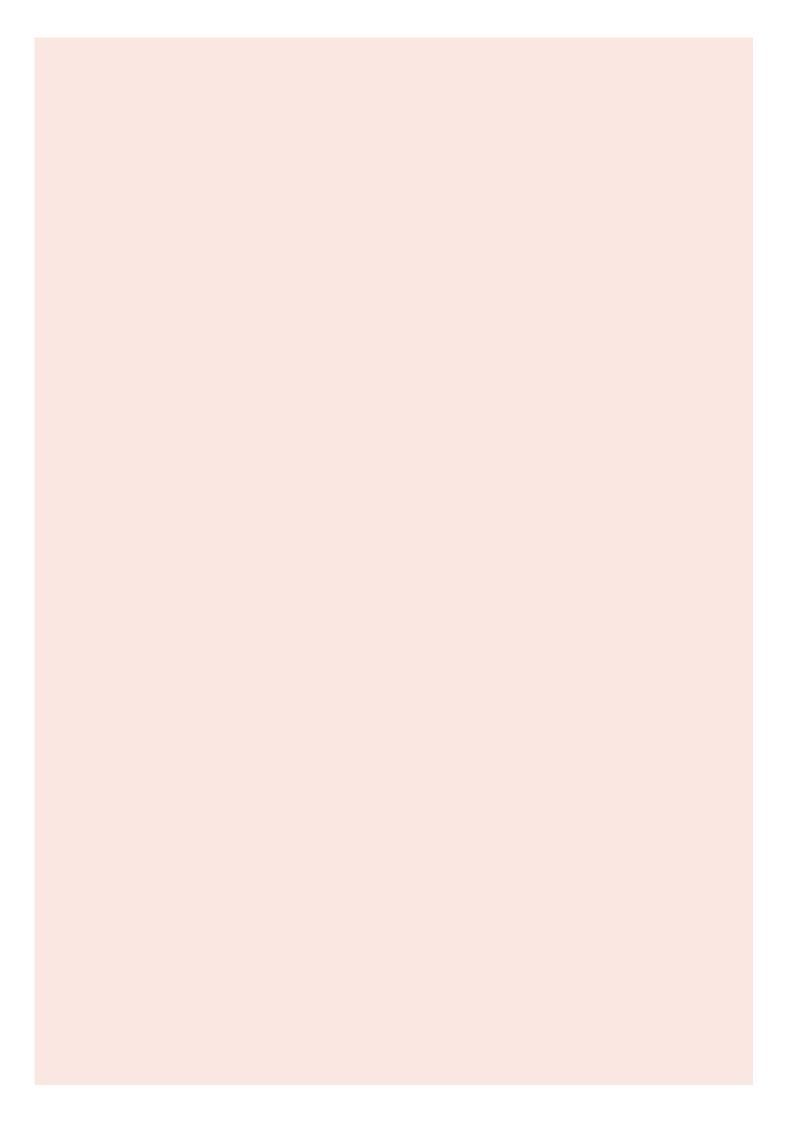


OCCUPATIONAL GUIDE



Underwriting occupational guide for Income Protection policies

Occupational Classes

Class 1	1
Class 2	2
Class 3	3
Class 4	4
Decline	D

If you are unable to find the information you require or need further assistance in relation to underwriting please contact our dedicated

Underwriting Help Line

1890 767 567*

Occupation	Class	Notes
Accountant	1	
Actor / Actress	D	
Actuary	1	
Acupuncturist	2	
Administrative Worker	1	
Advertising Manager/Executive	1	
Aerial Erector <40 ft	4	
Aerial Erector >40 ft	D	
Agricultural Contractor	D	
Aircraft Ground Technician/Engineer	3	
Aircraft Fitter	4	
Airline Cabin Crew	D	
Air Traffic Controller	3	To age 55
Alarm Installer/Fitter	3	
Ambulance Crew	D	
Ambulance Dispatcher	1	
Ambulance Driver	D	
Anaesthetist	1	
Antique Dealer	2	
Antique Restorer	3	
Architect (office based)	1	
Archaeologist	2	
Armed Forces Personnel	D	
Artist	D	
Asbestos Worker	D	
Astrologer	D	
Auctioneer	1	
Audio Engineer	2	
Auditor	1	
Au Pair	D	
В		
Baggage Handler	4	
Baker	3	
Bank Official	1	
Barber	2	
Bar Person/Bar Manager (not living in licensed premises)	4	
Barrister	1	
Beautician	2	
Billposter	D	
Binman	D	
Biochemist	2	
Biologist	2	
Blacksmith	4	
Blindmaker	3	
Boatbuilder	4	

