

Irish Life Income Protection

Guide for Financial Advisers March 2011

This is a guide only please refer to the terms and conditions for full product details



The maximum benefit payable is now €250,000. Previously this was €150,000. Remember benefits paid are less any State benefits or other income protection plans.



The maximum benefits payable have been simplified to 75% of total yearly earnings, less any State benefits or other income protection plans.



Your customer can change occupation during the course of their cover, they now don't need to tell us. Previously they did.



Own occupation definition is now available for **all** occupation types.

No notification for change in occupation

Maximum benefit NOW €250,000

Own occupation now on ALL occupations

Irish Life is the largest provider of Income Protection in Ireland with over 275,000 people insured. We pay benefits to 2,873 customers with a total annual payment of over €50 million.

Occupation Definitions:

The standard definition of incapacity used is:

Own Occupation: Where the life assured is totally unable to carry out the duties pertaining to his/her own occupation by reason of total disablement arising from bodily injury or sickness and is not following any other occupation.

What is Income Protection?

Income protection provides the plan holder with a regular income, which is paid out if they cannot work due to illness or injury. It is meant to replace some of their earned income if they can no longer earn an income themselves – helping to make sure that they could still enjoy a comfortable standard of living. A customer can take out income protection if they are in full-time work or are self-employed and earn an income. This plan does not provide any protection against unemployment. We offer customers the choice of two options when it comes to Income Protector:



Guaranteed option

Customers can choose our guaranteed option, where the rates are fully guaranteed to remain the same for the term of the plan. Guaranteed Income Protector is more expensive than the reviewable option. With the guaranteed option, customers are paying for peace of mind in always knowing what regular payments they will make.



Reviewable option

Customers can alternatively choose the reviewable option, where the premium rates are calculated to provide cover until the expiry age and are guaranteed for the first five years. With the reviewable option, Irish Life has the right to review the rates after the first five years and every five years thereafter. We may have to carry out such a review if the level of our income protection claims is greater than we expected it to be over a specific period of time. We will advise customers if this happens and they can either increase their regular payments or reduce the incapacity benefit that they are covered for.

Occupation Class

- Class 1:** Professional, managerial, administrative, clerical or similar non-hazardous occupations, small element of driving
- Class 2:** Occupations where some degree of extra risk is involved e.g. supervision of manual workers or a totally administrative job in an industrial environment.
- Class 3:** Occupations involving regular light to medium manual work but no substantial hazard which may increase the risk of sickness or accident.
- Class 4:** Occupations involving elements of heavy manual work or with a much increased accident or sickness risk.

There is no need to notify Irish Life if you change occupation.

Business driving

Business driving only relates to driving incurred in carrying out your work. Driving associated with commuting to and from work is not taken into account here. Most occupations have an element of driving associated with the job, and business driving of up to 200kms per week should not affect the quotation for income protection.

Irish Life do not quote for wholly driving based occupations such as taxi drivers, delivery person, bus drivers or HGV drivers.

Managerial/office based occupation with business driving

- Up to 20,000 kms p.a – no change to occupational class
- >20,000 kms p.a – increase occupational class
- >30,000 kms p.a – discuss with underwriting

Expiry Ages

Expiry ages can be 55, 60 or 65 depending on the occupation and customer choice.



Irish Life

Income Protection



Income Tax Relief on Payments



Personal Plan

Under current tax law (March 2011), income tax relief is available on contributions to a maximum of 10% of the individual's total income for the year of assessment in which the contributions are paid. The individual's total income means income from all sources. The customer will need to check if they are eligible for this income tax relief.



Company Plan

The contributions paid by the company / employer are normally tax deductible.

Taxation on Benefits



Personal Plan

Any benefit paid out under the policy will be taxable in full. Under instruction from the Revenue Commissioners we operate a PAYE system for claimants and normally benefits will be paid net of tax.



Company Plan

The incapacity benefit will be treated as normal income and as such is liable to income tax, PRSI and the universal social charge. Irish Life will pay the benefits directly to the customer's employer monthly in arrears and the employer will deduct PAYE, PRSI, and the universal social charge in the same way they would from a normal salary / income.

