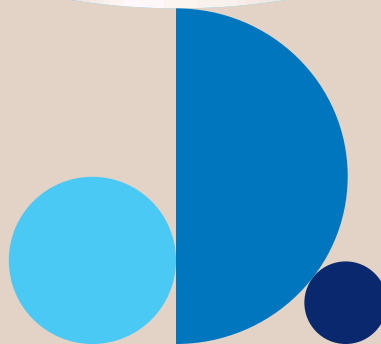


Group Insurance Occupation Guide



Group Insurance Occupation Guide

This Guide is designed to assist you in classifying occupations for the purpose of obtaining insurance cover through Zurich Australia Limited.

This Guide includes ratings for many occupations. These ratings should be used for applicants who perform the usual duties of those occupations.

Occupations not included in this guide, and for applicants who do not perform the usual duties of their stated occupations, should be rated according to their occupational duties and qualifications. A brief description of the eligibility criteria for each occupational category is included in the Rating Classification and Description table in this guide.

In most cases, determining the occupation classification is relatively easy. In other cases it may prove more difficult and the information below may be of assistance.

Determining occupation classification

The applicant's job title alone does not determine which occupation classification applies. Rather, it is based on the duties that the applicant performs in that occupation. For example, a managing director of an auto-electrical business who is an auto-electrician by trade and who performs manual work is not classified as white-collar professional because of their title as managing director. Rather, they are classified as light blue collar due to their manual duties as an auto-electrician.

As such, you must be mindful:

- not to rate solely on the basis of occupation title;
- to obtain the full details of the applicant's actual duties; and
- of the industry in which the applicant works.

Multiple occupations

Where an applicant is engaged in multiple occupations, and if one or more of those occupations has a different occupational rating to their main occupation, please call Zurich underwriting on 1800 199 414 to obtain the occupational rating that will apply to the cover.

Not insurable

The 'not insurable' classification is for occupations considered by Zurich as too hazardous to insure.

However, applicants who are classified as non-insurable may still be eligible for insurance if they meet the terms of automatic cover in the plan.

If you have any questions concerning the above, please call Zurich underwriting on 1800 199 414.

How to use this Guide

Each occupation has a 'base rating'. The 'base rating' will apply to all benefits unless another rating is noted in any or all of the Death, TPD or GSC Rating Override columns. If another rating is noted in any of the override columns then that rating will apply to that type of cover only. If the override column is blank then the 'base rating' will apply to that cover. For example, a coffee shop owner is rated as white collar in the 'base rating' column. However, in the GSC Rating Override column, '3' appears which indicates that for GSC cover only, that occupation is rated as light blue.

Please note, the material in this Guide is for information purposes and should be used as a guide only. Classification of occupations for the purpose of obtaining Group Insurance with Zurich will be determined by Zurich Underwriting.

This Occupation Guide applies to all of Zurich's Group Insurance business (including Industry and Corporate Super, Stand Alone and Master Trust)

Occupational Category	Occupational Rating	Alternative Occupational Rating Descriptions	Occupational Categorisation Description (to be used to categorise occupations not currently listed)
Professional	1	White Collar 1, White	(e.g. accountant, doctor, dentist, solicitor, architect) Professional white collar workers with university qualifications relevant to their occupation. Duties are office based.
White Collar	2	White Collar 2, White	(e.g. administrative worker, travel consultant) Clerical or administrative white collar workers who do not perform any manual work.
Light Blue Collar	3	Blue Collar, Light Blue (LB), Light Manual, Non White	(e.g. carpenter, dental hygienist, electrician, hairdresser, plumber, factory production manager) Supervisors of blue collar workers whose supervising duties may include up to 10% of time on light manual work, certain skilled technicians involved in light manual work, or fully qualified trades people.
Heavy Blue Collar – Skilled	4S (4)	Blue Collar, Heavy Blue (HB), Heavy Manual, Non White	(e.g. qualified wall/floor tiler, glazier, bulldozer driver, forklift driver) Skilled or semi-skilled manual workers who are not exposed to high risk via accidents or health hazards.
Heavy Blue Collar – High Risk	4H**	Blue Collar, Heavy Blue (HB), Heavy Manual, Non White	(e.g. bricklayer, cleaner, roof carpenter/plumber, truck driver) Skilled or semi-skilled manual workers who may be exposed to high risk via accidents or health hazards.
Individual consideration – refer to Zurich	IC		
Insurance not available	NA		

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Abalone Diver	NA			
Accountant	1 or 2*			
Accounts Clerk	2			
Actor/Actress	2		NA	NA
Actuary	1			
Acupuncturist (Australian qualified)	1			
Administrative Worker – office, teller, bank clerk	2			
Advertising – Agent/ Executive/Sales Representative	1 or 2*			
Aerobics Instructor	4S			NA
Aeronautical engineer – flying	3			NA
Aeronautical engineer – non flying, not office based	3			

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Aeronautical engineer – office based	1 or 2*			
Agricultural Scientist – less than 10% field work	1 or 2*			
Agricultural Scientist – more than 10% field work	3			
Air Conditioning – Installations, Repairs, Service – qualified tradesperson	3			
Air Conditioning – Office and Consulting	1 or 2*			
Air Conditioning – Other	3			4S
Air force (all ranks) Flight crew	NA			
Air force (all ranks) No special hazards	3			NA

* Professional if salary >= \$100,000 or degree qualified, otherwise White Collar.

** Heavy Blue (High Risk) – rate as occupation class 5 if applying through OASIS, otherwise Heavy Blue (skilled) occupation class 4 applies.