Occupation	Class	Notes
Bodyguard	D	
Boilerman	D	
Boner (Meat Factory)	D	
Book-Keeper	1	
Bookmaker (Betting Shop only)	2	
Bookmaker (Racecourse)	D	
Botanist	2	
Bouncer	D	
Boxer	D	
Box Office Clerk	1	
Bricklayer	4	
Broadcaster - Radio/Television	IC	Individual consideration
Broker (Securities)	D	
Builder Contractor (no manual)	1	
Builder (skilled tradesperson, no heights > 40ft)	4	
Bus Conductor/ Inspector	3	
Bus Driver	D	
Butcher (no slaughtering)	3	
Butcher (slaughtering)	D	
Buyer (Retail)	2	
C		
Cabinet Maker	4	
Cafe Proprietor	2	
Cameraman	3	Individual consideration if aerial work or work in war zones or politically unstable areas.
Canteen Assistant	3	
Canteen Manager	2	
Car Mechanic	4	
Car Park Attendant	4	
Car Salesman	2	
Care Assistant	4	
Caretaker	4	
Cargo Handler (Airport)	4	
Carpenter	4	
Carpet Cleaner	3	
Carpet Layer / Fitter	3	
Cartographer	1	
Cashier	1	
Catering Manager	2	
Caterer	2	
Cattle Dealer	D	
Ceiling Fixer	4	
Central Heating Installer	4	
Chargehand	D	
Chartered Surveyor	2	
Chauffeur	D	
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Chemist Retail	Occupation	Class	Notes
Chidminder [full-time] 2		2	
Childminder (full-time) 3 Chimney Sweep 4 Chiropodist 2 Chiropractor 2 Cinema Manager 1 Cinema Stall 2 Civil Engineer (no manual) 2 Civil Servant (Clericat) 1 Claims Adjuster 1 Clear (domestic/office) 4 Cleryman 1 Clerk / Clerical Worker 1 Clock Maker / Repairer 3 Coach Builder 4 Coach Driver D Coat Delivery (driver / helperl D Coat Merchant - Office Only 1 Cobbler 3 Commercial Artist D Company Director IC Insufficient description. Precise nature of occupation required. Compositor IC Compositor IC Compositor 3 Compositor 1 Compositor 1 Compositor 2 Compositor 1	Chemist (Retail)	1	
Chimney Sweep	Chemist (Other)	2	
Chiropadist	Childminder (full-time)	3	
Chiropadist	Chimney Sweep	4	
Chiropractor		2	
Cinema Manager		2	
Cimema Staff 2	·	1	
Divit Engineer (no manual) 2		2	
Civil Servant (Cterical)	Civil Engineer (no manual)		
Cleaner (domestic/office) Clergyman Clerk / Clerical Worker Clock Maker / Repairer Coach Builder Coach Driver Coal Delivery (driver / helper) Coal Maker / Repairer Coal Delivery (driver / helper) Coal Maker / Repairer Commercial Artist Company Director IC Insufficient description. Precise nature of occupation required. Composer Music Composer Music Composer Music Composer Industry Design/Graphics Computer Industry Design/Graphics 1 Concrete Erector Confectioner Construction Labourer Consultant (Computer / Management) Coroner Consultant (Computer / Management) Coursel [full time & employed) Courier (Bicycle) Courier (Motorcycle) Courier (Wan) Court Clerk Course Driver		1	
Cleaner (domestic/office) Clergyman Clerk / Clerical Worker Clock Maker / Repairer Coach Builder Coach Driver Coal Delivery (driver / helper) Coal Maker / Repairer Coal Delivery (driver / helper) Coal Maker / Repairer Commercial Artist Company Director IC Insufficient description. Precise nature of occupation required. Composer Music Composer Music Composer Music Composer Industry Design/Graphics Computer Industry Design/Graphics 1 Concrete Erector Confectioner Construction Labourer Consultant (Computer / Management) Coroner Consultant (Computer / Management) Coursel [full time & employed) Courier (Bicycle) Courier (Motorcycle) Courier (Wan) Court Clerk Course Driver	Claims Adjuster	1	
Clergyman		4	
Clerk / Clerical Worker Clock Maker / Repairer Coach Builder Coach Driver D Coal Delivery (driver / helper) Coal Delivery (driver / helper) Coal Merchant - Office Only Cobbler Company Director Company Director Composer Music Composer Music Compositor Computer Industry Design/Graphics Computer Operator / Programmer Concrete Erector Construction Labourer Consultant (Computer / Management) Coroner Consultant (Computer / Management) Courier (Bicycle) Courier (Bicycle) Courier (Motorcycle) Court Bailiff Court Clerk Crane Driver D Control D Control D Courier (Van) Court Clerk Crane Driver D Courier (Motorcycle) Court Clerk Crane Driver	Clergyman	1	
Coach Builder Coach Driver Coal Delivery (driver / helper) Coal Merchant - Office Only Cobbler Commercial Artist Company Director Composer Music Compositor Computer Industry Design/Graphics Computer Operator / Programmer Concrete Erector Confectioner Consultant (Computer / Management) Coroner Conumer (Bicycle) Courier (Motorcycle) Court Bailiff Court Clerk Count Clerk Conal Merchant - Office Only Insufficient description. Precise nature of occupation required. Insufficient description. Precise nature of occupation required. Insufficient description. Precise nature of occupation required. Description. Precise nature of occupation required. Description. Precise nature of occupation. Precise nat		1	
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Coal Delivery (driver / helper) Coal Merchant - Office Only Cobbler 3 Commercial Artist D Company Director IC Insufficient description. Precise nature of occupation required. Composer Music D Compositor Computer Industry Design/Graphics Computer Operator / Programmer Concrete Erector D Confectioner Construction Labourer D Consultant (Computer / Management) Coroner 1 Coursellor (full time & employed) Courier (Motorcycle) D Court Bailiff 4 Court Clerk Crane Driver		4	
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Compositor Computer Industry Design/Graphics 1 Computer Operator / Programmer Concrete Erector Confectioner Construction Labourer Consultant (Computer / Management) Coroner 1 Counsellor (full time & employed) Courier (Bicycle) Courier (Motorcycle) Courier (Van) Court Bailiff Court Clerk Crane Driver 1 Computer / Management on the semble of the semb	Company Director	IC	
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Computer Operator / Programmer1Concrete ErectorDConfectioner2Construction LabourerDConsultant [Computer / Management]1Coroner1Counsellor [full time & employed]3Courier [Bicycle]DCourier (Motorcycle)DCourier (Van)DCourt Bailiff4Court Clerk4Crane DriverD	Compositor	3	
Concrete Erector D Confectioner 2 Construction Labourer D Consultant (Computer / Management) 1 Coroner 1 Counsellor (full time & employed) 3 Courier (Bicycle) D Courier (Motorcycle) D Courier (Van) D Court Bailiff 4 Court Clerk 4 Crane Driver D	Computer Industry Design/Graphics	1	
Confectioner 2 Construction Labourer D Consultant (Computer / Management) 1 Coroner 1 Counsellor (full time & employed) 3 Courier (Bicycle) D Courier (Motorcycle) D Courier (Van) D Court Bailiff 4 Court Clerk 4 Crane Driver D	Computer Operator / Programmer	1	
Construction Labourer D Consultant (Computer / Management) 1 Coroner 1 Counsellor (full time & employed) 3 Courier (Bicycle) D Courier (Motorcycle) D Courier (Van) D Court Bailiff 4 Court Clerk 4 Crane Driver D	Concrete Erector	D	
Consultant (Computer / Management) 1 Coroner 1 Counsellor (full time & employed) 3 Courier (Bicycle) D Courier (Motorcycle) D Courier (Van) D Court Bailiff 4 Court Clerk 4 Crane Driver D	Confectioner	2	
Coroner 1 Counsellor (full time & employed) 3 Courier (Bicycle) D Courier (Motorcycle) D Courier (Van) D Court Bailiff 4 Court Clerk 4 Crane Driver D	Construction Labourer	D	
Counsellor (full time & employed) 3 Courier (Bicycle) D Courier (Motorcycle) D Courier (Van) D Court Bailiff 4 Court Clerk 4 Crane Driver D	Consultant (Computer / Management)	1	
Courier (Bicycle)DCourier (Motorcycle)DCourier (Van)DCourt Bailiff4Court Clerk4Crane DriverD	Coroner	1	
Courier (Motorcycle) Courier (Van) Court Bailiff Court Clerk Crane Driver D	Counsellor (full time & employed)	3	
Courier (Van) Court Bailiff 4 Court Clerk Crane Driver D	Courier (Bicycle)	D	
Court Bailiff 4 Court Clerk 4 Crane Driver D	Courier (Motorcycle)	D	
Court Clerk 4 Crane Driver D	Courier (Van)	D	
Crane Driver D	Court Bailiff	4	
	Court Clerk	4	
Crane Erector D	Crane Driver	D	
	Crane Erector	D	
Credit Controller 1	Credit Controller	1	
Creche Owner 2	Creche Owner	2	
Crematorium Operator D	Crematorium Operator	D	
Crop Sprayer D	Crop Sprayer	D	
Croupier D	Croupier	D	

