. If you choose to increase your cover under Investor Selected Cover, your occupation rating may be different to what's listed in this Guide.

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Abalone diver – licensed, deep sea, greater than 15 metres	Heavy blue collar (Death only)	•		
Abalone diver – licensed, shallow water, less than 15 metres	Heavy blue collar (Death only)	•		
Abattoir – supervisor, no manual work (minimum 30 day waiting period)	Medium blue collar	•	•	•
Abattoir inspector	Light blue collar	•	•	•
Abattoir manager – no manual work	Light blue collar	•	•	•
Abattoir worker	Heavy blue collar (Death only)	•		
Account executive (managerial/supervisory)	White collar	•	•	•
Accountant/auditor – appropriate degree qualified	White collar	•	•	•
Accountant/auditor – other	White collar	•	•	•
Accounts clerk/bookkeeper	White collar	•	•	•
Acid polisher	Medium blue collar	•	•	•
Acidizer	Heavy blue collar (Death only)	•		
Acrobat (eg circus)	Heavy blue collar (Death only)	•		
Actor/actress, no stunt work	Heavy blue collar (Death only)	•		
Actor/actress, stunt work	Heavy blue collar (Death only)	•		
Actuary – degree qualified	White collar	•	•	•
Actuary – undergraduate	White collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Acupuncturist – other	Heavy blue collar (Death only)	•		
Acupuncturist – qualified, Australian registered, not working from home	White collar	•	•	•
Adjuster/assessor, field	Light blue collar	•	•	•
Adjuster/assessor, office only	White collar	•	•	•
Administration clerk/staff	White collar	•	•	•
Administration manager	White collar	•	•	•
Administrator	White collar	•	•	•
Adventure holiday guide	Heavy blue collar (Death only)	•		
Advertising – executive earning \$80,000 pa or more	Professional	•	•	•
Advertising – other, office only	White collar	•	•	•
Advertising – sales representative, no deliveries	White collar	•	•	•
Advertising agent	White collar	•	•	•
Advocate	White collar	•	•	•
Aerial erector (telecommunications) greater than 15 metres	Heavy blue collar (Death only)	•		
Aerial erector (telecommunications) less than 15 metres	Heavy blue collar	•	•	•
Aerial photographers	Heavy blue collar (Death only)	•		
Aerial surveyor	Heavy blue collar (Death only)	•		
Aerobatics instructor	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Aeronautical engineer – not qualified	White collar	•	•	•
Aeronautical engineer – qualified	White collar	•	•	•
Aged care worker – admin/clerical	White collar	•	•	•
Aged care worker – elderly	Heavy blue collar (Death only)	•		
Agent, media	Heavy blue collar (Death only)	•		
Agricultural adviser – greater 10% field work	Light blue collar	•	•	•
Agricultural adviser – less 10% field work	White collar	•	•	•
Agricultural contractor	Heavy blue collar (Death only)	•		
Agricultural engineer	White collar	•	•	•
Agricultural scientist	White collar	•	•	•
Agricultural surveyor	Light blue collar	•	•	•
Agricultural technician	Medium blue collar	•	•	•
Agronomist – degree qualified	White collar	•	•	•
Air compressor operator	Medium blue collar	•	•	•
Air condition sales rep/consulting	Light blue collar	•	•	•
Air conditioning installer/technician (minimum 30 day waiting period)	Medium blue collar	•	•	•
Air conditioning – supervisor, no manual work	Light blue collar	•	•	•
Air force – all ranks	Heavy blue collar (Death only)	•		
Air freight manager	White collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Air traffic controller	Heavy blue collar (Death only)	•		
Aircraft engineer – degree qualified	Light blue collar	•	•	•
Aircraft engineer – technician/other	Medium blue collar	•	•	•
Aircraft mechanic	Medium blue collar	•	•	•
Airforce reserve	Heavy blue collar (Death only)	•		
Airline staff – baggage handlers	Heavy blue collar (Death only)	•		
Airline staff – commercial pilot/flight engineer	Heavy blue collar (Death only)	•		
Airline staff – flight attendants (commercial airline), min 60 day WP, max 5 yr BP	Light blue collar	•	•	
Airline staff – office	White collar	•	•	•
Airline staff – refuellers	Heavy blue collar (Death only)	•		
Airport – clerical workers	White collar	•	•	•
Airport – maintenance workers	Medium blue collar	•	•	•
Airport – managerial (office based supervision of office staff)	White collar	•	•	•
Airport baggage handler	Heavy blue collar (Death only)	•		
Airport cleaner	Heavy blue collar	•	•	•
Alarm installer	Medium blue collar	•	•	•
Aluminium fixer/framer/installer	Medium blue collar	•	•	•
Ambulance – admin only	White collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Amusement parlour – employee	Heavy blue collar (Death only)	•		
Amusement parlour – owner, est minimum 2 years	Light blue collar	•	•	•
Anaesthetist	White collar	•	•	•
Analyst – degree qualified	White collar	•	•	•
Analyst – other (also see computer industry)	White collar	•	•	•
Analytical chemist	White collar	•	•	•
Animal breeder/ groomer/trainer – domestic pets only, min 2 yrs not working from home (min 30 day WP)	Heavy blue collar	•	•	•
Animal laboratory technician	Light blue collar	•	•	•
Animal scientist – domestic pets	White collar	•	•	•
Animal scientist – livestock	Light blue collar	•	•	•
Animal welfare inspector	Light blue collar	•	•	•
Animator – full time, not freelance	White collar	•	•	•
Annealer	Medium blue collar	•	•	•
Announcer, radio/ television	Heavy blue collar (Death only)	•		
Anodiser	Medium blue collar	•	•	•
Antenna erector (less than 15m height)	Heavy blue collar	•	•	•
Antenna erector greater than 15m height	Heavy blue collar (Death only)	•		
Anthropologist – fieldwork	Light blue collar	•	•	•
Anthropologist – no fieldwork	White collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Antique/arts dealer/ shop (deliveries) (minimum 30 day waiting period)	Medium blue collar	•	•	•
Antique/arts dealer/ shop (restoration)	Medium blue collar	•	•	•
Antique/arts dealer/ shop (sales only)	White collar	•	•	•
Apiarist/beekeeper	Medium blue collar	•	•	•
Apprentice – 1st year	Heavy blue collar (Death only)	•		
Apprentice – 2nd year and over	Heavy blue collar	•	•	•
Aquaculture farmer	Heavy blue collar	•	•	•
Aquaculture technician	Heavy blue collar	•	•	•
Aquarium shopkeeper	Light blue collar	•	•	•
Aquatic centre manager/swimming pool (admin only), salaried, full time	White collar	•	•	•
Arborculturalist – qualified	Heavy blue collar (Death only)	•		
Arborist – qualified	Heavy blue collar (Death only)	•		
Archaeologist – degree qualified, office only	White collar	•	•	•
Archaeologist – field	Light blue collar	•	•	•
Architect	White collar	•	•	•
Archivist	White collar	•	•	•
Armed forces – all ranks	Heavy blue collar (Death only)	•		
Armed forces (not ranking officer), air, navy, army – 100% admin only	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Armed forces, army – all ranks	Heavy blue collar (Death only)	•		
Armed forces, navy – all ranks	Heavy blue collar (Death only)	•		
Armed rescue squad (police services)	Heavy blue collar (Death only)	•		
Armed security guard	Heavy blue collar (Death only)	•		
Army air corps: fixed wing aircraft: pilots/ crews	Heavy blue collar (Death only)	•		
Army air corps: helicopters: air crew	Heavy blue collar (Death only)	•		
Army air corps: helicopters: instructor	Heavy blue collar (Death only)	•		
Army air corps: helicopters: pilot	Heavy blue collar (Death only)	•		
Army air corps: helicopters: search & rescue	Heavy blue collar (Death only)	•		
Army personnel: (not ranking officer) 100% admin only	Heavy blue collar (Death only)	•		
Army personnel: no aviation all ranks	Heavy blue collar (Death only)	•		
Army reserve	Heavy blue collar (Death only)	•		
Aromatherapist – not qualified or working from home	Heavy blue collar (Death only)	•		
Aromatherapist – qualified and not working from home	Medium blue collar	•	•	•
Art conservator	Light blue collar	•	•	•
Art dealer – working from home	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Art dealer (shop/ gallery), proprietor/ employee, sales only	White collar	•	•	•
Art gallery curator	White collar	•	•	•
Art gallery director	White collar	•	•	•
Art supplies shop – proprietor/employee	White collar	•	•	•
Articled clerk (legal)	White collar	•	•	•
Artificial inseminator	Medium blue collar	•	•	•
Artist – freelance	Heavy blue collar (Death only)	•		
Artist commercial (salaried)	White collar	•	•	•
Asbestos worker	Heavy blue collar (Death only)	•		
Asphalt layer	Heavy blue collar (Death only)	•		
Asphalt mixer – building/construction	Heavy blue collar (Death only)	•		
Asphalt mixer – roadwork	Heavy blue collar (Death only)	•		
Asphalter – building/ construction	Heavy blue collar (Death only)	•		
Asphalter – roadwork	Heavy blue collar (Death only)	•		
Assayer – mines	Heavy blue collar (Death only)	•		
Assayer – no mines	Heavy blue collar (Death only)	•		
Assembly line worker	Heavy blue collar (Death only)	•		
Assessor – field	Light blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Assessor – insurance, office only	White collar	•	•	•
Astronomer	White collar	•	•	•
Athlete	Heavy blue collar (Death only)	•		
Attendant, art gallery	Light blue collar	•	•	•
Attendant, service station – self service	Light blue collar	•	•	•
Attorney	White collar	•	•	•
Au pair	Heavy blue collar (Death only)	•		
Auctioneer – livestock	Light blue collar	•	•	•
Auctioneer – others	White collar	•	•	•
Audiologist, degree qualified	White collar	•	•	•
Audiometrist (medical), degree qualified	White collar	•	•	•
Auditor – degree qualified	White collar	•	•	•
Auditor – other	White collar	•	•	•
Auslan interpreter	White collar	•	•	•
Author/writer	Heavy blue collar (Death only)	•		
Auto electrician – apprentice 1st year	Heavy blue collar (Death only)	•		
Auto electrician – apprentice 2nd year	Heavy blue collar	•	•	•
Auto-electrician – qualified or more than 3 years experience	Medium blue collar	•	•	•
Auto-upholster	Medium blue collar	•	•	•
Aviation – agricultural, crop dusting and mustering	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Aviation instructor: airline	Heavy blue collar (Death only)	•		
Aviation instructor: commercial	Heavy blue collar (Death only)	•		
Awning/blind/screen installer	Heavy blue collar	•	•	•
Backhoe/bobcat/bulldozer operator – mining, no underground, no explosives, est min 2 yrs, max BP 2 yrs	Heavy blue collar (Death only)	•		
Bacteriologist	White collar	•	•	•
Baggage handler	Heavy blue collar (Death only)	•		
Bailiff	Light blue collar	•	•	•
Baker	Light blue collar	•	•	•
Bakery owner/manager/supervisor	Light blue collar	•	•	•
Bakery worker – non factory	Heavy blue collar	•	•	•
Baler	Heavy blue collar	•	•	•
Balloonist	Heavy blue collar (Death only)	•		
Banana farmer – farm owner/manager, est min 2 years, full time	Heavy blue collar	•	•	•
Bank clerk/teller	White collar	•	•	•
Bank manager – other	White collar	•	•	•
Bank manager – snr/qualified, earning \$80,000 pa or more	Professional	•	•	•
Bank security – armed/unarmed	Heavy blue collar (Death only)	•		



Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Bar manager/ proprietor – hotel/ motel/club/restaurant (full time, no bar work)	Light blue collar	•	•	•
Bar manager/ proprietor – hotel/ motel/club/restaurant (full time, with bar work) (min 30 day WP)	Medium blue collar	•	•	•
Bar staff – hotel/ motel/club/restaurant (full time)	Heavy blue collar	•	•	•
Barber – fully qualified, est min 2 yrs, not working from home	Light blue collar	•	•	•
Barista – full time	Light blue collar	•	•	•
Barrister	White collar	•	•	•
Basket weaver – not working from home	Medium blue collar	•	•	•
Basket weaver – working from home	Heavy blue collar (Death only)	•		
Battery – repairs & fitting (minimum 30 day waiting period)	Medium blue collar	•	•	•
Battery – sales only	Light blue collar	•	•	•
Beach guard	Heavy blue collar (Death only)	•		
Beach inspector	Heavy blue collar (Death only)	•		
Beautician – salon based, not working from home/mobile	Light blue collar	•	•	•
Beautician – working from home/mobile	Heavy blue collar (Death only)	•		
Beauty consultant – salon based, not working from home/mobile	Light blue collar	•	•	•
Beauty consultant – working from home/mobile	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Bed & breakfast proprietor	Light blue collar	•	•	•
Bedding shop – proprietor, sales only	Light blue collar	•	•	•
Beekeeper/apiarist	Medium blue collar	•	•	•
Bell boy	Heavy blue collar	•	•	•
Bell captain	Light blue collar	•	•	•
Bicycle courier	Heavy blue collar (Death only)	•		
Bicycle repairs	Light blue collar	•	•	•
Bicycle shopkeeper/ sales employee	Light blue collar	•	•	•
Binder and finisher	Light blue collar	•	•	•
Bingo caller	Heavy blue collar (Death only)	•		
Biochemist, degree qualified	White collar	•	•	•
Biologist – marine (less 10% fieldwork no driving)	Medium blue collar	•	•	•
Biologist – marine, more than 10% fieldwork	Heavy blue collar (Death only)	•		
Biologist (non marine) field	White collar	•	•	•
Biologist (non marine) office, degree qualified	White collar	•	•	•
Biomedical engineer – office	White collar	•	•	•
Bishop	White collar	•	•	•
Blacksmith/farrier	Heavy blue collar (Death only)	•		
Blaster/explosives handling	Heavy blue collar (Death only)	•		
Blind/awning/screen installer	Heavy blue collar	•	•	•



Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Boarding house (owner/staff)	Heavy blue collar (Death only)	•		
Boarding kennel proprietor – est min 2 years	Heavy blue collar (Death only)	•		
Boat builder – licensed/trade qualified	Medium blue collar	•	•	•
Boat builder – other, minimum 3 years experience	Medium blue collar	•	•	•
Boat builder – supervisor	Light blue collar	•	•	•
Boat builder – worker unqualified	Heavy blue collar (Death only)	•		
Boat shop – sales only	Light blue collar	•	•	•
Boatswain – merchant navy international waters	Heavy blue collar (Death only)	•		
Boatswain – navy	Heavy blue collar (Death only)	•		
Boatswain merchant navy, Australian waters only	Light blue collar	•	•	•
Bobcat/backhoe/bulldozer operator – mining, no underground, no explosives, est min 2 yrs, max BP 2 yrs	Heavy blue collar (Death only)	•		
Body piercer – not working from home	Medium blue collar	•	•	•
Body piercer – working from home	Heavy blue collar (Death only)	•		
Bodybuilder	Heavy blue collar (Death only)	•		
Bodyguard	Heavy blue collar (Death only)	•		
Bodyshop spray painter – trade qualified or minimum 3 years experience	Medium blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Boilermaker – qualified	Medium blue collar	•	•	•
Boner	Heavy blue collar (Death only)	•		
Book/stationery shop – owner/sales employee	White collar	•	•	•
Book/stationery shop – delivery (minimum 30 day waiting period)	Medium blue collar	•	•	•
Bookbinder/compositor	Light blue collar	•	•	•
Bookkeeper	White collar	•	•	•
Bookmaker (licensed)	Heavy blue collar (Death only)	•		
Boom operator – full time, salaried, field work, no aerial, no overseas assignments	Medium blue collar	•	•	•
Boom operator – full time, salaried, studio based, no overseas assignments	Light blue collar	•	•	•
Boom operator – overseas assignments	Heavy blue collar (Death only)	•		
Bootmaker/shoemaker	Light blue collar	•	•	•
Borer – not oil & gas industry, not offshore	Heavy blue collar (Death only)	•		