Deferred Period

The deferred period is the continuous amount of time the plan holder has to be off work due to illness or injury before the incapacity benefit will be paid. The deferred period can be 13, 26 or 52 weeks depending on the customer's occupation. In the event of a claim, income payments can only be made after the chosen deferred period. We will not pay any benefit until the end of this period, so the longer the deferred period, the cheaper the cover. However, if the plan holder is in hospital for more than seven days in a row during the deferred period, we will pay 'Hospitalisation Benefit' for each day spent in hospital. We will do this from the eighth day up to the end of the deferred period or the 91st day in hospital, whichever is earlier. The Hospitalisation Benefit is not available for company provided income protector plans.

Each day's hospitalisation benefit is equal to 1/365 of the yearly incapacity benefit.

Formula for calculation:

After assessing the customers' protection needs and identifying Income Protection as cover that is suitable for them, the amount of cover applied for should reflect the customer's income, and what they can afford to pay but give an incentive to return to work. The benefit received must be set at a level which makes the claimant no better off financially when they are out of work. In general the most cover a plan holder can have at any one time (including that provided under other income protection plans & continuing income from his/her job or pension) is:

75% of the yearly earnings;
less

Any state benefits for disability (except benefits for children) and other forms of income being received.

Current state benefits per year:

Personal	€9,776
Personal + adult dependant	€16,265.60

For further details on Social Welfare Benefits and qualifying conditions see www.welfare.ie

The overall maximum insured benefit amount Irish Life will provide is €250,000 per year.

Does the cover increase?

Plan holders can choose to increase their cover with our 20% top-up option. On the third anniversary of their plan they will be given the option to top-up their Income Protector benefit by 20% without having to provide us with any additional evidence of their health, job, residence or pastimes.

This top-up option is available every three years. If the plan holder does not choose this increase on two occasions when it is offered, the top-up will not be offered again. Plan holders can choose to top-up cover five times but the top-up limit of 20% is always based on the original amount of cover at the plan start date. The payments made will increase to reflect the increased level of cover on the plan. Any increase must stay within the maximum cover limits, based on salary and our overall maximum.

Indexation

Also, one year after the start of the plan, and one year after that, the plan holder will automatically be offered the chance to have the cover increased to reflect any increase in the cost of living (this is indexation). If this option is chosen the cover will automatically increase each year by 5% or in line with the consumer price index, whichever is higher, without needing to provide medical evidence. The payments made will increase to reflect the cost of the additional cover based on the plan holder's age at the time of the increase.

Even if the plan holder doesn't choose the top-up option or indexation at the outset, cover can still be increased at any time, but we will look for medical evidence.

Escalation of claims

The plan holder can choose for the incapacity benefit to increase while they are claiming it. The plan holder must choose this option before they take out the plan. The incapacity benefit will increase each year by 5% or in line with the consumer price index (whichever is lower) to help protect it against inflation. The cost of this escalation option is reflected in the payments made.

Income Protection



Premium Protection

During the course of any claim Irish Life pays the customer premium on the contract.

Pension payment protection

This benefit only applies on the Company version of the product. The limit that applies is as follows:
40% of the client's salary, limited to a max of the average of the last 3 years annual pension plan premium paid to Irish Life, subject to an overall maximum benefit of €63,500 per annum. The benefit ceases at the End Age chosen for the Income Protection / Incapacity benefit.

Sports & pastimes - how they can affect cover

Category A

Angling, canoeing, fencing, football, golf, hurling, ice-skating, rugby, shooting, waterskiing and tennis are all accepted at ordinary rates & no loading or further information is required.

Category B

Cycle racing, equestrian events (dressage, gymkhana, hunting, show-jumping etc), martial arts & yachting may carry a loading or possibly exclusion. A Work & Pastimes Questionnaire should be completed.

Category C

These are excluded under standard policy conditions:
Abseiling, bobsleighbing, boxing, caving, flying (except as a fare-paying passenger on public airlines), hand-gliding, horse racing, motor car and motorcycle racing or sports, mountaineering, parachuting, potholing, powerboat racing, rock climbing or scuba diving.