Occupation	Class	Notes
Customs & Excise Officer	2	
D		
Dancing Teacher	D	
Debt Collector	D	
Demolition Worker	D	
Dental Assistant	2	
Dental Hygienist	2	
Dentist / Dental Surgeon	2	To age 55
Dental Technician	2	
Detective	D	
Diamond Cutter	3	
Diamond Polisher	2	
Die Caster	3	
Dietician	2	
Digger Driver	D	
Director - Film/TV/Radio/Theatre	2	
Disc Jockey	D	
Dispatch Rider	D	
Diver (Commercial)	D	
Docker	D	
Domestic Appliance Engineer	3	
Double Glazing - Salesman	2	
Draper	2	
Draughtsman	1	
Dressmaker / Designer	2	
Driller	D	
Driver (Bus/Taxi/Lorry)	D	
Driving Examiner	3	
Driving Instructor	3	
Dry Cleaner	3	
Dry Liner	4	
Dry Rot/Dampcourse worker	4	
E		
Economist	1	
Editor	1	
Electrician (Domestic)	3	
Electrician (Industrial / Construction)	4	
Electrical Engineer	3	
Engraver	4	
Environmental Health Officer	2	
Escalator Installer	4	
Estate Agent	1	
Estate Manager	4	
Excavator	D	
F		
Factory Manager (no manual work)	2	
ractory manager (no manaat work)		

