



## Excluded occupations

### Income Protection insurance

Income Protection insurance included or excluded occupations are listed below.

Occupation	Benefit period		
	2 years	5 years	To age 65
Abattoir Worker - Manual	x	x	x
Abattoir Worker - Non Manual	✓	✓	x
Actor/Actress/Entertainer	x	x	x
Actor/Director/Producer	x	x	x
Agriculture Pilot	x	x	x
Air Conditioning Engineer/Installer/Technician - Manual	✓	✓	x
Air Traffic Controller	x	x	x
Ambulance Driver/Paramedic	✓	✓	x
Amusement Parlour/Centre - Other	x	x	x
Amusement Parlour/Centre - Owner/Manager/Supervisor	✓	✓	x
Animal Handler/Trainer/Breeder - Large animals	x	x	x
Animal Handler/Trainer/Breeder - Small animals	x	x	x
Announcer/Newsreader/Producer	x	x	x
Antenna/Lines person working above 15 mts	x	x	x
Antenna/Lines person working below 15 mts	x	x	x
Arborist Tree Surgeon - Above 15 metres	x	x	x
Arborist Tree Surgeon - Below 15 metres	x	x	x
Armed Guards / Armoured Car Drivers	x	x	x
Army/Navy/Air Force - All ranks & Personnel	x	x	x
Artist - Freelance or working from home	x	x	x
Asbestos Worker	x	x	x
Asphalt Layer/Road Construction/Maintenance	x	x	x
Assembly/Production Line	✓	✓	x
Author/Writer	x	x	x
Auto Electrician/Technician/Mechanic	✓	✓	x
Auxiliary Nurse/Aide/Assistant	✓	✓	x
Bakery/Butcher/Delicatessen/Fishmonger	✓	✓	x
Bar Attendant	✓	✓	x
Bar Manager/Publican	✓	✓	x
Barista	✓	✓	x
Beautician/Hairdresser/Manicurist - Mobile worker or from home	x	x	x
Blaster/Explosive Handler	x	x	x
Bodyguard	x	x	x
Boiler Maker/Welder	✓	✓	x
Bouncer/Security Worker	x	x	x
Brick Cleaner/Paver/layer	x	x	x
Broker - Commodity/Finance/Stock	✓	✓	x
Builder/Carpenter/Joiner/Painter - Above 15 metres	x	x	x
Builder/Carpenter/Joiner/Painter - Manual	✓	✓	x
Bus/Coach/Tram - 200km distance or greater	x	x	x
Bus/Coach/Tram - Local	✓	✓	x
Cabin Crew	x	x	x
Cable Television Installer	✓	✓	x
Café/Restaurant Employee	✓	✓	x
Car Detailer/Spray painter/Panel beater	✓	✓	x
Cashier/Person Handling Heavy stock eg:grocer/hardware	✓	✓	x

