

Mercer Business Super

Occupation Rating Guide

1 August 2026

Insurance Only Category

The information in this document forms part of the Product Disclosure Statement for Mercer Business Super (your Plan) — Insurance Only Category in the Corporate Superannuation Division of the Mercer Super Trust dated 1 August 2026.

Issued by Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533 Australian Financial Services Licence (AFSL) #235906.

MSAL is the trustee of the Mercer Super Trust ABN 19 905 422 981. In this Booklet, MSAL is referred to as 'trustee', 'we', 'our' or 'us'.

The trustee has appointed the following providers which are named in this Booklet and have consented to being so named:

- AIA Australia Limited (AIA) ABN 79 004 837 861 AFSL #230043 is the insurer (Insurer) of the group insurance policy for your Plan.

MSAL is a wholly owned subsidiary of Mercer (Australia) Pty Ltd (MAPL) ABN 32 005 315 917, which is part of the Mercer global group of companies (Mercer).

MSAL is responsible for the contents of this Booklet and is the issuer of this Booklet. AIA is not responsible for the issue of, or any statements in this Booklet. They do not make any recommendation or provide any opinion regarding Mercer Business Super or an investment in it.

'MERCER' is an Australian registered trademark of MAPL.

About this Guide

This Occupation Rating guide (Guide) provides important information about Mercer Business Super (your Plan) – Insurance Only Category in the Corporate Superannuation Division (CSD) of the Mercer Super Trust (Mercer Super) and forms part of your Plan's Product Disclosure Statement (PDS).

You should read and consider the information in this Guide and the PDS before making a decision about your super. You can get a copy of the PDS and the incorporated booklet that is part of the PDS at mercersuper.com.au/pds or by calling the Helpline.

It is important that you understand the information in this Guide. Ask us or a person you trust, such as your adviser, for help if you have difficulty understanding any information about your super or the options available to you.

If you are having difficulty due to a disability, understanding English or for any other reason, we have accessibility support. Please contact our Helpline.

Occupation Category Factor

Your occupation is one of the factors that determines the cost of your insurance cover. To find out how your occupation is classified, refer to the full occupation listing in this Guide.

The Occupation Classification (e.g. Blue Collar) your Employer has advised us will be recorded in the Welcome letter provided to you when you join your Plan.

The Occupation Category Factor is the factor that applies to an Occupation Classification (e.g. Blue Collar) and is provided in the PDS.

If the incorrect Occupation Classification is shown on your Welcome letter or you change occupations, you or your Employer must let us know, as this may affect the cost of your insurance cover.

Please contact us to advise the correct Occupation Classification for you as you could be paying more, or less, for your insurance cover than you should be.

Other important information

The PDS describes the terms and conditions of insurance cover in your Plan. It also contains more specific information about eligibility, the type and cost of insurance cover in your Plan.

Updated information

The information in this Guide and the PDS are current as at the date of publication. Information in this Guide may change from time to time and if the change is not materially adverse, will be made available online at mercersuper.com.au/pds.

A paper copy of any updated information will be given or an electronic copy made available on request at no charge by calling the Helpline.

We will advise you directly of any material changes as required by law.

This Guide contains general information only and does not take into account your individual objectives, personal financial situation or needs. Before acting on this information, you should consider whether it is appropriate to your individual objectives, personal financial situation and needs. You should get financial advice tailored to your personal circumstances. The product's Target Market Determination setting out the class of people for whom the product may be suitable can be found at mercersuper.com.au/tmd.

Occupation Classification

Use the information in the table below to help you understand your Occupation Classification based on your occupation in the tables on the following pages.

Code	Occupation Classification	Description
NA	Not Available	This benefit is not available to this occupation.
P	Professional	University degree qualified white collar professional occupations specified in the occupation listing below. e.g. certified accountant; University degree qualified white collar professionals, with no manual duties and earning an average of at least \$100,000 p.a. over the last three years; White collar office professionals with no degree, no manual duties and earning an average of at least \$125,000 p.a. over the last three years; Medical, dental and legal professionals have an occupation classification of White Collar. These occupations are indicated by a 'W*' in the occupation listing on the following pages. e.g. anaesthetist.
W	White Collar	Occupations that are predominantly office based with no manual work, e.g. clerical roles, professional or administrative roles such as business analyst, office manager, lawyer, computer analyst, doctor, real estate agent, social worker, clerk, etc. Also includes members and spouses who are not gainfully employed.
LB	Light Blue Collar	Occupations which are primarily non-manual but may involve light manual duties only e.g. hairdresser, shop assistant, florist, cashier, tailor.
B	Blue Collar	Occupations that involve a moderate degree of manual work, or recognised qualified trades e.g. baker, gasfitter, electrician, mechanic, printer, signwriter, greengrocer.
HB	Heavy Blue Collar	Heavy manual occupations or those with a degree of additional risk of disability e.g. boilermaker, gardener, tyre fitter, welder.
SR	Special Risk	Occupations that typically present special difficulties in assessing the Insurer's risk, are hazardous in nature, are sometimes unskilled occupations and generally unqualified, although some have minimum experience level (3 years). The occupations listed are often exposed to high-risk accidents or health hazards.
IC	Individual Consideration	Occupations with this rating will need to be referred to our Insurer for consideration.