Botanist, field	White collar	•	•	•
Botanist, office, degree qualified	White collar	•	•	•
Bottle dealer	Heavy blue collar (Death only)	•		
Bottle shop sales (full time) (minimum 30 day waiting period)	Medium blue collar	•	•	•
Bouncer, crowd control	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Bow maker	Heavy blue collar (Death only)	•		
Bowen therapist – qualified, Australian registered, not working from home	White collar	•	•	•
Box office clerk	White collar	•	•	•
Box office manager	White collar	•	•	•
Boxer – professional	Heavy blue collar (Death only)	•		
Bread vendor (minimum 30 day waiting period)	Medium blue collar	•	•	•
Bread/cake shop – proprietor/sales employee	White collar	•	•	•
Breeder – all other animals	Heavy blue collar (Death only)	•		
Breeder/groomer/trainer – animal, domestic pets only, est min 2 yrs (min 30 day WP)	Heavy blue collar	•	•	•
Brewery/distiller – admin/clerical/management	White collar	•	•	•
Brewery/distillery – chemist (qualified)	White collar	•	•	•
Brewery/distillery – worker	Heavy blue collar (Death only)	•		
Brewery/distillery – supervisor	Light blue collar	•	•	•
Brick maker	Heavy blue collar	•	•	•
Bricklayer – not qualified/not licensed	Heavy blue collar (Death only)	•		
Bricklayer – trade qualified/licensed	Heavy blue collar	•	•	•
Broadcasting technician	Light blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Broker, insurance/finance – others	White collar	•	•	•
Broker, insurance/finance – qualified	White collar	•	•	•
Broker, land	Light blue collar	•	•	•
Broker, stock/share – earning minimum \$80,000 pa, not working from home	Professional	•	•	•
Broker, stock/share, earning less than \$80,000 pa, not working from home	White collar	•	•	•
Builder – bricklayer – licensed/qualified	Heavy blue collar	•	•	•
Builder – bricklayer – not licensed/qualified	Heavy blue collar (Death only)	•		
Builder – licensed/qualified	Medium blue collar	•	•	•
Builder – not licensed/qualified	Heavy blue collar (Death only)	•		
Builders' labourer	Heavy blue collar (Death only)	•		
Building estimator	White collar	•	•	•
Building foreman – supervisory only, incidental light manual work only	Light blue collar	•	•	•
Building foreman, supervisory with manual work	Medium blue collar	•	•	•
Building inspector	Light blue collar	•	•	•
Building supply shop – proprietor	Light blue collar	•	•	•
Building supply shop – worker	Medium blue collar	•	•	•
Building supply shop – yard worker	Heavy blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Bulldozer/bobcat/backhoe operator – mining, no underground, no explosives, est min 2 yrs, max BP 2 yrs	Heavy blue collar (Death only)	•		
Bursar	White collar	•	•	•
Bus conductor	Light blue collar	•	•	•
Bus station inspector	Light blue collar	•	•	•
Bushland regenerator	Heavy blue collar	•	•	•
Business analyst, degree qualified, earning \$80,000 pa or more	Professional	•	•	•
Business analyst, other	White collar	•	•	•
Business consultant, degree qualified, office only	White collar	•	•	•
Business consultant, office only – other	White collar	•	•	•
Business development/sales manager, office only, other	White collar	•	•	•
Business development/sales manager, supervision of office staff, earning \$80,000 pa or more	Professional	•	•	•
Business development/sales manager, supervision of office staff, earning less than \$80,000 pa	White collar	•	•	•
Business manager – office only, earning \$80,000 pa or more	Professional	•	•	•
Business manager – office only, other	White collar	•	•	•
Busker	Heavy blue collar (Death only)	•		
Butcher/meat – inspector	Light blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Butcher/meat (cold store)	Heavy blue collar (Death only)	•		
Butcher/meat (wholesale) (minimum 30 day waiting period)	Medium blue collar	•	•	•
Butcher/meat worker – abattoir worker/slaughterer	Heavy blue collar (Death only)	•		
Butcher/meat worker – packer	Heavy blue collar (Death only)	•		
Butcher/meat worker – retail (minimum 30 day waiting period)	Medium blue collar	•	•	•
Butler	Light blue collar	•	•	•
Buyer retail store – office only	White collar	•	•	•
Cabin crew	Light blue collar	•	•	
Cabinet maker – trade qualified	Medium blue collar	•	•	•
Cable hand	Heavy blue collar (Death only)	•		
Cable joiner – electrical	Medium blue collar	•	•	•
Cable maker, wire maker	Heavy blue collar (Death only)	•		
Cable television installer	Heavy blue collar	•	•	•
Cable tester	Medium blue collar	•	•	•
Cadet, airforce	Heavy blue collar (Death only)	•		
Cafe/coffee shop – employee (minimum 30 day waiting period)	Medium blue collar	•	•	•
Cafe/coffee shop – proprietor	Medium blue collar	•	•	•
Cake decorator – full time not working from home	Light blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Cake decorator – other	Heavy blue collar (Death only)	•		
Calciner	Heavy blue collar (Death only)	•		
Calibrator	Medium blue collar	•	•	•
Call centre operator	White collar	•	•	•
Cameraperson – aerial	Heavy blue collar (Death only)	•		
Cameraperson – film/TV/freelance	Heavy blue collar (Death only)	•		
Cameraperson – on location, television/film, no aerial no overseas assignments	Medium blue collar	•	•	•
Cameraperson – studio only, radio/television/film	Light blue collar	•	•	•
Cane farmer – farm owner/manager, est min 2 yrs, full time	Heavy blue collar	•	•	•
Cane harvester	Heavy blue collar (Death only)	•		
Canner & preserver	Heavy blue collar (Death only)	•		
Canteen assistant	Medium blue collar	•	•	•
Canteen manager	Medium blue collar	•	•	•
Cantor	White collar	•	•	•
Canvass goods manuf. (Other)	Heavy blue collar	•	•	•
Canvass goods manufacturer – supervisory only	Light blue collar	•	•	•
Captain – aviation	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Captain – fishing	Heavy blue collar (Death only)	•		
Captain – merchant navy, Australian waters	Light blue collar	•	•	•
Captain – merchant navy, international waters	Heavy blue collar (Death only)	•		
Car detailer (minimum 30 day waiting period)	Medium blue collar	•	•	•
Car park attendant	Heavy blue collar	•	•	•
Car rental person – admin/office only	White collar	•	•	•
Car rental person – other	Heavy blue collar	•	•	•
Car salesperson – minimum 2 years experience	Light blue collar	•	•	•
Car wash attendant	Heavy blue collar (Death only)	•		
Car wrecker	Heavy blue collar (Death only)	•		
Caravan park – site worker	Heavy blue collar (Death only)	•		
Caravan park (admin/owner) (minimum 30 day waiting period)	Medium blue collar	•	•	•
Card shop – proprietor/employee	White collar	•	•	•
Cardio technician/technologist	White collar	•	•	•
Cardiologist	White collar	•	•	•
Career adviser/consultant	White collar	•	•	•
Carer – personal/aged	Heavy blue collar (Death only)	•		
Caretaker (live off premises)	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Caretaker (live on premises)	Heavy blue collar (Death only)	•		
Cargo handler	Heavy blue collar (Death only)	•		
Cargo superintendent	Heavy blue collar (Death only)	•		
Carnival owner/employee	Heavy blue collar (Death only)	•		
Carpenter – qualified, greater than 15 metres height	Heavy blue collar (Death only)	•		
Carpenter – qualified, less than 15 metres height	Medium blue collar	•	•	•
Carpet cleaner	Heavy blue collar	•	•	•
Carpet layer (minimum 30 day waiting period)	Heavy blue collar	•	•	•
Carpet shop – proprietor	Light blue collar	•	•	•
Carpet weaver – not working from home	Medium blue collar	•	•	•
Carport/shed erector	Heavy blue collar	•	•	•
Cartographer/mapmaker	White collar	•	•	•
Cartographer	White collar	•	•	•
Cartoonist	Heavy blue collar (Death only)	•		
Cashier (finance institution)	White collar	•	•	•
Cashier (shop/supermarket)	Light blue collar	•	•	•
Cashier/console operator (garage/service station)	Light blue collar	•	•	•
Casino licensed croupier – minimum 2 years experience	Medium blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Casino licensed croupier, other	Heavy blue collar (Death only)	•		
Casino licensed manager/clerk	White collar	•	•	•
Casino worker – poker/gaming/machine staff	Heavy blue collar	•	•	•
Caskmaker/cooper	Medium blue collar	•	•	•
Caster – other, minimum 3 years experience	Heavy blue collar	•	•	•
Caster – trade qualified	Medium blue collar	•	•	•
Caterer – admin only	White collar	•	•	•
Caterer – qualified (not working from home)	Light blue collar	•	•	•
Caterer – working from home	Heavy blue collar (Death only)	•		
Caterer – other, (not working from home)	Medium blue collar	•	•	•
Cattle or horse dealer	Heavy blue collar (Death only)	•		
Catwalk model	Heavy blue collar (Death only)	•		
Caulker	Heavy blue collar	•	•	•
Ceiling fixer/gyprocker – other (minimum 3 years experience)	Heavy blue collar	•	•	•
Ceiling fixer/gyprocker (qualified)	Heavy blue collar	•	•	•
Cellarman	Heavy blue collar	•	•	•
Cellist – orchestra, full time and salaried	Light blue collar	•	•	•
Cellist – other	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Cement renderer	Heavy blue collar (Death only)	•		
Cemetery – curator, no grave digging	Heavy blue collar	•	•	•
Cemetery – grave digging	Heavy blue collar (Death only)	•		
Cemetery – manager/worker, no manual work	White collar	•	•	•
Ceramic artist	Heavy blue collar (Death only)	•		
Chaplain – 100% Australian based	White collar	•	•	•
Charity worker (employed full time) manual work	Medium blue collar	•	•	•
Charity worker (employed full time) no manual work	White collar	•	•	•
Charter boat operator	Heavy blue collar (Death only)	•		
Chartered surveyor – qualified, office based	White collar	•	•	•
Cheese maker	Light blue collar	•	•	•
Chef – others	Medium blue collar	•	•	•
Chef – qualified	Light blue collar	•	•	•
Chemical engineer – no hazardous materials	White collar	•	•	•
Chemical plumber	Medium blue collar	•	•	•
Chemical production worker	Heavy blue collar (Death only)	•		
Chemical scientist	White collar	•	•	•
Chemist shop assistant	White collar	•	•	•
Chemist/pharmacist – qualified	White collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Chief engineer – not at sea	White collar	•	•	•
Chief executive officer (CEO), degree qualified, earning \$80,000 pa or more	Professional	•	•	•
Child care (other)	Heavy blue collar (Death only)	•		
Child care (reg.) not working from home	Light blue collar	•	•	•
Child care worker – working from home	Heavy blue collar	•	•	•
Chimney sweep	Heavy blue collar (Death only)	•		
China/glass shop – proprietor/sales employee	White collar	•	•	•
Chinese herbal doctor – not working from home	White collar	•	•	•
Chiropodist – other	White collar	•	•	•
Chiropodist – qualified, Australian registered, not working from home	White collar	•	•	•
Chiropractor – other	White collar	•	•	•
Chiropractor – qualified, Australian registered, not working from home	White collar	•	•	•
Choreographer/dancer	Heavy blue collar (Death only)	•		
Cinema – admin/ticket sales	White collar	•	•	•
Cinema electrician	Medium blue collar	•	•	•
Cinema manager	White collar	•	•	•
Cinema projectionist	Light blue collar	•	•	•
Cinema technician	Light blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Cinema usher – full time only	Light blue collar	•	•	•
Circus – hand/labourer/manager	Heavy blue collar (Death only)	•		
Circus performer	Heavy blue collar (Death only)	•		
Civil engineer – office/admin only	White collar	•	•	•
Civil engineer – other	White collar	•	•	•
Claims adjuster, field work	Light blue collar	•	•	•
Claims adjuster, office only	White collar	•	•	•
Claims/loss assessor	Light blue collar	•	•	•
Cleaner – carpets	Heavy blue collar	•	•	•
Cleaner – hotel/motel	Heavy blue collar	•	•	•
Cleaner – household	Heavy blue collar	•	•	•
Cleaner – windows greater than 15m	Heavy blue collar (Death only)	•		
Cleaner – windows less than 15m	Heavy blue collar	•	•	•
Cleaner (commercial)	Heavy blue collar	•	•	•
Cleaner, brick	Heavy blue collar (Death only)	•		
Clergyman	White collar	•	•	•
Clerical – generic	White collar	•	•	•
Clerical/admin/teller	White collar	•	•	•
Clinic nurse	Light blue collar	•	•	•
Clinical scientist	White collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Clipper	Heavy blue collar (Death only)	•		
Cloakroom attendant	Heavy blue collar (Death only)	•		
Clock/watch repairer	Light blue collar	•	•	•
Clothing designer – full time, not working from home	White collar	•	•	•
Clothing machinist	Heavy blue collar (Death only)	•		
Clothing manufacturer – not working from home	Light blue collar	•	•	•
Clothing model	Heavy blue collar (Death only)	•		
Clothing pattern maker – not working from home, full time	Light blue collar	•	•	•
Clothing shop – proprietor/employee	Light blue collar	•	•	•
Clown	Heavy blue collar (Death only)	•		
Club (registered) – bar person, full time	Heavy blue collar	•	•	•
Club (registered) – hostess	Heavy blue collar	•	•	•
Club (registered) – manager, bar work, full time	Medium blue collar	•	•	•
Club (registered) – manager, no bar work, full time	Light blue collar	•	•	•
Club (registered) – receptionist/clerical only, full time	White collar	•	•	•
Club (registered) – security staff	Heavy blue collar (Death only)	•		
Coach – other, est min 2 yrs	Heavy blue collar (Death only)	•		



Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Coach – sports, other	Heavy blue collar (Death only)	•		
Coach swim – full time, est min 2 yrs, max 5 yrs BP (min 30 day WP)	Medium blue collar	•	•	•
Coach tennis – not professional player, est min 2 yrs, max 5 yrs BP (min 30 day WP)	Medium blue collar	•	•	•
Coal mine worker – explosives	Heavy blue collar (Death only)	•		
Coal mine worker – no explosives	Heavy blue collar (Death only)	•		
Coastguard	Heavy blue collar (Death only)	•		
Cobbler	Light blue collar	•	•	•
Coffee lounge/cafe – employee (minimum 30 day waiting period)	Medium blue collar	•	•	•
Coffee lounge/cafe – proprietor	Medium blue collar	•	•	•
Coffin maker	Medium blue collar	•	•	•
Coiler	Medium blue collar	•	•	•
Cold stone/meat process worker	Heavy blue collar (Death only)	•		
Collier – explosives	Heavy blue collar (Death only)	•		
Collier – no explosives	Heavy blue collar (Death only)	•		
Columnist – freelance, some overseas assignments	Heavy blue collar (Death only)	•		
Columnist – full time, no overseas assignments	Light blue collar	•	•	•
Comedian	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Commentator TV/ radio	Heavy blue collar (Death only)	•		
Commercial artist – employed full time – not working from home more than 30% of time	White collar	•	•	•
Commercial artist – full time, not working from home	Heavy blue collar (Death only)	•		
Commercial artist – other	Heavy blue collar (Death only)	•		
Commercial diver	Heavy blue collar (Death only)	•		
Commercial pilot/ crew	Heavy blue collar (Death only)	•		
Commercial traveller	Heavy blue collar (Death only)	•		
Commodities broker – degree qualified	White collar	•	•	•
Community worker – carer	Heavy blue collar (Death only)	•		
Community worker – full time, salaried manual work	Heavy blue collar (Death only)	•		
Community worker full time, salaried, office based	White collar	•	•	•
Comp. Programmer – degree qualified	White collar	•	•	•
Company secretary, earning \$80,000 pa or more	Professional	•	•	•
Composer	Heavy blue collar (Death only)	•		
