

ANZ SMART CHOICE SUPER GROUP INSURANCE OCCUPATION GUIDE

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GROUP INSURANCE OCCUPATION GUIDE

Zurich Australia Limited ABN 92 000 010 195 is responsible for the contents of this Guide. It is to be used for the products listed in below table:

Product name	Cover type
ANZ Smart Choice Super and Pension	Choose Your Own cover
ANZ Smart Choice Super for Employers and their Employees	Default Lifestage Cover and Choose Your Own cover

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The Guide is designed to assist you in classifying occupations for the purpose of obtaining insurance cover through ANZ Smart Choice Super.

This Guide includes ratings for many occupations. The 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 Group 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 Group 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 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 Group Underwriting.

Occupational category	Occupational rating	Alternative occupational rating descriptions	Occupational categorisation description (to be used to categorise occupations not currently listed)
Professional	1		<p>(e.g. accountant, doctor, dentist, solicitor, architect)</p> <p>Professional white collar workers with university qualifications relevant to their occupation. Duties are office based, or clerical or administrative white collar workers who do not perform any manual work (e.g. administrative worker, travel consultant relevant to their occupation. Duties are office based.</p>
Light Blue Collar	3	Standard	<p>(e.g. carpenter, dental hygienist, electrician, hairdresser, plumber, factory production manager)</p> <p>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.</p>
Heavy Blue Collar – Skilled	4S	4	<p>(e.g. qualified wall/floor tiler, glazier, bulldozer driver, forklift driver, bricklayer, cleaner, roof carpenter/plumber, truck driver)</p> <p>Skilled or semi-skilled manual workers who may or may not be exposed to high risk via accidents or health hazards.</p>
Individual consideration	IC		Occupations that need to be referred to the insurer in order to determine if cover may be offered.
Hazardous	HZ		The hazardous occupation category is for occupations that are eligible for default Lifestage cover only. These occupations may include those that involve unqualified or hazardous manual work, working with and/or handling hazardous substances (for example chemicals or explosives), working in potentially hazardous environments (for example underwater, or underground) or those occupations that may be considered highly transient or specialised in nature.
Insurance not available	NA		The 'not insurable' classification is for occupations considered by Zurich as too hazardous to insure.

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Abalone Diver	HZ			NA
Accountant	1			
Accounts Clerk	1			
Actor/Actress	1		HZ	NA
Actuary	1			
Acupuncturist (Australian qualified)	1			
Administrative Worker – office, teller, bank clerk	1			
Advertising – Agent/ Executive/Sales Representative	1			
Aerobics Instructor	4S			NA
Aeronautical engineer – flying	3			NA
Aeronautical engineer – non flying, not office based	3			
Aeronautical engineer – office based	1			
Agricultural Scientist – less than 10% field work	1			
Agricultural Scientist – more than 10% field work	3			
Air Conditioning – Installations, Repairs, Service – qualified tradesperson	3			
Air Conditioning – Office and Consulting	1			
Air Conditioning – Other	3			4S
Air force (all ranks) Flight crew	HZ			NA
Air force (all ranks) No special hazards	3			NA
Air force (all ranks) Volunteer reserve	1		HZ	IC

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Air Traffic Controller	1		HZ	NA
Aircraft Engineer (Flying)	3		HZ	NA
Aircraft Engineer (Non flying) – not office based	3			
Aircraft Engineer (Office only)	1			
Aircraft Maintenance Technician	4S			
Aircraft Maintenance Worker	4S			
Airline Refuellers	4S			
Airport Baggage Handlers	4S			
Airport Cleaners	4S			NA
Airport Customer Service Agent	1			
Airport Maintenance Workers	4S			
Airport Management	1			
Airport Radio Operators	1			NA
Alarm Installer	3			
Aluminium Fixer/ Framer/Installer	3			4S
Ambulance Personnel – Administration only	1			
Ambulance Personnel – Others including drivers, officers	4S			
Amusement Parlour – Employee	3		HZ	NA
Amusement Parlour – Owner	3			4S
Anaesthetist	1			
Annealer and Locksmith	3			
Announcer (Radio/TV)	1		HZ	IC