Occupation

Occupation	Income Protection (IP)	Total and Permanent Disablement (TPD)	Death
Abattoir Worker – Qualified Butcher, supervisor	SR	HB	HB
Abattoir Worker – Other	SR	SR	HB
Accountant (Certified or Chartered)	P	P	P
Accountant (Not Certified or Chartered)	W	W	W
Actor	SR	SR	W
Actuary	P	P	P
Acupuncturist (Registered & qualified in Australia)	W*	W*	W*
Administrator	W	W	W
Advertising Agent	W	W	W
Aeronautical Engineer (No flying)	W	W	W
Agronomist (No manual work)	LB	LB	LB
Air Conditioning Mechanic/Installer	B	B	B
Air Traffic Controller	SR	SR	W
Airline Industry (Clerical/Customer Service)	W	W	W
Airline Industry (Commercial Pilots)	SR	SR	LB
Airline Industry (Cabin Crew – not Pilots)	SR	SR	LB
Airline Industry (Porters/Baggage handlers)	SR	SR	HB
Airline Industry (Refueller)	HB	HB	HB
Ambulance Officer	SR	SR	HB
Amusement Parlour (Proprietor)	LB	LB	LB
Anaesthetist	W*	W*	W*
Analytical Chemist (Not explosives)	P	P	P
Announcer (Radio/Television)	SR	SR	W
Antenna Erector	SR	SR	HB
Antique Dealer/Manager/Proprietor/Employee	LB	LB	LB
Apiarist	HB	HB	HB
Apprentice (of Blue collar trades)	HB	HB	HB
Archaeologist	LB	LB	LB
Architect (No site work)	P	P	P
Architect (Site work)	W	W	W
Archivist	W	W	W
Armed Services/Forces (Not Pilots & Special Forces)	NA	NA	NA
Articled Clerk	W	W	W
Asphalt Layer	SR	SR	HB

Occupation	Income Protection (IP)	Total and Permanent Disablement (TPD)	Death
Assembly Line Worker	SR	SR	HB
Astronomer (Degree qualified)	P	P	P
Auctioneer (Livestock & Machinery)	LB	LB	LB
Auctioneer (Real Estate)	W	W	W
Audiologist	W*	W*	W*
Auditor (Degree qualified)	P	P	P
Auditor (Not degree qualified)	W	W	W
Author	SR	SR	W
Auto Electrician	B	B	B
Aviation Instructor	SR	SR	SR
Backhoe Operator	SR	SR	SR
Bailiff	LB	LB	LB
Baker	B	B	B
Bank Manager/Officer/Teller	W	W	W
Barber	LB	LB	LB
Barman	SR	SR	B
Barrister	W*	W*	W*
Beach Patrol Lifeguard	SR	SR	SR
Beach Inspector	LB	LB	LB
Beautician (Not working at home)	LB	LB	LB
Bicycle Shop (Manager/Proprietor/Employee)	LB	LB	LB
Biochemist	P	P	P
Biologist (Not marine and no special hazards)	P	P	P
Blacksmith	SR	SR	HB
Blinds/Awnings/Screen Installer	HB	HB	HB
Boarding House Proprietor	LB	LB	LB
Boat Builder/Shipwright	B	B	B
Bob Cat Operator	SR	SR	SR
Boiler Inspector	B	B	B
Boilermaker	HB	HB	HB
Bomb Disposal Experts	NA	NA	NA
Bookbinder	B	B	B
Bookkeeper	W	W	W
Bookmaker	SR	SR	W
Botanist	LB	LB	LB