Compositor	White collar	•	•	•
Computer – consultant/analyst (degree qualified)	White collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Computer – consultant/analyst (other)	White collar	•	•	•
Computer – operator	White collar	•	•	•
Computer – sales	White collar	•	•	•
Computer – technician	White collar	•	•	•
Computer maintenance engineer/technician	White collar	•	•	•
Computer programmer – other	White collar	•	•	•
Computer supplies – proprietor	Light blue collar	•	•	•
Concierge – 4 or 5 star hotel, no manual work	Light blue collar	•	•	•
Concrete contractor (maximum benefit 2 years)	Heavy blue collar (Death only)	•		
Concrete cutter	Heavy blue collar (Death only)	•		
Concreter	Heavy blue collar (Death only)	•		
Conductor – orchestra, full time, salaried	Light blue collar	•	•	•
Conductor – train & bus	Light blue collar	•	•	•
Confectionery shop owner/sales employee	White collar	•	•	•
Conservator – qualified, full time, salaried, no overseas	Medium blue collar	•	•	•
Constable: administrative only	Heavy blue collar (Death only)	•		
Constable: non-administrative duties	Heavy blue collar (Death only)	•		
Construction engineer	White collar	•	•	•
Consultant physician	White collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Consultant, business – qualified	White collar	•	•	•
Consultant, management – qualified	White collar	•	•	•
Consultant, public relations – qualified	White collar	•	•	•
Consultant, recruitment	White collar	•	•	•
Consultant, tax – qualified	White collar	•	•	•
Container terminal operator	Heavy blue collar (Death only)	•		
Control room operator	White collar	•	•	•
Convention manager	White collar	•	•	•
Conveyancer	White collar	•	•	•
Conveyor operator	Medium blue collar	•	•	•
Cook, minimum 3 years experience	Light blue collar	•	•	•
Cook, other (minimum 30 day waiting period)	Medium blue collar	•	•	•
Cooper (barrel/cask maker)	Medium blue collar	•	•	•
Coppersmith	Medium blue collar	•	•	•
Copywriter – full time, not working from home	White collar	•	•	•
Coroner	White collar	•	•	•
Correctional officer (prison)	Heavy blue collar (Death only)	•		
Correspondent – freelance or working overseas	Heavy blue collar (Death only)	•		
Correspondent – full time, not working overseas	Light blue collar	•	•	•
Cosmetician – not working from home	Light blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Cosmetician – working from home	Heavy blue collar (Death only)	•		
Cosmetologist – not working from home	Light blue collar	•	•	•
Cosmetologist – working from home	Heavy blue collar (Death only)	•		
Costume designer – full time, not working from home	Light blue collar	•	•	•
Costume designer – working from home	Heavy blue collar (Death only)	•		
Counsellor	White collar	•	•	•
Courier – bicycle/motor bike	Heavy blue collar (Death only)	•		
Courier – car/van	Heavy blue collar	•	•	•
Court bailiff	Light blue collar	•	•	•
Court office/registrar	White collar	•	•	•
Court usher	Medium blue collar	•	•	•
Crane/derrick/hoist operator	Heavy blue collar (Death only)	•		
Credit controller	White collar	•	•	•
Credit union employee	White collar	•	•	•
Crematorium operator	Heavy blue collar (Death only)	•		
Criminal psychologist	White collar	•	•	•
Criminologist – greater than 10% fieldwork	Light blue collar	•	•	•
Criminologist – less than 10% fieldwork	White collar	•	•	•
Critic – freelance, working from home	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Critic – full time, salaried, not working from home	White collar	•	•	•
Crop dusting, muster	Heavy blue collar (Death only)	•		
Curator (gallery/lib./museum)	White collar	•	•	•
Curator/groundsperson – lawn mowing	Heavy blue collar	•	•	•
Curator/groundsperson – no lawn mowing (minimum 30 day waiting period)	Medium blue collar	•	•	•
Currency broker	White collar	•	•	•
Currency exchange kiosk operator	White collar	•	•	•
Curtain installer	Light blue collar	•	•	•
Curtain shop – proprietor/sales employee	White collar	•	•	•
Customs agent – clerical	White collar	•	•	•
Customs officer	Light blue collar	•	•	•
Cutter – clothing	Heavy blue collar (Death only)	•		
Cutter – metal and stone	Heavy blue collar	•	•	•
Cutting machine operator, clothing	Heavy blue collar (Death only)	•		
Cutting machine operator, metal and stone	Heavy blue collar	•	•	•
Cyclist	Heavy blue collar (Death only)	•		
Dairy farmer proprietor	Heavy blue collar	•	•	•
Dairy farming – process worker	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Dance teacher	Heavy blue collar (Death only)	•		
Dancer	Heavy blue collar (Death only)	•		
Dancing instructor	Heavy blue collar (Death only)	•		
Data entry operator	White collar	•	•	•
Database design specialist	White collar	•	•	•
Database programmer	White collar	•	•	•
Dean – university, degree qualified	White collar	•	•	•
Debt collector – field work (repossessions)	Heavy blue collar (Death only)	•		
Debt collector – office work (no repossessions)	White collar	•	•	•
Deck hand – merchant navy	Heavy blue collar (Death only)	•		
Decorator/designer – full time, not working from home	White collar	•	•	•
Delicatessen – employee (minimum 30 day waiting period)	Medium blue collar	•	•	•
Delicatessen (manager/proprietor)	Medium blue collar	•	•	•
Delivery person – van/car	Heavy blue collar	•	•	•
Demolition – worker, explosives	Heavy blue collar (Death only)	•		
Demolition – worker, no explosives	Heavy blue collar (Death only)	•		
Dental nurse/hygienist	White collar	•	•	•
Dental prosthetist	White collar	•	•	•
Dental surgeon	White collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Dental technician	White collar	•	•	•
Dentist	White collar	•	•	•
Dentist – livestock	White collar	•	•	•
Department store – cleaner	Heavy blue collar	•	•	•
Department store – storeperson	Heavy blue collar	•	•	•
Dept. store (deliveries)	Heavy blue collar	•	•	•
Dept. store (manager/clerical only)	White collar	•	•	•
Dept. store sales no lifting	White collar	•	•	•
Dermatologist – degree qualified	White collar	•	•	•
Derrick operator	Heavy blue collar (Death only)	•		
Designer – interior, no manual work	White collar	•	•	•
Designer – kitchen, no manual work	White collar	•	•	•
Designer (clothes), full time, not working from home	Light blue collar	•	•	•
Designer (clothes), working from home or part time	Heavy blue collar (Death only)	•		
Desktop publisher	White collar	•	•	•
Despatch clerk	White collar	•	•	•
Despatch clerk – other	Light blue collar	•	•	•
Detailer – motor vehicles, est min 2 yrs	Heavy blue collar	•	•	•
Detective, private	Heavy blue collar (Death only)	•		
Developer, real estate	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Diamond cutter/polisher/setter	Medium blue collar	•	•	•
Diemaker/caster	Medium blue collar	•	•	•
Diesel mechanic	Medium blue collar	•	•	•
Dietician – degree qualified	White collar	•	•	•
Dietician – other	White collar	•	•	•
Director – office only, earning \$80,000 pa or more	Professional	•	•	•
Director/producer/editor (radio/TV), full-time, salaried	White collar	•	•	•
Director/producer/editor (theatre)	Heavy blue collar (Death only)	•		
Disabled	Heavy blue collar (Death only)	•		
Disc jockey	Heavy blue collar (Death only)	•		
Dishwasher	Heavy blue collar (Death only)	•		
Disposal shop – proprietor/sales employee	White collar	•	•	•
Distillery worker	Heavy blue collar (Death only)	•		
Ditcher/drainier	Heavy blue collar (Death only)	•		
Diving, professional	Heavy blue collar (Death only)	•		
Dock foreman	Heavy blue collar (Death only)	•		
Dockyard labourer/worker/stevedore	Heavy blue collar (Death only)	•		
Doctor medical (gen./special)	White collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Dog breeder – domestic pets only, est min 2 yrs, not working from home (min 30 day WP)	Heavy blue collar	•	•	•
Dog groomer – domestic pets only, est min 2 yrs, not working from home (min 30 day WP)	Heavy blue collar	•	•	•
Dog kennel operator	Heavy blue collar (Death only)	•		
Dog trainer – domestic pets only, est min 2 yrs, not working from home (min 30 day WP)	Heavy blue collar	•	•	•
Dogman	Heavy blue collar (Death only)	•		
Domestic cleaner/maid	Heavy blue collar	•	•	•
Doorman – 4 or 5 star hotel, department store, no manual work	Medium blue collar	•	•	•
Draftsperson	White collar	•	•	•
Drainage contractor	Heavy blue collar (Death only)	•		
Drapery/haberdashery – proprietor	White collar	•	•	•
Draughtsperson	White collar	•	•	•
Dredger, harbour or river	Heavy blue collar (Death only)	•		
Dressmaker – full-time, salaried, in shop – not working from home	Light blue collar	•	•	•
Dressmaker – working from home	Heavy blue collar (Death only)	•		
Driller/tool pusher off shore, oil & gas	Heavy blue collar (Death only)	•		
Driller/tool pusher on shore, oil & gas, coal, water & mineral	Heavy blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Driver – bread and/or milk	Heavy blue collar	•	•	•
Driver – truck, long distance, over 800kms from base	Heavy blue collar (Death only)	•		
Driver – truck, mining, under 800kms from base	Heavy blue collar (Death only)	•		
Driver – truck, non mining, under 800kms from base	Heavy blue collar (Death only)	•		
Driver – ambulance	Medium blue collar	•	•	•
Driver – armoured car	Heavy blue collar (Death only)	•		
Driver – backhoe/bobcat/bulldozer (domestic work only) – no mining	Heavy blue collar (Death only)	•		
Driver – bus/coach – local, metro only, under 200 km from base (minimum 30 day waiting period)	Medium blue collar	•	•	•
Driver – bus/coach – long distance ie greater than 800 km from base	Heavy blue collar (Death only)	•		
Driver – bus/coach – mid distance ie under 800km from base, returning home within 24hrs, min 30 day WP	Medium blue collar	•	•	•
Driver – car delivery	Light blue collar	•	•	•
Driver – chauffeur/hire car (full time) (minimum 30 day waiting period)	Medium blue collar	•	•	•
Driver – dairy delivery	Heavy blue collar	•	•	•
Driver – dump truck – mining, no underground, no explosives, est min 2 years, max benefit period 2 yrs	Heavy blue collar (Death only)	•		
Driver – excavator	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Driver – fork lift (no docks)	Heavy blue collar	•	•	•
Driver – freight train	Heavy blue collar (Death only)	•		
Driver – funeral/hearse – driver/pallbearer	Medium blue collar	•	•	•
Driver – garbage (collector/driver)	Heavy blue collar	•	•	•
Driver – grader – (mining), no underground, no explosives, est min yrs, max benefit period 2 yrs	Heavy blue collar (Death only)	•		
Driver – grader – (no mining)	Heavy blue collar	•		•
Driver – heavy equipment/plant operator	Heavy blue collar (Death only)	•		
Driver – hoist operator	Heavy blue collar (Death only)	•		
Driver – ice cream van	Heavy blue collar (Death only)	•		
Driver – mail van	Heavy blue collar	•	•	•
Driver – petroleum	Heavy blue collar (Death only)	•		
Driver – plant operator (mining) no underground, no explosives, est min 2 yrs, max BP 2 yrs	Heavy blue collar (Death only)	•		
Driver – plant operator (non-mining)	Heavy blue collar (Death only)	•		
Driver – road sweeper	Heavy blue collar (Death only)	•		
Driver – tanker	Heavy blue collar (Death only)	•		
Driver – taxi owner/driver, est min 2 yrs	Heavy blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Driver – tow truck	Heavy blue collar (Death only)	•		
Driver – train	Heavy blue collar (Death only)	•		
Driver – tram	Heavy blue collar (Death only)	•		
Driver – trotting	Heavy blue collar (Death only)	•		
Driver – truck – local (non-mining) ie under 200km from base	Heavy blue collar	•	•	•
Driver – truck – long distance ie greater than 800km from base	Heavy blue collar (Death only)	•		
Driver – truck – mid dist < 800km, returning home within 24 hrs, no loading or unloading, max BP 2 yrs	Heavy blue collar (Death only)	•		
Driver – truckdriver – mid dist < 800km, no u/ground, no expl, no loading/unloading, est min 2yrs, max BP 2yrs	Heavy blue collar (Death only)	•		
Driving examiner	Light blue collar	•	•	•
Driving instructor, est min 2 yrs (minimum 30 day waiting period)	Medium blue collar	•	•	•
Drover	Heavy blue collar (Death only)	•		
Dry cleaning shop assistant/manager, manual work (minimum 30 day waiting period)	Medium blue collar	•	•	•
Dry cleaning shop proprietor/manager, incidental light manual work	Light blue collar	•	•	•
Duty free shop – proprietor/sales employee	White collar	•	•	•
Earth moving op – domestic – no mining	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Earth moving op – mining, no underground, no explosives, est min 2 yrs, max BP 2 yrs	Heavy blue collar (Death only)	•		
Economist – degree qualified	White collar	•	•	•
Editor (newspaper/ magazines)	White collar	•	•	•
Editor (publish/ proofreading)	White collar	•	•	•
Editor (radio/TV/film) – full-time, salaried	White collar	•	•	•
Editor (theatre)	Heavy blue collar (Death only)	•		
Education inspector	White collar	•	•	•
Electrical cable joiner	Medium blue collar	•	•	•
Electrical engineer, qualified	Medium blue collar	•	•	•
Electrical fitter	Medium blue collar	•	•	•
Electrical inspector (climbing poles)	Heavy blue collar (Death only)	•		
Electrical inspector/ meter reader (not poles)	Light blue collar	•	•	•
Electrical linesperson greater than 15 metres	Heavy blue collar (Death only)	•		
Electrical linesperson less than 15 metres	Heavy blue collar (Death only)	•		
Electrical shop – proprietor	Light blue collar	•	•	•
Electrical substation operator	Heavy blue collar	•	•	•
Electrical switch operator	Medium blue collar	•	•	•
Electrician – cinema	Medium blue collar	•	•	•



Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Electrician – mining, qualified, no underground, no explosives, est min 2 years	Heavy blue collar	•	•	•
Electrician – supervisor	Light blue collar	•	•	•
Electrician – trade qualified	Medium blue collar	•	•	•
Electro plater/typer/enameller	Medium blue collar	•	•	•
Electronic technician	Medium blue collar	•	•	•
Elevator mechanic/installer	Heavy blue collar	•	•	•
Embalmer	Medium blue collar	•	•	•
Employment agency consultant	White collar	•	•	•
Employment agency principle	White collar	•	•	•
Enameller	Medium blue collar	•	•	•
Endocrinologist	White collar	•	•	•
Endodontist	White collar	•	•	•
Engineer – field work, no manual, no underground or off shore work	Light blue collar	•	•	•
Engineer – supervisor	Light blue collar	•	•	•
Engineer – admin, office only, degree qualified	White collar	•	•	•
Engineer – film/TV/radio/theatre (employed full time)	Light blue collar	•	•	•
Engineer – manual	Medium blue collar	•	•	•
Engineer – mining, qualified, no underground, no explosives, est min 2 yrs (min 30 day WP)	Heavy blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Engineer – ships, not armed forces, not working at sea	Medium blue collar	•	•	•
Engineer – ships, not armed forces, working at sea	Heavy blue collar (Death only)	•		
Engineer – ships, not armed forces, working at sea, Australian waters only – return to land each day	Medium blue collar	•	•	•
Engineer admin/tech. Qualified	White collar	•	•	•
Engraver/etcher	Light blue collar	•	•	•
Entertainer/singer	Heavy blue collar (Death only)	•		
Entomologist – qualified, field work, not overseas	Medium blue collar	•	•	•