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Antenna Erector – Heights over 10 metres	HZ			NA
Antenna Erector – Heights up to 10 metres	4S			
Apiarist/ Beekeeper	3			
Apprentice – not in final year	4S			
Archaeologist – Field work	1		HZ	IC
Archaeologist – Office based	1			
Architect	1			
Armoured Car Driver	4S		HZ	NA
Army (all ranks) Bomb Disposal/ Regional Force Surveillance Units	N/A			
Army (all ranks) No special hazards	3			NA
Army (all ranks) Special air services	N/A			
Army (all ranks) Volunteer reserve	1		HZ	IC
Art Dealer (Shop or gallery)	1			
Artificial inseminator	4S			
Artist – Commercial, not working from home	1			
Artist – Freelance – not working from home	1		HZ	NA
Asbestos Workers	HZ			NA
Asphalt Layer	4S			NA
Assayer – Mines	1		HZ	IC
Assayer – No mines	1			
Assembly/ Production Line Worker	4S			NA
Astronomer	1			
Auctioneer	1			

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Audiometrist	1			
Auditor	1			
Author/Writer/ Novelist	1		HZ	NA
Auto-Electrician	3			
Aviation Industry – Agricultural (crop dusting and mustering)	N/A			
Aviation Industry – Charter Services, regular flights between recognised airports.	1		HZ	NA
Aviation Industry – Flying doctor	1		HZ	NA
Aviation Industry – Flying Instructors Over 100 hours	N/A			
Aviation Industry – Flying Instructors Up to 100 hours	1		HZ	NA
Aviation Industry – Public transport (Pilot/air crew)	1		HZ	NA
Aviation Industry – Test Pilot	HZ			NA
Backhoe/Bobcat/ Bulldozer	4S			
Bailiff	3			
Baker/Pastry cook	3			
Bakery Worker – Counter service only	3			
Bakery Worker – Manager/ Supervisor/ Owner	1			
Bakery Worker – Other workers (manual)	4S			
Banana Farmer	4S			NA
Bank Clerk/ Officer/Teller	1			
Bar Staff (full time only)	3			4S
Barber/ Hairdresser	3			

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
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	1			3
Biochemist	1			
Biologist (Not Marine)	1			
Biologist (Marine) – Diving	4S		HZ	IC
Biologist (Marine) – less than 10% field work, No diving	1			
Blacksmith/Farrier	4S			
Blaster/Explosive Handler	HZ			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	4S			
Boat Builder – qualified	3			
Bobcat/Bulldozer/ Backhoe	4S			
Boilermaker (qualified)	4S			
Bookbinder	1			3
Book keeper	1			
Bookmaker	3		HZ	NA

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Bootmaker/ Repairer	3			
Botanist	1			
Bottle Shop Attendant (full time)	3			4S
Bouncer/Crowd Control	4S		HZ	NA
Bread Vendor	3			4S
Brewery/Distillery – Admin/clerical, management	1			
Brewery/Distillery – Chemist	1			
Brewery/Distillery – Other	4S			NA
Bricklayer	4S			NA
Builder (licensed/ qualified)	3			
Builders Labourer	4S		HZ	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			
Bus/Coach Driver – Local only	4S			
Bus/Coach Driver – Long distance/ interstate	4S		HZ	NA
Business Analyst	1			
Business Consultant	1			
Business Development Manager	1			
Butcher (retail)	3			
Butler	3			
Cabinet Maker (qualified)	3			

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
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	1			3
Call Centre Operator	1			
Camera Person (film and TV) – Freelance	3		HZ	NA
Camera Person (film and TV) – On location (employed) – no overseas work, no hazardous activities	3			
Camera Person (film and TV) – Studio (employed)	1			
Canner and Preserver	3			4S
Car Detailer	4S			
Car Salesperson – New & Used	1			
Caravan Park Owner/Proprietor	4S			NA
Caravan Park Worker/Employee	4S		HZ	NA
Cardiologist	1			
Caretaker	3			4S
Carpenter (qualified)	3			
Carpenter (roof)	4S			NA
Carpet Cleaner (self employed)	4S			
Carpet Layer	4S			
Cartage Contractor/Carrier	4S			
Cartographer/Map maker	1			

