



# INCOME PROTECTION OCCUPATIONAL GUIDE

**This guide contains a list of job titles with relevant corresponding occupation class. However these are for guidance only and it is possible that your client's occupation is not listed.**

If you have any questions about Occupational Classes or Occupations not covered in the guide please contact our Underwriting department on 01 429 3444 or email [underwriting@royallondon.ie](mailto:underwriting@royallondon.ie)

It is important to note that this document is intended to be used as a guide, and that actual decisions will be based on your client's application and subsequent underwriting.

## **Note**

**For Occupational Classes 1 & 2**

Cover will cease at age 70

**For Occupational Classes 3 & 4**

Cover will cease at age 65

Unless stated otherwise

## **Key to occupational class list**

<b>1</b>	Class 1
<b>2</b>	Class 2
<b>3</b>	Class 3
<b>4</b>	Class 4
<b>D</b>	Decline
<b>(to 55)</b>	Cover will cease at age 55
<b>(to 60)</b>	Cover will cease at age 60

Occupation	Class
Accountant	1
Actor/Actress	D
Actuary	1
Acupuncturist	2
Adjuster – other	3
Administrative Worker	1
Advertising Manager	1
Agricultural Contractor – no manual work	3
Agricultural Contractor – some manual work	D
Air Traffic Controller	D
Aircraft Engineer	3
Aircraft Fitter	3
Airline Pilot	D
Alarm Fitter	4
Ambulance Controller	1
Ambulance Crew	D
Ambulance Driver	D
Anaesthetist	1
Antique Dealer	2
Antique Restorer	3
Archaeologist	2
Architect	1
Area Retail Manager	1
Armed Forces	D
Artist	2
Asbestos Worker	D
Assistant Film Editor	2
Astrophysicist	1
Au Pair	4
Auctioneer	1
Audiologist	1
Auditor	1
Baggage Handler	D
Baker – other	3
Baker – shop or supermarket	3

Occupation	Class
Bank Official	1
Bar Manager	4
Bar Person	4
Barber	2
Barrister	1
Beautician	2
Bill Poster	4
Binman	D
Biochemist	2
Biologist	1
Blacksmith	4
Blind Maker	3
Bodyguard	D
Boilerman	4
Boner – meat	4
Bookkeeper	1
Bookmaker – no on course work	2
Bookmaker – on course work	D
Botanist	2
Bouncer	D
Box Office Clerk – cinema	2
Box Office Clerk – circus	3
Box Office Clerk – theatre	2
Bricklayer	4
Broker (Financial Services)	1
Broker (Securities)	D
Builder	4
Building Contractor	3
Building Contractor – No Manual	1
Building Inspector	2
Building Inspector – No Manual	1
Bus Conductor	3
Bus Driver	D
Bus Inspector	3
Business Analyst	1
Butcher – non shop work	4

Occupation	Class
Butcher – shop work	3
Buyer	2
Cabin Crew	D
Cabinet Maker	4
Cafe Proprietor – licensed	3
Cafe Proprietor – unlicensed	3
Cameraman	2
Canteen Assistant	3
Canteen Supervisor	3
Captain – Merchant Navy	D
Car Mechanic	4
Car Park Attendant	D
Car Salesman	2
Car Valet	4
Care Assistant (to 55)	3
Caretaker	D
Cargo Handler	D
Carpenter	4
Carpet Cleaner	4
Carpet Fitter	4
Carpet Layer	4
Cartographer	1
Caterer	2
Catering Supervisor	2
Ceiling Fixer	4
Central Heating Engineer	4
Chargehand	4
Chauffeur	D
Chef	2
Chemist – shop	2
Chief Prison Officer (to 55)	4
Childminder	3
Children's Nursery Owner – non manual work	1
Children's Nursery Owner – with manual work	3
Chimney Sweep	4

Occupation	Class
Chiroprapist	2
Chiropractor	2
Cinema Worker	2
Civil Engineer	2
Civil Servant	1
Claims Adjuster	1
Clergyman	1
Clerical Worker	1
Clerk	1
Clinic Nurse (to 55)	3
Clock Repairer	2
Clockmaker	2
Coach Builder	4
Coach Driver	D
Coal Deliverer	D
Coal Merchant – no manual work	2
Cobbler	3
Commercial Artist	2
Company Director – no manual work	1
Company Director – some manual work	3
Composer	1
Compositor	3
Computer Applications Programmer	1
Computer Consultant	1
Computer Operator	1
Concierge	2
Concrete Erector	D
Confectioner	2
Conservationist	3
Coroner	1
Counsellor	2
Court Bailiff	3
Court Official	1
Crane Driver	D
Crane Erector	D
Credit Controller	1