Entomologist – qualified, field work, overseas	Heavy blue collar (Death only)	•		
Entomologist – qualified, no field work	White collar	•	•	•
Environmental engineer – office based, degree qualified	White collar	•	•	•
Environmental health officer – office only	White collar	•	•	•
Epidemiologist	White collar	•	•	•
Equipment hire – receptionist only	White collar	•	•	•
Equipment hire – repair/service	Medium blue collar	•	•	•
Escalator installer	Medium blue collar	•	•	•
Escapologist	Heavy blue collar (Death only)	•		
Estate agent, qualified	White collar	•	•	•
Estimator	White collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Etcher	Heavy blue collar (Death only)	•		
Events manager/co-ordinator	White collar	•	•	•
Executive assistant	White collar	•	•	•
Executive secretary	White collar	•	•	•
Explosives handling	Heavy blue collar (Death only)	•		
Explosives transporting	Heavy blue collar (Death only)	•		
Exporter/importer (clerical only)	White collar	•	•	•
Exterminator/fumigator (trade qualified only)	Heavy blue collar	•	•	•
Factory hand/worker	Heavy blue collar (Death only)	•		
Factory manager – no manual work	White collar	•	•	•
Family day career	Heavy blue collar (Death only)	•		
Farm labourer/employee	Heavy blue collar (Death only)	•		
Farmer – owner/manager – cane/banana/oyster farm – est min 2 years, full time	Heavy blue collar	•	•	•
Farmer – owner/manager – est min 2 years, manual work – including mustering or shearing, full time	Heavy blue collar	•	•	•
Farmer – owner/manager – fruit grower, orchardist – est min 2 years, full time	Heavy blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Farmer – owner/mgr/supervising only, light manual work <20%, est min 2 yrs, no mustering/shearing, F/T	Light blue collar	•	•	•
Farmer – owner/mgr – other than cane/banana/oyster farm, est min 2 yrs, manual work, F/T (min 30 day WP)	Heavy blue collar	•	•	•
Farming contractor	Heavy blue collar (Death only)	•		
Farrier/blacksmith	Heavy blue collar (Death only)	•		
Fashion buyer – employee	Light blue collar	•	•	•
Fashion designer – full time not working from home	Light blue collar	•	•	•
Fashion designer – full time working from home	Heavy blue collar (Death only)	•		
Fashion stylist	Heavy blue collar (Death only)	•		
Fast food/take away – employee (minimum 30 day waiting period)	Medium blue collar	•	•	•
Fast food/take away proprietor	Medium blue collar	•	•	•
Fencing – agriculture industry	Heavy blue collar (Death only)	•		
Fencing – worker	Heavy blue collar (Death only)	•		
Fencing contractor/subcontractor (domestic)	Heavy blue collar	•	•	•
Ferry crew – Australian waters only	Heavy blue collar (Death only)	•		
Ferry officer – Australian waters only	Medium blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Fibre optic technician (electrical work, qualified)	Medium blue collar	•	•	•
Fibre optic technician (no electrical work, qualified)	Light blue collar	•	•	•
Fibreglass moulder	Heavy blue collar	•	•	•
Film developer – not working from home	Heavy blue collar (Death only)	•		
Film developer – working from home	White collar	•	•	•
Film director – employed full time	White collar	•	•	•
Film distributor	White collar	•	•	•
Film producer – employed full time	White collar	•	•	•
Film technician – employed full time	Light blue collar	•	•	•
Finance adviser/consultant/planner – degree qualified	White collar	•	•	•
Finance adviser/consultant/planner – other	White collar	•	•	•
Fire chief – admin only	White collar	•	•	•
Fire investigator	Medium blue collar	•	•	•
Fire prevention officer no manual work	White collar	•	•	•
Fire ranger	Heavy blue collar (Death only)	•		
Fire safety inspector	Light blue collar	•	•	•
Firefighter – airport, town, city only, no explosives	Heavy blue collar (Death only)	•		
Firefighter – mining, oil & natural gas wells, bush firefighting, explosives	Heavy blue collar (Death only)	•		
Fish & chip shop – employee (minimum 30 day waiting period)	Medium blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Fish & chip shop – proprietor	Medium blue collar	•	•	•
Fish farmer	Heavy blue collar	•	•	•
Fisheries officer – field work	Light blue collar	•	•	•
Fisheries officer – office	White collar	•	•	•
Fisherman	Heavy blue collar (Death only)	•		
Fishmonger – employee	Heavy blue collar (Death only)	•		
Fishmonger's shop – proprietor	Medium blue collar	•	•	•
Fitness centre – instructor, other	Heavy blue collar (Death only)	•		
Fitness centre – proprietor/manager (admin only)	Light blue collar	•	•	•
Fitness instructor, full time, minimum 3 years experience, maximum 2 year benefit period	Heavy blue collar (Death only)	•		
Fitter – fitter & turner, minimum 3 years experience	Medium blue collar	•	•	•
Fitter – fitter & turner, trade qualified	Medium blue collar	•	•	•
Fitter – fitter & turner – mining, qual, no underground, no explosives, est min 2 yrs (min 30 day WP)	Heavy blue collar	•	•	•
Flight crew – commercial pilot/flight engineer	Heavy blue collar (Death only)	•		
Flight crew – flight attendants (commercial airline), min 60 day WP, max 5 yr BP	Light blue collar	•	•	
Flight engineer – commercial airline	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Floor sander	Heavy blue collar (Death only)	•		
Floor tiler – other, minimum 3 years experience	Heavy blue collar	•	•	•
Floor tiler – trade qualified	Heavy blue collar	•	•	•
Florist – deliveries (minimum 30 day waiting period)	Medium blue collar	•	•	•
Florist – sales only	White collar	•	•	•
Flying instructor	Heavy blue collar (Death only)	•		
Food technologist	White collar	•	•	•
Football – coach, est min 2 yrs	Heavy blue collar (Death only)	•		
Football (professional)	Heavy blue collar (Death only)	•		
Footwear shop – proprietor	White collar	•	•	•
Foreign correspondent	Heavy blue collar (Death only)	•		
Foreman (construction), no manual work	Light blue collar	•	•	•
Foreperson	Light blue collar	•	•	•
Forest ranger	Medium blue collar	•	•	•
Forester	Heavy blue collar (Death only)	•		
Foundry worker	Heavy blue collar (Death only)	•		
Freezing works employee	Heavy blue collar (Death only)	•		
French polisher	Medium blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Fruit & vegetable wholesaler	Medium blue collar	•	•	•
Fruit grower	Heavy blue collar	•	•	•
Fruit picker	Heavy blue collar (Death only)	•		
Fruiterer employee (minimum 30 day waiting period)	Heavy blue collar	•	•	•
Fruiterer proprietor	Medium blue collar	•	•	•
Fumigator	Heavy blue collar	•	•	•
Funeral – assistant	Medium blue collar	•	•	•
Funeral – director, admin only	White collar	•	•	•
Funeral – embalmer	Medium blue collar	•	•	•
Funeral – undertaker	Medium blue collar	•	•	•
Furnace attendant	Heavy blue collar (Death only)	•		
Furniture manufacturer	Medium blue collar	•	•	•
Furniture new/used – sales only	Light blue collar	•	•	•
Furniture new/used (delivery)	Heavy blue collar (Death only)	•		
Furniture removalist, interstate driving	Heavy blue collar (Death only)	•		
Furniture removalist, no interstate driving	Heavy blue collar (Death only)	•		
Furniture restorer	Medium blue collar	•	•	•
Furrier	Light blue collar	•	•	•
Galvanizer	Heavy blue collar	•	•	•
Gaming inspector	Light blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Gaming/poker machine staff	Medium blue collar	•	•	•
Garage door installer	Medium blue collar	•	•	•
Garage/service station – cashier/console operator, full time, sales only	Light blue collar	•	•	•
Garage/service station attendant full time	Heavy blue collar	•	•	•
Garage/service station proprietor, full time, no manual work	Light blue collar	•	•	•
Gardener – lawn mowing	Heavy blue collar	•	•	•
Gardener – unqualified	Heavy blue collar (Death only)	•		
Gardener/horticulturist – qualified, no lawn mowing	Medium blue collar	•	•	•
Gas fitter – trade qualified	Medium blue collar	•	•	•
Gas inspector/meter reader	Light blue collar	•	•	•
Gas mechanic – other, minimum 3 years experience	Medium blue collar	•	•	•
Gas mechanic – trade qualified	Medium blue collar	•	•	•
Gas meter reader	Light blue collar	•	•	•
Gas pipe laying	Heavy blue collar (Death only)	•		
Gastroenterologist	White collar	•	•	•
Gemcutter/setter	Light blue collar	•	•	•
Gemmologist – less than 10% field work	White collar	•	•	•
Gemmologist – other	Light blue collar	•	•	•
General insurance agent/broker	White collar	•	•	•
General practitioner	White collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
General store – proprietor/sales employee	Light blue collar	•	•	•
Geologist – office duties only, not degree qualified	White collar	•	•	•
Geologist – full time, field work greater than 20%, not offshore, degree qualified	Medium blue collar	•	•	•
Geologist – office duties only, degree qualified	White collar	•	•	•
Geologist – offshore (oil/gas) or underground	Heavy blue collar (Death only)	•		
Geologist, full time, field work less than 20% , not off shore, degree qualified	Light blue collar	•	•	•
Geoscientist, degree qualified, field work, not offshore	Medium blue collar	•	•	•
Geoscientist, degree qualified, field work, offshore	Heavy blue collar (Death only)	•		
Geoscientist, degree qualified, no field work, not offshore	White collar	•	•	•
Geriatrician	White collar	•	•	•
Gift shop – proprietor/sales employee	White collar	•	•	•
Glass blower – furnace	Heavy blue collar (Death only)	•		
Glass cutter (hand)	Medium blue collar	•	•	•
Glazier/beveller/cutter/polisher	Medium blue collar	•	•	•
Goldsmith/silversmith	Light blue collar	•	•	•
Golf professional, shop and tuition only, est. min 2 yrs , max 5 yrs BP (min 30 day WP)	Medium blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Golf professional, tuition and/or touring/ tournaments	Heavy blue collar (Death only)	•		
Golf shop proprietor/ employee – shop only	Light blue collar	•	•	•
Governess – qualified, full time, no domestic duties	Light blue collar	•	•	•
Graphic artist/ designer	White collar	•	•	•
Grave digger	Heavy blue collar (Death only)	•		
Greengrocer shop – employee (minimum 30 day waiting period)	Medium blue collar	•	•	•
Greengrocer shop – proprietor	Medium blue collar	•	•	•
Greenkeeper – lawn mowing	Heavy blue collar	•	•	•
Greenkeeper – no lawn mowing	Medium blue collar	•	•	•
Grocery shop – employee, full time (minimum 30 day waiting period)	Medium blue collar	•	•	•
Grocery shop – proprietor	Light blue collar	•	•	•
Groundsperson (curator/greens), lawn mowing, full time	Heavy blue collar	•	•	•
Groundsperson (curator/greens), no lawn mowing, full time	Medium blue collar	•	•	•
Guard, prison	Heavy blue collar (Death only)	•		
Guest house proprietor	Heavy blue collar (Death only)	•		
Guide, museum	White collar	•	•	•
Gunsmith – proprietor	Medium blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Gym instructor, full time, minimum 3 years experience, maximum 2 year benefit period	Heavy blue collar (Death only)	•		
Gynaecologist	White collar	•	•	•
Haberdasher shop – proprietor/sales employee	White collar	•	•	•
Haematologist	White collar	•	•	•
Hairdresser/barber – fully qualified, est min 2 yrs, not working from home	Light blue collar	•	•	•
Handyman – minimum 2 yrs experience, maximum benefit 2 years	Heavy blue collar	•	•	•
Harbour pilot/tug boat operator	Heavy blue collar	•	•	•
Hardware supplies – admin/clerical/ management	White collar	•	•	•
Hardware supplies – sales only	Light blue collar	•	•	•
Hardware supplies (yard work)	Heavy blue collar (Death only)	•		
Head waiter/waitress	Light blue collar	•	•	•
Headmaster/ headmistress – degree qualified	White collar	•	•	•
Health club manager – 100% office based	White collar	•	•	•
Health food shop – proprietor/employee	Light blue collar	•	•	•
Health inspector	White collar	•	•	•
Heating engineer – qualified	Light blue collar	•	•	•
Heavy risk – generic	Heavy blue collar	•	•	•
Helicopter pilot, no mustering	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Helicopter rescue	Heavy blue collar (Death only)	•		
Help desk operator	White collar	•	•	•
Herbalist – qualified, not working from home	White collar	•	•	•
Hire car – admin	White collar	•	•	•
Historian – degree qualified, no field work	White collar	•	•	•
Home duties/home maker	Light blue collar	•	•	
Homeopath – other	Heavy blue collar (Death only)	•		
Homeopath – qualified, Australian registered, not working from home	White collar	•	•	•
Horse breaker	Heavy blue collar (Death only)	•		
Horse breeder/dealer	Heavy blue collar (Death only)	•		
Horse riding instructor (not horse racing industry)	Heavy blue collar (Death only)	•		
Horse strapper	Heavy blue collar (Death only)	•		
Horse trainer	Heavy blue collar (Death only)	•		
Horses, bookmaker	Heavy blue collar (Death only)	•		
Horses, jockey	Heavy blue collar (Death only)	•		
Horticulturist/gardener – other	Heavy blue collar (Death only)	•		
Horticulturist/gardener – qualified, full time, no mowing	Medium blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Hospital (orderly)	Heavy blue collar	•	•	•
Hospital (porter)	Heavy blue collar	•	•	•
Hospital administrator/manager, earning over \$80,000 pa.	Professional	•	•	•
Hospital worker – clerical	White collar	•	•	•
Hospital worker (domestic)	Heavy blue collar	•	•	•
Hospital, clerical/admin worker only	White collar	•	•	•
Hotel cleaner	Heavy blue collar	•	•	•
Hotel concierge – 4 or 5 star hotel, no manual work	Light blue collar	•	•	•
Hotel porter	Heavy blue collar (Death only)	•		
Hotel receptionist	White collar	•	•	•
Hotel/motel/club manager – with no bar	Light blue collar	•	•	•
Hotel/motel/club manager with bar (minimum 30 day waiting period)	Medium blue collar	•	•	•
House reblocker/restumper	Heavy blue collar	•	•	•
House removalist/remover	Heavy blue collar (Death only)	•		
Housekeeper/maid – full time employee	Heavy blue collar	•	•	•
Housewife/husband	Light blue collar	•	•	
Human resources personnel – degree qualified	White collar	•	•	•
Human resources personnel – not qualified	White collar	•	•	•



Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Hunting, professional	Heavy blue collar (Death only)	•		
Hydraulic hose fitter	Medium blue collar	•	•	•
Hydrographer	Light blue collar	•	•	•
Hypnotherapist – other	Heavy blue collar (Death only)	•		
Hypnotherapist – qualified, Australian registered	White collar	•	•	•
Hypnotist	Heavy blue collar (Death only)	•		
Ice cream shop – employee (minimum 30 day waiting period)	Medium blue collar	•	•	•
Ice cream shop – proprietor	Light blue collar	•	•	•
Illusionist	Heavy blue collar (Death only)	•		
Illustrator – full time salaried, not working from home	White collar	•	•	•
Impersonator	Heavy blue collar (Death only)	•		
Importer/exporter (admin. only)	White collar	•	•	•
Industrial chemist – non hazardous material	White collar	•	•	•
Industrial chemist – other	Heavy blue collar (Death only)	•		
Industrial engineer – qualified, field work/ supervision	Light blue collar	•	•	•
Industrial engineer – qualified, office based	White collar	•	•	•
Industrial relations consultant	White collar	•	•	•
Innkeeper – manager, no bar	Light blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Innkeeper – manager, with bar	Medium blue collar	•	•	•
Inspector – beach	Heavy blue collar (Death only)	•		
Inspector – building	Light blue collar	•	•	•
Inspector – gas	Light blue collar	•	•	•