Factory Worker Universes	Occupation	Class	Notes
Farmer D Farmer D Farrier 4 Fashion Designer 2 Fencing Contractors 4 Film Cameraman 2 Film Director 2 Film Bound Engineer 2 Film Editor/Assistant 2 Film Found Engineer 3 Fire Person D Firesplace Fitter 4 Fisherman D Fisherman (Ashorel 3 Fish Preparation (Ashorel 4 Fishers Instructor D Fitter Carpet 4 Fitter (Sarpet) 3 Fitter (Variodows / electrical / garage) 4 Fitter (Variodows / electrical / garage) 4 Forestry Worker D Forestry Worker D Forestry Worker D Forestry Worker D Furniture Resoure 2 Furniture Designer 4 Furniture Remover D Furniture Remover D		4	
Farrier 4 Fashino Designer 2 Fencing Contractors 4 Film Comeraman 3 Iffin Comeraman 2 Film Director 2 Film Editor/Assistant 2 Film Sound Engineer 3 Fire Person 0 Firesplace Fitter 4 Fisherman 0 Fisherman 0 Fisherman (Ashore) 4 Fisher Person 0 Fisherman (Ashore) 4 Fisher Person (Ashore) 4 Fitter Sitter (Ashore) 4 Fitter Sitter (Ashore) 4 Fitter Sitter (Ashore) 4 Forestry Worker 0 For Litt Driver 0 Foundry Worker 0		D	
Fashion Designer 2 Fencing Contractors 4 Film Cameraman 3 Individual consideration if aerial work or work in war zones or politically unstable areas. Film Director 2 Film Editor/Assistant Film Sound Engineer 3	Farmer	D	
Fencing Contractors 4 Intermediate Consideration if aerial work or work in war zones or politically unstable areas Film Director 2 Film Editor/Assistant 2 Film Editor/Assistant 1 Film Editor/Assistant 2 Film Editor/Assistant 1 Film Editor/Assistant 0 Film Editor/Assistant 0 1 Film Editor/Assistant 0 1 <td>Farrier</td> <td>4</td> <td></td>	Farrier	4	
Fencing Contractors 4 Intermediate Consideration if aerial work or work in war zones or politically unstable areas Film Director 2 Film Editor/Assistant 2 Film Editor/Assistant 1 Film Editor/Assistant 2 Film Editor/Assistant 1 Film Editor/Assistant 0 Film Editor/Assistant 0 1 Film Editor/Assistant 0 1 <td>Fashion Designer</td> <td>2</td> <td></td>	Fashion Designer	2	
Film Cameraman 3 Individual consideration if aerial work or work in war zones or politically unstable areas. Film Director 2 Film Editor/Assistant 2 Film Sound Engineer 3 Fire Person D Fire Person 4 Fisherman D Fishmonger 3 Fishmonger 3 Fish Preparation (Ashore) 4 Fish Preparation (Ashore) 4 Fish Preparation (Ashore) 0 Fitter Carpett 3 Fitter Windows / electrical / garage) 4 Fitter (Larpet) 3 Fitter (Windows / electrical / garage) 4 Foreity Worker 2 Foreity Worker D Forestry Worker D Forestry Worker D Forenth Polisher 3 French Polisher 3 French Polisher 3 Fruit Growers D Furniture Restore 2 Furniture Restore 2 Furniture		4	
Film Editor/Assistant 2 Film Sound Engineer 3 Fire Person D Fireplace Fitter 4 Fisherman D Fisherman D Fisher Preparation (Ashore) 4 Fitness Instructor D Fitter Aircraft 4 Fitter (Carpet) 3 Fitter (Windows / electrical / garagel 4 Floor Layer 4 Floor Layer 4 Floor Hayer 4 Foreman 3 Forestry Worker D Fork Lift Driver D Foundry Worker D French Polisher 3 French Polisher 3 French Protor/Employees 3 Furniture Designer 2 Furniture Remover D Furniture Restorer 3 Furniture Restorer 3 Forage Car Sales 2 Garage Owner / Manager (no manual) 2 Gardener 4		3	
Film Sound Engineer 3 Fire Person D Fire Person D Fisherman D Fisherman 3 Fish Preparation (Ashore) 4 Fithes Instructor D Fitter Aircraft 4 Fitter Carpetl 3 Fitter [Carpet] 3 Fitter [Windows / electrical / garagel 4 Floor Layer 4 Floor Layer 4 Foreman 3 Forestry Worker D Forestry Worker D Forestry Worker D Fornath Driver D Fornath Driver D French Polisher 3 French Polisher 3 Fruit Growers D Foundry Worker D Furniture Besigner 2 Furniture Remover D Furniture Remover D Furniture Restorer 3 Furniture Remover C Garage Car Sales	Film Director	2	
Fire Person D Fireplace Fitter 44 Fisherman D Fishmonger 33 Fish Preparation (Ashore) 4 Fitter Sinstructor D Fitter Aircraft 4 Fitter (Carpet) 33 Fitter (windows / electrical / garage) 4 Floor Layer 4 Florist 2 Foreman 3 Forestry Worker D Forestry Worker D Forestry Worker D Foundry Worker D French Polisher 3 Fruit Growers D Funeral Director/Employees 3 Furniture Remover D Furniture Resorer 3 Furniture Restorer 3 Furniture Restorer 3 Furniture Restorer 3 Furniture Restorer 3 Garage Car Sales 2 Garage Owner / Manager [no manual] 2 Gardener 4	Film Editor/Assistant	2	
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Fisherman D Fishmonger 3 Fish Preparation [Ashore] 4 Fitness Instructor D Fitter sicraft 4 Fitter [Carpet] 3 Fitter [windows / electrical / garage] 4 Floor Layer 4 Florist 2 Foreman 3 Forestry Worker D Fund D Fund D Fund D Fund B Furition B Garage Core	Fire Person	D	
Fishmonger 3 Fish Preparation (Ashore) 4 Fithes Instructor D Fitter Aircraft 4 Fitter (Carpet) 3 Fitter (Lorpet) 4 Fitter (Sundows / electrical / garage) 4 Floor Layer 4 Floor Layer 4 Florist 2 Forman 3 Forestry Worker D Fork Lift Driver D Fork Lift Driver D Fork Lift Driver D Fornch Polisher 3 Fruntit Growers D Funeral Director/Employees 3 Furniture Remover D Furniture Restorer 3 Furniture Restorer 3 Garage Car Sales 2 Garage Car Sales 2 Garage Dwner / Manager (no manual) 2 Gardaner 4 Gardener 4 Gardener 4 Gardener 4 Gardener	Fireplace Fitter	4	
Fish Preparation (Ashore) 4 Fitness Instructor D Fitter Aircraft 44 Fitter (Carpet) 3 Fitter (windows / electrical / garage) 4 Floor Layer 4 Floor Layer 4 Floreman 3 Foreman 3 Forestry Worker D Fork Lift Driver D Foundry Worker D Foundry Worker D Fruit Growers D Fruit Growers D Furiture Designer 2 Furniture Remover D Furniture Restorer 3 Furniture Restorer 3 Furniture Restorer 3 Forage Car Sales 2 Garage Owner / Manager (no manual) 2 Gardener 4 Gardener 4 Gardener 4 Gardener 4 Garkeeper 3 General Labourer 0 General Coperative (light	Fisherman	D	
Fitness Instructor D Fitter Aircraft 4 Fitter (Carpet) 3 Fitter (windows / electrical / garage) 4 Floor Layer 4 Floor Layer 4 Florist 2 Foreman 3 Forestry Worker D Fork Lift Driver D Foundry Worker D Foundry Worker D French Polisher 3 Freid Growers D Funeral Director/Employees 3 Furniture Designer 2 Furniture Remover D Furniture Restorer 3 Furniture Restorer 3 Formal 4 Gamekeper 4 Garage Car Sales 2 Garage Owner / Manager (no manual) 2 Gardener 4 Gas Pitter 4 Gatekeeper 3 Gardener 4 General Labourer D General Labourer <t< td=""><td>Fishmonger</td><td>3</td><td></td></t<>	Fishmonger	3	
