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NEW IRELAND
ASSURANCE

OCCUPATIONAL GUIDE

Underwriting occupational guide for Income Protection policies

Occupational Classes

Class 1	1
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Decline	D

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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 <50 ft	4	
Aerial Erector >50 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	
Audiologist	1	
Audio Engineer	2	
Auditor	1	
Au Pair	D	
B		
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	

Occupation	Class	Notes
Boatbuilder	4	
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 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 (administration/office based)	1	
Cashier (retail)	2	
Catering Manager	2	
Caterer	2	
Cattle Dealer	D	
Ceiling Fixer	4	
Central Heating Installer	4	
Chargehand	D	
Chauffeur	D	

Occupation	Class	Notes
Chef / Cook	2	
Chemist (Retail)	1	
Chemist (Other)	2	
Childminder (full-time)	3	
Chimney Sweep	4	
Chip Shop (employee/owner)	3	
Chiropodist	2	
Chiropractor	2	
Cinema Manager	1	
Cinema Staff	2	
Civil Engineer (no manual)	2	
Civil Servant (Clerical)	1	
Claims Adjuster	1	
Cleaner (domestic/office)	4	
Cleaner (industrial)	D	
Clergyman	1	
Clerk / Clerical Worker	1	
Clock Maker / Repairer	3	
Coach Builder	4	
Coach Driver	D	
Coal Delivery (driver / helper)	D	
Coal Merchant - Office Only	1	
Cobbler	3	
Commercial Artist	D	
Company Director	IC	Insufficient description. Precise nature of occupation required.
Composer Music	D	
Compositor	3	
Computer Industry Design/Graphics	1	
Computer Operator / Programmer	1	
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	1	
Crane Driver	D	
Crane Erector	D	
Credit Controller	1	
Creche Owner	2	
Crematorium Operator	D	

Occupation	Class	Notes
Crop Sprayer	D	
Croupier	D	
Customs & Excise Officer	2	
D		
Dancing Teacher	D	
Debt Collector	D	
Demolition Worker	D	
Dental Assistant	2	
Dental Hygienist	2	
Dental Nurse	2	
Dentist / Dental Surgeon	2	To age 55
Dental Technician	2	
Detective	D	
Diamond Cutter	3	
Diamond Polisher	2	
Die Caster	3	
Dietician	1	
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 (Arts, Crafts, Design)	2	
Environmental Health Officer	2	
Escalator Installer	4	
Estate Agent	1	
Estate Manager	4	

Occupation	Class	Notes
Excavator	D	
F		
Factory Manager (no manual work)	2	
Factory Worker (light manual only)	4	
Factory Worker (moderate to heavy manual)	D	
Farm Labourer / Worker	D	
Farmer	D	
Farrier	4	
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	2	
Film Sound Engineer	3	
Fire Person	D	
Fireplace Fitter	4	
Fisherman	D	
Fishmonger	3	
Fish Preparation (Ashore)	4	
Fitness Instructor	D	
Fitter Aircraft	4	
Fitter (Carpet)	3	
Fitter (windows / electrical / garage)	4	
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	2	
G		
Gamekeeper	4	
Garage Car Sales	2	
Garage Owner / Manager (no manual)	2	Precise nature of duties required
Garda	D	
Gardener	4	
Gas Fitter	4	
Gatekeeper	3	
General Labourer	D	