Occupation	Income Protection (IP)	Total and Permanent Disablement (TPD)	Death
Bowen Therapist (Registered, not working from home)	LB	LB	LB
Brewery Worker	SR	SR	HB
Brick Cleaner	SR	SR	HB
Bricklayer (Qualified)	HB	HB	HB
Broker (Finance/Insurance)	W	W	W
Builder (Qualified & licensed)	B	B	B
Builder's Labourer	SR	SR	HB
Building Inspector	LB	LB	LB
Building Maintenance	HB	HB	HB
Business Analyst	W	W	W
Butcher (Retail)	B	B	B
Butcher (Slaughterman/Meat Worker)	SR	SR	HB
Buyer (Retail)	W	W	W
Cabinet Maker	B	B	B
Cable Joiner (Electrical)	HB	HB	HB
Cable Maker/Wire Maker	HB	HB	HB
Cafe (Manager/Proprietor)	LB	LB	LB
Call Centre Operator	LB	LB	LB
Cameraman (Film/Television)	B	B	B
Car Park Attendant	HB	HB	HB
Car Salesman	W	W	W
Caravan Park (Owner/Proprietor)	LB	LB	LB
Carer (Not qualified – aged care)	HB	HB	HB
Carer (Qualified – aged care)	B	B	B
Caretaker	SR	SR	LB
Carpenter	B	B	B
Carpet Cleaner	HB	HB	HB
Carpet/Floor Covering Layer	SR	SR	HB
Cartographer	W	W	W
Cashier	LB	LB	LB
Caterer	B	B	B
Caterer (Management – admin only)	W	W	W
Cement renderer	SR	SR	HB
Charter Boat Operator	SRL	SR	SR
Chef (Qualified)	B	B	B

Occupation	Income Protection (IP)	Total and Permanent Disablement (TPD)	Death
Chemical Engineer (>10% lab work)	LB	LB	LB
Chemist (Analytical/Retail)	P	P	P
Chemist (Manufacturing)	LB	LB	LB
Child Care Worker (Qualified and registered)	LB	LB	LB
Child Care Worker (Unqualified)	SR	SR	HB
Chiropodist	W*	W*	W*
Chiropractor (Tertiary qualified)	W*	W*	W*
Cinema (Management)	W	W	W
Cinema/Theatre (Projectionist/Ticket seller/Usher)	LB	LB	LB
Cleaner (Factory/Brick)	SR	SR	HB
Cleaner (Household/Hotel/Motel/Office/School/Pool)	HB	HB	HB
Clergyman (No overseas work)	W	W	W
Clerical Worker	W	W	W
Clothing Machinist	B	B	B
Clothing (Retail/Wholesale – admin/sales only)	LB	LB	LB
Clothing Industry (Cutter – not at home)	HB	HB	HB
Commercial Artist	LB	LB	LB
Commodities Agent	W	W	W
Computer Analyst	W	W	W
Computer Technician	HB	LB	W
Concierge (Hotel)	LB	LB	LB
Concrete Contractor	SR	SR	HB
Concrete Layer	SR	SR	HB
Consulting Engineer (Office only)	P	P	P
Cook (Not qualified)	HB	HB	HB
Coroner	W*	W*	W*
Courier (Bicycle)	SR	SR	HB
Courier (Cars and small Vans)	HB	HB	HB
Courier (Motor Cycle)	SR	SR	HB
Crane Driver	SR	SR	SR
Cray Fisherman	SR	SR	SR
Crematory Worker	HB	HB	HB
Croupier	LB	LB	LB
Curator/Greenskeeper	HB	HB	HB
Curator (Art Gallery/Museum)	W	W	W