Inspector – health	White collar	•	•	•
Inspector – schools	White collar	•	•	•
Instructor – sports, est min 2 yrs, all other sports	Heavy blue collar (Death only)	•		
Instructor – sports, est min 2 yrs, swimming and tennis only	Medium blue collar	•	•	•
Instructor (driving) est min 2 yrs (minimum 30 day waiting period)	Medium blue collar	•	•	•
Instrument maker	Medium blue collar	•	•	•
Insulation installer	Heavy blue collar	•	•	•
Insurance agent/ broker/consultant – degree qualified	White collar	•	•	•
Insurance agent/ broker/consultant – other	White collar	•	•	•
Insurance clerk/ administrator	White collar	•	•	•
Insurance investigator (employed by insurance company), salaried	Light blue collar	•	•	•
Insurance investigator (freelance)	Heavy blue collar (Death only)	•		
Insurance loss assessor/adjuster, field work	Light blue collar	•	•	•
Insurance loss assessor/adjuster, office only	White collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Insurance manager/ executive	White collar	•	•	•
Interior decorator/ designer – not qualified, minimum 3 years experience	Medium blue collar	•	•	•
Interior decorator/ designer – qualified, no manual work	White collar	•	•	•
International relations consultant – 100% based in Australia	White collar	•	•	•
Internet entrepreneur	Heavy blue collar (Death only)	•		
Internet technician – full time, salaried, not working from home	White collar	•	•	•
Interpreter – degree qualified	White collar	•	•	•
Interpreter – not qualified	White collar	•	•	•
Investigator – private	Heavy blue collar (Death only)	•		
Investment – analyst/ consultant, qualified	White collar	•	•	•
Investment – property/developer	Heavy blue collar (Death only)	•		
Investment advisor – degree qualified	White collar	•	•	•
Investment advisor – others	White collar	•	•	•
Investor – property developer	Heavy blue collar (Death only)	•		
Iridologist – qualified	White collar	•	•	•
Ironing contractor	Heavy blue collar (Death only)	•		
Ironmonger (metal dealer)	Heavy blue collar (Death only)	•		
Irrigation worker	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
IT account manager	White collar	•	•	•
IT applications consultant – qualified	White collar	•	•	•
IT manager	White collar	•	•	•
IT sales consultant	White collar	•	•	•
IT technical writer	White collar	•	•	•
IT technician	Light blue collar	•	•	•
IT training consultant	White collar	•	•	•
Jackaroo/jillaroo	Heavy blue collar (Death only)	•		
Janitor (live off premises)	Heavy blue collar (Death only)	•		
Janitor (live on premises)	Heavy blue collar (Death only)	•		
Jeweller – cutter/ setter/engraver	Light blue collar	•	•	•
Jeweller – manufacture/repair	Light blue collar	•	•	•
Jeweller – sales only	White collar	•	•	•
Jillaroo/jackeroo	Heavy blue collar (Death only)	•		
Jockey	Heavy blue collar (Death only)	•		
Joiner – other, minimum 3 years experience	Medium blue collar	•	•	•
Joiner – trade qualified	Medium blue collar	•	•	•
Journalist (newspaper) freelance or some overseas assignments	Heavy blue collar (Death only)	•		
Journalist (radio/ TV/newspaper) full time, no overseas assignments	Light blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Judge	White collar	•	•	•
Juice vendor, proprietor	Light blue collar	•	•	•
Justice of the peace (JP) – full time, not working from home	White collar	•	•	•
Kennel operator/ proprietor/employee	Heavy blue collar (Death only)	•		
Key punch operator	White collar	•	•	•
Keyboard operator	White collar	•	•	•
Kindergarten – other	Heavy blue collar (Death only)	•		
Kindergarten teacher – qualified, Australian registered, not working from home	White collar	•	•	•
Kinesiologist – qualified, not working from home	White collar	•	•	•
Kitchenhand	Heavy blue collar (Death only)	•		
Laboratory chemist – degree qualified	White collar	•	•	•
Laboratory technician	White collar	•	•	•
Laboratory technician offshore, oil & gas	Heavy blue collar (Death only)	•		
Labourer	Heavy blue collar (Death only)	•		
Land broker	Light blue collar	•	•	•
Land surveyor, qualified, mining industry, no underground (minimum 30 day)	Medium blue collar	•	•	•
Land surveyor, qualified, not mining industry	Light blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Landlord	Heavy blue collar (Death only)	•		
Landscape architect, qualified, no manual	White collar	•	•	•
Landscape gardener – est minimum 3 years, no mowing	Medium blue collar	•	•	•
Landscape gardener – minimum 3 years experience, mowing	Heavy blue collar	•	•	•
Landscape gardener – qualified, no mowing	Medium blue collar	•	•	•
Lathe operator	Medium blue collar	•	•	•
Laundry – proprietor, no manual	Light blue collar	•	•	•
Laundry staff	Heavy blue collar (Death only)	•		
Law clerk/ administrator/ paralegal	White collar	•	•	•
Lawnmower contractor, minimum 3 years experience, full time	Heavy blue collar	•	•	•
Lawnmower retailer – service/repairs	Medium blue collar	•	•	•
Lawnmower shop – proprietor, sales only	Light blue collar	•	•	•
Lawyer	White collar	•	•	•
Lecturer – degree qualified	White collar	•	•	•
Lecturer – other	White collar	•	•	•
Leed lighter	Medium blue collar	•	•	•
Legal – generic	White collar	•	•	•
Legal practitioner – qualified	White collar	•	•	•
Legal secretary	White collar	•	•	•
Librarian – degree qualified	White collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Librarian – other	White collar	•	•	•
Library curator	White collar	•	•	•
Life coach – est min 2 yrs, full time	Heavy blue collar (Death only)	•		
Life insurance adviser – qualified	White collar	•	•	•
Lifeguard, amateur	Heavy blue collar (Death only)	•		
Lifeguard, professional	Heavy blue collar (Death only)	•		
Lift installer/mechanic – qualified	Heavy blue collar	•	•	•
Lift mechanic/installer – qualified	Heavy blue collar	•	•	•
Light fittings shop – proprietor/sales employee	White collar	•	•	•
Light manual – generic	Light blue collar	•	•	•
Linesperson, electrical greater than 15 metres	Heavy blue collar (Death only)	•		
Linesperson, electrical less than 15 metres	Heavy blue collar (Death only)	•		
Lingerie shop – proprietor/sales employee	White collar	•	•	•
Linotyper/lithographer	Light blue collar	•	•	•
Liquor store – proprietor/employee	Light blue collar	•	•	•
Lithographer	Light blue collar	•	•	•
Livestock auctioneer/buyer/broker	Light blue collar	•	•	•
Livestock chiropractor	White collar	•	•	•
Livestock dentist	White collar	•	•	•
Livestock veterinarian	White collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Locksmith – other, minimum 3 years experience	Light blue collar	•	•	•
Locksmith – trade qualified	Light blue collar	•	•	•
Log hauler	Heavy blue collar (Death only)	•		
Loss adjuster/assessor, field work	Light blue collar	•	•	•
Loss adjuster/assessor, office only	White collar	•	•	•
Lumber merchant (office/sales)	White collar	•	•	•
Machinery equipment hire – in***, light weight work	Light blue collar	•	•	•
Machinery equipment hire – repairs/maintenance	Medium blue collar	•	•	•
Machinery equipment hire – sales/admin, no manual work	White collar	•	•	•
Machinist – clothing	Heavy blue collar (Death only)	•		
Machinist – metal, trade qualified	Medium blue collar	•	•	•
Machinist – repair & maintenance, trade qualified	Medium blue collar	•	•	•
Machinist – wood, trade qualified	Medium blue collar	•	•	•
Machinist – sailmaking, trade qualified	Heavy blue collar	•	•	•
Machinist, other – minimum 3 years experience	Medium blue collar	•	•	•
Magazine journalist – freelance or overseas assignments	Heavy blue collar (Death only)	•		
Magazine journalist – full time, salaried, no overseas assignments	Light blue collar	•	•	•
Magician	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Magistrate	White collar	•	•	•
Maid – employed full time	Heavy blue collar	•	•	•
Mail contractor/sorter	Heavy blue collar	•	•	•
Maintenance worker, airports	Medium blue collar	•	•	•
Maintenance/repair worker – mining, semi-qual, no underground, no expl, est min 2 yrs, max BP 2 yrs	Heavy blue collar (Death only)	•		
Maitre'd – cooking and/or waitering (minimum 30 day waiting period)	Medium blue collar	•	•	•
Maitre'd – no cooking or waitering	Light blue collar	•	•	•
Makeup artist – filmmaking/theatre/television (no overseas assignment), full time employee	Light blue collar	•	•	•
Management consultant – degree qualified	White collar	•	•	•
Management consultant – other	White collar	•	•	•
Manager – office/admin only, no manual	White collar	•	•	•
Managerial – generic	White collar	•	•	•
Managing director – qualified, office based, earning \$80k pa or more, other	Professional	•	•	•
Managing director – qualified, office based, other	White collar	•	•	•
Manicurist – not working from home	Light blue collar	•	•	•
Manicurist – working from home	Heavy blue collar (Death only)	•		
Manual – generic	Medium blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Manufacturing – production line	Heavy blue collar (Death only)	•		
Manufacturing – senior executive	White collar	•	•	•
Manufacturing – skilled trade qualified	Medium blue collar	•	•	•
Manufacturing – supervisor, no manual work	Light blue collar	•	•	•
Marina proprietor	Medium blue collar	•	•	•
Marine architect – degree qualified	White collar	•	•	•
Marine architect – other	White collar	•	•	•
Marine biologist – qualified, field work, Australian waters, returns to land daily	Medium blue collar	•	•	•
Marine biologist – qualified, international waters	Heavy blue collar (Death only)	•		
Marine biologist – qualified, office only, Australia based	White collar	•	•	•
Marine engineer – other, minimum 3 years experience, not working at sea	Medium blue collar	•	•	•
Marine engineer – trade qualified, not working at sea	Medium blue collar	•	•	•
Marine engineer/surveyor – Australian waters, returns to land daily	Medium blue collar	•	•	•
Marine engineer/surveyor – international waters	Heavy blue collar (Death only)	•		
Marine surveyor – Australian waters, returns to land daily	Medium blue collar	•	•	•
Marine surveyor – other, minimum 3 years experience, not working at sea	Medium blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Marine surveyor – trade qualified, not working at sea	Medium blue collar	•	•	•
Market gardener	Heavy blue collar	•	•	•
Market research interviewer	Light blue collar	•	•	•
Market researcher, office only	White collar	•	•	•
Market stall holder	Heavy blue collar (Death only)	•		
Marketing executive/manager, degree qualified, earning \$80,000 or more	Professional	•	•	•
Marketing executive/manager, degree qualified, earning less than \$80,000	White collar	•	•	•
Marketing/sales manager – office only, other	White collar	•	•	•
Martial arts instructor	Heavy blue collar (Death only)	•		
Mason – trade qualified	Heavy blue collar	•	•	•
Massage therapist – registered/qualified, not working from home/mobile (min 30 day WP) (TPD any occ only)	Medium blue collar	•	•	•
Massage therapist – working from home/mobile	Heavy blue collar (Death only)	•		
Masseur – Australian registered/trade qualified, not working from home/mobile (min 30 day WP)	Medium blue collar	•	•	•
Masseur – unqualified/working from home,	Heavy blue collar (Death only)	•		
Mathematician – qualified, not working from home	White collar	•	•	•
Matron (admin only)	White collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Meat boner	Heavy blue collar (Death only)	•		
Meat inspector	Light blue collar	•	•	•
Meat packer	Heavy blue collar (Death only)	•		
Mechanic – mining, qualified, no underground, no explosives, est min 2 yrs (min 30 day WP)	Medium blue collar	•	•	•
Mechanic – trade qualified	Medium blue collar	•	•	•
Mediator	White collar	•	•	•
Medical – generic	White collar	•	•	•
Medical imaging technologist	White collar	•	•	•
Medical laboratory technician/phlebotomist	Light blue collar	•	•	•
Medical practitioner	White collar	•	•	•
Medical record/clinical coder	White collar	•	•	•
Member of parliament	Heavy blue collar (Death only)	•		
Merchant banker – degree qualified	White collar	•	•	•
Merchant banker – other	White collar	•	•	•
Merchant navy – dockworkers	Heavy blue collar (Death only)	•		
Merchant navy (crew)	Heavy blue collar (Death only)	•		
Merchant navy officers – Australian waters only	Light blue collar	•	•	•
Merchant navy seaman/officers	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Metal industry – supervisor, no manual work	Light blue collar	•	•	•
Metal worker, minimum 3 years experience	Heavy blue collar	•	•	•
Metal worker, trade qualified	Heavy blue collar	•	•	•
Metallographer qualified	White collar	•	•	•
Metallurgist – field/ non office work, trade qualified	Medium blue collar	•	•	•
Metallurgist – office duties, degree qualified	White collar	•	•	•
Metallurgist – unskilled	Heavy blue collar (Death only)	•		
Metals dealer – scrap	Heavy blue collar (Death only)	•		
Meteorologist – degree qualified	White collar	•	•	•
Meteorologist – other	White collar	•	•	•
Meter reader (gas/ electrical)	Light blue collar	•	•	•
Microbiologist – degree qualified	White collar	•	•	•
Microbiologist – other	White collar	•	•	•
Midwife (qualified)	Light blue collar	•	•	•
Military personnel – 100% admin only	White collar	•	•	•
Military personnel – all ranks	Heavy blue collar (Death only)	•		
Milk delivery	Heavy blue collar	•	•	•
Milk vendor	Heavy blue collar	•	•	•
Milkbar – employee (minimum 30 day waiting period)	Medium blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Milkbar – proprietor	Light blue collar	•	•	•
Millinery shop – proprietor/employee	Light blue collar	•	•	•
Mine surveyor qualified (underground) no explosives	Heavy blue collar (Death only)	•		
Mine surveyor qualified, no underground, no explosives, est min 2 yrs (min 30 day WP)	Medium blue collar	•	•	•
Mineralogist – qualified	White collar	•	•	•
Mining – airleg min	Heavy blue collar (Death only)	•		
Mining – asbestos	Heavy blue collar (Death only)	•		
Mining – backhoe/ bobcat/bulldozer operator, no underground, no explosives, est min 2 yrs, max BP 2 yrs	Heavy blue collar (Death only)	•		
Mining – blast hole driller, (lump sum), max BP 2 yrs and 20% occ loading (IP cover)	Heavy blue collar (Death only)	•		
Mining – bogger driver/operator	Heavy blue collar (Death only)	•		
Mining – boiler maker, no underground work	Heavy blue collar (Death only)	•		
Mining – civil/ structural engineer, no underground, no explosives	Heavy blue collar (Death only)	•		
Mining – civil/ structural engineer, underground, no explosives	Heavy blue collar (Death only)	•		
Mining – continuous/ longwall operator	Heavy blue collar (Death only)	•		
Mining – crane operator	Heavy blue collar (Death only)	•		



Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Mining – crusher operator	Heavy blue collar (Death only)	•		
Mining – diesel fitter, no underground, no explosives	Heavy blue collar (Death only)	•		
Mining – diesel fitter, underground, no explosives	Heavy blue collar (Death only)	•		
Mining – diesel loader operator	Heavy blue collar (Death only)	•		
Mining – diesel/plant mechanic, no underground, no explosives	Heavy blue collar (Death only)	•		
Mining – diesel/plant mechanic, underground, no explosives	Heavy blue collar (Death only)	•		