Fitter Aircraft 4 Fitter [Carpet] 3 Fitter [windows / electrical / garage] 4 Floor Layer 4 Florist 2 Foreman 3 Forestry Worker D Forestry Worker D Foundry Worker D Foundry Worker D Foundry Worker D French Polisher 3 Fruit Growers D Funeral Director/Employees 3 Furniture Designer 2 Furniture Remover D Fruniture Restorer 3 Furniture Restorer 3 Garage Car Sales 2 Garage Car Sales 2 Garage Owner / Manager (no manual) 2 Precise nature of duties required Gardener 4 Gas Fitter 4 Gatekeeper 3 General Labourer D General Labourer D General Uppertive (light manual only) 4	Fish Preparation (Ashore)	4	
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Floor Layer 4 Florist 2 Foreman 3 Forestry Worker D Fork Lift Driver D Foundry Worker D French Polisher 3 Fruit Growers D Funeral Director/Employees 3 Furniture Designer 2 Furniture Remover D Furniture Restorer 3 Furrier 3 Gamekeeper 4 Garage Car Sales 2 Garage Owner / Manager (no manual) 2 Garda D Gardener 4 Gas Fitter 4 Gas Fitter 4 Gatekeeper 3 General Labourer D General Uperative (light manual only) 4 General Practitioner 1 Geologist 2	Fitter (windows / electrical / garage)	4	
Foreman 3 Forestry Worker D Fork Lift Driver D Foundry Worker D French Polisher 3 Fruit Growers D Funeral Director/Employees 3 Furniture Designer 2 Furniture Remover D Furrier 3 Gamekeeper 4 Garage Car Sales 2 Garage Owner / Manager (no manual) 2 Garda D Gardener 4 Gas Fitter 4 Gas Fitter 4 Gatekeeper 3 General Labourer D General Operative (light manual only) 4 General Practitioner 1 Geologist 2		4	
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Furrier 2 C C C C C C C C C		D	
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Garage Owner / Manager (no manual) Garda D Gardener 4 Gas Fitter 4 Gatekeeper 3 General Labourer General Operative (light manual only) General Practitioner Geologist 2 Precise nature of duties required 4 Catekeeper 4 Catekeeper 5 Catekeeper 6 Catekeeper 7 Catekeeper 8 Catekeeper 9 Catekeeper 1 Catekeeper 1 Catekeeper 1 Catekeeper 1 Catekeeper 2 Catekeeper 3 Catekeeper 4 Catekeeper 4 Catekeeper 5 Catekeeper 6 Catekeeper 7 Catekeeper 9 Catekeeper 1 Catekeeper 1 Catekeeper Ca	·	2	
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Gas Fitter 4 Gatekeeper 3 General Labourer D General Operative (light manual only) 4 General Practitioner 1 Geologist 2		D	·
Gatekeeper 3 General Labourer D General Operative (light manual only) 4 General Practitioner 1 Geologist 2	Gardener	4	
Gatekeeper 3 General Labourer D General Operative (light manual only) 4 General Practitioner 1 Geologist 2	Gas Fitter	4	
General Labourer D General Operative (light manual only) 4 General Practitioner 1 Geologist 2		3	
General Operative (light manual only) General Practitioner Geologist 2			
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Geologist 2			
3			
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Grave Digger D Cream Forcer 2 Cream Forcer Cream	Golf Professional	D	
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Green Grocer 2 Groom J Stable Hand D Ground Hostess / Steward 3 Ground Manager 2 H Hairdresser [salon based] 2 Hairdresser [mobile] 3 Haulage Contractor [No Driving] 11 Haulage Contractor [No Driving] 11 Haulth & Safety Officer 2 Health Visitor 2 Health & Safety Officer 2 Heating Engineer 3 Helicopter Plot D Horse Dealer D Horse Riding Professional D Horse Riding Professional D Horse I Trainer D Hortel Manager [no bar work] 2 Housewife D Human Resource Employee/Manager D I Inspector of Taxes 1 Insurance Broker / Agent (< 20,000 business miles pal		D	
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Groundsman 3 Gym Admin Manager 2 H ************************************	Groom / Stable Hand	D	
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H Hairdresser [salon based] 2 [salon based] 2 [salon based] [salon based] 3 [salon based]	Groundsman	3	
H Hairdresser [salon based] 2 Hairdresser [mobile] 3 Haulage Contractor [No Driving] 1 Haulage Contractor [No Driving] 1 Health Visitor 2 Health & Safety Officer 2 Heating Engineer 3 Helicopter Pilot D Horse Dealer D Horse Riding Professional D Horse Riding Professional D Horse Trainer D Horticulturist 4 Horse Interior D Houtel Manager [no bar work] 2 Housewife D Human Resource Employee/Manager D Il usurance Employee/Manager D Inspector of Taxes 1 Insurance Broker / Agent [s 20,000 business miles pa] 1 Insurance Broker / Agent [s 20,000 business miles pa] 2 Interior Decorator 3 Interior Decorator 3 Interior Decorator 2 Interior Decorator 3 Interior Deco	Gym Admin Manager	2	
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Helicopter Pilot D Horse Dealer D Horse Riding Professional D Horse Trainer D Horticulturist 4 Hospital Porter D Hotel Manager (no bar work) 2 Housewife D Human Resource Employee/Manager D Illustrator 2 Inspector of Taxes 1 Insurance Broker / Agent (< 20,000 business miles pa)		3	
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Hotel Manager (no bar work)2HousewifeDHuman Resource Employee/Manager1IllustratorIllustrator2Inspector of Taxes1Insurance Broker / Agent (< 20,000 business miles pa)	Horticulturist	4	
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Illustrator Inspector of Taxes Insurance Broker / Agent (< 20,000 business miles pa) Insurance Broker / Agent (> 20,000 business miles pa) Insurance Broker / Agent (> 20,000 business miles pa) Interior Decorator Interior Designer Interior Designer Interpreter Interpret	Housewife	D	
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Interior Decorator Interior Designer Interpreter Inter	Insurance Broker / Agent (< 20,000 business miles pa)	1	
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JCB Digger Driver D Jeweller (repairs / manufacture) 3 Jeweller (shop) 2 Jockey D Joiner 4 Journalist 2 Individual consideration if work in war zones or politically unstable areas.	Interpreter	1	
JCB Digger Driver D Jeweller (repairs / manufacture) Jeweller (shop) Jockey D Joiner 4 Journalist 2 Individual consideration if work in war zones or politically unstable areas.	IT Consultant/Programmer/Technician	1	
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Joiner 4 Journalist 2 Individual consideration if work in war zones or politically unstable areas.	Jeweller (shop)	2	
Journalist 2 Individual consideration if work in war zones or politically unstable areas.	Jockey	D	
politically unstable areas.	Joiner	4	
	Journalist	2	
	Judge	1	