1 BUSSQ – For this fund refer to Appendix 1 for acceptable ratings for these occupations.

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Air force (all ranks) Volunteer reserve	2		IC	IC
Air Traffic Controller	2		NA	NA
Aircraft Engineer (Flying)	3		NA	NA
Aircraft Engineer (Non flying) – not office based	3			
Aircraft Engineer (Office only)	1 or 2*			
Aircraft Maintenance Technician	4S			
Aircraft Maintenance Worker	4S			
Airline Refuellers	4S			
Airport Baggage Handlers	4S			
Airport Cleaners	4H**			NA
Airport Customer Service Agent	2			
Airport Maintenance Workers	4S			
Airport Management	1 or 2*			
Airport Radio Operators	2			NA
Alarm Installer	3			
Aluminium Fixer/ Framer/Installer	3			4S
Ambulance Personnel – Administration only	1 or 2*			
Ambulance Personnel – Others including drivers, officers	4S			
Anaesthetist	1			
Annealer and Locksmith	3			
Announcer (Radio/TV)	2		IC	IC
Antenna Erector – heights over 10 metres	4H**	IC	NA	NA
Antenna Erector – heights up to 10 metres	4S			
Apiarist/Beekeeper	3			
Apprentice – not in final year	4H**			

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Archaeologist – Field work	1 or 2*		IC	IC
Archaeologist – Office based	1			
Architect	1 or 2*			
Armoured Car Driver	4H**		NA	NA
Army (all ranks) Bomb Disposal/ Regional Force Surveillance Units	NA			
Army (all ranks) No special hazards	3			NA
Army (all ranks) Special air services	NA			
Army (all ranks) Volunteer reserve	2		IC	IC
Art Dealer (Shop or gallery)	2			
Artificial inseminator	4S			
Artist – Commercial, not working from home	2			
Artist – Freelance – not working from home	2		IC	NA
Asbestos Workers ¹	NA			
Asphalt Layer ¹	4H**			NA
Assayer – Mines	1 or 2*		IC	IC
Assayer – No mines	1 or 2*			
Assembly/ Production Line Worker	4H**			NA
Astronomer	1 or 2*			
Auctioneer	1 or 2*			
Audiometrist	1			
Auditor	1 or 2*			
Author/Writer/ Novelist	2		IC	NA
Auto-Electrician	3			
Aviation Industry – Agricultural (crop dusting and mustering)	NA			
Aviation Industry – Charter Services, regular flights between recognised airports	2		NA	NA
Aviation Industry – Flying doctor	1		NA	NA

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¹ BUSSQ – For this fund refer to Appendix 1 for acceptable ratings for these occupations.

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Aviation Industry – Flying Instructors Over 100 hours	NA			
Aviation Industry – Flying Instructors Up to 100 hours	2		NA	NA
Aviation Industry – Public transport (Pilot/air crew)	2		NA	NA
Aviation Industry – Test Pilot	NA			
Backhoe/Bobcat/ Bulldozer	4S			
Bailiff	3			
Baker/Pastry cook	3			
Bakery Worker – Counter service only	3			
Bakery Worker – Manager/ Supervisor/Owner	2			
Bakery Worker – Other workers (manual)	4S			
Banana Farmer	4H**			NA
Bank Clerk/ Officer/Teller	1 or 2*			
Bar Staff (full time only)	3			4H**
Barber/Hairdresser	3			
Barrister	1			
Battery Repairs and Fitting	4S			
Battery Sales	3			
Beautician/Beauty Therapist – Not working from home	3			
Beautician/Beauty Therapist – Working from home	3			NA
Beekeeper/Apiarist	3			
Bell Captain/ Concierge	2			3
Biochemist	1 or 2*			
Biologist (Not Marine)	1			
Biologist (Marine) – Diving	4S		IC	IC
Biologist (Marine) – less than 10% field work, No diving	1			
Blacksmith/Farrier	4S			

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Blaster/Explosive Handler	NA			
Blind/Awning/ Screen Installer	3			4S
Boarding House/ Bed and Breakfast Proprietor	3			IC
Boarding Kennel Proprietor – established 2 years minimum	4S			
Boat Builder – no trade qualifications	4H**			
Boat Builder – qualified	3			
Bobcat/Bulldozer/ Backhoe	4S			
Boilermaker (qualified)	4S			
Bookbinder	2			3
Book keeper	1 or 2*			
Bookmaker	3		NA	NA
Bootmaker/Repairer	3			
Botanist	1			
Bottle Shop Attendant (full time)	3			4S
Bouncer/Crowd Control	4H**		NA	NA
Bread Vendor	3			4S
Brewery/Distillery – Admin/clerical, management	1 or 2*			
Brewery/Distillery – Chemist	1 or 2*			
Brewery/Distillery – Other	4H**			NA
Bricklayer ¹	4H**			NA
Builder (licensed/ qualified)	3			
Builders Labourer ¹	4H**		NA	NA
Building Site Foreman – no manual work, less than 10% at heights over 10 metres	3			
Building Supply Store – Shop Counter	3			
Building Supply Store – Yard Worker	4S			
Bulldozer Driver	4S			

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1 BUSSQ – For this fund refer to Appendix 1 for acceptable ratings for these occupations.

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Bus/Coach Driver – Local only	4S			
Bus/Coach Driver – Long distance/ interstate	4H**		NA	NA
Business Analyst	1 or 2*			
Business Consultant	1 or 2*			
Business Development Manager	1 or 2*			
Butcher (retail)	3			
Butler	3			
Cabinet Maker (qualified)	3			
Cable Maker/Wire Maker	4S			
Cable TV Installer – not qualified	4S			
Cable TV Installer – trade qualified	3			
Café/Coffee Shops – Employees (full time)	3			4S
Café/Coffee Shops – Proprietors	2			3
Call Centre Operator	2			
Camera Person (film and TV) – Freelance	3		IC	NA
Camera Person (film and TV) – On location (employed) – no overseas work, no hazardous activities	3			
Camera Person (film and TV) – Studio (employed)	2			
Canner and Preserver	3			4S
Car Detailer	4S			
Car Salesperson – New & Used	2			
Caravan Park Owner/Proprietor	4S			NA
Caravan Park Worker/Employee	4S		NA	NA
Cardiologist	1			
Caretaker	3			4S
Carpenter (qualified)	3			
Carpenter (roof) ¹	4H**			NA

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Carpet Cleaner (self employed)	4H**			
Carpet Layer	4S			
Cartage Contractor/ Carrier	4S			
Cartographer/Map maker	2			
Cartoonist/ illustrator – employed	2			
Cartoonist / illustrator – freelance	2		IC	IC
Cashier – Financial institution	2			
Cashier – Service Station/Shop/ Supermarket (counter work only)	2			3
Casino Worker – Croupier (min. 2 years)	3			
Casino Worker – Management/ Clerical	1 or 2*			
Casino Worker – Poker/Gaming machine staff	4S			
Caterer – Administration only	2			
Caterer – Working functions, well established, not working from home	3			
Cattle Dealer	3			IC
Ceiling Fixer/ gyprocker – qualified	4S			
Celebrant	2			
Chambermaid (employed full time)	3			4S
Chandler (sales only)	2			
Chaplain	1			
Chauffeur/hire car driver – full time	3			
Chef/Cook (qualified)	3			
Chemical Engineer – no hazardous materials	1 or 2*			

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¹ BUSSQ – For this fund refer to Appendix 1 for acceptable ratings for these occupations.