Occupation	Income Protection (IP)	Total and Permanent Disablement (TPD)	Death
Customs Agent	W	W	W
Customs Officer (Land based only)	LB	LB	LB
Dancing Instructor (Full time/salaried)	HB	HB	HB
Dancer	SR	SR	HB
Debt Collector (Not repossessing - office only)	W	W	W
Deckhand	SR	SR	SR
Dental Nurse	LB	LB	LB
Dental Surgeon/Dentist	W*	W*	W*
Dental Technician	LB	LB	LB
Detailer (Motor Industry)	HB	HB	HB
Diemaker	HB	HB	HB
Diesel Mechanic (Qualified - not mining industry)	HB	HB	HB
Dietician (Qualified & registered)	W	W	W
Director (Film)	IC	IC	W
Director (Television/Radio)	W	W	W
Disc Jockey	SR	SR	LB
Diver/Underwater worker	NA	NA	NA
Docker/Stevedore/Waterside worker	SR	SR	SR
Doctor	W*	W*	W*
Draftsman	W	W	W
Drainer/Drainage Contractor	HB	HB	HB
Dressmaker (Not at home)	B	B	B
Driller (Water/Oil/Mineral) - offshore	SR	SR	SR
Driller (Water/Oil/Mineral) - onshore	SR	SR	HB
Driver (Armoured car)	SR	SR	SR
Driver (Bus/Coach - Not interstate)	B	B	B
Driver (Chauffeur)	LB	LB	LB
Driver (Truck - long distance > 500km radius)	SR	SR	SR
Driver (Coach - long distance > 500km radius)	SR	SR	SR
Driver (Construction equipment)	SR	SR	SR
Driver (Crane)	SR	SR	SR
Driver (Dairy deliveryman)	HB	HB	HB
Driver (Earthmoving equipment)	SR	SR	SR
Driver (Forklift)	HB	HB	HB
Driver (Garbage Truck - no manual collection)	HB	HB	HB

Occupation	Income Protection (IP)	Total and Permanent Disablement (TPD)	Death
Driver (Tow truck)	SR	SR	HB
Driver (Train)	SR	SR	HB
Driver (Tram)	HB	HB	HB
Driver (Truck - Local)	HB	HB	HB
Driving Instructor	LB	LB	LB
Dry Cleaner	LB	LB	LB
Economist	W	W	W
Editor	W	W	W
Electrical Linesman/Power Lines	SR	SR	SR
Electrician (Qualified)	B	B	B
Electronic Technician	LB	LB	LB
Electroplater	B	B	B
Elevator/Lift mechanic/installer	B	B	B
Employment Agent	W	W	W
Engineer (Bridge/Height)	B	B	B
Engineer (Field Work – no manual/underground/offshore)	LB	LB	LB
Engineer (Office only)	P	P	P
Engraver	B	B	B
Entertainer	SR	SR	W
Entymologist	LB	LB	LB
Explosives Handler	NA	NA	SR
Factory Hand/Worker	SR	SR	HB
Farm (Farmhand/Worker)	SR	SR	HB
Farmer (Owner/Proprietor)	SR	HB	HB
Farrier	SR	SR	HB
Fast Food Shop (Proprietor/Manager/Employee)	LB	LB	LB
Fencing Contractor	HB	HB	HB
Finance Broker	W	W	W
Financial Planner/Adviser	W	W	W
Fireman	SR	SR	SR
Fisherman (Not offshore)	SR	SR	HB
Fishmonger	B	B	B
Fitness Centre Manager (Admin only)	LB	LB	LB
Fitness Instructor	SR	SR	B
Fitter and Turner	B	B	B

Occupation	Income Protection (IP)	Total and Permanent Disablement (TPD)	Death
Floor Sander	HB	HB	HB
Florist	LB	LB	LB
Food Technologist	W	W	W
Forest Ranger/Warden	HB	HB	HB
Foundry Worker	SR	SR	SR
French Polisher	B	B	B
Fruit Merchant	B	B	B
Fruit Picker	SR	SR	HB
Funeral Director (Office only)	W	W	W
Funeral Parlour (Driver/Pallbearer/Embalmer)	B	B	B
Furniture Designer	LB	LB	LB
Furniture Manufacturer	B	B	B
Furniture Removalist	SR	SR	HB
Furrier (Manager/Proprietor/Employee)	LB	LB	LB
Garbage Collector	HB	HB	HB
Gardener	HB	HB	HB
Gas Fitter	B	B	B
Gas Meter Reader	LB	LB	LB
Geologist (Field work)	LB	LB	LB
Geologist (Office only)	P	P	P
Geophysicist (Office only)	P	P	P
Glazier	B	B	B
Goldsmith	LB	LB	LB
Golf Instructor (Non playing professional)	SR	SR	LB
Golf Professional (Player)	SR	SR	LB
Golf Professional (Non player, shop and tuition only)	LB	LB	LB
Graphic Designer	W	W	W
Grave Digger	SR	SR	HB
Green Keeper	HB	HB	HB
Greengrocer	B	B	B
Groundsperson (Curator/Greens)	HB	HB	HB
Guards (Railway)	HB	HB	HB
Gunsmith	B	B	B
Gym (Instructor)	SR	SR	B
Gym (Owner/Proprietor)	LB	LB	LB