Medical Conditions

There are a number of medical conditions which would normally preclude someone from obtaining Income Protection cover and some of these are listed below.

- Heart Attack or Ischaemic Heart Disease
- Angina
- Stroke
- Cancer within past 5-7 years
- Severe Depression
- Gross obesity
- Multiple Sclerosis
- Diabetes
- Rheumatoid Arthritis
- ME, Chronic Fatigue Syndrome or Fibromyalgia

Medical histories where you need to be careful:

- Musculoskeletal problems
- Anxiety and Stress
- Fatigue
- Bowel disorders

These will require more information and may warrant an exclusion.



Ask Underwriting

Underwriting Assistance

Ask Underwriting is your complete online guide to Underwriting. **Ask Underwriting** includes links to;

- the Income Protection guide;
- our non-medical limits; and
- an occupation guide covering over 750 occupations.

This system is unique and is the first of its kind in Ireland. From medical underwriting to financial limits, from life cover to income protection it's all there at the click of a mouse. We have also included all our support material and customer questionnaires and flyers.

If you have any questions about Occupational Classes, occupations not covered in the guide or Medical Conditions for Income Protection, please refer to **Ask Underwriting**,

email: Underwriting.Help@irishlife.ie or
phone: Underwriting: 01 704 1888

In the interest of customer service we will record and monitor calls.



Non-Medical Evidence Limits

NB: Where there are no significant risk factors e.g. weight/smoking/blood pressure/chol/fhx

Income Protection & Premium Protection of € p.a.	Up to age 40	41 - 45	46 - 50	51- 55
Up to €15,000	Nil	Nil	Nil	Nil
€15,001 to €20,000	Nil	Nil	Nil	PMA
€20,001 to €30,000	Nil	Nil	NS	PMA
€30,001 to €35,000	Nil	NS	NS	PMA & Med/NS
€35,001 to €40,000	Nil	NS	PMA & Med/NS	PMA & Med/NS
€40,001 to €50,000	Med/NS	PMA & Med/NS	PMA & Med/NS	PMA & Med/NS & FBL
€50,001 to €60,000	Med/NS	PMA & Med/NS	PMA & Med/NS & FBL	PMA & Med/NS & FBL
€60,001 to €80,000	PMA & Med	PMA & Med & FBL	PMA & Med & FBL	PMA & Med & FBL
€80,001 to €100,000 *	PMA & Med & FBL & HIV	PMA & Med & FBL & HIV	PMA & Med & FBL & Ex ECG & HIV	PMA & Med & FBL & Ex ECG & HIV
€100,001 to €150,000*▲	PMA & Med & HIV & R.ECG & FBL	PMA & Med & HIV & Ex.ECG & FBL & Blood Chem & Haem	PMA & Med & HIV & Ex.ECG & FBL & Blood Chem & Haem	PMA & Med & HIV & Ex.ECG & FBL, Blood Chem & Haem & PSA

* HIV Limit: €80,001 p.a.

▲ For cases above €150,000 please contact underwriting.

These limits are on the basis of Clean Application Forms. Where there are known risk factors, additional tests may be required at lower sums assured. Cotinine tests are required on all declared non-smokers where a Medical Exam is needed.

For PMA limits to apply, we must have a PMA Report which:

- (i) states records held for > 3 years
- (ii) minimum of two actual consultations
- (iii) ideally a blood pressure reading recorded

For medicals in the greater Dublin area, you should avail of the Medicentre in Irish Life Chief Office (male and female doctors). For appointments Monday to Saturday (and some evening appointments),

call: **01 842 5015.**

In the interest of customer service we will record and monitor calls.

Key:

PMA	= Private Medical Attendant Report
Med	= Independent Medical Examination
NS	= medical screening with a nurse
FBL	= Fasting Blood Lipids (Cholesterol)
R.ECG	= Resting Electrocardiograph
Ex.ECG	= Exercising Electrocardiograph
Blood Chem/ Haem/PSA/HIV	= Blood Tests
FE	= Financial Evidence e.g. P60/Accounts/Accountant's Letter showing evidence of earnings for last 2 years.