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Chemist/Pharmacist – Analytical/ laboratory work (non hazardous)/Retail	1 or 2*			
Chief Executive Officer	1 or 2*			
Child Care/Day Care Worker – Qualified/ Registered, Not working from home	3			
Child Care/Day Care worker – Qualified/ Registered, Working from home	3			4S
Chiropodist	1 or 2*			
Chiropractor	1			
Choreographer/ Dancer (film/ theatre/TV)	2		NA	NA
Cinema Administration	2			
Cinema Projectionist	2			3
Cinema Technician	3			
Civil Engineer	1			
Cleaner – Carpet (self employed)	4H**			
Cleaner – Factory/ School/Office/ Hotel/Motel/ Household ¹	4H**			NA
Clergyman	1			
Clerk	2			
Clothing Designer	2			IC
Clothing Machinist (not working or operating from home)	4S			NA
Clothing Manufacturer (not working or operating from home)	2			3
Coach (selected sports e.g. golf, swimming, tennis) minimum 3 years	2		IC	IC
Cold Store/Meat Process Worker	4H**			NA
Commercial Artist (not working or operating from home)	2			

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Commercial Pilot	2		NA	NA
Commercial Traveller – deliveries, light goods only	3			
Commodities Broker/Trader	1			
Company Secretary	1			
Composer	2		NA	NA
Compositor	2			3
Computer Analyst/ Consultant/ Programmer	1 or 2*			
Computer Maintenance worker	2			3
Computer Salesperson	2			
Computer Technician	3			
Concierge/Bell Captain	2			3
Concrete Contractor ¹	4H**			NA
Concrete Driver – employee only	4H**			
Conveyancer	1			
Cook/Chef (qualified)	3			
Copywriter	1 or 2*			
Coroner	1			
Counsellor (Office Based)	1 or 2*			
Courier-Local (city/ town only) – Bicycle, motor bike	3		NA	NA
Courier-Local (city/ town only) – Car, van	3			4S
Crane Labourer or Hooker On ¹	4S		NA	NA
Crane Operator/ Derrick & Hoist ¹	4H**		NA	NA
Curator – Art Gallery, Library, Museum	1 or 2*			
Curator – Groundsperson	4S			
Curtain Installer	3			4S
Customs Agent – Clerical	2			
Customs Agent – Other	3			

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¹ BUSSQ – For this fund refer to Appendix 1 for acceptable ratings for these occupations.

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Customs Officer – airports	2			
Customs Officer – ports, coastal outposts	2		IC	IC
Dairy/Milk Delivery Driver	3			4S
Dairy Farm Proprietor	4S			
Dairy Process Worker	4S			NA
Dancing Instructor (established 2 years min)	3			4S
Dean (university)	1			
Debt Collector	4S		NA	NA
Decorator – Design Only	1 or 2*			
Decorator – Exterior heights over 10 metres	4S		NA	NA
Decorator – Exterior heights up to 10 metres	3			4S
Decorator – Interior < 10% manual work	2			3
Decorator – Interior > 10% manual work	3			4S
Demolition Supervisor ¹	4S		NA	NA
Demolition Worker ¹	NA			
Dental Nurse	2			3
Dental Prosthetist	2			3
Dental Surgeon	1			
Dental Technician	1 or 2*			
Dentist	1			
Dermatologist	1			
Despatch Clerk	2			
Detailer (motor vehicles)	4S			
Diemaker/Caster	4S			
Dietitian	1 or 2*			
Director (film/ theatre/radio/TV) – full time employed	2			
Director of Nursing	1			
Disc Jockey	3		NA	NA
Ditcher/drain ¹	4S			NA
Diving (professional – not deep sea)	4H**		NA	NA

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Diving (professional – deep sea)	NA			
Dockyard Worker/ Stevedore	4H**		NA	NA
Doctor	1			
Dog Breeder	3			NA
Dog Groomer/ washer – established 2 years minimum	4S			NA
Dog Kennel Operator	4S			NA
Dog Trainer	4S			NA
Dogman ¹	NA			
Draftsperson/ draughtsperson	1 or 2*			
Drainage Contractor	4H**			NA
Draper	3			
Dredger (Harbour or river)	4H**			NA
Dressmaker – Full time – in a shop (not working from home)	3			
Dressmaker – Other	3			IC
Driving Instructor (established 2 years minimum)	3			4S
Driving Test Examiner	2			3
Drover/Stationhand	4H**		NA	NA
Dry Cleaning Manager/Proprietor (up to 10% manual work)	3			
Dry Cleaning Worker	4S			
Ear Nose and Throat (ENT) specialist	1			
Earthenware Pipe Manufacturer	4S			
Earthmoving Equipment Operator – Building/ Excavation/ Construction site	4S			
Economist	1			
Editor – Film/radio/ TV	1 or 2*			IC
Editor – Newspaper	1 or 2*			
Electrical Cable Joiner	4S			

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Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Electrical Fitter	4S			
Electrician	3			
Electronic Engineer (mine work)	4S			NA
Electronic Engineer (no manual work)	1			
Electronic Technician	3			
Electroplater/ Electrotyper/electro enameller	4S			
Elevator Mechanic/ Installer	4S			
Embalmer	3			
Employment Agency Consultant	1 or 2*			
Enameller (metal industry)	3			
Endocrinologist	1			
Engineer (qualified) – Administrative/ office based	1			
Engineer (qualified) – Film/radio/ theatre/TV	3			
Engineer – Flight (not office based)	3		NA	NA
Engineer – Mining (above ground) ¹	3			IC
Engineer – Mining (underground)	4S			NA
Engineer – others, not office based, no manual work. No flying, sea going, explosives or hazardous materials.	3			
Engineer – Ship (sea going)	3			NA
Engraver/Etcher	3			
Executive Assistant	2			
Explosive Handling	NA			
Explosives Transport Driver	4H**		NA	NA
Exporter/Importer (clerical only)	1 or 2*			
Exterminator/ Fumigator/Pest Controller ¹	4S			NA
Factory Hand/ Worker	4H**			NA