Occupation	Income Protection (IP)	Total and Permanent Disablement (TPD)	Death
Gynaecologist	W*	W*	W*
Hairdresser	LB	LB	LB
Handyman	SR	SR	HB
Harbour Pilot/Tug Boat Operator	IC	IC	HB
Hardware Shop (Manager/Proprietor/Shop worker)	LB	LB	LB
Hardware Shop (Yardworker)	HB	HB	HB
Head Master/Head Mistress	P	P	P
Health Inspector	LB	LB	LB
Hoist Operator/Driver	SR	SR	SR
Home Duties (Full time)	NA	W	W
Homeopath (Not at home)	W	W	W
Horse Breeder (No riding involved)	SR	SR	HB
Horse Riding Instructor	SR	SR	HB
Horse Strapper	SR	SR	HB
Horse Trainer	SR	SR	LB
Horticulturist (Qualified)	B	B	B
Hospital (Aides/Domestic/Orderly/Wardsman)	SR	SR	HB
Hotel (Bottleshop/Driveway attendant)	HB	HB	HB
Hotel Manager/Proprietor (Bar work included)	SR	SR	B
Hotel Manager/Proprietor (Management/admin only)	W	W	W
Housekeeper/Maid	HB	HB	HB
Human Resources Consultant	W	W	W
Hypnotherapist (Medically qualified)	W	W	W
Importer/Exporter (Admin/office only)	W	W	W
Industrial Chemist (Not explosives)	LB	LB	LB
Instrument Maker	B	B	B
Insulation Contractor/Installer (Not asbestos)	SR	SR	HB
Insurance Agent/Broker/Planner/Adviser	W	W	W
Insurance Assessor/Loss Adjuster	W	W	W
Interior Decorator/Designer	LB	LB	LB
Interpreter	W	W	W
Jackeroo	SR	SR	SR
Janitor	HB	HB	HB
Jeweller	LB	LB	LB
Jewellery Industry (Cutter/Polisher/Setter)	LB	LB	LB

Occupation	Income Protection (IP)	Total and Permanent Disablement (TPD)	Death
Jockey (Horse Racing/Trotting)	NA	NA	NA
Joiner	B	B	B
Journalist (Freelance)	SR	SR	W
Journalist (Salaried – no special hazards)	IC	IC	LB
Journalist (Salaried – office only)	W	W	W
Judge	W*	W*	W*
Kennel Proprietor	B	B	B
Kitchen Hand	HB	HB	HB
Laboratory Technician (Chemicals)	B	B	B
Laboratory Technician (Not chemicals)	LB	LB	LB
Labourer (Building industry)	SR	SR	HB
Landscape Gardener	HB	HB	HB
Lathe Operator (Qualified Fitter & Turner)	B	B	B
Lawnmower Sales & Service	LB	LB	LB
Lawnmowing Contractor	HB	HB	HB
Lawyer	W*	W*	W*
Lecturer	P	P	P
Legal Secretary	W	W	W
Librarian	W	W	W
Lift Installer/Mechanic	B	B	B
Linesman/Power Lines	SR	SR	SR
Lithographer (No manual work)	LB	LB	LB
Locksmith	B	B	B
Loss Adjuster/Assessor	W	W	W
Machine Operator (Factory)	SR	SR	HB
Machinery Agent & Merchant	LB	LB	LB
Magistrate	W*	W*	W*
Mail Contractor/Sorter	B	B	B
Maitre'd	LB	LB	LB
Make Up Artist (Film/Television/Theatre, not overseas, full time)	LB	LB	LB
Management Consultant	W	W	W
Manager (Office/admin only)	W	W	W
Manicurist (Qualified and not a home)	LB	LB	LB
Marine Biologist	LB	LB	LB
Marine Engineer	SR	SR	HB