Occupation	Class	Notes
General Operative (light manual only)	4	
General Practitioner	1	
Geologist	2	
Glass Blower	4	
Glass Engraver	3	
Glazier	4	
Goldsmith	3	
Golf Instructor	D	
Golf Professional	D	
Graphic Designer	1	
Grave Digger	D	
Green Grocer	2	
Groom / Stable Hand	D	
Ground Hostess / Steward	2	
Groundsman	3	
Gym Admin Manager	2	
H		
Hairdresser (salon based)	2	
Hairdresser (mobile)	3	
Haulage Contractor (No Driving)	1	
Haulier	D	
Health Visitor	2	
Health & Safety Officer	2	
Heating Engineer	3	
Helicopter Pilot	D	
Horse Dealer	D	
Horse Riding Professional	D	
Horse Trainer	D	
Horticulturist	4	
Hospital Attendant	D	
Hospital Porter	D	
Hotel Manager (no bar work)	2	
Hotel Porter	D	
Housewife	D	
Human Resource Employee/Manager	1	
I		
Ice Cream Vendor	D	
Illustrator	2	
Inspector of Taxes	1	
Insurance Broker / Agent (< 20,000 business miles pa)	1	
Insurance Broker / Agent (> 20,000 business miles pa)	2	
Interior Decorator	3	
Interior Designer	2	
Interpreter	1	
IT Consultant/Programmer/Technician	1	

Occupation	Class	Notes
J		
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.
Judge	1	
K		
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)	D	
Lithographic Printer	3	
Loader	D	
Locksmith	3	
Loft Insulator	D	
Lorry Driver	D	
Loss Adjuster	1	
M		
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/Lorry)	4	
Mechanical Engineer	4	
Medical Consultants / Specialists	1	

Occupation	Class	Notes
Merchant Navy	D	
Metal Fabricator	D	
Midwife	4	To age 55
Milk Rounds Person	D	
Miner	D	
Model	D	
Montessori Teacher	2	
Motor Cycle Courier	D	
Musical Instruments Maker/Repairer/Tuner	3	
Music Composer	D	
Musician	D	
Music Teacher (employed by school/college)	4	To age 55
Music Teacher (self employed)	D	
N		
Navy	D	
Newsagent	2	
Newscaster	IC	To age 55
News Vendor - Street	D	
Nurse (Clinic/District/GP Practice)	3	To age 55
Nurse (General)	4	To age 55
Nurse (Psychiatric)	4	To age 55
Nurses Aid	4	
O		
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	
P		
Painter & Decorator	3	
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	
Physiotherapist	2	

Occupation	Class	Notes
Pianist	D	
Picture Framer	3	
Picture Restorer	3	
Pilot (Air Corps)	D	
Pilot (Airline)	D	
Pipe Lagger	D	
Pipe Layer	D	
Plant Hire Driver	D	
Plant Hire Operator	D	
Plasterer	4	
Plumber	4	
Polisher - French	3	
Polisher - Metal	4	
Postal Sorter	3	
Post Master/Mistress	2	
Post Office Postman	3	
Principal (Teaching)	4	to age 55
Principal (No Teaching)	2	
Printer	3	
Prison Officer	D	
Private Detective	D	
Psychiatrist	1	
Psychotherapist	1	
Public Relations Officer	1	
Publican (living on premises)	D	
Publican (not living on premises)	4	
Publisher	1	
Pylon Erector	D	
Q		
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	
Retail Manager	2	
Riding Instructor	D	

Occupation	Class	Notes
Rigger	D	
Road Making	D	
Road Sweeper	D	
Road Worker	D	
Roofer	D	
Roustabout	D	
S		
Sales Assistant (shop)	2	
Sales Representative (<20,000 business miles p.a)	1	
Sales Representative (20,001 to 40,000 business miles p.a)	2	
Sawmills Worker	D	
Scaffolder	D	
Secretary	1	
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	1	
Sports Instructor	D	
Sports Professional	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 (<20% site visits, <20,000 business miles p.a)	1	

Occupation	Class	Notes
Surveyor (>20% site visits, >20,000 business miles p.a)	2	
Swimming Pool Attendant	3	
T		
Tailor	2	
Tanner	4	
Tarmac Layer	D	
Tattooist	D	
Tax Consultant	1	
Taxidermist	2	
Taxi Driver	D	
Teacher - School	4	To age 55
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 (no driving)	2	
Tour Operator (office based)	1	
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	

Occupation	Class	Notes
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 (<20% use of forklift)	4	
Warehouse Person (>20% use of forklift)	D	
Water Treatment Consultant	2	
Weaver - Mill	4	
Weaver - Outworker	D	
Welder	D	
Welfare Officer (office based)	1	
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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