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Factory Production Manager – no manual	3			
Farm Labourer/ employee	4H**		NA	NA
Farm Manager	4S			
Farmer/Grazer (property owner)	4S			
Farrier/Blacksmith	4S			
Fashion Buyer – employee	2			
Fashion Designer – not working from home	2			3
Fencing Contractor/ Subcontractor ¹	4H**			NA
Fencing Labourer ¹	4H**		NA	NA
Fibreglass Moulder	4S			
Film Distributor	2			3
Film Producer	2			
Film Technician	3			
Financial Adviser/ Consultant/Planner	1			
Fire Safety Inspector	3			
Fireman/Fire fighter	4H**			NA
Fisherman – Ashore daily	4H**			NA
Fisherman – Not ashore daily – Deep Sea and Cray	4H**		NA	NA
Fishmonger	3			4S
Fitness Centre Owner/Manager (admin only)	2			3
Fitness Instructor (full time)	4S			NA
Fitter and Turner	4S			
Flight crew – airline	2		NA	NA
Floor Sander	4H**			
Floor Tiler	4S			
Florist – Deliveries	3			4S
Florist – Sales only	3			
Forest Ranger	4S			
Forklift Driver (not on docks)	4S			
Foundry Worker	4H**			NA
Freezing Works Employee	4H**			NA

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Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
French Polisher (self employed)	3			
Fruit Picker (full time)	4H**			NA
Fruiterer	3			
Funeral Car Driver	3			
Funeral Director/ Attendant	2			
Furnace Attendant (metal industry)	4H**			
Furniture – Manufacturer/ Restorer/Retailer (new & used) light manual	3			
Furniture Removalist ¹	4H**			NA
Furniture Retailer (new and used) – Deliveries	4H**			NA
Furniture Retailer (new and used) – Sales only	2			
Furrier	3			4S
Gaming Machine Staff – Casino	4S			
Garage/Service Station Cashier/ Console Operator (full time counter work only)	2			3
Garage Door Installer	4S			
Garage/Service Station Driveway/ Petrol Attendant (full time only)	3			4S
Garage/Service Station Mechanic	4S			
Garage/Service Station Proprietor (no manual)	3			
Garbage Collector	4H**		NA	NA
Gardener (full time) – Tertiary Qualified	4S			
Gas Inspector/ Meter reader	3			
Gas Pipe Layer ¹	4H**		NA	NA
Gasfitter	3			
Gastroenterologist	1			

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Gemcutter/ Gemsetter/ Lapidary/ Gempolisher/ Gemologist	3			
General Insurance Adviser	1 or 2*			
Geneticist	1			
Geologist – Fieldwork (more than 10% of the time)	4S			
Geologist – Occasional fieldwork (less than 10% of the time)	1 or 2*			
Geologist – Office duties only	1			
Glass Blower – furnace	4S			
Glass Cutter (hand)	3			4S
Glazier/Beveller/ Polisher	3			4S
Goldsmith/ Silversmith	3			
Golf Professional – Shop tuition only	3			
Golf Professional – Touring	3		NA	NA
Grader Driver	4S			
Graphic Artist/ Designer – Not working from home	1 or 2*			
Graphic Artist/ Designer – Working from home	1 or 2*			IC
Grave Digger	4H**		NA	NA
Green Keeper/ Ground person	4S			
Greengrocer/Grocer	3			
Guest House Proprietor	3			IC
Gynaecologist	1			
Haberdasher	3			
Hairdresser/Barber	3			
Handyman (minimum 2 years continuous employment)	4S			
Harbour Pilot/Tug boat operator	4S			

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Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Hardware Building Supplies – Admin, Clerical, Management	1 or 2*			
Hardware Building Supplies – Storeperson (heavy lifting)	4H**			
Hardware Building Supplies – Storeperson (light lifting)	3			
Hardware Building Supplies – Yardworker	4H**			
Head Waiter/ Waitress	3			
Headmaster (School)	1 or 2*			
Health Inspector	1 or 2*			
Herbalist (qualified)	1 or 2*			
Hire Car (Owner/ Driver)	3			
Home Duties/ Homemaker (not as an employee)	3			NA
Homeopathist	1 or 2*			
Horse Breaker	4S		NA	NA
Horse Breeder	3			NA
Horse Chiropractor	3			
Horse Dealer	3			IC
Horse Dentist	3			
Horse Riding Instructor	4S			NA
Horse Trainer – No track work	3			NA
Horse Trainer – Trackwork	4S			NA
Horticulturist (qualified)	3			
Hospital Porter	3			4S
Hospital Registrar/ Manager	1 or 2*			
Hotel Owner/ Manager-Publican – Administration only	2			
Hotel Owner/ Manager-Publican – Bar Work included	3			
House Mover/ Removalist ¹	4H**			NA
House Reblocker ¹	4H**			NA

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Housekeeper (employed full time)	3		NA	NA
Housewife/ Househusband	3			NA
Human Resource Personnel	1 or 2*			
Hypnotherapist (qualified)	1 or 2*			
Importer/Exporter (clerical only)	1 or 2*			
Industrial Chemist – Hazardous materials	4H**	IC	IC	IC
Industrial Chemist – Non hazardous materials	1			
Insulation Installer	4S			
Insurance Adviser/ Planner	1			
Insurance Agent/ Broker	1 or 2*			
Insurance Assessor/ Loss Adjuster	1 or 2*			3
Insurance Clerk/ Administrator	2			
Insurance Investigator	3			
Insurance Manager/ Executive	1 or 2*			
Interior Decorator – Design only	2			
Interior Decorator > 10% manual	3			4S
Interior Decorator – Occasional manual work (less than 10% manual)	2			3
Interpreter	2			
Investment Adviser	1 or 2*			
Investor	2		NA	NA
Iridologist	1 or 2*			
Jackaroo	4H**		NA	NA
Janitor – full time	4H**			
Jeweller – Cutter/ Polisher/Setter/ Engraver	3			
Jeweller – Sales only	2			
Jillaroo	4H**		NA	NA
Jockey – flat racing	4H**		NA	NA
Jockey – jumps	NA			
Joiner (qualified)	3			

* Professional if salary >= \$100,000 or degree qualified, otherwise White Collar.