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

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Chemist/ Pharmacist – Analytical/ laboratory work (non hazardous)/ Retail	1			
Chief Executive Officer	1			
Child Care / Day Care Worker – Qualified/ Registered, Not working from home	1			
Child Care/Day Care worker – Qualified/ Registered, Working from home	3			4S
Chiropodist	1			
Chiropractor	1			
Choreographer/ Dancer (film/ theatre/TV)	1		HZ	NA
Cinema Administration	1			
Cinema Projectionist	1			3
Cinema Technician	3			
Civil Engineer	1			
Cleaner – Carpet (self employed)	4S			
Cleaner – Factory/ School/Office/ Hotel/Motel/ Household	4S			NA
Clergyman	1			
Clerk	1			
Clothing Designer	1			IC
Clothing Machinist (not working or operating from home)	4S			NA
Clothing Manufacturer (not working or operating from home)	1			3

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Coach (selected sports e.g. golf, swimming, tennis) minimum 3 years	1		HZ	IC
Cold Store/Meat Process Worker	4S			NA
Commercial Artist (not working or operating from home)	1			
Commercial Pilot	1		HZ	NA
Commercial Traveller – deliveries, light goods only	3			
Commodities Broker/Trader	1			
Company Secretary	1			
Composer	1		HZ	NA
Compositor	1			3
Computer Analyst/ Consultant/ Programmer	1			
Computer Maintenance worker	1			3
Computer Salesperson	1			
Computer Technician	3			
Concierge/Bell Captain	1			3
Concrete Contractor	4S			NA
Concrete Driver – employee only	4S			
Conveyancer	1			
Cook/Chef (qualified)	3			
Copywriter	1			
Coroner	1			
Counsellor (Office Based)	1			
Courier-Local (city/town only) – Bicycle, motor bike	3		HZ	NA

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Courier-Local (city/town only) – Car, van	3			4S
Crane Labourer or Hooker On	4S		HZ	NA
Crane Operator/ Derrick & Hoist	4S		HZ	NA
Curator – Art Gallery, Library, Museum	1			
Curator – Groundsperson	4S			
Curtain Installer	3			4S
Custom Agent – Clerical	1			
Custom Agent – Other	3			
Customs Officer – airports	1			
Customs Officer – ports, coastal outposts	1		HZ	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		HZ	NA
Decorator – Design Only	1			
Decorator – Exterior heights over 10 metres	4S		HZ	NA
Decorator – Exterior heights up to 10 metres	3			4S
Decorator – Interior < 10% manual work	1			3
Decorator – Interior > 10% manual work	3			4S
Demolition Supervisor	4S		HZ	NA

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Demolition Worker	N/A			
Dental Nurse	1			3
Dental Prosthetist	1			3
Dental Surgeon	1			
Dental Technician	1			
Dentist	1			
Dermatologist	1			
Despatch Clerk	1			
Detailer (motor vehicles)	4S			
Diemaker/Caster	4S			
Dietitian	1			
Director (firm/ theatre/radio/ TV) – full time employed	1			
Director of Nursing	1			
Disc Jockey	3		HZ	NA
Ditcher/drainier	4S			NA
Diving (professional – not deep sea)	4S		HZ	NA
Diving (professional – deep sea)	HZ			NA
Dockyard Worker/ Stevedore	4S		HZ	NA
Doctor	1			
Dog Breeder	3			NA
Dog Groomer/ washer – established 2years minimum	4S			NA
Dog Kennel Operator	4S			NA
Dog Trainer	4S			NA
Dogman	HZ			NA
Draftsperson/ draughtsperson	1			
Drainage Contractor	4S			NA
Draper	3			
Dredger (Harbour or river)	4S			NA

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Dressmaker – Full time – in a shop (not working from home)	3			
Dressmaker – Other	3			IC
Driving Instructor (established 2yrs minimum)	3			4S
Driving Test Examiner	1			3
Drover/ Stationhand	4S		HZ	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			IC
Editor – Newspaper	1			
Electrical Cable Joiner	4S			
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			

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Elevator Mechanic/ Installer	4S			
Embalmer	3			
Employment Agency Consultant	1			
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		HZ	NA
Engineer – Mining (above ground)	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	1			
Explosive Handling	HZ			NA
Explosives Transport Driver	4S		HZ	NA
Exporter/ Importer (clerical only)	1			
Exterminator/ Fumigator/Pest Controller	4S			NA
Factory Hand/ Worker	4S			NA