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Casino Dealer/Croupier/Gaming Attendant	✓	✓	✗
Cemetery/Crematorium - Grave digger	✗	✗	✗
Cemetery/Crematorium - Stonemason	✓	✓	✗
Chef	✓	✓	✗
Child Care Worker - Not registered	✓	✓	✗
Circus Performers/Employees	✗	✗	✗
Cleaner/Porter	✓	✓	✗
Community Care Worker	✓	✓	✗
Composer	✗	✗	✗
Concreter	✗	✗	✗
Courier - Bicycle/Motor bike	✗	✗	✗
Courier - Car/Van	✓	✓	✗
Crane Operator/Dogger/Rigger/Scaffolder/Steeplejack	✗	✗	✗
Crowd Control / Bouncer	✗	✗	✗
Dance Instructor	✗	✗	✗
Debt Collector (Field work / Not office based)	✗	✗	✗
Demolisher/Salvage/Wrecker	✗	✗	✗
Disc Jockey	✗	✗	✗
Diver - Abalone/Professional/Salvage	✗	✗	✗
Dockyard/Shipyard Worker/Labourer	✗	✗	✗
Drainage Contractor/Drainer - Domestic	✗	✗	✗
Drainage Contractor/Drainer - Other	✗	✗	✗
Dressmaker/Seamstress - Not working from home	✗	✗	✗
Dressmaker/Seamstress- Working from home	✗	✗	✗
Driving Instructor/Chauffeur/Funeral car driver	✓	✓	✗
Dry Cleaners	✓	✓	✗
Earth Moving Equipment Operator/Driver	✓	✓	✗
Editor/Script Writer - Film	✗	✗	✗
Electrician - Other	✗	✗	✗
Factory/Process Worker	✗	✗	✗
Farmer - Labourer / Contractor	✗	✗	✗
Farmer - Owner / Manager - Manual	✓	✓	✗
Fast food/Take away/Kitchen Hand	✓	✓	✗
Fencing Contractor	✗	✗	✗
Ferry Crew	✗	✗	✗
Film - Stunt person	✗	✗	✗
Firefighter	✗	✗	✗
Fisherman/woman	✗	✗	✗
Flight Engineer	✗	✗	✗
Floor Coverer/Sander/Carpet layer	✓	✓	✗
Forest Ranger/Warden	✗	✗	✗
Foundry/Steel Worker - Manual	✗	✗	✗
Foundry/Steel Worker - Non manual	✓	✓	✗
Fruit Picker/Packer	✗	✗	✗
Funeral Parlour: Driver/Embalmer	✓	✓	✗
Garage/Service Station Worker - Cashier - No manual duties	✓	✓	✗



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Garbage Collector	x	x	x
Garbage Contractor	x	x	x
Gardener/Landscaper - Manual	✓	✓	x
Gas Fitter	✓	✓	x
Glazier	✓	✓	x
Golf Professional (Teaching And Pro Shop only)	x	x	x
Graphic Artist/Designer - Freelance or working from home	x	x	x
Guest House/Boarding House Proprietor/Manager	x	x	x
Gyprock Fixer / Plasterer	✓	✓	x
Handyman/woman	✓	✓	x
Home Maker	x	x	x
Horticulturist	✓	✓	x
House Keeper/Room Attendant	✓	✓	x
Inspector Quality Control	✓	✓	x
Insulation Installer	✓	✓	x
Insurance Investigator - Other	✓	✓	x
Interior Decorator - Manual duties	x	x	x
Janitor	✓	✓	x
Jockey/Trotting Driver	x	x	x
Journalist/Reporter/Photographer - Overseas Assignments	x	x	x
Kennel - Owner/Worker - Manual	✓	✓	x
Kennel - Owner/Worker - Non manual	✓	✓	x
Kitchen Hand	✓	✓	x
Lab Assistant/Surveyor/Technician	✓	✓	x
Labourer	x	x	x
Lifeguard - Beach Patrol (full time)	x	x	x
Lifeguard - Swimming Pool	x	x	x
Liquor/Tobacconist Sales	✓	✓	x
Loss Assessor/Loss Adjustor	✓	✓	x
Lumber Yard - Other	x	x	x
Lumber Yard - Owner/Manager	x	x	x
Machine Operator	✓	✓	x
Machine Repair & Maintenance	✓	✓	x
Machinery or plant operator	x	x	x
Maintenance/Baggage Handlers/Truck Drivers/Mechanic	✓	✓	x
Manager/Supervisor-Manual	✓	✓	x
Marine Biologist - Manual duties (diving)	x	x	x
Marine Biologist - Manual duties (no diving)	✓	✓	x
Market Trader/Stall Holder	x	x	x
Meat Packer	x	x	x
Midwifery	✓	✓	x
Music Teacher - Other	x	x	x
Musician	x	x	x
Not Trade Qualified workers	x	x	x
Nuclear Plant - Engineer/Operator/Technician	x	x	x
Nurse/Psychiatric Nurse	✓	✓	x