Income Protection

The following information is based on Irish Life Retail and Corporate Business claims 2010.

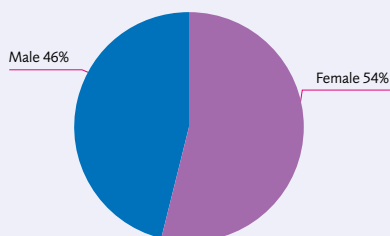
Income Protection claims 2010

- The total amount paid out last year €50 million
- The total number of claims in payment during 2010 2,873
- New claims admissions in 2010 656
- The average benefit paid last year €21,305
- The average age of claimant 52

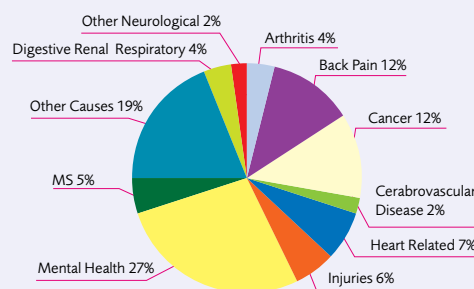
On average 10% of our Income Protection claimants are receiving proportionate or rehabilitation benefit.

% Breakdown of claims:

Male to Female ratio



Illnesses



A sample of actual claims paid by Irish Life last year

Age*	Occupation	Illness	Yearly Benefit Paid
62	Manager	Parkinsons Disease	€54,490.86
62	Manager	Depression	€125,771.13
56	School teacher	Epilepsy	€24,137.81
34	Staff nurse	Thyroid Disorders	€12,191.00
45	Civil Servant	Melanoma, Malignant	€15,715.00
52	Manager	Multiple Sclerosis	€92,536.71
35	Clerical	Motor Neuron Disease	€8,556.03
37	Administrator	Post Natal Depression	€24,633.00

% breakdown of claims by age



*Age at commencement of claim

When you take out this plan, you choose a deferred period of 13, 26 or 52 weeks. This is the continuous amount of time you need to be off work before the incapacity benefit will be paid.

Some standard exclusions apply to Income Protection plans. Terms and Conditions apply. Please refer to the product booklet for further details.

Income Protection

The following information is based on Irish Life Retail and Corporate Business claims 2010.

Our Claims Team

- 1 Irish Life believes in the formation and maintenance of long term relationships with the claimant. The relationship spans from managing claims efficiently to offering rehabilitation and retraining possibilities as well as trained help and advice. After a serious illness or accident, many people are unable to adjust to their changed circumstances without the benefit of supportive advice and assistance.
- 2 We have established a highly skilled team of Health Claims Advisors who meet with claimants in their homes. The purpose of these visits is to explain the claims process and policy conditions as well as offering advice on re-training or rehabilitation. Our Health Claims Advisors also provide general advice on benefits to which the claimant may be entitled from the State as well as the many State and voluntary agencies that exist to work with people with specific disabilities.
- 3 Irish Life assists in returning claimants to the workforce under a number of rehabilitation programmes. The cost of these programmes is borne by Irish Life. Many people have been assisted to date on these programmes and have successfully returned to work.
- 4 The principle is to work with people from the earliest possible stage, assess their needs and capabilities, and assist their return to the workforce as quickly as possible.

Income Protection Rehabilitation – Key Facts

- 1 Currently we have six rehabilitation programmes available, catering for mental health problems, back pain, neck pain and cancer.
- 2 We also offer a Case Management Service and a Career Change Programme.
- 3 Over 600 home visits conducted in 2010 to meet Income Protection Claimants by our four full-time Health Assessors.
- 4 Over 225 claimants have actually completed an Irish Life rehabilitation programme.
- 5 To date 41% of claimants who have completed their rehabilitation programme have returned to work.
- 6 Typically, a rehabilitation programme costs about €3,000 per claimant, but can cost up to €6,000 (all funded by Irish Life).