Occupation	Class	Notes
К		
Kennel Worker	3	
Kitchen Designer - no manual	2	
Kitchen Fitter	4	
L		
Laboratory Technician	2	
Labourer	D	
Landscape Gardener	4	
Laundry Worker	3	
Lawnmower repairs & sales	3	
Lecturer	1	
Librarian	1	
Lifeboat Man	D	
Lift Engineer	4	
Lift Repair Person	4	
Lines Person (electrical/telephone)	IC	Individual consideration. Require confirmation of heights worked at.
Lithographic Printer	3	
Loader	D	
Locksmith	3	
Loft Insulator	D	
Lorry Driver	D	
Loss Adjuster	1	
М		
Machinist (Sewing)	3	
Maintenance Technician	4	
Management Consultant (< 20,000 business miles pa)	1	
Management Consultant (> 20,000 business miles pa)	2	
Market Research Analyst	1	
Market Trader	D	
Marketing Manager / Executive	1	
Marine Biologist	3	
Marine Engineer	3	
Mason (Bricklayer)	4	
Masseur	D	
Mechanic (Car)	4	
Mechanical Engineer	4	
Medical Consultants / Specialists (no surgical duties)	1	
Medical Consultants / Specialists (with surgical duties)	2	
Merchant Navy	D	
Metal Fabricator	D	
Midwife	4	To age 55
Milk Rounds Person	D	
Miner	D	
Model	D	
Montessori Teacher	2	