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Officers & crew on shore	x	x	x
Onshore/Offshore Workers - Others	x	x	x
Onshore/Offshore Workers - Trade qualified	x	x	x
Orchardist/Fruit Grower - Manual	✓	✓	x
Orderly/Wardsperson	✓	✓	x
Other Trade Qualified workers	✓	✓	x
Paramedic rescue	x	x	x
Park ranger/Park Keeper	✓	✓	x
Personal Trainer	x	x	x
Photographer - Aerial/Overseas/Freelance	x	x	x
Pilot - Agriculture / Helicopter / Instructor	x	x	x
Pilot - Commercial / Freight Cargo	x	x	x
Plasterer	✓	✓	x
Plumber	✓	✓	x
Police - all ranks	x	x	x
Post deliverer not using bike	✓	✓	x
Post deliverer using bike	x	x	x
Post worker mail sorter	✓	✓	x
Printer And Publishing - Lithographer/Linotype	✓	✓	x
Prison Officer/Guard	x	x	x
Private Investigator - No field work	✓	✓	x
Private Investigator - other	x	x	x
Property Developer	x	x	x
Public Servant - Other	x	x	x
Railway- Buffet/Cleaner/Freight workers	x	x	x
Railway- Depot/Yard/Track workers	x	x	x
Railway- Station workers only (not cleaner)	✓	✓	x
Railway- Train Driver/Guards	✓	✓	x
Refueler	x	x	x
Religious Practitioner	x	x	x
Repossession Agent (Field work / Not office based)	x	x	x
Roof Plumber/Tiler/Worker	x	x	x
Sales Representative - Handling stock	✓	✓	x
Saw Mill - Operator/Worker	x	x	x
Scientist working in remote places	x	x	x
Scientist working with animals/chemicals/in field/overseas	x	x	x
Scuba Diving Instructor	x	x	x
Sea Vessels - Officers & crew	x	x	x
Security Guards - Unarmed	x	x	x
Shearer/Shearing contractor (not seasonal)	x	x	x
Shipwright/Boat Builder - Proprietor/Supervisor	✓	✓	x
Shipwright/Ship/Boat Builder - other	✓	✓	x
Silversmith/Goldsmith/Coppersmith	✓	✓	x
Ski/Snowboard/Snow Sports Instructor	x	x	x
Social Worker - Other	✓	✓	x
Sports Equipment - Repairs	✓	✓	x

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Sports Person - Professional	x	x	x
Sports/Fitness Centres/Instructors/Trainers/Coach	x	x	x
Stevedore	x	x	x
Stock worker/Station Hand/Drover/Jackeroo	x	x	x
Student	x	x	x
Stunt person	x	x	x
Supervisor - Manual	✓	✓	x
Supervisor - Non Manual	✓	✓	x
Surface Worker - Other	x	x	x
Surface worker - Trade qualified (no explosives)	✓	✓	x
Taxi - Other	x	x	x
Taxi Owner Driver	✓	✓	x
Telephone Technician	✓	✓	x
Timber Industry - Non manual	✓	✓	x
Tour Guide	x	x	x
Trades Apprentice	x	x	x
Tree feller/Lopper/Getter	x	x	x
Truck Driver - 200km distance or greater (no explosives)	x	x	x
Truck Driver - Carrying explosives	x	x	x
Truck Driver - Local (no explosives)	✓	✓	x
Unarmed Guards	x	x	x
Underground worker - Trade qualified (no explosives)	x	x	x
Unemployed	x	x	x
Waiter/Waitress	✓	✓	x
Wall/Floor Tiler	✓	✓	x
Wharf/Waterside worker	x	x	x
Window Dresser	✓	✓	x
Window Fitter - Above 15 metres	x	x	x
Window Fitter - Below 15 metres	✓	✓	x
Working outside of office environment - Handling merchandise	✓	✓	x
Working outside of office environment - Not handling merchandise	✓	✓	x
Wrecker/demolisher - Explosives	x	x	x
Wrecker/demolisher - Other	x	x	x