Occupation	Income Protection (IP)	Total and Permanent Disablement (TPD)	Death
Marine Surveyor	SR	SR	HB
Marine/shipping – Crew	SR	SR	SR
Marine/shipping – Dockworkers	SR	SR	SR
Market Analyst (Not interviewing)	W	W	W
Market Gardener	HB	HB	HB
Massage Therapist/Masseur	SR	SR	LB
Meat Packer	SR	SR	HB
Mechanic	B	B	B
Medical Practitioner	W*	W*	W*
Medical Registrar	W*	W*	W*
Merchant Banker	P	P	P
Merchant Seamen	SR	SR	SR
Metallurgist (Not underground)	P	P	P
Metal Worker (Trade qualified)	HB	HB	HB
Meteorologist (Minimal field work)	P	P	P
Meter Reader	LB	LB	LB
Microbiologist	P	P	P
Midwife	LB	LB	LB
Military Personnel (All ranks – not Pilots & Special Forces)	SR	SR	SR
Milk Man	HB	HB	HB
Milliner	LB	LB	LB
Mining (Surface worker – no explosives)	SR	SR	SR
Mining (Underground worker)	SR	SR	SR
Mining (Working with explosives)	SR	SR	SR
Mining Engineer (No underground work, tertiary qualified)	LB	LB	LB
Mining Inspector (No underground work, tertiary qualified)	LB	LB	LB
Mining Surveyor (No underground work, tertiary qualified)	LB	LB	LB
Minister of Religion (No overseas work)	W	W	W
Model	SR	SR	W
Motel Manager/Proprietor/Staff (Admin only)	W	W	W
Motor Industry (Dealer/Sales)	W	W	W
Motor Vehicle Detailer	SR	SR	HB
Moulder (Trade qualified)	HB	HB	HB
Muffler Fitter	HB	HB	HB
Musical Instrument Maker/Repairer	B	B	B

Occupation	Income Protection (IP)	Total and Permanent Disablement (TPD)	Death
Musician (Orchestra)	SR	SR	W
Musician (other)	SR	SR	LB
Naturopath	W	W	W
Neurologist	W*	W*	W*
Newsagent (Manager/Proprietor/Employee)	LB	LB	LB
Night Club (Manager/Owner – no bar work)	LB	LB	LB
Nurse (Educator only)	W*	W*	W*
Nurse (General – division 1 qualified)	B	B	B
Nurse (General – enrolled)	HB	HB	HB
Nurse (Geriatric)	B	B	B
Nurse (Matron)	LB	LB	LB
Nurse (Psychiatric/Mental care)	SR	SR	HB
Nurse (Royal Flying Doctor Service)	SR	SR	SR
Nurse (Theatre only)	LB	LB	LB
Nurseryman	B	B	B
Nurses Aide	SR	SR	HB
Obstetrician	W*	W*	W*
Occupational Therapist	W*	W*	W*
Office Equipment & Machine Repairer	B	B	B
Oil and Gas Industry Worker (Offshore)	SR	SR	SR
Oil and Gas Industry Worker (Onshore – not office)	SR	SR	HB
Ophthalmologist	W*	W*	W*
Optician	W	W	W
Optometrist	W*	W*	W*
Orchardist	SR	SR	HB
Orderly/Wardsman	SR	SR	HB
Orthodontist	W*	W*	W*
Osteopath	W*	W*	W*
Packer (Storeman)	SR	SR	HB
Paediatrician	W*	W*	W*
Painter (Over 10m)	SR	SR	SR
Painter/Decorator/Paper Hanger (Qualified – Up to 10m)	B	B	B
Painter/Paper Hanger (Not qualified – up to 10m)	HB	HB	HB
Panel Beater	B	B	B
Paramedic	SR	SR	HB

Occupation	Income Protection (IP)	Total and Permanent Disablement (TPD)	Death
Park Ranger	HB	HB	HB
Parking Attendant	SR	SR	LB
Parking Enforcement Officer	SR	SR	HB
Pastry Cook (Qualified)	B	B	B
Pathologist	W*	W*	W*
Paver	SR	SR	HB
Pawnbroker	B	B	B
Periodontist	W*	W*	W*
Personal Assistant	W	W	W
Personal Trainer	SR	SR	B
Pest Controller/Exterminator	HB	HB	HB
Pharmacist	P	P	P
Photoengraver	LB	LB	LB
Photographer (Hazardous e.g. Aerial, War, News, etc.)	SR	SR	SR
Photographer (Not hazardous)	LB	LB	LB
Photographer (Studio only)	W	W	W
Physician	W*	W*	W*
Physicist	P	P	P
Physiotherapist	W*	W*	W*
Piano Manufacturer/Repairer/Tuner	B	B	B
Picture Framer	B	B	B
Pilot (Agricultural, Oil/Gas, Charter, Other)	SR	SR	SR
Pilot (Commercial)	SR	SR	LB
Pipelayer (Onshore only)	SR	SR	HB
Pipelayer (Offshore)	SR	SR	SR
Pipeline Worker (Onshore only)	SR	SR	HB
Pipeline Worker (Offshore)	SR	SR	SR
Plant Operator – Light machinery	SR	SR	HB
Plant Operator – Heavy machinery	SR	SR	SR
Plasterer (Qualified)	HB	HB	HB
Plumber (Not roofing)	B	B	B
Plumber (Roofing)	SR	SR	HB
Podiatrist	W*	W*	W*
Police	SR	SR	SR
Porter	SR	HB	HB