** Heavy Blue (High Risk) – rate as occupation class 5 if applying through OASIS, otherwise Heavy Blue (skilled) occupation class 4 applies.

1 BUSSQ – For this fund refer to Appendix 1 for acceptable ratings for these occupations.

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Journalist (radio, TV, newspaper) – Freelance	2		IC	IC
Journalist (radio, TV, newspaper) – Salaried (no overseas assignments)	2			3
Journalist (radio, TV, newspaper) – Salaried (some overseas assignments)	2		IC	IC
Judge	1			
Juice Vendor (established more than 2 years)	3			4S
Key Punch/ Keyboard Operator	2			
Kinesiologist	1 or 2*			
Kitchen Hand	4H**			NA
Laboratory Technician	1 or 2*			3
Labourer ¹	4H**		NA	NA
Land Broker	1 or 2*			
Landscape Gardener (qualified, minimum 2 years)	4S			
Lathe Operator (employed 2 years minimum)	4S			
Laundry/ Laundromat Staff – full time	4S			
Law Clerk Administrator/ paralegal/ paraplanner	1 or 2*			
Lawn Mowing Contractor (established 2 years minimum)	4S			
Lawyer	1			
Leadlighter	4S			
Lecturer – university	1 or 2*			
Librarian	1			
Life Insurance Adviser	1 or 2*			
Lifeguard – Amateur	3			IC
Lifeguard – Professional	3		NA	NA

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Lift Installer/ Mechanic	4S			
Linesperson (electrical/ telephone) – heights over 10 metres	4H**		NA	NA
Linesperson (electrical/ telephone) – heights up to 10 metres	4H**			NA
Linotyper/ Lithographer	3			
Locksmith	3			
Log Hauler/Cartage	4H**		NA	NA
Machinery Equipment Hire – Repair and Maintenance	4S			
Machinery Equipment Hire – Sales (light manual)	3			
Machinery Equipment Hire – Sales only (no manual)	2			
Machinist – Clothing	4S			NA
Machinist – Metal	4S			
Machinist – Sailmaking	4S			
Machinist – Wood	4S			
Maid (full time employed)	3			
Mail Contractor/ Sorter	3			4S
Mail Van Driver	4S			
Maitre d' (restaurant)	2			3
Make-up Artist (film/theatre/TV)	2			3
Management Consultant	1 or 2*			
Managing director	1 or 2*			
Manager – office, administration, no manual work	1 or 2*			
Manicurist (not working from home)	2			3
Marina Owner/ proprietor	3			

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¹ BUSSQ – For this fund refer to Appendix 1 for acceptable ratings for these occupations.

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Marine Biologist – Diving	4S		IC	IC
Marine Biologist – Not diving	1			
Market Gardener	4S			
Market Stall Holder	3			NA
Marketing/Sales Manager	1 or 2*			
Mason	4S			
Masseur (qualified) – not working from home	3			
Masseur (qualified) – working from home	3			NA
Matron (nursing)	3			
Meat Boner	4H**			NA
Meat Inspector	3			
Meat Packer	4H**			NA
Mechanic – Petrol/ diesel	4S			
Mechanic – Refrigerator	3			
Medical laboratory technician/ phlebotomist	1 or 2*			3
Medical Practitioner	1			
Merchant Banker	1			
Merchant Seaman	4S		NA	NA
Metallurgist – Office duties	1 or 2*			
Metallurgist – Other	4S			
Meteorologist	1			
Meter Reader/ Inspector (electrical) – ground work only	2			
Midwife	3			
Milk Delivery Driver	4S			
Milk Vendor (established 2 years minimum)	3			4S
Mining Industry – Surface Worker – handling explosives	NA			
Mining Industry – Surface Worker (qualified – not handling explosives)	4S			
Mining Industry – Underground Faceworker	4H**		NA	NA

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Mining Industry – Underground Worker (handling explosives)	NA			
Mining Industry – Underground Worker (supervisor or qualified tradesperson)	4H**			NA
Minister of Religion	1			
Model (clothing/ catwalk/ photography)	3		NA	NA
Mortgage Broker	2			
Motel Proprietor/ Manager – Administration only	2			
Motel Proprietor/ Manager – Bar work or light manual work included (less than 10%)	3			
Motor Vehicle Spare Parts Retailer	3			
Music Teacher (full time) – Not working from home	2			
Music Teacher (full time) – Working from home	2		IC	IC
Musician	2		IC	NA
Myotherapist	1			
Naturopath	1 or 2*			
Navy Personnel (all ranks) – Divers	4H**		NA	NA
Navy Personnel (all ranks) – Seagoing	4H**		NA	NA
Navy Personnel (all ranks) – Shore duties only	3			NA
Navy Personnel (all ranks) – Submariners	4H**		NA	NA
Navy Personnel (all ranks) – Volunteer Reserves	4H**	IC	IC	IC
Nephrologist	1			
Neurologist	1			
Newsagent – Counter sales only	2			
Newsagent – Deliveries (newspaper etc.)	3			

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1 BUSSQ – For this fund refer to Appendix 1 for acceptable ratings for these occupations.