Some interesting facts

The average benefit paid was €21,305

We paid out €50 million to 2873 customers

The average age of Income Protector claimants was just 52

If you have any questions about Occupational Classes, Occupations not covered in the guide or Medical Conditions for Income Protection please refer to Ask Underwriting or email Underwriting.Help@irishlife.ie

Irish Life Retail - Income Protection Occupational Guide

Occupation Description	Income Protection Occupational Class	Minimum Deferred Period - weeks	Maximum Cover Expiry Age
A			
Accountant	1	13	65
Accounts Clerk	1	13	65
Actuary	1	13	65
Acupuncturist	2	13	60
Administration Manager	1	13	65
Administration Worker	1	13	65
Advertising Consultant (office based)	1	13	65
Advertising Designer	1	13	65
Advertising Salesperson (office based)	1	13	65
Agricultural Advisor (no manual work)	2	13	60
Air Conditioning Engineer	2	13	60
Aircraft Engineer	3	26	60
Airline Cabin Crew	Decline		
Airline Executive	2	13	60
Airline Ground Staff	2	13	60
Airline Pilot	Decline		
Airport Police	3	13	60
Air traffic controller	Decline		
Anaesthetist	1	13	65
Analyst Programmer	1	13	65
Antique Dealer	2	13	60
Archaeologist	2	13	60
Architect	1	13	65
Architectural Engineer (some site visits)	2	13	60
Architectural Technician (some site visits)	2	13	60
Aromatherapist	2	13	60
Art Dealer	2	13	60
Art Gallery Attendant	2	13	60
Assembly Line Worker (light manual only)	3	13	55
Assistant Hotel Manager	2	13	60
Assistant Manager (retail)	2	13	65
Attorney	1	13	65
Auctioneer	1	13	65
Audio Engineer	2	13	60
Auditor	1	13	65
B			
Baggage Handler	4	26	60
Baker	3	13	60
Bank Manager/Official	1	13	65
Bar Worker	4	13	60
Barber	2	13	55
Barrister	1	13	65
Beautician	2	13	60
Beauty Consultant	2	13	60
Betting Office Clerk	2	13	60
Betting Office Manager	2	13	60
Biochemist	2	13	60
Biological Researcher	2	13	60
Biologist	2	13	60
Book Shop Manager	2	13	60
Boutique Manager/Owner	2	13	60
Box Office Clerk	1	13	65
Box Office Manager	1	13	65
Bricklayer	Decline		
Broadcaster	2	13	60
Building Society Clerk	1	13	65
Building Society Manager/Official	1	13	65
Building Surveyor	2	13	60
Bus Driver	Decline		
Business Administrator	1	13	65
Business Analyst	1	13	65
Business Consultant	1	13	65
Business Manager	1	13	65
Business Research Analyst	1	13	65
Butcher - No Slaughtering	3	26	60



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Occupation Description	Income Protection Occupational Class	Minimum Deferred Period - weeks	Maximum Cover Expiry Age
C			
Cardiovascular Surgeon	1	13	65
Career Assistant	1	13	65
Careers Consultant	1	13	65
Careers Officer – full time	1	13	65
Cargo Reservation Clerk	1	13	65
Carpenter	4	26	60
Cartographer	2	13	65
Cashier (office/bank or Building Society)	1	13	65
Catering Staff (includes Chefs/ Waiters/ Waitresses/ Café/ Canteen Workers)	2	26	60
Central Heating Installer	4	26	60
Certified Accountant	1	13	65
Chartered Accountant	1	13	65
Chartered Architect	1	13	65
Chartered Engineer (mainly office based)	2	13	60
Chartered Surveyor	2	13	60
Chef	2	13	60
Chemical Analyst	2	13	60
Chemical Engineer	2	13	65
Chemist	1	13	65
Chief Executive Officer (no manual work and office based)	1	13	65
Chiropodist	2	13	60
Chiropractor	3	13	55
Cinema Staff	2	13	60
Civil Engineer (office based/ no driving/ no manual work)	1	13	65
Civil Service (includes Clerical Officers & Assistants)	1	13	65
Claims Assessor	2	13	65
Clothes Designer	2	13	60
College Administrator	1	13	65
Commercial Artist	2	13	60
Commis Chef	2	13	60
Commissioner Of Oaths	1	13	65
Company Accountant	1	13	65
Company director (clerical/no driving)	1	13	65
Computer Aided Designer	1	13	65
Computer Assembler	2	13	60
Computer Manager	1	13	65
Computer Operations Manager	1	13	65
Computer Operator/Engineer	1	13	65
Computer Programmer	1	13	65
Computer Project Manager	1	13	65
Computer Software Consultant	1	13	65
Computer Systems Analyst	1	13	65
Consultant Anaesthetist	1	13	65
Consultant Cardiologist (no surgery)	1	13	65
Consultant Physician	1	13	65
Consultant Surgeon	1	13	65
Cook	2	13	60
Coroner	1	13	65
Counsellor (full time & employed)	2	13	60
Court Clerk	1	13	65
Creche Owner	2	13	65
Credit Union Cashier	1	13	65
Customs & Excise Officers & Inspectors	3	13	60