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Factory Production Manager – no manual	3			
Farm Labourer/ employee	4S		HZ	NA
Farm Manager	4S			
Farmer/Grazer (property owner)	4S			
Farrier/Blacksmith	4S			
Fashion Buyer – employee	1			
Fashion Designer – not working from home	1			3
Fencing Contractor/ Subcontractor	4S			NA
Fencing Labourer	4S		HZ	NA
Fibreglass Moulder	4S			
Film Distributor	1			3
Film Producer	1			
Film Technician	3			
Financial Adviser/ consultant/ Planner	1			
Fire Safety Inspector	3			
Fireman/Fire fighter	4S			NA
Fisherman – Ashore daily	4S			NA
Fisherman – Not ashore daily – Deep Sea and Cray	4S		HZ	NA
Fishmonger	3			4S
Fitness Centre Owner/Manager (admin only)	1			3
Fitness Instructor (full time)	4S			NA
Fitter and Turner	4S			
Flight crew – airline	1		HZ	NA
Floor Sander	4S			
Floor Tiler	4S			

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Florist – Deliveries	3			4S
Florist – Sales only	3			
Forest Ranger	4S			
Forklift Driver (not on docks)	4S			
Foundry Worker	4S			NA
Freezing Works Employee	4S			NA
French Polisher (self employed)	3			
Fruit Picker (full time)	4S			NA
Fruiterer	3			
Funeral Car Driver	3			
Funeral Director/ Attendant	2			
Furnace Attendant (metal industry)	4S			
Furniture – Manufacturer/ Restorer/Retailer (new & used) light manual	3			
Furniture Removalist	4S			NA
Furniture Retailer (new and used) – Deliveries	4S			NA
Furniture Retailer (new and used) – Sales only	1			
Furrier	3			4S
Gaming Machine Staff – Casino	4S			
Garage/service station Cashier/ Console Operator (full time counter work only)	1			3
Garage Door Installer	4S			
Garage/service station Driveway/ Petrol Attendant (full time only)	3			4S
Garage/service station Mechanic	4S			

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Garage/service station Proprietor (no manual)	3			
Garbage Collector	4S		HZ	NA
Gardener (full time) – Tertiary Qualified	4S			
Gas Inspector/ Meter reader	3			
Gas Pipe Layer	4S		HZ	NA
Gasfitter	3			
Gastroenterologist	1			
Gemcutter/ Gemsetter/ Lapidary/ Gempolisher/ Gemologist	3			
General Insurance Advisor	1			
Geneticist	1			
Geologist – Fieldwork (more than 10% of the time)	4S			
Geologist – Occasional fieldwork (less than 10% of the time)	1			
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		HZ	NA
Grader Driver	4S			
Graphic Artist/ Designer – Not working from home	1			

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Graphic Artist/ Designer – Working from home	1			
Grave Digger	4S		HZ	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			
Hardware Building Supplies – Admin, Clerical, Management	1			
Hardware Building Supplies – Storeperson (heavy lifting)	4S			
Hardware Building Supplies – Storeperson (light lifting)	3			
Hardware Building Supplies – Yardworker	4S			
Head Waiter/ waitress	3			
Headmaster (School)	1			
Health Inspector	1			
Herbalist (qualified)	1			
Hire Car (Owner/driver)	3			
Home Duties/ Homemaker (not as an employee)	3			NA
Homeopathist	1			
Horse Breaker	4S		HZ	NA

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Horse Breeder	3			NA
Horse Chiropractor	3			
Horse Dealer	3			
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			
Hotel Owner/ Manager-Publican – Administration only	1			
Hotel Owner/ Manager-Publican – Bar Work included	3			
House Mover/ Removalist	4S			NA
House Reblocker	4S			NA
Housekeeper (employed full time)	3		HZ	NA
Housewife/ Househusband	3			NA
Human Resource Personnel	1			
Hypnotherapist (qualified)	1			
Importer/ Exporter (clerical only)	1			
Industrial Chemist – Hazardous materials	HZ			IC
Industrial Chemist – Non hazardous materials	1			
Insulation Installer	4S			
Insurance Adviser/Planner	1			