Occupation	Class	Notes
Motor Cycle Courier	D	
Musical Instruments Maker/Repairer/Tuner	3	
Music Composer	D	
Musician	D	
Music Teacher	4	To age 55
N		
Navy	D	
Newsagent	2	
Newscaster	IC	To age 55
News Vendor - Street	D	
Nurse (Clinic/GP Practice)	3	To age 55
Nurse (General)	4	To age 55
Nurse (Psychiatric)	4	To age 55
Nurses Aid	4	To age 55
0		
Occupational Therapist	2	
Off Licence Employee	2	
Oil Rig (offshore)	D	
Oil Rig (onshore)	IC	Individual consideration.
Optician	1	
Optometrist	1	
Orthodontist	2	To age 55
Osteopath	3	3
P		
Painter & Decorator - Internal	3	
Painter & Decorator - External	4	
Panel Beater	4	
Park Keeper	4	
Personal Trainer	D	
Personnel Officer	1	
Pest Controller	D	
Petrol Pump Attendant	3	
Pharmacist (Retail)	1	
Pharmacy Assistant	2	
Photocopier Engineer	3	
Photographer	2	Individual consideration if aerial work or work in war zones or politically unstable areas.
Physical Education Teacher	D	1 7
Physiotherapist	2	
Pianist	D	
Picture Framer	3	
Picture Restorer	3	
Pilot (Air Corps)	D	
Pilot (Airline)	D	
Pipe Lagger	D	
Pipe Layer	D	