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Nurse – Enrolled/ Nurses Aide	3			4S
Nurse – Matron/ Director	1			
Nurse – Registered	3			
Nursery Person – Non-qualified – full time	4S			
Nursery Person – Qualified	3			
Obstetrician	1			
Occupational Health & Safety Officer (OH&S)/ ergonomist	1 or 2*			
Occupational Therapist	1			
Office Worker (clerical, typist, receptionist, secretary)	2			
Oil and Gas Industry – Offshore workers – Derrickman, Crane Operator ¹	3		NA	NA
Oil and Gas Industry – Offshore workers – Engineer (no manual)	1 or 2*			NA
Oil and Gas Industry – Offshore workers – Laboratory Technician	1 or 2*			NA
Oil and Gas Industry – Offshore workers – Labourer ¹	4H**		NA	NA
Oil and Gas Industry – Offshore workers – Tool Pusher, Driller	NA			
Oil and Gas Industry – Onshore Workers – Administration, clerical, management	1 or 2*			
Oil and Gas Industry – Onshore workers – Derrickman, Crane Operator	4H**		NA	NA
Oil and Gas Industry – Onshore workers – Labourer	4H**		NA	NA
Oil and Gas Industry – Onshore workers – Tool Pusher, Driller	4H**		NA	NA

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Oil and Gas Industry – Pipeline – Machine Operator, Welder ¹	4H**		NA	NA
Oil and Gas Industry – Pipeline – Repairman, Trench Worker ¹	4H**		NA	NA
Oil and Gas Industry – Pipeline – Supervisor ¹	4S			NA
Oil and Gas Industry – Refineries – Other workers	4H**		NA	NA
Oil and Gas Industry – Refineries – Supervisor	4S			NA
Oncologist	1			
Ophthalmologist	1			
Optical Technician	1 or 2*			
Optician	1			
Optometrist	1			
Orchardist	4S			
Orderly	4S			
Orthodontist	1			
Orthopedic Surgeon	1			
Osteopath (qualified)	1			
Overseer (stock or station)	4H**		NA	NA
Oyster Farmer	4S			NA
Paediatrician	1			
Painter – working at heights over 10 metres ¹	4H**		NA	NA
Painter – working at heights up to 10 metres	4S			
Pallbearer	3			
Panel Beater	4S			
Paramedic	4S			
Park Ranger	4S			
Parking Attendant	3			
Party Hire Proprietor	3			
Passenger Ship/ Bulk Cargo, Container Carrier – Officers and crew	4S		NA	NA
Pastor	1			
Pastry Cook (qualified)	3			

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¹ BUSSQ – For this fund refer to Appendix 1 for acceptable ratings for these occupations.

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Pathologist	1			
Pathology Analyst	1 or 2*			
Pattern Maker (clothing)	3			
Paver (domestic work only)	4S			
Pawnbroker	3			
Personal Assistant	1 or 2*			
Personal Trainer	3		NA	NA
Personnel Consultant	1 or 2*			
Pest Controller/ Exterminator ¹	4S			NA
Petrol Tank Driver	4H**		NA	NA
Pharmacist (retail)	1			
Phlebotomist	2			3
Photoengraver	3			
Photographer (employed) – Local outside assignments (no hazardous activities)	2			3
Photographer (employed) – Local studio only	2			
Photographer (freelance) – Australia only	2		IC	IC
Physician	1			
Physicist	1			
Physiotherapist	1			
Piano Tuner (established 2 years minimum)	2		IC	IC
Picture Framer (established 2 years minimum)	3			
Plasterer	4S			
Plastic Surgeon	1			
Plumber (no roof work)	3			
Podiatrist	1			
Poker/Gaming Machine Staff	4S			
Police – Motorcycle Police	4S		NA	NA
Police – Other Officers	4S			NA
Police – Rescue Squad & Tactical Response	4S		NA	NA

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Police – Special Weapons	4S		NA	NA
Police – Superintendent, Senior Officer	1 or 2*			NA
Pool Cleaner	4S			
Porter	3			4S
Post Office Agent – no deliveries	2			3
Postal Service (government employee) – Postal Delivery/Sorter	3			
Postal Service (government employee) – Supervisor, Clerk	2			
Potter/ceramics (established 2 years minimum)	3			4S
Poultry Farmer/ Poulterer	3			4S
Priest	1			
Principal (School)	1			
Printer	3			
Prisons – Administration only, no prisoner contact	1 or 2*			NA
Prisons – Warden, Officer, Guard, Other workers	4S		NA	NA
Private Detective/ Investigator	4S		NA	NA
Probation/Parole Officer – qualified social worker	3			
Producer (film/ radio/TV)	2			
Professional Sports person	4S		NA	NA
Professor (University)	1			
Proofreader (Printing and Publishing)	1 or 2*			
Property Developer – Consultant	1 or 2*			
Property Developer – Investor	2			NA
Psychiatric Nurse	3			
Psychiatrist	1			

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1 BUSSQ – For this fund refer to Appendix 1 for acceptable ratings for these occupations.

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Psychologist (post graduate qualifications)	1			
Public Relations Officer	1 or 2*			
Public Servant – Administration only	2			IC
Publisher	1 or 2*			
Quantity Surveyor	1 or 2*			
Quarantine Officer – No manual	1 or 2*			
Rabbi	1			
Radiographer/Radiotherapist	1 or 2*			
Radiologist	1			
Railway Worker (Govt. employee) – Foreman, Inspector, station master	3			NA
Railway Worker (Govt. employee) – Office/ Administration only	1 or 2*			IC
Railway Worker (Govt. employee) – Other workers	4S		NA	NA
Real Estate Agent	1 or 2*			
Receptionist	2			
Recruitment Consultant – Office only	1 or 2*			
Rector	1			
Removalist	4H**			NA
Repair Person/ Service Person	3			
Reporter – Radio/ TV/Newspaper – Freelance	2		IC	IC
Reporter – Radio/ TV/Newspaper – Salaried (no overseas assignments)	2			
Reporter – Radio/ TV/Newspaper – Salaried (some overseas assignments)	4H**	IC	IC	IC
Repossession Agent	4S			
Research Chemist	1 or 2*	IC	IC	IC
Restaurant Manager/Proprietor	2		NA	NA

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Retired	2		NA	NA
Rigger – heights over 10 metres ¹	NA		NA	NA
Rigger – heights up to 10 metres only ¹	4H**		NA	NA
Road builder/maker/ worker/painter ¹	4H**			NA
Roadie (music)	4S		NA	NA
Rock Driller	4H**		NA	NA
Rodeo Rider	NA			
Roof Carpenter ¹	4S			NA
Roof Plumber ¹	4S			NA
Roof Tiler ¹	4S			NA
Rubbish Removalist (driver) ¹	4H**		NA	NA
Saddle Maker	3			4S
Sail Maker	3			4S
Salesperson (travelling) – All others	2			3
Salesperson (travelling) – Catalogue reference only	2			
Sand Blaster	NA			
Sawmill Worker – Other workers	4H**		IC	NA
Sawmill Worker – Supervisor (no manual)	3			
Scaffolder – heights over 10 metres ¹	NA			
Scaffolder – heights up to 10 metres only ¹	4H**		NA	NA
School Administrative Staff	2			
School Inspector	2			
School Teacher (all subjects except trades and physical education)	2			
School Teacher (trades and physical education)	2			3
Scientist – qualified, Fieldwork, no hazardous chemicals	1 or 2*			3
Scientist – qualified, Hazardous chemicals	4H**	IC	IC	IC

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¹ BUSSQ – For this fund refer to Appendix 1 for acceptable ratings for these occupations.