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Insurance Agent / Broker	1			
Insurance Assessor/Loss Adjuster	1			3
Insurance Clerk/ Administrator	1			
Insurance Investigator	3			
Insurance Manager/ Executive	1			
Interior Decorator – Design only	1			
Interior Decorator > 10% manual	3			4S
Interior Decorator – Occasional manual work (less than 10% manual)	1			3
Interpreter	1			
Investment Adviser	1			
Investor	1		HZ	NA
Iridologist	1			
Jackaroo	4S		HZ	NA
Janitor – full time	4S			
Jeweller – Cutter/ Polisher/Setter/ Engraver	3			
Jeweller – Sales only	1			
Jillaroo	4S		HZ	NA
Jockey – flat racing	4S		HZ	NA
Jockey – jumps	HZ			NA
Joiner (qualified)	3			
Journalist (radio, TV, newspaper) – Freelance	1		HZ	IC
Journalist (radio, TV, newspaper) – Salaried (no overseas assignments)	1			3
Journalist (radio, TV, newspaper) – Salaried (some overseas assignments)	1		HZ	IC

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Judge	1			
Juice Vendor (established more than 2 years)	3			4S
Key Punch/ Keyboard Operator	1			
Kinesiologist	1			
Kitchen Hand	4S			NA
Laboratory Technician	1			3
Labourer	4S		HZ	NA
Land Broker	1			
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			
Lawn Mowing Contractor (established 2 years minimum)	4S			
Lawyer	1			
Leadlighter	4S			
Lecturer – university	1			
Librarian	1			
Life Insurance Adviser	1			
Lifeguard – Amateur	3			IC
Lifeguard – Professional	3		HZ	NA
Lift Installer/ Mechanic	4S			
Linesperson (electrical/ telephone) – Heights over 10 metres	4S		HZ	NA

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

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

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Mining Industry – Surface Worker – handling explosives	N/A			
Mining Industry – Surface Worker (qualified – not handling explosives)	4S			
Mining Industry – Underground Faceworker	4S		HZ	NA
Mining Industry – Underground Worker (handling explosives)	HZ			NA
Mining Industry – Underground Worker (supervisor or qualified tradesperson)	4S			NA
Minister of Religion	1			
Model (clothing/ catwalk/ photography)	3		HZ	NA
Mortgage Broker	1			
Motel Proprietor/ Manager – Administration only	1			
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	1			
Music Teacher (full time) – Working from home	1		HZ	IC
Musician	1		HZ	NA
Myotherapist	1			
Naturopath	1			
Navy Personnel (all ranks) – Divers	4S		HZ	NA

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Navy Personnel (all ranks) – Seagoing	4S		HZ	NA
Navy Personnel (all ranks) – Shore duties only	3			NA
Navy Personnel (all ranks) – Submariners	4S		HZ	NA
Navy Personnel (all ranks) – Volunteer Reserves	HZ			IC
Nephrologist	1			
Neurologist	1			
Newsagent – Counter sales only	1			
Newsagent – Deliveries (newspaper etc.)	3			
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			
Occupational Therapist	1			
Office Worker (clerical, typist, receptionist, secretary)	1			
Oil and Gas Industry – Offshore workers – Derrickman, Crane Operator	3		HZ	NA
Oil and Gas Industry – Offshore workers – Engineer (no manual)	1			NA

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Oil and Gas Industry – Offshore workers – Laboratory Technician	1			NA
Oil and Gas Industry – Offshore workers – Labourer	4S		HZ	NA
Oil and Gas Industry – Offshore workers – Tool Pusher, Driller	HZ			NA
Oil and Gas Industry – Onshore Workers – Administration, clerical, management	1			NA
Oil and Gas Industry – Onshore workers – Derrickman, Crane Operator	4S		HZ	NA
Oil and Gas Industry – Onshore workers – Labourer	4S		HZ	NA
Oil and Gas Industry – Onshore workers – Tool Pusher, Driller	4S		HZ	NA
Oil and Gas Industry – Pipeline – Machine Operator, Welder	4S		HZ	NA
Oil and Gas Industry – Pipeline – Repairman, Trench Worker	4S		HZ	NA
Oil and Gas Industry – Pipeline – Supervisor	4S			NA
Oil and Gas Industry – Refineries – Other workers	4S		HZ	NA
Oil and Gas Industry – Refineries – Supervisor	4S			NA
Oncologist	1			