Mining – earthmover/dump truck operator, no underground, no explosives, est min 2 yrs, max BP 2 yrs	Heavy blue collar (Death only)	•		
Mining – electrical engineer, qualified, no underground, no explosives	Medium blue collar	•	•	•
Mining – electrical engineer, qualified, underground, no explosives	Heavy blue collar (Death only)	•		
Mining – electrician, qualified, no underground, no explosives, est min 2 yrs (min 30 day WP)	Medium blue collar	•	•	•
Mining – electrician, qualified, underground, no explosives	Heavy blue collar (Death only)	•		
Mining – engineer, qualified, no underground, no explosives, est min 2 yrs (min 30 day WP)	Medium blue collar	•	•	•
Mining – engineer, qualified, underground, no explosives	Heavy blue collar (Death only)	•		
Mining – excavator operator	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Mining – explosives handler, underground, (lump sum), max BP 2yrs and 20% occ loading (IP cover)	Heavy blue collar (Death only)	•		
Mining – faceworker, underground, no explosives, max BP 2 yrs and 20% occ loading (IP cover)	Heavy blue collar (Death only)	•		
Mining – fitter & turner, qualified, no underground, no explosives, est min 2 yrs (min 30 day WP)	Medium blue collar	•	•	•
Mining – fitter & turner, qualified, underground, no explosives	Heavy blue collar (Death only)	•		
Mining – geologist, no underground,	White collar	•	•	•
Mining – geologist, underground	Heavy blue collar (Death only)	•		
Mining – geoscientist/physicist	Heavy blue collar (Death only)	•		
Mining – gig rise miner	Heavy blue collar (Death only)	•		
Mining – grader operator	Heavy blue collar (Death only)	•		
Mining – haul truck driver/operator	Heavy blue collar (Death only)	•		
Mining – jumbo/longhole drill operator	Heavy blue collar (Death only)	•		
Mining – labourer/drill/blast crew, (lump sum), max BP 2yrs and a 20% occ loading (IP cover)	Heavy blue collar (Death only)	•		
Mining – labourer/mineworker, no explosives (max BP 2yrs)	Heavy blue collar (Death only)	•		
Mining – mechanic, qualified, no underground, no explosives, est min 2 yrs (min 30 day WP)	Medium blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Mining – mechanic, qualified, underground, no explosives	Heavy blue collar (Death only)	•		
Mining – mechanical engineer, qualified, no underground, no explosives	Medium blue collar	•	•	•
Mining – mechanical engineer, qualified, underground, no explosives	Heavy blue collar (Death only)	•		
Mining – plant operator	Heavy blue collar (Death only)	•		
Mining – scraper operator	Heavy blue collar (Death only)	•		
Mining – sheet metal worker	Heavy blue collar (Death only)	•		
Mining – shot firer, (lump sum), max BP 2yrs and 20% occ loading (IP cover),	Heavy blue collar (Death only)	•		
Mining – welder, qualified, no underground, no explosives, est min 2 yrs (min 30 day WP)	Medium blue collar	•	•	•
Mining – welder, qualified, underground, no explosives	Heavy blue collar (Death only)	•		
Mining industry – admin/clerk only	White collar	•	•	•
Mining – surface worker, explosives (lump sum), max BP 2yrs and 20% occ loading (IP cover)	Heavy blue collar (Death only)	•		
Mining – maintenance/repair worker, semi-qual, no underground, no expl, est min 2 yrs, max BP 2 yrs	Heavy blue collar (Death only)	•		
Mining – truckdriver, mid dist < 800km, no u/ground, no expl, no loading/unloading, est min 2yrs, max BP 2yrs	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Minister of parliament	Heavy blue collar (Death only)	•		
Minister of religion	White collar	•	•	•
Model (clothes/catwalk/photography)	Heavy blue collar (Death only)	•		
Monumental mason – trade qualified	Heavy blue collar	•	•	•
Mortgage broker	White collar	•	•	•
Mortician	Medium blue collar	•	•	•
Motel – proprietor, not serving liquor	Light blue collar	•	•	•
Motel – proprietor, serving liquor	Medium blue collar	•	•	•
Motel industry – cleaner	Heavy blue collar	•	•	•
Motor mechanic – trade qualified	Medium blue collar	•	•	•
Motor vehicle accessories and spare parts – proprietor	Light blue collar	•	•	•
Motor vehicle dealer, est min 2 years	Light blue collar	•	•	•
Motor vehicle detailer	Heavy blue collar	•	•	•
Motor vehicle industry – production work	Heavy blue collar (Death only)	•		
Motor vehicle industry – qualified tradesperson	Medium blue collar	•	•	•
Motor vehicle spray painter (TPD any occ only)	Medium blue collar	•	•	•
Motorcycle courier	Heavy blue collar (Death only)	•		
Moulder – other, minimum 3 years experience	Medium blue collar	•	•	•
Moulder – trade qualified	Medium blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Mountaineer	Heavy blue collar (Death only)	•		
Muffler fitter, est min 2 years	Medium blue collar	•	•	•
Multimedia developer (not working from home)	White collar	•	•	•
Museum curator	White collar	•	•	•
Music teacher – full time, qualified, in school, university or college	White collar	•	•	•
Music teacher – full time, qualified, working from home	Heavy blue collar (Death only)	•		
Musical director – radio/TV/film, full time, salaried	White collar	•	•	•
Musical equipment shop – proprietor	Light blue collar	•	•	•
Musician – other	Heavy blue collar (Death only)	•		
Musician orchestra – full time, salaried, maximum benefit 5 years (minimum 30 day waiting period)	Light blue collar	•	•	•
Mustering by plane/helicopter	Heavy blue collar (Death only)	•		
Myotherapist – qualified	White collar	•	•	•
Nanny – qualified, full time, no domestic duties	Heavy blue collar (Death only)	•		
Naturopath – other	Heavy blue collar (Death only)	•		
Naturopath – qualified, Australian registered, not working from home	White collar	•	•	•
Navy, all ranks	Heavy blue collar (Death only)	•		
Nephrologist	White collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Network administrator	White collar	•	•	•
Network analyst – degree qualified	White collar	•	•	•
Network designer – degree qualified	White collar	•	•	•
Network programmer – degree qualified	White collar	•	•	•
Network support person	White collar	•	•	•
Network/system engineer – degree qualified	White collar	•	•	•
Neurologist	White collar	•	•	•
Newsagent – deliveries	Heavy blue collar	•	•	•
Newsagent proprietor/employee – sales only	White collar	•	•	•
Newspaper compositor	Light blue collar	•	•	•
Newspaper editor	White collar	•	•	•
Newspaper industry – clerical only	White collar	•	•	•
Newspaper journalist, freelance or some overseas assignments	Heavy blue collar (Death only)	•		
Newspaper journalist, full time, no overseas assignment	Light blue collar	•	•	•
Newspaper photographer – aerial	Heavy blue collar (Death only)	•		
Newspaper photographer, freelance or some overseas assignments	Heavy blue collar (Death only)	•		
Newspaper photographer, no overseas assignments, full time, salaried (minimum 30 day waiting period)	Medium blue collar	•	•	•
Newsreader	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Nuclear chemist	White collar	•	•	•
Nuclear engineering technician	White collar	•	•	•
Nuclear plant operator – no manual work	White collar	•	•	•
Nuclear safety technician	White collar	•	•	•
Nurse – unit manager – admin only	White collar	•	•	•
Nurse – clinical, educator, class room duties only	White collar	•	•	•
Nurse – director of nursing	White collar	•	•	•
Nurse – midwife, qualified	Light blue collar	•	•	•
Nurse – nurses' aide, est min 2 yrs	Heavy blue collar (Death only)	•		
Nurse – nursing home	Light blue collar	•	•	•
Nurse – pathology (lifescreen, pathrec)	Light blue collar	•	•	•
Nurse – psychiatric, qualified	Light blue collar	•	•	•
Nurse – registered	Light blue collar	•	•	•
Nurse – state enrolled	Medium blue collar	•	•	•
Nurse – theatre	Light blue collar	•	•	•
Nurse – veterinary	Light blue collar	•	•	•
Nurse, dental	White collar	•	•	•
Nursery – sales only	Light blue collar	•	•	•
Nursery person – other (minimum 30 day waiting period)	Medium blue collar	•	•	•
Nutritionist – not working from home	White collar	•	•	•
Obstetrician	White collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Occupation therapist qualified	White collar	•	•	•
Occupational, health & safety officer (OH&S) – 100% office based	White collar	•	•	•
Occupational, health & safety officer (OH&S) – site inspection, no manual work	Light blue collar	•	•	•
Oceanographer	Heavy blue collar (Death only)	•		
Office – clerical/typist	White collar	•	•	•
Office equipment – repairs	Light blue collar	•	•	•
Office manager – other	White collar	•	•	•
Office manager – supervision of office staff	White collar	•	•	•
Office supplies, stationery, sales only	White collar	•	•	•
Office worker – government employee	Heavy blue collar (Death only)	•		
Office worker – reception/secretary/personal assistant	White collar	•	•	•
Oil & gas pipeline worker on shore	Heavy blue collar (Death only)	•		
Oil & gas platform worker off shore	Heavy blue collar (Death only)	•		
Oil & gas refineries	Heavy blue collar (Death only)	•		
Oil/petrol/gas – admin/management, not on rig	White collar	•	•	•
Oil/petrol/gas delivery	Heavy blue collar (Death only)	•		
Oil/petrol/gas distributor	Medium blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Oil/petrol/gas exploration – off shore	Heavy blue collar (Death only)	•		
Oncologist	White collar	•	•	•
Open cut mining – surface, explosives	Heavy blue collar (Death only)	•		
Open cut mining – surface, no explosives	Heavy blue collar (Death only)	•		
Ophthalmologist	White collar	•	•	•
Optical dispenser	White collar	•	•	•
Optical technician	White collar	•	•	•
Optician, degree qualified	White collar	•	•	•
Optometrist, degree qualified	White collar	•	•	•
Orchardist/fruit grower farmer – owner/manager, est min 2 years, full time	Heavy blue collar	•	•	•
Orchestra conductor – full time, salaried, max BP 5 years	Light blue collar	•	•	•
Orchestra musician – full time, salaried, max BP 5 years	Light blue collar	•	•	•
Orderly/wardsman	Heavy blue collar	•	•	•
Orthodontist	White collar	•	•	•
Orthopaedic surgeon	White collar	•	•	•
Orthopist	White collar	•	•	•
Osteopath – qualified, Australian registered only, not working from home	White collar	•	•	•
Outdoor supplies – (tents, BBQs) – sales only	White collar	•	•	•
Overseer (stock or station)	Heavy blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Oyster farmer – owner/manager, est min 2 years, full time	Heavy blue collar	•	•	•
Packer	Heavy blue collar (Death only)	•		
Paediatrician	White collar	•	•	•
Paint/wallpaper shop – proprietor/employee	Light blue collar	•	•	•
Painter & decorator – over 15m or not qualified, minimum 3 years experience	Heavy blue collar (Death only)	•		
Painter/decorator less than 15m, trade qualified	Medium blue collar	•	•	•
Painter/decorator – spray	Medium blue collar	•	•	•
Palaeontologist – degree qualified (no field work)	White collar	•	•	•
Pallbearer	Medium blue collar	•	•	•
Panel beater – other, minimum 3 years experience	Medium blue collar	•	•	•
Panel beater – trade qualified	Medium blue collar	•	•	•
Paper/pulp industry – admin, no manual	White collar	•	•	•
Paper/pulp industry skilled	Heavy blue collar	•	•	•
Paper/pulp industry unskilled	Heavy blue collar (Death only)	•		
Parachutist	Heavy blue collar (Death only)	•		
Paramedic	Medium blue collar	•	•	•
Park ranger	Medium blue collar	•	•	•
Parking attendant	Heavy blue collar	•	•	•
Parking meter attendant	Light blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Parking officer	Light blue collar	•	•	•
Parole/probation officer	White collar	•	•	•
Parole/probation officer – prison work	Heavy blue collar (Death only)	•		
Party hire – admin only	White collar	•	•	•
Party hire – delivery and set up	Heavy blue collar	•	•	•
Party hire – proprietor	Light blue collar	•	•	•
Passenger ship officer/crew	Heavy blue collar (Death only)	•		
Pastrycook – other	Medium blue collar	•	•	•
Pastrycook – other, minimum 3 years experience	Light blue collar	•	•	•
Pastrycook – trade qualified	Light blue collar	•	•	•
Pathologist – degree qualified	White collar	•	•	•
Pathology analyst – degree qualified	White collar	•	•	•
Pathology analyst – other	White collar	•	•	•
Pattern maker – full time, salaried, not working from home	Medium blue collar	•	•	•
Pattern maker – working from home	Heavy blue collar (Death only)	•		
Paver – minimum 3 years experience	Heavy blue collar	•	•	•
Paver – trade qualified	Heavy blue collar	•	•	•
Pawnbroker – proprietor	Medium blue collar	•	•	•
Pay TV/antenna installer, greater than 15 metres	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Pay TV/antenna installer, less than 15 metres	Heavy blue collar	•	•	•
Payroll guard	Heavy blue collar (Death only)	•		
Performer	Heavy blue collar (Death only)	•		
Periodontist	White collar	•	•	•
Personal assistant	White collar	•	•	•
Personal trainer – full time, minimum 3 years experience, maximum 2 year benefit period	Heavy blue collar (Death only)	•		
Personnel consultant – degree qualified	White collar	•	•	•
Personnel consultant – other	White collar	•	•	•
Pest controller	Heavy blue collar	•	•	•
Pet/aquarium shop – proprietor/employee	Light blue collar	•	•	•
Petrol attendant	Heavy blue collar	•	•	•
Pharmaceutical representative	Light blue collar	•	•	•
Pharmacist/chemist – degree qualified	White collar	•	•	•
Pharmacologist	White collar	•	•	•
Photo processing operator	White collar	•	•	•
Photocopying – sales/repairs	Light blue collar	•	•	•
Photoengraver	Medium blue collar	•	•	•
Photographer – studio only	Light blue collar	•	•	•
Photographer – on location, freelance or some overseas assignments	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Photographer – on location, full time, salaried, no aerial, no overseas assignments	Light blue collar	•	•	•
Photographer, aerial	Heavy blue collar (Death only)	•		
Photographic shop – proprietor/employee, repairs and maintenance	Light blue collar	•	•	•
Photographic shop – proprietor/employee, sales only	White collar	•	•	•
Photography model	Heavy blue collar (Death only)	•		
Photolithographer	Light blue collar	•	•	•
Physical education teacher, degree/diploma qualified	White collar	•	•	•
Physician	White collar	•	•	•
Physicist – degree qualified	White collar	•	•	•
Physiologist	White collar	•	•	•
Physiotherapist – degree qualified	White collar	•	•	•
Physiotherapist – other, member of APA	White collar	•	•	•
Piano tuner	Light blue collar	•	•	•
Picture framer	Medium blue collar	•	•	•
Pilates instructor – full time (min 3 years experience, max BP 2 years)	Heavy blue collar (Death only)	•		
Pilot – harbour	Heavy blue collar	•	•	•
Pilot/flight engineer – commercial airline	Heavy blue collar (Death only)	•		
Pipe layer – gas	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Pipeline – repairman/trench	Heavy blue collar (Death only)	•		
Plasterer – other, minimum 3 years experience	Heavy blue collar	•	•	•
Plasterer – trade qualified	Medium blue collar	•	•	•
Plastic surgeon	White collar	•	•	•
Playwright	Heavy blue collar (Death only)	•		
Plumber – roofs – trade qualified, less than 15 m	Heavy blue collar	•	•	•
Plumber – roofs – trade qualified, greater than 15 m	Heavy blue collar (Death only)	•		
Plumber – supervisor, up to 20% manual	Light blue collar	•	•	•
Plumber – trade qualified	Medium blue collar	•	•	•
Podiatrist – degree qualified	White collar	•	•	•