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Scientist – qualified, 1 Office/Laboratory only, no hazardous chemicals				
Scrap Dealer	4H**		NA	NA
Screen Printer	3			
Scriptwriter (film/ theatre/TV)	2		IC	NA
Search and Rescue Worker – full time	3		NA	NA
Search and Rescue Worker – part time	3		IC	IC
Secretary	2			
Security Guard – Armed	4H**		NA	NA
Security Guard – Unarmed	4S			
Shearer	4H**		NA	NA
Sheep Classifier	3			
Sheet Metal Worker	4S			
Ship Pilot/Skipper	4S		NA	NA
Shipwright	4H**			
Shoemaker/ Repairer	3			
Shop Assistant – Amusement parlour	3		NA	NA
Shop Assistant – Antiques – Deliveries, Delicatessen, Fast Food/Takeaway, Fish & Chips, liquor store, milk bar	3			4S
Shop Assistant – Others	3			
Shopkeeper/ Proprietor – Amusement parlour – Employee	3		NA	NA
Shopkeeper/ Proprietor – Amusement parlour – Owner	3			4S
Shopkeeper/ Proprietor – Antiques – Deliveries	4S			
Shopkeeper/ Proprietor – Antiques – Restoration	3			

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Shopkeeper/ Proprietor – Antiques – Sales only	2			
Shopkeeper/ Proprietor – Aquarium	2			3
Shopkeeper/ Proprietor – Art Supplies	2			
Shopkeeper/ Proprietor – Bedding	2			
Shopkeeper/ Proprietor – Bicycle Dealer	2			
Shopkeeper/ Proprietor – Bicycle Repairs	3			
Shopkeeper/ Proprietor – Books/ Stationery	2			
Shopkeeper/ Proprietor – Bread/ Cake	2			
Shopkeeper/ Proprietor – Cards	2			
Shopkeeper/ Proprietor – Carpets, rugs, floor coverings	3			
Shopkeeper/ Proprietor – China/ Glass	2			
Shopkeeper/ Proprietor – Clothing	2			
Shopkeeper/ Proprietor – Computers	2			
Shopkeeper/ Proprietor – Confectionery	2			
Shopkeeper/ Proprietor – Curtains	2			
Shopkeeper/ Proprietor – Delicatessen – Employee	3			4S
Shopkeeper/ Proprietor – Delicatessen – Manager	2			3

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1 BUSSQ – For this fund refer to Appendix 1 for acceptable ratings for these occupations.

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Shopkeeper/ Proprietor – Disposal	2			3
Shopkeeper/ Proprietor – Duty Free	2			
Shopkeeper/ Proprietor – Electrical/Radio	2			
Shopkeeper/ Proprietor – Fast Food/Takeaway – Employee	3			4S
Shopkeeper/ Proprietor – Fast Food/Takeaway – Manager	3			
Shopkeeper/ Proprietor – Fish & Chips – Employee	3			4S
Shopkeeper/ Proprietor – Fish & Chips – Manager	3			
Shopkeeper/ Proprietor – Footwear	2			
Shopkeeper/ Proprietor – General Store	3			
Shopkeeper/ Proprietor – Gift Shop	2			
Shopkeeper/ Proprietor – Gunsmith	3			
Shopkeeper/ Proprietor – Haberdashery/ Drapery	2			
Shopkeeper/ Proprietor – Health Foods	2			
Shopkeeper/ Proprietor – Ice Cream	2			
Shopkeeper/ Proprietor – Lawnmower (sales only)	3			
Shopkeeper/ Proprietor – Light Fittings	2			
Shopkeeper/ Proprietor – Lingerie	2			

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Shopkeeper/ Proprietor – Liquor Store – Employee	3			4S
Shopkeeper/ Proprietor – Liquor Store – Manager	3			
Shopkeeper/ Proprietor – Milk Bar – Employee	3			4S
Shopkeeper/ Proprietor – Milk Bar – Manager	3			
Shopkeeper/ Proprietor – Milliner	3			
Shopkeeper/ Proprietor – Musical Equipment Sales	2			
Shopkeeper/ Proprietor – Office Supplies	2			
Shopkeeper/ Proprietor – Outdoor Supplies	3			
Shopkeeper/ Proprietor – Paint/Wallpaper	3			
Shopkeeper/ Proprietor – Pawnbroker	3			
Shopkeeper/ Proprietor – Pet Shop	2			3
Shopkeeper/ Proprietor – Photographic – Sales	2			
Shopkeeper/ Proprietor – Produce Merchant	3			
Shopkeeper/ Proprietor – Records, music, CDs	2			
Shopkeeper/ Proprietor – Second hand goods	3			
Shopkeeper/ Proprietor – Shoe Store	2			
Shopkeeper/ Proprietor – Skin, Hide, Leather sales	2			
Shopkeeper/ Proprietor – Sporting Goods	2			

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1 BUSSQ – For this fund refer to Appendix 1 for acceptable ratings for these occupations.