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Occupation Description	Income Protection Occupational Class	Minimum Deferred Period - weeks	Maximum Cover Expiry Age
D			
Data Processing Clerk	1	13	65
Dental Nurse	2	13	60
Dental Surgeon	2	13	60
Dental Technician	2	13	60
Dermatologist	1	13	65
Design Engineer	1	13	65
Desk Top Publisher	1	13	65
Dietician	1	13	65
Doctor	1	13	65
Domestic Electrician	3	26	60
Draper	2	13	60
Draughtsman	1	13	65
Dress Maker	3	13	60
Driving Occupations (HGV drivers/taxi drivers/deliveries)	Decline		
Dry Cleaner Employee	Decline		
E			
Economist	1	13	65
Electrical Contractor	3	26	60
Electrician – Domestic	3	26	60
Electrician – Industrial	Decline		
Endocrinologist	1	13	65
Engineer Civil	2	13	60
Engineer Electrical	2	13	60
Engineer - energy rating	2	13	60
Engineer Mechanical	2	13	60
Engineer Structural	2	13	60
Environmental Health Officer	2	13	60
Estate Agent	1	13	65
Executive Officer – Civil Service	1	13	65
F			
Factory Manager (no manual work)	2	13	60
Factory Worker (light manual)	3	13	55
Farmer	Decline		
Fashion Buyer	1	13	65
Fashion Designer	2	13	60
Fastfood & take away workers	3	26	60
Finance Director	1	13	65
Finance Manager	1	13	65
Financial Adviser	1	13	65
Financial Controller	1	13	65
Financial Services (includes Insurance Brokers/Agents)	1	13	65
Fitter	Decline		
Florist – shop	2	13	60
Funeral Director	3	13	60
Furniture Shop Owner	3	13	60
G			
Garage Owner/Manager (Non-Manual)	2	13	60
Garage Mechanic	4	26	60
Garda	Decline		
Gas Fitter	4	26	55
General Practitioner	1	13	65
Geneticist	1	13	65
Glazier	4	26	55
Graphic Designer	1	13	65
Gynaecologist	1	13	65