Plant Hire Driver		
Di villi o v	D	
Plant Hire Operator	D	
Plasterer	4	
Plumber	4	
Polisher - French	3	
Polisher - Metal	4	
Porter (Hotel / Hospital)	D	
Post Master/Mistress	2	
Post Office Postman	3	
Principal (No Teaching)	2	
Printer	3	
Prison Officer	D	
Private Detective	D	
Psychiatrist	1	
Psychotherapist	1	
Public Relations Officer	1	
Publican	D	
Publisher	1	
Pylon Erector	D	
Q		
Quantity Surveyor	2	
Quarry Worker (manual / driving)	D	
R		
Racehorse Trainer	D	
Radiographer	2	
Radiologist	1	
Railway Guard	3	
Railway Worker	D	
Railway Ticket Collector / Inspector/ Office Admin	2	
Receptionist	1	
Refuse Collector	D	
Rent Collector	D	
Reporter	2	Individual consideration if work in war zones or politically unstable areas.
Restaurateur	2	
Retailer	2	
Riding Instructor	D	
Rigger	D	
Road Making	D	
Road Sweeper	D	
Road Worker	D	
Roofer	D	
Roustabout	D	
S		
Sales Assistant (shop)	2	
Sales Representative	2	

Occupation	Class	Notes
Sawmills Worker	D	
Salesperson / Commercial Traveller	2	
Scaffolder	D	
School Teacher	4	To age 55
Secretary	1	The age of
Security Guard	D	
Security Van Driver	D	
Sewerage Works Attendant	D	
Sheet Metal Worker	D	
Shoe Maker / Repairer	3	
Shop fitter	4	
Shopkeeper	2	
Sign Erector	D	
Signal Person (Railway)	2	
Slater	D	
Social Worker	3	
Solicitor	1	
Soldier	D	
Sound Engineer/Technician	3	
Speech Therapist	2	
Sports Instructor	D	
Spray Painter (Motor)	4	
Stable Hand	D	
Steel Erector	D	
Steel Fabricator	D	
Steeplejack	D	
Stevedore	D	
Stock Broker	IC	Individual Consideration, please refer to Underwriting
Stone Mason / Carver	4	
Store Detective	D	
Store person	4	
Structural Engineer (no manual)	2	
Student	D	
Supervisor	IC	Precise nature of duties and industry worked in required.
Surveyor (Land / Quantity)	2	
Swimming Pool Attendant	3	
Т		
Tailor	2	
Tanner	4	
Tarmac Layer	D	
Tattooist	D	
Tax Consultant	1	
Taxidermist	2	
Taxi Driver	D	

Occupation	Class	Notes
Technician Laboratory	2	
Telecom Installer/Engineer No Heights	3	
Telephone / Switchboard Operator	1	
Television Repairman - No Aerial Erection	3	
Tennis Coach	D	
Thatcher	D	
Theatre Manager	1	
Tiler (Floor / Wall)	3	
Tiler Roof	D	
Toolmaker	3	
Tour Guide	2	
Traffic Warden	3	
Train Driver	D	
Trainer Guidedogs	2	
Travel Agent Office Only	1	
Tree Surgeon	D	
Tug Crew	D	
Tunneller	D	
Turner - Metal	D	
Turner - Wood	4	
Turf Accountant (office)	2	
Turf Accountant (on course)	D	
Typographer	2	
Tyre Fitter	4	
U		
Undertaker - Admin only	1	
Undertaker - Employees	3	
Unemployed	D	
Upholsterer	3	
Usher / Usherette	2	
V		
Valet Cars	3	
Valuer - Livestock	3	
Valuer - Other than Livestock	1	
Van Driver	D	
Vehicle Breakdown Recovery	4	
Venetian Blind Installer	3	
Ventilation Engineer	4	
Veterinary Assistant	2	
Veterinary Surgeon	2	
W		
Waiter / Waitress	2	
Warehouse Person	4	
Water Treatment Consultant	2	
Weaver - Mill	4	
Weaver - Outworker	D	

Occupation	Class	Notes
Welder	D	
Welfare Officer	2	
Window Cleaner	D	
Window Installer	4	
Windscreen Replacement (Mobile)	3	
Z		
Zoo Cleaner	D	
Zoo Keeper	4	
Zoologist	1	

Queries, feedback or further help

Thank you for taking the time to read this guide and we hope it has been useful.





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