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Shopkeeper/ Proprietor – Stationery	2			
Shopkeeper/ Proprietor – Swimming Pools, Pool Supplies	2			3
Shopkeeper/ Proprietor – Tobacco	2			
Shopkeeper/ Proprietor – Toys	2			
Shopkeeper/ Proprietor – Video Hire Store	2			
Shower Screen Installer	3			
Signwriter – heights over 10 metres	4S		NA	NA
Signwriter – heights up to 10 metres	3			4S
Silversmith/ Goldsmith	3			
Singer	2		NA	NA
Skip/Rubbish Removalist – owner driver only	4H**			
Slaughterer (meat industry)	4H**		NA	NA
Social Worker	2			
Soft Drink Deliverer	4H**			
Solicitor	1			
Sommelier	2			
Sonographer	1			
Sound Recording/ Engineer	3			
Speech Therapist	1			
Sports Centre – Proprietor/Manager	2			3
Sports Centre – Worker (full time – no classes or instructing)	4S			
Spray Painter – qualified	4S			
Squash Court Proprietor – Full time management and supervision, no professional playing	2			3
Stablehand/ Groom – Horses	4H**		NA	NA

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Stage Hand (film, theatre)	3			
Stage Hand (Music)	NA			
Statistician	1 or 2*			
Steel Erector – heights over 10 metres ¹	NA			
Steel Erector – heights up to 10 metres ¹	4H**		NA	NA
Steeplejack	NA			
Stenographer	1 or 2*			
Stevedore – Dockyard Labourer	4H**		NA	NA
Steward/ Stewardess (airlines)	2		NA	NA
Stock & Station Agent (no manual)	3			
Stockbroker (registered)	1 or 2*			
Stockyard Worker/ Drover	4H**		NA	NA
Stonemason	4S			
Storeperson	4H**			NA
Strapper (horses)	4H**		NA	NA
Student	2		IC	NA
Stunt Person	NA			
Substation Operator (electrical)	3			
Sugar Cane Farmer – Property Owner	4S			
Sugar Cane Farmer Worker/Harvester	4H			NA
Supermarket (full time) – Cashier/ Checkout only	2			3
Supermarket (full time) – Deliveries	4S			
Supermarket (full time) – Manager	1 or 2*			
Supermarket (full time) – Other workers	3			4S
Surgeon	1			
Surveyor – Consulting/office work only	1 or 2*			
Surveyor – Fieldwork	1 or 2*			3
Surveyor – Marine	1 or 2*		IC	IC
Surveyor – Mining ¹	1 or 2*		IC	IC

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1 BUSSQ – For this fund refer to Appendix 1 for acceptable ratings for these occupations.

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Swimming Pool – Attendant (full time)	2			NA
Swimming Pool – Builder	4S			
Swimming Pool – Cleaner	4S			
Swimming Pool – Instructor	3			IC
Swimming Pool/ aquatic centre – Manager (no manual) – full time	2			
Switch Operator/ Repairer	3			
TAB Agent (full time)	2			
Tailor (full time) – Working from home	3			IC
Tailor (full time) – Working in a shop or factory	3			
Tanner	4S			
Tax Consultant	1 or 2*			
Taxi Driver – Employee	4H**			NA
Taxi Driver (owner/ plateholder only)	4H**			
Taxidermist	3			
Technician (film/ theatre/recording/ music/radio/TV)	3			
Telephone Technician	3			
Telephonist/ Switchboard Operator	2			
Tennis Coach (no touring or professional playing)	3			IC
Tiler (floor/wall)	4S			
Timber Merchant – less than 10% manual	2			
Timber Merchant – Others	3			
Toolmaker – qualified	3			
Tow Truck Driver	4H**		NA	NA
Town Planner	1			
Train Driver – Metropolitan/ Interstate	4S			NA

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Train Driver – Mining	4H**		IC	NA
Tram Driver	4S			NA
Travel Agent/ Consultant	2			
Tree Surgeon/ Arborist/Lopper/ Remover	4H**		NA	NA
Trimmer – qualified (Motor vehicles)	4S			
Trotting Driver	4H**		NA	NA
Truck Driver (owner only) – Interstate/ long distance – overnight stays	4H**		NA	NA
Truck Driver (owner only) – within local city or town – no overnight stays or building site work	4H**			
Tugboat Operator	4H**		NA	NA
Tunneller	4H**		NA	NA
Tutor (university)	1 or 2*			
Typesetter – Computer	3			
Typewriter Mechanic	3			
Typist	2			
Tyre Fitter	4S			
Undertaker	2			3
Unemployed	2		IC	NA
University Administration/ Office – non-teaching	2			
University Administration/ Office – Lecturer/ Professor/Dean	1			
University Administration/ Office – Tutor	1 or 2*			
Upholsterer (qualified)	3			
Urologist	1			
Usher (cinema – full time)	3			
Valuer (Real Estate – registered)	1 or 2*			
Vending Machine Operator	4S			
Veterinarian – Domestic pets	1			

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Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Veterinarian – Livestock	2			
Veterinarian – Surgeon	1			
Video Duplicator/ Editor not working from home	2			
Vigneron (Wine Maker)	3			
Waiter/Waitress (full time)	3			4S
Wall Tiler	4S			
Wallpaper Hanger	3			
Wardrobe (film/ theatre/TV)	3			
Wardsperson (hospital)	4S			
Washing Machine Mechanic	3			
Watchmaker and Repairer	2			3
Weaver (not working from home)	3			
Welder	4S			
Welfare Officer – Office only	2			
Welfare Officer – Out of the office/ fieldwork	2			3
Wharf/Waterside Worker	4H**		NA	NA
Wildlife Attendant	4S			
Window Cleaner – City, Industrial, High rise ¹	4H**		NA	NA
Window Cleaner – Suburban homes only	4S			
Window Dresser	3			
Windscreen Fitter/ Glazier/Tinter	3			4S
Wine/Spirit Merchant/Vintner	2			3
Winemaker – no manual	2			
Wood Turner	4S			
Wool Buyer	2			
Wool Classer	2			3
Wrecker – Foreman	4S			NA
Wrecker – Other Workers	4H**		NA	NA

Occupation	Base Rating	Death rating override	TPD rating override	GSC rating override
Writer/Author/ Novelist	2		IC	NA
Yoga Instructor	4S			NA
Youth Worker – Office only	2			
Youth Worker – Out of office/ fieldwork	2			3
Zookeeper	4S			
Zoologist	1			

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1 BUSSQ – For this fund refer to Appendix 1 for acceptable ratings for these occupations.

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