Occupation	Income Protection (IP)	Total and Permanent Disablement (TPD)	Death
Postman	B	B	B
Post Office Agent/Staff	LB	LB	LB
Presenter (Television & Radio)	SR	SR	W
Priest (No overseas work)	W	W	W
Principal (Teaching)	P	P	P
Printer	B	B	B
Prison Officer/Warden	SR	SR	SR
Private Investigator (Surveillance/Interviews only)	LB	LB	LB
Process Worker	SR	SR	HB
Produce Merchant	B	B	B
Producer (Film/Television/Radio)	W	W	W
Professional Sportsperson	SR	SR	IC
Professor (University)	P	P	P
Projectionist (Film/Television)	LB	LB	LB
Project Manager (Office/admin only)	W	W	W
Property Developer (No manual work)	SR	SR	W
Property Maintenance	HB	HB	HB
Psychiatrist	W*	W*	W*
Psychologist	W*	W*	W*
Publican (Bar work)	SR	SR	B
Public Relations Consultant	W	W	W
Publisher	W	W	W
Purchasing Officer	W	W	W
Quantity Surveyor (Office only)	P	P	P
Quarry Worker – No explosives	SR	SR	HB
Quarry Worker – Explosives	SR	SR	SR
Radar/Speed Camera Operator/Technician (Not Police)	LB	LB	LB
Radio Announcer	SR	SR	W
Radiographer	W	W	W
Radiologist	W*	W*	W*
Radio Operator (Non military)	W	W	W
Radiotherapist	W*	W*	W*
Railway Maintenance/Track laying worker	SR	SR	HB
Railway Station Masters/Assistants/Ticket Inspector	LB	LB	LB
Ranger (Forest/Park)	HB	HB	HB

Occupation	Income Protection (IP)	Total and Permanent Disablement (TPD)	Death
Real Estate Agent	W	W	W
Receptionist	W	W	W
Refrigeration Mechanic/Repairer/Technician	B	B	B
Rehabilitation Consultant	W*	W*	W*
Removalist	SR	SR	HB
Repairer (Radio/Television/Vending & Washing Machines)	B	B	B
Repossession Agent	B	B	B
Researcher (Office only)	W	W	W
Restaurant Manager/Proprietor/Maitre'd	LB	LB	LB
Re-stumper	SR	SR	SR
Rigger (Building industry up to 10m)	SR	SR	SR
Roadie/Stage Hand (Bands)	SR	SR	SR
Road Maintenance/Construction	SR	SR	HB
Roof Plumber/Tiler/Worker	SR	SR	HB
Sailmaker	B	B	B
Salesman (Admin/office only)	W	W	W
Salesman (Sales & light deliveries)	LB	LB	LB
Sandblaster	SR	SR	HB
Sawmill Worker	SR	SR	HB
Scaffolder (up to 10m)	SR	SR	SR
Scientist (Field work)	B	B	B
Scientist (Lab/office only – no hazardous chemicals)	P	P	P
Scrap Metal Dealer	SR	SR	HB
Screen/Awning/Blind Installer	HB	HB	HB
Screen Printer	B	B	B
Sea Pilot (Local harbour only)	HB	HB	HB
Seasonal Worker	SR	SR	HB
Second Hand Dealer	LB	LB	LB
Security Guard (Unarmed or armed)	SR	SR	SR
Service Station (Proprietor/Employee)	LB	LB	LB
Shearer/Shearing Contractor	SR	SR	HB
Sheet Metal Worker	HB	HB	HB
Shipwright	B	B	B
Shoe Repairer	B	B	B
Shop Assistant/Manager/Proprietor/Keeper	LB	LB	LB