Poker/gaming staff hotel/club – no bar work, minimum 2 years experience	Heavy blue collar	•	•	•
Police – (not ranking officer) educational role only	Heavy blue collar (Death only)	•		
Police – (not ranking officer) office admin/clerical duties only	Heavy blue collar (Death only)	•		
Police – all ranks	Heavy blue collar (Death only)	•		
Police – detective	Heavy blue collar (Death only)	•		
Police rescue unit	Heavy blue collar (Death only)	•		
Polishers/french	Medium blue collar	•	•	•



Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Politician	Heavy blue collar (Death only)	•		
Pool cleaner – est min 2 yrs	Heavy blue collar	•	•	•
Pool table/billiards – maker/repairer, qualified	Medium blue collar	•	•	•
Porter – hotel/motel/club	Heavy blue collar	•	•	•
Post office – postal delivery	Heavy blue collar	•	•	•
Post office – postal manager/clerk	White collar	•	•	•
Post office – postal sorter	Heavy blue collar	•	•	•
Post office agent	White collar	•	•	•
Pottery/ceramics – potter, commercial, not working from home	Medium blue collar	•	•	•
Pottery/ceramics – potter, freelance or working from home	Heavy blue collar (Death only)	•		
Preschool/ kindergarten teacher – qualified	White collar	•	•	•
Priest	White collar	•	•	•
Principal, school – degree/diploma qualified	White collar	•	•	•
Printer – admin/ clerical only	White collar	•	•	•
Printer – other	Medium blue collar	•	•	•
Printer – skilled, minimum 3 years experience	Light blue collar	•	•	•
Printing bookbinder	Light blue collar	•	•	•
Prison – admin/ clerical only, no prisoner contact	White collar	•	•	•
Prison officer/warden/ guard	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Private detective/ investigator	Heavy blue collar (Death only)	•		
Probation/parole officer – prison work	Heavy blue collar (Death only)	•		
Probation/parole officer – no prison work	White collar	•	•	•
Process worker – all industries	Heavy blue collar (Death only)	•		
Produce merchant – employee	Heavy blue collar	•	•	•
Produce merchant – proprietor	Medium blue collar	•	•	•
Producer (film/TV/ radio) – full-time, salaried	White collar	•	•	•
Producer (theatre)	Heavy blue collar (Death only)	•		
Professional – generic	White collar	•	•	•
Professional sportsperson	Heavy blue collar (Death only)	•		
Professor – university, degree qualified	White collar	•	•	•
Project manager – admin/office only	White collar	•	•	•
Project manager – admin/office only, earning \$80,000 pa or more	Professional	•	•	•
Project manager – construction, on-site, no manual, no mining	Light blue collar	•	•	•
Projectionist, cinema	Light blue collar	•	•	•
Proofreader	White collar	•	•	•
Property – investor/ developer	Heavy blue collar (Death only)	•		
Prosthetist	White collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Psychiatric nurse	Light blue collar	•	•	•
Psychiatrist – degree qualified	White collar	•	•	•
Psychologist – degree qualified	White collar	•	•	•
Public relations consultant – degree qualified	White collar	•	•	•
Public relations consultant – tertiary qualified, other	White collar	•	•	•
Public servant/ government employee	Heavy blue collar (Death only)	•		
Publican – manager/ proprietor, full time	Medium blue collar	•	•	•
Publican – employee, full time	Heavy blue collar	•	•	•
Publisher	White collar	•	•	•
Purchasing officer – office only	White collar	•	•	•
Quality assurance – admin only	White collar	•	•	•
Quality controller – office only	White collar	•	•	•
Quality controller – other	Heavy blue collar (Death only)	•		
Quality manager – no manual work	Light blue collar	•	•	•
Quantity surveyor	White collar	•	•	•
Quarantine officer	Light blue collar	•	•	•
Quarry worker – no explosives	Heavy blue collar (Death only)	•		
Quarry worker – with explosives	Heavy blue collar (Death only)	•		
Queens council	White collar	•	•	•
Rabbi	White collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Radar/speed camera technician/installer	Heavy blue collar	•	•	•
Radio – admin/ office only	White collar	•	•	•
Radio announcer	Heavy blue collar (Death only)	•		
Radio director/editor/ producer – full time, salaried, no overseas assignments	White collar	•	•	•
Radio dispatcher	White collar	•	•	•
Radio journalist – freelance or some overseas assignments	Heavy blue collar (Death only)	•		
Radio journalist – full time, salaried, no overseas assignments	Light blue collar	•	•	•
Radio operator – airports (not air traffic controller)	White collar	•	•	•
Radiographer – qualified	White collar	•	•	•
Radiologist (medical) – degree qualified	White collar	•	•	•
Radiotherapist – degree qualified	White collar	•	•	•
Railway worker – admin/office only	White collar	•	•	•
Railway worker – platform	Heavy blue collar (Death only)	•		
Railway worker – tracks	Heavy blue collar (Death only)	•		
Ranger – forest/park (minimum 30 day waiting period)	Medium blue collar	•	•	•
Real estate – principal of agency, minimum 5 sales staff, earning \$80,000 pa or more	Professional	•	•	•
Real estate agent – qualified	White collar	•	•	•
Real estate auctioneer – qualified	White collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Real estate developer	Heavy blue collar (Death only)	•		
Real estate valuer – Australian registered, full time	White collar	•	•	•
Receptionist	White collar	•	•	•
Record & CD shop – proprietor/employee	White collar	•	•	•
Recording/sound engineer – qualified, full time, salaried	Light blue collar	•	•	•
Recruitment consultant	White collar	•	•	•
Referee	Heavy blue collar (Death only)	•		
Refineries – worker	Heavy blue collar (Death only)	•		
Reflexologist – qualified, Australian registered, not working from home	White collar	•	•	•
Refrigeration mechanic – other, minimum 3 years experience	Medium blue collar	•	•	•
Refrigeration mechanic – trade qualified	Medium blue collar	•	•	•
Refueller, airports	Heavy blue collar (Death only)	•		
Registrar – legal	White collar	•	•	•
Registrar – medical	White collar	•	•	•
Rehabilitation consultant – medically qualified	White collar	•	•	•
Removalist – interstate driving	Heavy blue collar (Death only)	•		
Removalist – no interstate driving	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Repair/service person – machinery/white goods only	Medium blue collar	•	•	•
Repair/service person – office equipment only	Light blue collar	•	•	•
Reporter – freelance or some overseas assignments	Heavy blue collar (Death only)	•		
Reporter – full time, salaried, no overseas assignments	Light blue collar	•	•	•
Repossession agent	Heavy blue collar (Death only)	•		
Research chemist – degree qualified	White collar	•	•	•
Researcher – field work, no manual work	Light blue collar	•	•	•
Researcher – office based	White collar	•	•	•
Respiratory therapist	White collar	•	•	•
Restaurant maitre'd/manager/proprietor – no cooking or waitering	Light blue collar	•	•	•
Restaurant maitre'd/manager/proprietor – some cooking or waitering (minimum 30 day waiting period)	Medium blue collar	•	•	•
Retail assistant	Light blue collar	•	•	•
Retired	Heavy blue collar (Death only)	•		
Rheumatologist	White collar	•	•	•
Riding instructor	Heavy blue collar (Death only)	•		
Rigger/scaffolder/steel fixer greater than 15 m	Heavy blue collar (Death only)	•		
Rigger/scaffolder/steel fixer less than 15 m, other, min 3 yrs experience	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Rigger/scaffolder/steel fixer less than 15 m, trade qualified	Heavy blue collar (Death only)	•		
Road builder/marker	Heavy blue collar (Death only)	•		
Road maintenance/construction	Heavy blue collar (Death only)	•		
Roadie, music/recording	Heavy blue collar (Death only)	•		
Rock driller	Heavy blue collar (Death only)	•		
Roller door installer	Medium blue collar	•	•	•
Roof carpenter – greater than 15 metres	Heavy blue collar (Death only)	•		
Roof carpenter – qualified less than 15 metres	Heavy blue collar	•	•	•
Roof plumber – greater than 15 metres	Heavy blue collar (Death only)	•		
Roof plumber – qualified less than 15 metres	Heavy blue collar	•	•	•
Roof tiler greater than 15 metres	Heavy blue collar (Death only)	•		
Roof tiler less than 15 metres, trade qualified	Heavy blue collar (Death only)	•		
Roof tiler less than 15 metres, other – minimum 3 years experience	Heavy blue collar (Death only)	•		
Rubbish/garbage collector	Heavy blue collar	•	•	•
Saddle maker	Medium blue collar	•	•	•
Safety officer – 100% office based	White collar	•	•	•
Safety officer – site visits	Light blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Sail maker – other, minimum 3 years experience	Heavy blue collar	•	•	•
Sail maker – trade qualified	Heavy blue collar	•	•	•
Sailor, merchant	Heavy blue collar (Death only)	•		
Sailor, navy	Heavy blue collar (Death only)	•		
Sales assistant/department store	White collar	•	•	•
Sales representative – car only, metro area, no deliveries, installations or repairs of goods	White collar	•	•	•
Sales representative – car only, metro area, up to 20% deliveries, no lifting greater than 5kg	Light blue collar	•	•	•
Sales representative – car/light van only, metro area – greater than 20% deliveries (min 30 day WP)	Medium blue collar	•	•	•
Sales/business development manager – supervision of office staff, earning \$80,000 pa or more	Professional	•	•	•
Sales/business development manager – supervision of office staff, earning less than \$80,000 pa	White collar	•	•	•
Sales/business development manager, office only, other	White collar	•	•	•
Sand blaster	Heavy blue collar (Death only)	•		
Saw and knife sharpener, est minimum of 2 years (minimum 30 day waiting period)	Medium blue collar	•	•	•
Sawmill – manager/supervisor only	Medium blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Sawmill worker	Heavy blue collar (Death only)	•		
Scaffolder greater than 15 m	Heavy blue collar (Death only)	•		
Scaffolder less than 15 m, other – minimum 3 years experience	Heavy blue collar (Death only)	•		
Scaffolder less than 15 m, trade qualified	Heavy blue collar (Death only)	•		
School administrative staff	White collar	•	•	•
School inspector	White collar	•	•	•
School principal – degree/diploma qualified	White collar	•	•	•
School teacher – degree/diploma qualified	White collar	•	•	•
School teacher – physical education, degree/diploma qualified	White collar	•	•	•
School teachers aide – full time	White collar	•	•	•
Scientific officer – degree qualified	White collar	•	•	•
Scientist – degree qualified, field work	Light blue collar	•	•	•
Scientist – degree qualified, no field work	White collar	•	•	•
Scrap dealer	Heavy blue collar (Death only)	•		
Scrapmetal worker	Heavy blue collar (Death only)	•		
Screen printer	Medium blue collar	•	•	•
Screen/awning/blind installer	Heavy blue collar	•	•	•
Scriptwriter – free lance or working from home	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Scriptwriter – full time, salaried, not working from home, minimum 3 years experience	White collar	•	•	•
Sculptor	Heavy blue collar (Death only)	•		
Seaman, merchant	Heavy blue collar (Death only)	•		
Seaman, navy	Heavy blue collar (Death only)	•		
Search and rescue worker	Heavy blue collar (Death only)	•		
Secondhand goods proprietor/employee – with deliveries	Heavy blue collar	•	•	•
Secondhand shop – proprietor/employee, no deliveries, sales only	Light blue collar	•	•	•
Secretary – government employee	Heavy blue collar (Death only)	•		
Secretary – not government employee	White collar	•	•	•
Security guard (armed/unarmed)	Heavy blue collar (Death only)	•		
Security systems installer	Medium blue collar	•	•	•
Seismologist – qualified	White collar	•	•	•
Service station/garage – attendant, full time	Heavy blue collar	•	•	•
Service station/garage – cashier/console operator, full time, sales only, no manual work	Light blue collar	•	•	•
Service station/garage – proprietor, full time, sales only, no manual	Light blue collar	•	•	•
SES worker – full time	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Sewage plant worker	Heavy blue collar (Death only)	•		
Sewing machinist	Heavy blue collar (Death only)	•		
Sex shop/adult books – proprietor/employee	Heavy blue collar (Death only)	•		
Sharebroker – earning \$80,000 pa or more, full time, not working from home	White collar	•	•	•
Shearer	Heavy blue collar (Death only)	•		
Shed/carport erector	Medium blue collar	•	•	•
Sheep classer	Heavy blue collar (Death only)	•		
Sheet metal worker – other, minimum 3 years experience	Heavy blue collar	•	•	•
Sheet metal worker – trade qualified	Heavy blue collar	•	•	•
Ship pilot/skipper	Heavy blue collar (Death only)	•		
Ship's engineer – armed forces or working at sea	Heavy blue collar (Death only)	•		
Ship's engineer – not armed forces and not working at sea	Medium blue collar	•	•	•
Shipwright – other, minimum 3 years experience	Medium blue collar	•	•	•
Shipwright – trade qualified	Medium blue collar	•	•	•
Shipyard worker	Heavy blue collar (Death only)	•		
Shoe shop – proprietor/employee	Light blue collar	•	•	•
Shoemaker/repairer	Light blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Shop assistant	Light blue collar	•	•	•
Shop keeper	Light blue collar	•	•	•
Shop keeper – admin only	White collar	•	•	•
Shop keeper – cashier only	Light blue collar	•	•	•
Shop keeper – deliveries	Light blue collar	•	•	•
Shopfitter – other, minimum 3 years experience	Medium blue collar	•	•	•
Shopfitter – trade qualified	Medium blue collar	•	•	•
Shower screen installer	Medium blue collar	•	•	•
Signwriter – greater than 15 m	Heavy blue collar (Death only)	•		
Signwriter – other, minimum 3 years experience, less than 15 m	Medium blue collar	•	•	•
Signwriter – trade qualified, less than 15 m	Medium blue collar	•	•	•
Silversmith – trade qualified	Light blue collar	•	•	•
Singer/entertainer	Heavy blue collar (Death only)	•		
Skip/rubbish remover	Heavy blue collar	•	•	•
Skipper	Heavy blue collar (Death only)	•		
Skylight fitter greater than 15 m	Heavy blue collar (Death only)	•		
Skylight fitter less than 15 m	Heavy blue collar (Death only)	•		
Slaughterer	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Social worker – qualified, field visits	Light blue collar	•	•	•
Social worker – qualified, office only	White collar	•	•	•
Soil technician – qualified	Light blue collar	•	•	•
Solicitor	White collar	•	•	•
Songwriter	Heavy blue collar (Death only)	•		
Sound engineer – minimum 3 years experience, full time, salaried	Light blue collar	•	•	•
Sound engineer – qualified, full time, salaried	Light blue collar	•	•	•
Specialist risk high – generic	Heavy blue collar (Death only)	•		
Speech therapist/pathologist – qualified, Australian registered, not working from home	White collar	•	•	•
Speed/radar camera technician/installer	Heavy blue collar	•	•	•
Spirit merchant	Light blue collar	•	•	•
Sport centre proprietor/manager – office only, no instructing, no manual work	White collar	•	•	•
Sporting shop – proprietor/employee, sales only	White collar	•	•	•
Sports centre – admin only	White collar	•	•	•
Sports coach/guide – tennis, swimming not professional player, est min 2 yrs, max 5 yrs BP (min 30 day WP)	Medium blue collar	•	•	•
Sports gymnasium instructor	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Sports scientist – degree qualified	White collar	•	•	•