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Ophthalmologist	1			
Optical Technician	1			
Optician	1			
Optometrist	1			
Orchadist	4S			
Orderly	4S			
Orthodontist	1			
Orthopedic Surgeon	1			
Osteopath (qualified)	1			
Overseer (stock or station)	4S		HZ	NA
Oyster Farmer	4S			NA
Paediatrician	1			
Painter – Working at heights over 10 metres	4S		HZ	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		HZ	NA
Pastor	1			
Pastry Cook (qualified)	3			
Pathologist	1			
Pathology Analyst	1			
Pattern Maker (clothing)	3			
Paver (domestic work only)	4S			
Pawnbroker	3			
Personal Assistant	1			

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Personal Trainer	3		HZ	NA
Personnel Consultant	1			
Pest Controller/ Exterminator	4S			NA
Petrol Tank Driver	4S		HZ	NA
Pharmacist (retail)	1			
Phlebotomist	1			3
Photoengraver	3			
Photographer (employed) – Local outside assignments (no hazardous activities)	1			3
Photographer (employed) – Local studio only	1			
Photographer (freelance) – Australia only	1		HZ	IC
Physician	1			
Physicist	1			
Physiotherapist	1			
Piano Tuner (established 2 years minimum)	1		HZ	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		HZ	NA
Police – Other Officers	4S			NA
Police – Rescue Squad & Tactical Response	4S		HZ	NA
Police – Special Weapons	4S		HZ	NA
Police – Superintendent, Senior Officer	1			NA

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Pool Cleaner	4S			
Porter	3			4S
Post Office Agent – no deliveries	1			3
Postal Service (government employee) – Postal Delivery/Sorter	3			
Postal Service (government employee) – Supervisor, Clerk	1			
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			NA
Prisons – Warden, Officer, Guard, Other workers	4S		HZ	NA
Private Detective/ Investigator	4S		HZ	NA
Probation/Parole Officer – qualified social worker	3			
Producer (film/radio/TV)	1			
Professional Sportsperson	4S		HZ	NA
Professor (University)	1			
Proofreader (Printing and Publishing)	1			
Property Developer – Consultant	1			
Property Developer – Investor	1			NA
Psychiatric Nurse	3			
Psychiatrist	1			

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

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Reporter – Radio/ TV/Newspaper – Salaried (some overseas assignments)	HZ			IC
Repossession Agent	4S			
Research Chemist	HZ			IC
Restaurant Manager/ Proprietor	1			3
Retired	1			NA
Rigger – Heights over 10 metres	HZ		HZ	NA
Rigger – Heights up to 10 metres only	4S		HZ	NA
Road builder/ maker/worker/ painter	4S			NA
Roadie (music)	4S		HZ	NA
Rock Driller	4S		HZ	NA
Rodeo Rider	N/A			
Roof Carpenter	4S			NA
Roof Plumber	4S			NA
Roof Tiler	4S			NA
Rubbish Removalist (driver)	4S		HZ	NA
Saddle Maker	3			4S
Sail Maker	3			4S
Salesperson (travelling) – All others	1			3
Salesperson (travelling) – Catalogue reference only	1			
Sand Blaster	HZ			NA
Sawmill Worker – Other workers	4S		HZ	NA
Sawmill Worker – Supervisor (no manual)	3			
Scaffolder – Heights over 10 metres	HZ			NA
Scaffolder – Heights up to 10 metres only	4S		HZ	NA

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
School Administrative Staff	1			
School Inspector	1			
School Teacher (all subjects except trades and physical education)	1			
School Teacher (Trades and physical education)	2			3
Scientist – qualified, Fieldwork, no hazardous chemicals	1			3
Scientist – qualified, Hazardous chemicals	HZ			IC
Scientist – qualified, Office/ Laboratory only, no hazardous chemicals	1			
Scrap Dealer	4S		HZ	NA
Screen Printer	3			
Scriptwriter (film/ theatre/TV)	1		HZ	NA
Search and Rescue Worker – Full time	3		HZ	NA
Search and Rescue Worker – Part time	3		HZ	IC
Secretary	1			
Security Guard – Armed	4S		HZ	NA
Security Guard – Unarmed	4S			
Shearer	4S		HZ	NA
Sheep Classer	3			
Sheet Metal Worker	4S			
Ship Pilot/Skipper	4S		HZ	NA
Shipwright	4S			
Shoemaker/ Repairer	3			