Occupation	Class
Crematorium Operator	4
Crop Sprayer	D
Croupier	2
Customs and Excise Officer	2
Dance Teacher	D
Debt Collector	D
Demolition Worker	D
Dental Assistant (to 60)	2
Dental Hygienist (to 60)	2
Dental Nurse (to 55)	2
Dental Surgeon (to 60)	2
Dental Technician (to 60)	2
Dentist (to 60)	2
Diamond Cutter	3
Diamond Polisher	3
Die Caster	4
Dietician	2
Digger Driver	D
Disc Jockey	D
Dispatch Rider	D
District Nurse (to 55)	3
Docker	D
Doctor	1
Doctor's Practice Nurse (to 55)	2
Domestic Cleaner	4
Domestic Electrician	3
Domestic Gas Engineer	4
Double Glazing Salesman	2
Draper	2
Draughtsman	1
Dress Maker	2
Drill Operator	4
Driving Examiner	3
Driving Instructor	3
Driving School Owner	1
Dry Cleaner	3

Occupation	Class
Dry Liner	4
Economist	1
Editor – publishing	2
Electrical Engineer	4
Electrician – Construction industry	4
Electrician – Construction industry (working at heights less than 50ft)	3
Electronics Fitter	3
Environmental Health Officer	1
Environmental Health Technician	2
Escalator Erector	4
Estate Agent	2
Estate Manager	2
Excavator	D
Factory Manager – no manual work	1
Factory Manager – some manual work	3
Factory Worker	3
Farm Labourer	D
Farm Worker	D
Farmer	4
Farrier	4
Fashion Designer	1
Fencing Contractor	4
Film Director	2
Film Editor	2
Fireplace Builder	4
Fish and Chip Shopkeeper	2
Fish Preparer	D
Fisherman	D
Fishmonger	3
Fitness instructor	D
Floor Layer	4
Floor Tiler	4
Florist	2
Foreman – no manual work	2
Foreman – some manual work	3

Occupation	Class
Forest Labourer	D
Fork Lift Truck Driver	D
Foundry Worker	D
French Polisher	4
Fruit Gardener	4
Fruiterer	3
Fund Manager	1
Funeral Director	1
Furniture Designer	2
Furniture Remover	D
Furniture Restorer	3
Furrier	3
Gamekeeper	4
Garage Owner – no manual work	2
Garage Owner – some manual work	4
Garda	D
Gardener	4
Gas Fitter	D
Gatekeeper	D
General Operative	4
General Practitioner	1
Geologist	2
Glass Blower	D
Glass Engraver	3
Glazier	4
Goldsmith	4
Golf Professional	D
Graphic Designer	2
Grave Digger	D
Greengrocer	3
Groomsman	3
Ground Hostess	3
Groundsman	4
Hairdresser	3
Haulier	D
Health and Safety Officer	2

Occupation	Class
Health Visitor (to 55)	3
Heating Engineer	4
Helicopter Pilot	D
HGV Mechanic	4
Horse Trainer	4
Horticulturist	4
Hospital Orderly	D
Hospital Porter	D
Hotel Assistant	3
Hotel Manager	1
Hotel Porter	D
House Person	D
Human Resources Manager	1
Ice Cream Vendor	4
Illustrator	4
Insurance Broker	1
Interior Decorator	3
Interior Designer	1
Interpreter	1
IT Consultant	1
IT Technician	1
JCB Driver	D
Jeweller	2
Jewellery Making and Repair	3
Jockey	D
Joiner	4
Journalist	2
Judge	1
Kennel Worker	3
Kitchen Designer	1
Kitchen Fitter	4
Laboratory Technician	2
Labourer – no farm work	D
Landscape Gardener	2
Laundry Worker	3
Lawyer	1

Occupation	Class
Lecturer (to 55)	1
Leisure Centre Manager	2
Librarian	1
Lifeboat Crew	D
Lift Engineer	4
Lift Repairman	4
Lineman	D
Lithographic Printer	3
Livestock Dealer	3
Loader	D
Locksmith	3
Loft Insulator	4
Lorry Driver	D
Loss Adjuster	1
Maintenance Technician	3
Management Consultant	1
Managing Director – some manual work	3
Marine Biologist	2
Marine Engineer	2
Market Research Analyst	1
Market Trader	3
Marketing Manager	1
Mason Bricklayer	4
Masseur	2
Mechanical Engineer	2
Metal Fabricator	4
Metal Polisher	4
Midwife (to 55)	3
Milk Roundsman	4
Miner	D
Mobile Hairdresser	3
Model	D
Motorcycle Courier	D
Music Teacher (to 55)	4
Musical Instrument Maker	3