Occupation	Income Protection (IP)	Total and Permanent Disablement (TPD)	Death
Shop Fitter (Carpentry qualifications)	B	B	B
Shunter (Railway)	SR	SR	HB
Signwriter (up to 10m)	B	B	B
Silversmith	LB	LB	LB
Slaughterman	SR	SR	HB
Social Worker	W	W	W
Soft Drink Deliverer	HB	HB	HB
Soil Technician	LB	LB	LB
Solicitor	W*	W*	W*
Sound Technician/Engineer	LB	LB	LB
Speech Therapist	W*	W*	W*
Sports Coach (Professional)	SR	SR	LB
Sports Instructor (Unspecified – not coaching)	SR	SR	LB
Sports Person (Professional)	SR	SR	IC
Spray Painter	B	B	B
Station Hand	SR	SR	HB
Statistician	W	W	W
Steel Erector/Fixer	SR	SR	SR
Stock and Station agent	B	B	B
Stockbroker	IC	IC	W
Stockman	SR	SR	SR
Stone Mason	SR	SR	HB
Storeman	SR	SR	HB
Strapper (Horse Racing/Trotting)	SR	SR	HB
Street Cleaner	SR	SR	HB
Student	NA	NA	W
Supervisor (Office only)	W	W	W
Surgeon	W*	W*	W*
Surveyor (Qualified, office only)	P	P	P
Surveyor (Field work, excluding mining)	LB	LB	LB
Swimming Instructor	LB	LB	LB
Swimming Pool (Employee/general duties)	HB	HB	HB
Swimming Pool (Proprietor/Manager)	LB	LB	LB
Swimming Pool Builder	SR	HB	HB
Systems/I.T. Analyst	W	W	W

Occupation	Income Protection (IP)	Total and Permanent Disablement (TPD)	Death
TAB Agent	LB	LB	LB
Tailor (Qualified)	LB	LB	LB
Take Away Food Shop (Proprietor/employee)	LB	LB	LB
Tanner	SR	SR	HB
Tattooist (Not at home)	LB	LB	LB
Taxation Consultant	W	W	W
Taxi Driver (Not owner operator)	HB	HB	HB
Taxi Driver (Owner operators)	B	B	B
Taxidermist	HB	HB	HB
Teacher (Dance)	SR	SR	LB
Teacher (Drama/Music – not at home)	LB	LB	LB
Teacher (Physical Education)	LB	LB	LB
Teacher (Pre-school/Kindergarten)	LB	LB	LB
Teacher (Primary/Secondary school)	W	W	W
Teacher (Trades)	B	B	B
Teacher's Aide	LB	LB	LB
Technician (Film/Television/Radio)	LB	LB	LB
Tennis Coach	SR	SR	LB
Tiler/Slater (Floor/Wall only)	HB	HB	HB
Tiler/Slater (Roof)	SR	SR	HB
Timber Merchant (No manual work)	LB	LB	LB
Tobacconist	LB	LB	LB
Toolmaker	HB	HB	HB
Tour Guide/Operator (Not seasonal)	LB	LB	LB
Town Planner (Degree qualified)	P	P	P
Town Planner (Not degree qualified)	W	W	W
Trades Assistant	SR	SR	HB
Travel Agent	W	W	W
Tree Feller/Surgeon	SR	SR	SR
Tutor (Not at home)	W	W	W
Typist	W	W	W
Typesetter	LB	LB	LB
Tyre Fitter/Retreader	HB	HB	HB
Undertaker (No manual work)	W	W	W
Upholsterer	B	B	B

Occupation	Income Protection (IP)	Total and Permanent Disablement (TPD)	Death
Urologist	W*	W*	W*
Valuer (Licensed – not salesman)	W	W	W
Vehicle Wrecker	SR	SR	HB
Vending Machine Stock Supplier/Service man	B	B	B
Veterinary Nurse	LB	LB	LB
Veterinary Surgeon (Domestic)	P	P	P
Veterinary Surgeon (Rural)	LB	LB	LB
Vigneron/Wine Maker (Qualified)	LB	LB	LB
Viticulturalist	B	B	B
Waiter (No bar work)	LB	LB	LB
Watchmaker/Watch repairer	LB	LB	LB
Waterproofers	HB	HB	HB
Welder	HB	HB	HB
Welfare Officer	W	W	W
Window Cleaner (up to 10m)	SR	HB	HB
Window Cleaner (> 10m)	SR	SR	SR
Window Dresser	LB	LB	LB
Window Tinter	HB	HB	HB
Windscreen Fitter/Glazier	B	B	B
Wine/Spirit Merchant	LB	LB	LB
Wool Broker	W	W	W
Wool Buyer	LB	LB	LB
Wool Classer	LB	LB	LB
Wrecker (Building)	SR	SR	HB
Wrecker (Vehicle)	SR	SR	HB
X-ray Technician	LB	LB	LB
Zookeeper	HB	HB	HB
Zoologist	LB	LB	LB