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Shop Assistant – Amusement parlour	3		HZ	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		HZ	NA
Shopkeeper/ Proprietor – Amusement parlour – Owner	3			4S
Shopkeeper/ Proprietor – Antiques – Deliveries	4S			
Shopkeeper/ Proprietor – Antiques – Restoration	3			
Shopkeeper/ Proprietor – Antiques – Sales only	1			
Shopkeeper/ Proprietor – Aquarium	1			3
Shopkeeper/ Proprietor – Art Supplies	1			
Shopkeeper/ Proprietor – Bedding	1			
Shopkeeper/ Proprietor – Bicycle Dealer	1			
Shopkeeper/ Proprietor – Bicycle Repairs	3			
Shopkeeper/ Proprietor – Books/Stationery	1			
Shopkeeper/ Proprietor – Bread/Cake	1			

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Shopkeeper/ Proprietor – Cards	1			
Shopkeeper/ Proprietor – Carpets, rugs, floor coverings	3			
Shopkeeper/ Proprietor – China/Glass	1			
Shopkeeper/ Proprietor – Clothing	1			
Shopkeeper/ Proprietor – Computers	1			
Shopkeeper/ Proprietor – Confectionery	1			
Shopkeeper/ Proprietor – Curtains	1			
Shopkeeper/ Proprietor – Delicatessen – Employee	3			4S
Shopkeeper/ Proprietor – Delicatessen – Manager	1			3
Shopkeeper/ Proprietor – Disposal	1			3
Shopkeeper/ Proprietor – Duty Free	1			
Shopkeeper/ Proprietor – Electrical/Radio	1			
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			

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Shopkeeper/ Proprietor – Footwear	1			
Shopkeeper/ Proprietor – General Store	3			
Shopkeeper/ Proprietor – Gift Shop	1			
Shopkeeper/ Proprietor – Gunsmith	3			
Shopkeeper/ Proprietor – Haberdashery/ Drapery	1			
Shopkeeper/ Proprietor – Health Foods	1			
Shopkeeper/ Proprietor – Ice Cream	1			
Shopkeeper/ Proprietor – Lawnmower (sales only)	3			
Shopkeeper/ Proprietor – Light Fittings	1			
Shopkeeper/ Proprietor – Lingerie	1			
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	1			

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Shopkeeper/ Proprietor – Office Supplies	1			
Shopkeeper/ Proprietor – Outdoor Supplies	3			
Shopkeeper/ Proprietor – Paint/Wallpaper	3			
Shopkeeper/ Proprietor – Pawnbroker	3			
Shopkeeper/ Proprietor – Pet Shop	1			3
Shopkeeper/ Proprietor – Photographic – Sales	1			
Shopkeeper/ Proprietor – Produce Merchant	3			
Shopkeeper/ Proprietor – Records, music, CD's	1			
Shopkeeper/ Proprietor – Second hand goods	3			
Shopkeeper/ Proprietor – Shoe Store	1			
Shopkeeper/ Proprietor – Skin, Hide, Leather sales	1			
Shopkeeper/ Proprietor – Sporting Goods	1			
Shopkeeper/ Proprietor – Stationery	1			
Shopkeeper/ Proprietor – Swimming Pools, pool supplies	1			3
Shopkeeper/ Proprietor – Tobacco	1			
Shopkeeper/ Proprietor – Toys	1			

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Shopkeeper/ Proprietor – Video Hire Store	2			
Shower Screen Installer	3			
Signwriter – Heights over 10 metres	4S		HZ	NA
Signwriter – Heights up to 10 metres	3			4S
Silversmith/ Goldsmith	3			
Singer	1		HZ	NA
Skip/Rubbish Removalist – owner driver only	4S			
Slaughterer (meat industry)	4S		HZ	NA
Social Worker	1			
Soft Drink Deliverer	4S			
Solicitor	1			
Sommelier	1			
Sonographer	1			
Sound recording/ engineer	3			
Speech Therapist	1			
Sports Centre – Proprietor/ Manager	1			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	1			3
Stablehand/ groom – horses	4S		HZ	NA
Stage Hand (film, theatre)	3			
Stage Hand (Music)	NA			