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Occupation Description	Income Protection Occupational Class	Minimum Deferred Period - weeks	Maximum Cover Expiry Age
H			
Hairdresser	2	13	55
Head Chef	2	13	60
Health & Safety Consultant	2	13	60
Health Inspector	2	13	60
Hospital Secretary	1	13	65
Hotel Manager/Proprietor	2	13	60
Human Resources Administrator	1	13	65
Human Resources Manager	1	13	65
I			
Inspector of Taxes (clerical/office based)	1	13	65
Insurance broker	1	13	65
Interior Designer	1	13	65
IT Administrator	1	13	65
IT Consultant	1	13	65
IT Programmer	1	13	65
IT Technician	1	13	65
J			
Jewellery retailer	2	13	60
Journalist – full time & employed & minimal travel	2	26	60
Judge	1	13	65
K			
Kitchen Fitter	2	26	60
L			
Lab. Technician	2	13	60
Lawyer	1	13	65
Lecturer	1	13	65
Legal Secretary	1	13	65
Librarian	2	13	60
Licensed Victualler	3	26	60
Lithographer	2	13	60
Locksmith	3	13	60
Loss Adjuster	2	13	60
Loss Assessor	2	13	60
M			
Maintenance Engineer	4	26	60
Management Consultant	1	13	65
Managing Director (no manual work)	1	13	65
Marketing Executive (office based)	1	13	60
Mechanic	4	26	60
Medical Secretary	1	13	65
Microbiologist	2	13	60
Mortgage Advisor	1	13	65
Motor Car Dealer	2	13	60
Motor Mechanic	4	26	60
N			
Neurologist	1	13	65
Newsagent	2	13	60
Nurse	Decline		
Nurse GP practice	2	13	60



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Occupation Description	Income Protection Occupational Class	Minimum Deferred Period - weeks	Maximum Cover Expiry Age
O			
Obstetrician	1	13	65
Occupational Therapist	2	13	60
Off License Manager	2	13	60
Oncologist (no surgery)	1	13	65
Operations manager (clerical)	1	13	65
Ophthalmic Surgeon	1	13	65
Optician	1	13	65
Optometrist	1	13	65
Orthodontist	2	13	60
Orthopedic Surgeon	1	13	65
Orthoptist	2	13	60
P			
P.R. Consultant	1	13	65
Paediatrician	1	13	65
Painter/Decorator (residential only)	4	26	55
Pathologist	1	13	65
Payroll clerk	1	13	65
PC support engineer/administrator	1	13	65
Personal Financial Adviser	1	13	65
Personnel Manager	1	13	65
Personnel Manager/Officer	1	13	65
Pharmacist	1	13	65
Phlebotomist	2	13	60
Photocopy Engineer	3	26	60
Photographer	2	13	60
Physiotherapist	2	13	60
Plasterer	4	26	55
Plastic Surgeon	1	13	65
Plumber	4	26	60
Practice Manager (GP surgery)	1	13	65
Precision Engineer	2	13	60
Printer	3	13	60
Psychiatrist	1	13	65
Psychologist	1	13	65
Psychotherapist	1	13	65
Public Health Inspector	2	13	60
Publican (owner)	4	13	60
Publisher	1	13	65
Q			
Quality Controller (non manual)	1	13	65
Quantity Surveyor	2	13	60
R			
Radiographer	1	13	65
Radiologist	1	13	65
Radiotherapist	1	13	65
Receptionist	1	13	65
Restaurateur	2	13	60
Retail (includes Retail Managers)	2	13	60
Rheumatologist	1	13	65



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Occupation Description	Income Protection Occupational Class	Minimum Deferred Period - weeks	Maximum Cover Expiry Age
S			
Sales Assistant – Shop/Light goods	2	13	60
Shoe Repairer	3	13	60
Shop Keeper (owner)	2	13	60
Social Worker	2	13	60
Software Engineer	1	13	65
Solicitor	1	13	65
Sound Engineer	2	13	60
Sound Technician	2	13	60
Special Needs Teacher/Assistant (school)	2	26	65
Speech Therapist	1	13	65
Stock Broker	1	13	55
Surgeon	1	13	65
Surveyor	2	13	60
Systems Programmer	1	13	65
T			
Tailor	2	26	60
Teacher (includes Head Teachers & Principals)	4	26	60
Team Manager (clerical/phone)	1	13	65
Tiler	4	26	55
Toolmaker	3	13	60
Town planner	1	13	65
Tree Surgeon	Decline		
U			
Undertaker	3	13	60
University Lecturer	1	13	65
Upholsterer	3	13	60
V			
Valuer	1	13	65
Van Driver	Decline		
Vet. Surgeon - Small Animal/City	2	13	60
Veterinary Surgeon - Large Animal	3	13	
W			
Warehouse worker	4	26	55
X			
X-Ray Technician	3	13	60