Occupation	Class
Musical Instrument Repairer	3
Musician	D
Newsagent	3
Newspaper Vendor	4
Nurse (to 55)	3
Nurse's Aide (to 55)	3
Occupational Therapist	2
Office Cashier	1
Office Cleaner	4
Office Manager	1
Off-Licensee	2
Optician	1
Optometrist	1
Orthodontist (to 60)	2
Osteopath	2
Paint Sprayer	4
Painter and Decorator	4
Panel Beater	4
Park Keeper	4
PE Teacher	D
Personal Trainer	D
Personnel Director	1
Pest Controller	D
Petrol Pump Attendant	D
Pharmacist	1
Pharmacy Assistant	2
Photocopier Engineer	3
Photographer	2
Physiotherapist	3
Pianist	2
Picture Framer	3
Picture Restorer	3
Pipe Lagger	D
Pipe Layer	D
Plasterer	4
Plumber	4

Occupation	Class
Post Sorter	4
Postman	3
Practice Nurse (to 55)	3
Printer	3
Prison Officer	D
Private Detective	3
Professional Athlete	D
Professional Boxer	D
Professional Horserider	D
Programmer	1
Project Manager	1
Psychiatric Nurse (to 55)	3
Psychiatrist	1
Psychotherapist	1
Public Relations Officer	1
Publican	4
Publisher	1
Quantity Surveyor	2
Quarry Worker	D
Racehorse Trainer	4
Radio and Television Repairman	3
Radiographer	2
Radiologist	1
Railway Guard	3
Railway Worker	D
Receptionist	1
Recruitment Consultant	1
Refuse Collector	D
Rent Collector	D
Reporter	2
Restaurant Owner	3
Retailer	2
Riding Instructor	D
Rigger	D
Road Constructor	D
Road Sweeper	D

Occupation	Class
Road Worker	D
Roof Tiler	D
Roofer	D
Roustabout	D
Sales Manager	1
Sales Representative	2
Saw Mill Worker	D
Scaffolder	D
School Principal (to 55)	2
School Teacher (to 55)	3
Secretary	1
Security Guard	D
Security Van Driver	D
Sewage Works Attendant	D
Sewing Machinist	4
Sheet Metal Worker	D
Shoe Maker	3
Shoe Repairer	3
Shop Assistant	2
Shop Fitter	4
Shop Manager	2
Shopfitting Designer	3
Shopkeeper	2
Sign Erector	4
Signal Man	3
Slater	D
Social Worker (to 55)	3
Software Engineer	1
Solicitor	1
Sound Engineer	2
Speech Therapist	2
Sports Centre Manager	2
Sports Coach	D
Stable Hand	4
Stage Manager	2
Steel Constructor	D

Occupation	Class
Steel Erector	D
Steel Fabricator	4
Steeplejack	D
Stevedore	D
Stock Broker	1
Stone Carver	4
Stonemason	4
Store Detective	4
Store Person	2
Structural Engineer	4
Student	D
Surgeon	2
Swimming Pool Attendant	4
Switchboard Operator	1
Tailor	2
Tanner	4
Tarmac Layer	D
Tattooist	3
Tax Collector	1
Tax Consultant	1
Tax Inspector	1
Taxi Driver	D
Taxidermist	2
Telecommunications Engineer	3
Telecommunications Installer	4
Tennis Coach	D
Thatcher	D
Theatre Sound Engineer	3
Ticket Collector	3
Ticket Inspector	3
Tool Engineer	4
Tour Guide	2
Tour Operator	2
Traffic Warden	3
Train Driver	D
Transport Inspector	2
Travel Agent	1
Tree Surgeon – no manual work	2
Tree Surgeon – some manual work	D

Occupation	Class
Tugman	D
Tunneller	D
Turf Accountant – no on course work	2
Turf Accountant – on course work	D
Turner	4
TV Director	2
Typographer	1
Tyre Fitter	4
Undertaker – no manual work	1
Undertaker – some manual work	3
Undertaker's Assistant	4
Underwater Archaeologist	D
Unemployed	D
Upholsterer	3
Usher	2
Valuer	1
Van Driver	D
Vehicle Recovery Driver	D
Venetian Blind Maker	3
Ventilation Engineer	4
Veterinary Assistant	2
Veterinary Surgeon	2
Waiter	3
Wall Tiler	4
Warehouse Person	4
Water Treatment Operator	4
Welder	4
Welfare Officer (to 55)	3
Window Cleaner – Commercial	D
Window Cleaner – Domestic	4
Window Fitter	D
Windscreen Fitter	3
Wood Turner	4
Yacht Builder	D
Zookeeper	3
Zoologist	2
Cardiologist – surgeon	2
Cardiologist – non surgeon	1





**Royal London**

Royal London House, 47 St Stephen's Green, Dublin 2

T: 01 429 3333 F: 01 662 5095 E: [service@royallondon.ie](mailto:service@royallondon.ie)  
[royallondon.ie](http://royallondon.ie)

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