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Statistician	1			
Steel erector – heights over 10 metres	N/A			
Steel Erector – heights up to 10 metres	4S		HZ	NA
Steeplejack	N/A			
Stenographer	1			
Stevedore – dockyard labourer	4S		HZ	NA
Steward/ Stewardess (airlines)	1		HZ	NA
Stock & Station Agent (no manual)	3			
Stockbroker (registered)	1			
Stockyard Worker/ drover	4S		HZ	NA
Stonemason	4S			
Storeperson	4S			NA
Strapper (horses)	4S		HZ	NA
Student	1		HZ	NA
Stunt Person	HZ			NA
Substation Operator (electrical)	3			
Sugar cane farmer – property owner	4S			
Sugar cane farmer worker/ harvester	4S			NA
Supermarket (full time) – Cashier/checkout only	1			3
Supermarket (full time) – Deliveries	4S			
Supermarket (full time) – Manager	1			
Supermarket (full time) – Other workers	3			4S
Surgeon	1			

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Surveyor – Consulting/ office work only	1			
Surveyor – Fieldwork	1			3
Surveyor – Marine	1		HZ	IC
Surveyor – Mining	1		HZ	IC
Swimming Pool – Attendant (full time)	1			NA
Swimming Pool – Builder	4S			
Swimming Pool – Cleaner	4S			
Swimming Pool – Instructor	3			IC
Swimming Pool/ aquatic centre – Manager (no manual) Full Time	1			
Switch Operator/ Repairer	3			
TAB Agent (full time)	1			
Tailor (full time) – Working from home	3			IC
Tailor (full time) – Working in a shop or factory	3			
Tanner	4S			
Tax Consultant	1			
Taxi Driver – Employee	4S			NA
Taxi Driver (owner/ plateholder only)	4S			
Taxidermist	3			
Technician (film/theatre/ recording/ music/ radio/TV)	3			
Telephone Technician	3			
Telephonist/ Switchboard Operator	1			
Tennis Coach (no touring or professional playing)	3			IC

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Tiler (floor/wall)	4S			
Timber Merchant – Less than 10% manual	1			
Timber Merchant – Others	3			
Toolmaker – qualified	3			
Tow Truck Driver	4S		HZ	NA
Town Planner	1			
Train Driver – Metropolitan/ Interstate	4S			NA
Train Driver – Mining	4S		HZ	NA
Tram Driver	4S			NA
Travel Agent/ Consultant	1			
Tree Surgeon/ Arborist/ Lopper/ Remover	4S		HZ	NA
Trimmer – qualified (Motor vehicles)	4S			
Trotting Driver	4S		HZ	NA
Truck Driver (owner only) – Interstate/ long distance – overnight stays	4S		HZ	NA
Truck Driver (owner only) – Within local city or town – No overnight stays or building site work	4S			
Tugboat Operator	4S		HZ	NA
Tunneller	4S		HZ	NA
Tutor (university)	1			
Typesetter – Computer	3			
Typewriter Mechanic	3			
Typist	1			
Tyre Fitter	4S			
Undertaker	1			3
Unemployed	1		HZ	NA

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
University Administration/ Office – non-teaching	1			
University Administration/ Office – Lecturer/ Professor/Dean	1			
University Administration/ Office – Tutor	1			
Upholsterer (qualified)	3			
Urologist	1			
Usher (cinema – full time)	3			
Valuer (Real Estate – registered)	1			
Vending Machine Operator	4S			
Veterinarian – Domestic pets	1			
Veterinarian – Livestock	1			
Veterinarian – Surgeon	1			
Video Duplicator/ Editor not working from home	1			
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	1			3
Weaver (not working from home)	3			
Welder	4S			
Welfare Officer – Office only	1			

Occupation	Base rating	Death rating override	TPD rating override	GSC rating override
Welfare Officer – Out of the office/ fieldwork	1			3
Wharf/Waterside Worker	4S		HZ	NA
Wildlife Attendant	4S			
Window Cleaner – City, Industrial, High rise	4S		HZ	NA
Window Cleaner – Suburban homes only	4S			
Window Dresser	3			
Windscreen Fitter/Glazier/ Tinter	3			4S
Wine/Spirit Merchant/Vintner	1			3
Winemaker – no manual	1			
Wood Turner	4S			
Wool Buyer	1			
Wool Classer	1			3
Wrecker – Foreman	4S			NA
Wrecker – Other Workers	4S		HZ	NA
Writer/Author/ Novelist	1		HZ	NA
Yoga Instructor	4S			NA
Youth Worker – Office only	1			
Youth Worker – Out of office/ fieldwork	1			3
Zookeeper	4S			
Zoologist	1			

Customer Services:

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