Sportsperson – professional	Heavy blue collar (Death only)	•		
Spray painter – other, minimum 3 years experience	Medium blue collar	•	•	•
Spray painter – trade qualified	Medium blue collar	•	•	•
Squash court – proprietor, fulltime, office only, no instruction	White collar	•	•	•
Stablehand/strapper	Heavy blue collar (Death only)	•		
Stage hand (roadie) – music/recording	Heavy blue collar (Death only)	•		
Stage manager (theatre) – full time, salaried	Light blue collar	•	•	•
Stained glass artist	Heavy blue collar (Death only)	•		
Stainer	Medium blue collar	•	•	•
Station manager/master	White collar	•	•	•
Station officer	White collar	•	•	•
Stationery shop – proprietor/sales only employee	White collar	•	•	•
Statistician – degree qualified	White collar	•	•	•
Steel erector/fixer greater than 15 m	Heavy blue collar (Death only)	•		
Steel erector/fixer less than 15 m, min 3 years experience	Heavy blue collar (Death only)	•		
Steel erector/fixer less than 15 m, trade qualified	Heavy blue collar (Death only)	•		



Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Steeplejack	Heavy blue collar (Death only)	•		
Stencil cutter/maker full time, salaried, not working from home	Medium blue collar	•	•	•
Stenographer	White collar	•	•	•
Sterilizer – medical equipment	Medium blue collar	•	•	•
Stevedore, dockyard labourer	Heavy blue collar (Death only)	•		
Steward/stewardess, commercial airline	Light blue collar	•	•	
Stock & station agent (minimum 30 day waiting period)	Medium blue collar	•	•	•
Stockbroker, earning \$80,000 pa or more, not working from home	Professional	•	•	•
Stockbroker, earning less than \$80,000 pa, not working from home	White collar	•	•	•
Stockman	Heavy blue collar (Death only)	•		
Stockyard worker/drover	Heavy blue collar (Death only)	•		
Stonemason – trade qualified	Heavy blue collar	•	•	•
Storeperson – department/supermarket store	Heavy blue collar	•	•	•
Strapper	Heavy blue collar (Death only)	•		
Street entertainer	Heavy blue collar (Death only)	•		
Student	Heavy blue collar (Death only)	•		
Stuntperson (film/theatre/TV)	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Submariner	Heavy blue collar (Death only)	•		
Substation operator	Heavy blue collar	•	•	•
Sugar cane farmer – owner/manager – est min 2 yrs, full time	Heavy blue collar	•	•	•
Superannuation fund administrator	White collar	•	•	•
Supermarket – cashier only	Light blue collar	•	•	•
Supermarket – deliveries	Heavy blue collar	•	•	•
Supermarket – proprietor	Light blue collar	•	•	•
Supermarket – shelf stocker/night filler	Heavy blue collar	•	•	•
Surfboard shaper/manufacture	Medium blue collar	•	•	•
Surfer	Heavy blue collar (Death only)	•		
Surgeon	White collar	•	•	•
Surveyor – aviation	Heavy blue collar (Death only)	•		
Surveyor – consulting/office, qualified	White collar	•	•	•
Surveyor – field, qualified	Light blue collar	•	•	•
Surveyor – marine, qualified	Medium blue collar	•	•	•
Surveyor – mining, qualified, no underground, no explosives, est min 2 yrs (min 30 day WP)	Medium blue collar	•	•	•
Surveyor – mining, qualified, underground, no explosives	Heavy blue collar (Death only)	•		
Surveyor – office worker, qualified	White collar	•	•	•
Surveyor – quantity surveyor, qualified	White collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Swimming coach – full time, est min 2 years, max 5 yr benefit period (minimum 30 day waiting period)	Medium blue collar	•	•	•
Swimming pool – attendant	Heavy blue collar (Death only)	•		
Swimming pool builder – excavation	Medium blue collar	•	•	•
Swimming pool builder – other, minimum 3 years experience	Medium blue collar	•	•	•
Swimming pool builder – trade qualified	Medium blue collar	•	•	•
Swimming pool instructor/coach – full time (est min 2 yrs, max BP 5 yrs, min 30 day WP)	Medium blue collar	•	•	•
Swimming pool shop – proprietor/employee, no manual work	Light blue collar	•	•	•
Swimming pool/aquatic centre manager (admin only), salaried, full time	White collar	•	•	•
Switch operator/repairer	Medium blue collar	•	•	•
Systems analyst/consultant/programmer, degree qualified	White collar	•	•	•
Systems architect/developer – qualified	White collar	•	•	•
Tab agent – full time only, manager/proprietor	White collar	•	•	•
Tab agent – full time, salaried	Light blue collar	•	•	•
Tailor – other, minimum 3 years experience, not working from home	Light blue collar	•	•	•
Tailor – trade qualified, not working from home	Light blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Tailor – working from home	Heavy blue collar (Death only)	•		
Takeaway food shop – employee (minimum 30 day waiting period)	Medium blue collar	•	•	•
Takeaway food shop – proprietor	Medium blue collar	•	•	•
Tanner	Heavy blue collar	•	•	•
Tattooist – artist	Heavy blue collar (Death only)	•		
Tax collector – office based	White collar	•	•	•
Taxation consultant – degree qualified	White collar	•	•	•
Taxation consultant – others	White collar	•	•	•
Taxidermist	Medium blue collar	•	•	•
Teacher – school principal, degree/diploma qualified	White collar	•	•	•
Teacher – school, degree/diploma qualified	White collar	•	•	•
Teacher school – physical education/technical subjects, degree/diploma qualified	White collar	•	•	•
Teacher's aide – full time, salaried	White collar	•	•	•
Teacher's aide – not full time or salaried	Heavy blue collar (Death only)	•		
Technical artist – software	White collar	•	•	•
Technician – cinema	Light blue collar	•	•	•
Technician (music recording/radio/TV) – full time, salaried	Light blue collar	•	•	•
Technician (radio/television) – full time, salaried	Light blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Telephone linesperson	Heavy blue collar (Death only)	•		
Telephone technician	Light blue collar	•	•	•
Telephonist	White collar	•	•	•
Telephonist/switch operator	White collar	•	•	•
Television – repairperson	Medium blue collar	•	•	•
Television announcer	Heavy blue collar (Death only)	•		
Television antenna installer, greater than 15 metres	Heavy blue collar (Death only)	•		
Television antenna installer, less than 15 metres	Heavy blue collar	•	•	•
Television cameraperson – full time, salaried, field work, no aerial, no overseas assignments	Medium blue collar	•	•	•
Television cameraperson – full time, salaried, studio based, no overseas assignments	Light blue collar	•	•	•
Television cameraperson – overseas assignments	Heavy blue collar (Death only)	•		
Tennis coach – full time, est min 2 years, max 5 yr benefit (minimum 30 day waiting period)	Medium blue collar	•	•	•
Tennis player – professional	Heavy blue collar (Death only)	•		
Test pilot	Heavy blue collar (Death only)	•		
Textile designer/printer – not working from home, full time	Light blue collar	•	•	•
Theatre & cinema – management & admin	White collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Theatre director/producer	Heavy blue collar (Death only)	•		
Ticket collector/inspector	Light blue collar	•	•	•
Tiler – floor/wall, other – minimum 3 years experience	Heavy blue collar	•	•	•
Tiler – floor/wall, trade qualified	Heavy blue collar	•	•	•
Tiler – roof less than 15 m, other – minimum 3 years experience	Heavy blue collar (Death only)	•		
Tiler – roof less than 15 m, trade qualified	Heavy blue collar (Death only)	•		
Tiler – roof, greater than 15 m	Heavy blue collar (Death only)	•		
Timber industry – tree feller	Heavy blue collar (Death only)	•		
Timber industry – tree surgeon	Heavy blue collar (Death only)	•		
Timber merchant	Medium blue collar	•	•	•
Timber merchant – office only	White collar	•	•	•
Tobacconist – proprietor/employee	White collar	•	•	•
Toolmaker – other, minimum 3 years experience	Medium blue collar	•	•	•
Toolmaker – trade qualified	Medium blue collar	•	•	•
Tour guide/operator	Heavy blue collar (Death only)	•		
Tourism manager – office based	White collar	•	•	•
Tourism/visitor information officer	White collar	•	•	•
Town planner – qualified	White collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Toxicologist	White collar	•	•	•
Toy shop – proprietor/employee, sales only	Light blue collar	•	•	•
Trades assistant, min 3 years experience	Heavy blue collar	•	•	•
Train (guard)	Heavy blue collar (Death only)	•		
Train (inspector)	Light blue collar	•	•	•
Tramway worker	Heavy blue collar (Death only)	•		
Translator	White collar	•	•	•
Transport control operator office based	White collar	•	•	•
Transporter – long distance truck driving	Heavy blue collar (Death only)	•		
Travel agent/consultant	White collar	•	•	•
Travel guide	Heavy blue collar (Death only)	•		
Travel representative – office based	White collar	•	•	•
Tree felling/lopping	Heavy blue collar (Death only)	•		
Tree surgeon – qualified	Heavy blue collar (Death only)	•		
Trench digger	Heavy blue collar (Death only)	•		
Trichologist	Light blue collar	•	•	•
Trimmer – motor vehicle qualified	Medium blue collar	•	•	•
Tugboat operator – harbour only	Heavy blue collar	•	•	•
Tunneller, explosives	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Tunneller, no explosives	Heavy blue collar (Death only)	•		
Tupperware salesperson – full time, salaried, no deliveries	Light blue collar	•	•	•
Tutor – university – degree qualified, full time, salaried	White collar	•	•	•
TV director/producer/editor – full time, salaried, no overseas assignments	White collar	•	•	•
TV journalist – freelance or some overseas assignments	Heavy blue collar (Death only)	•		
TV journalist – full time, salaried, no overseas assignments	Light blue collar	•	•	•
Tympanist – orchestra, full time	Light blue collar	•	•	•
Typesetter	Light blue collar	•	•	•
Typist	White collar	•	•	•
Tyre – repairs and fitting	Heavy blue collar	•	•	•
Tyre – sales only	Light blue collar	•	•	•
Umpire	Heavy blue collar (Death only)	•		
Unarmed security guard	Heavy blue collar (Death only)	•		
Underground mining, explosives handler	Heavy blue collar (Death only)	•		
Underground mining, faceworker, no explosives	Heavy blue collar (Death only)	•		
Undertaker	Medium blue collar	•	•	•
Underwriter – manager, earning \$80,000 pa or more	Professional	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Underwriter – manager/senior, earning less than \$80,000 pa	White collar	•	•	•
Underwriter – other	White collar	•	•	•
Unemployed	Heavy blue collar (Death only)	•		
University – non teaching, clerical only	White collar	•	•	•
University lecturer/tutor/dean – degree qualified, full time, salaried	White collar	•	•	•
Upholsterer – other, minimum 3 years experience	Medium blue collar	•	•	•
Upholsterer – trade qualified	Medium blue collar	•	•	•
Urban and regional planner – degree qualified	White collar	•	•	•
Urologist	White collar	•	•	•
Usher	Light blue collar	•	•	•
Valet	Light blue collar	•	•	•
Valet parking – airport and hotel only	Heavy blue collar	•	•	•
Valuer – jewellery	White collar	•	•	•
Valuer – livestock	Light blue collar	•	•	•
Valuer (registered) real estate – qualified	White collar	•	•	•
Varnisher	Medium blue collar	•	•	•
Vehicle body builder	Heavy blue collar (Death only)	•		
Vehicle inspector	Light blue collar	•	•	•
Vehicle wrecker	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Vending machine operator	Heavy blue collar	•	•	•
Ventriloquist	Heavy blue collar (Death only)	•		
Veterinarian – domestic pets, degree qualified	White collar	•	•	•
Veterinarian – livestock	White collar	•	•	•
Veterinary nurse – qualified	Light blue collar	•	•	•
Video duplicator/editor, full time, salaried	Light blue collar	•	•	•
Video shop – proprietor/employee, sales only	White collar	•	•	•
Vigneron – qualified wine maker	Light blue collar	•	•	•
Vineyard – owner/manager, est min 2 years, full time	Light blue collar	•	•	•
Viticulturalist – owner/manager, est min 2 years, full time	Light blue collar	•	•	•
Volunteer reserve armed forces	Heavy blue collar (Death only)	•		
Waiter/waitress restaurant – full time, salaried	Heavy blue collar	•	•	•
Wall tiler – other, minimum 3 years experience	Heavy blue collar	•	•	•
Wall tiler – trade qualified	Heavy blue collar	•	•	•
Wallpaper hanger (minimum 30 day waiting period)	Medium blue collar	•	•	•
Wallpaper shop – proprietor/employee	Light blue collar	•	•	•
War correspondent – on location	Heavy blue collar (Death only)	•		
Warder, prison	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Wardrobe (film/theatre/TV) – full time, salaried	Light blue collar	•	•	•
Wardsperson – hospital	Heavy blue collar	•	•	•
Warehouse person	Heavy blue collar	•	•	•
Washing machine mechanic – other, minimum 3 years experience	Medium blue collar	•	•	•
Washing machine mechanic – trade qualified	Medium blue collar	•	•	•
Watch repairer	Light blue collar	•	•	•
Watchmaker	Light blue collar	•	•	•
Waterproofer, est min 2 years	Heavy blue collar	•	•	•
Weather forecaster – degree qualified (full time, salaried)	White collar	•	•	•
Weather reporter	Heavy blue collar (Death only)	•		
Weaver – not working from home (minimum 30 day waiting period)	Medium blue collar	•	•	•
Weaver – working from home	Heavy blue collar (Death only)	•		
Web designer – full time salaried, not working from home	White collar	•	•	•
Wedding planner/consultant (full time, est min 2 yrs)	Light blue collar	•	•	•
Weight loss counsellor (full time, est min 2 yrs)	Light blue collar	•	•	•
Welder – mining, qualified, no underground, no explosives, est min 2 yrs (min 30 day WP)	Medium blue collar	•	•	•
Welder – other, minimum 3 years experience, no pipeline	Medium blue collar	•	•	•

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Welder – other, pipeline	Heavy blue collar (Death only)	•		
Welder – trade qualified, no pipeline	Medium blue collar	•	•	•
Welfare officer – qualified, field visits	Light blue collar	•	•	•
Welfare officer – qualified, office only	White collar	•	•	•
Wharf/waterside worker	Heavy blue collar (Death only)	•		
Wildlife attendant	Heavy blue collar	•	•	•
Window cleaner greater than 15 m	Heavy blue collar (Death only)	•		
Window cleaner less than 15 m	Heavy blue collar	•	•	•
Window dresser	Light blue collar	•	•	•
Window tinter (above 10 metres)	Heavy blue collar (Death only)	•		
Window tinter (not above 10 metres)	Medium blue collar	•	•	•
Windscreen fitter/glazier	Medium blue collar	•	•	•
Wine merchant	Light blue collar	•	•	•
Wire maker, qualified	Heavy blue collar (Death only)	•		
Wireless communications technicians	White collar	•	•	•
Woodcutter	Heavy blue collar (Death only)	•		
Wool buyer	Light blue collar	•	•	•
Wool classer	Medium blue collar	•	•	•
Wrecker	Heavy blue collar (Death only)	•		

Occupation description	Occupation rating	Cover offered		
		Death	TPD	SCI
Writer/author	Heavy blue collar (Death only)	•		
X-ray technician, qualified	White collar	•	•	•
Yacht builder, minimum 3 years experience	Medium blue collar	•	•	•
Yoga instructor (full time, est min 3 yrs, max BP 2 years)	Heavy blue collar (Death only)	•		
Youth worker	White collar	•	•	•
Zookeeper/wildlife attendant	Heavy blue collar	•	•	•
Zoologist – field work, degree qualified, no overseas assignments	Light blue collar	•	•	•
Zoologist – no field work, degree qualified, no overseas assignments	White collar	•	•	•

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