

# Foresters Accident & Sickness Disability Income Rider Occupational Classification Listing



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## Occupation Classifications

### CLASS 1. Professional and White Collar Occupations

Professionals include individuals in responsible positions who typically hold advanced degrees and professional designations. **Examples** are: Architects, Engineers, CPA's

White Collar occupations are those, which are semi-professional or office workers. These individuals are generally salaried employees who have a special technical skill. These applicants are well educated and frequently have managerial positions. These applicants' jobs do not expose them to on the job risks of physical injury or environmental hazards. **Examples** are: Teachers, Administrators, and Research Analysts.

### CLASS 2. Gray and Blue Collar Occupations

Gray Collar occupations include those that are salaried or paid on an hourly basis. They are recognized as skilled worker using light manual labour. Some of these workers have supervisory duties. Typically a college or university degree is not required and the skills are learned on the job. **Examples** are: Registered Nurses, Physiotherapist, and Officer Clerical

Blue Collar would include those applicants whose occupations are heavy manual work. These positions may be salaried or paid on an hourly basis. Many of these occupations require a relatively limited skill and modest formal education. Often the physical demands are high and the job tasks require manual labour. There may be exposure to on the job risks of physical injury or environmental hazards. **Examples** are: Mechanics, Construction Trades, and Machine Operators

### DECLINE. Unacceptable Risks

Occupations that are unacceptable risks usually have a minimum of one of the 6 categories of exposure.

- There is a high risk of accidental injury (**Examples** are: Logging, Mining, Law Enforcement)
- The work may be very physically demanding (**Examples** are: Farmers, Professional Athletes)
- There is a high degree of mental stress (**Examples** are: Air Traffic Controllers)
- There may be an exposure to an adverse or dangerous working environment (**Examples** are: Hazardous Material Handler, High Elevations, Exposure to Cold, Heat, Airborne Particles)
- The job requires a high degree of physical fitness be maintained (**Examples** are: Pilots, Professional Athletes, Police and Fireman)
- The skills required to perform the occupation are such that a minor injury or impairment may be disabling (**Examples** are: Entertainers, Musicians, Professional Athletes)

In addition, full time employment requirements must be met. (**Examples** are: Seasonal and Part time employment does not qualify)

### Individual Consideration (IC)

These occupations have various different functions associated with them that have varying occupation classes. Please contact the Underwriting Department with details of the job functions for an assessment

## Occupation Listing

### A

Abalone Divers	Decline
Accountant	1
Account Clerks	1
Acrobat	Decline
Actor/Actress	IC
Actuary	1
Acupuncturist	1
Adjuster (Insurance)	1
Admin Worker	1
Advertising Agent	1
Aerial Photographer	Decline
Aerial/Antennae Erector (up to 40 ft or 10 m)	2
Aerobics Instructor	Decline
Aeronautical Engineer	1
Agricultural	IC
Agronomist	1
Air Conditioning Engineer	Decline
Aircraft (Glider, Sailcraft, Rotorcraft-recreational)	Decline
Air force	Decline
Airline Industry	IC
Airport Admin. Worker	2
Airport Clerical Worker	2
Airport Maintenance Worker	Decline
Alarm Installer	2
All Terrain Vehicle Racing	Decline
Amateur Horse Racing	Decline
Anaesthetist	1
Analyst/Programmer	1
Animal trainer	Decline
Annealer	2
Antique Dealer	Decline
Apiarist	2
Appliance Repairs	2
Aquarium Shop	2
Archaeologist	1
Architect	1
Armed Forces	Decline
Art Dealer (shop owner)	2
Artist (Commercial)	1
Asbestos Industry	Decline
Asphalt Layer	Decline
Assessor	2
Astrologer	Decline

Astronomer	1
Attorney	1
Auctioneers	1
Audiologist	1
Audiometrist	1
Auditor	1
Auto Electrician	2
Awning Installer	Decline

## **B**

Backhoe Operator	Decline
Bacteriologist	1
Baggage Handler	Decline
Bailiff	1
Bakery	Decline
Banana Farmer	Decline
Banks	IC
Barber	2
Barman/Barmaid	Decline
Barrister	1
Bartender	Decline
Base Jumping	Decline
Baseball Player	Decline
Basketball Player	Decline
Battery Fitter	Decline
Beach Patrol	Decline
Beautician (outside the home)	2
Beekeeper	2
Bicycle (Repair/Sales)	2
Bicyclist	Decline
Big Game Hunting	Decline
Bill Poster Sticker	Decline
Biochemist	1
Biologist	1
Blacksmith	2
Blaster	Decline
Blimp/Balloon (Recreational)	Decline
Boat Builder	2
Boat Equipment	2
Bobcat Owner & Operator	Decline
Bobsled/Luge Racer	Decline
Boiler Maker	2
Bomb Disposal	Decline
Bookbinder	2
Bookkeeper	1

Bookmaker	Decline
Bookseller	1
Boot maker	2
Borer	Decline
Botanist	1
Bouncer	Decline
Boxing	Decline
Bread Vendor	2
Brewery Worker	Decline
Brick Layer	Decline
Brick Paver	Decline
Bridge Builder	Decline
Broker (Insurance/Finance)	1
Broker (Stock)	1
Builder	Decline
Builder's Supply Shop/Yard	Decline
Bulldozer Operator	Decline
Bungee Jumping	Decline
Bus Conductor (Local)	2
Business Consultant	1
Butcher (Retail)	2
Butler	2
Buyer	Decline

## C

Cabinetmaker	2
Cable maker	2
Cake/Coffee Shop (Owner)	2
Cake Decorator	2
Camera Person	IC
Cane Farmer/Harvester	Decline
Canoe and Kayak	Decline
Canteen Staff	Decline
Car Assembly Worker	Decline
Car Detailer	Decline
Car Salesman	2
Car Wrecker	Decline
Caravan Park Operator/Employee	Decline
Caravan Salesperson	2
Care Assistant	Decline
Caretakers	Decline
Carpenter	2
Carpet Cleaner	Decline
Carpet Layer/Floor Coverer	Decline
Cartographer	1

Cashier (Financial Institution/Casino)	1
Cashier (Supermarket)	2
Casino (Cashier only)	1
Caterer (Self-Employed)	2
Catering Manager	2
Catering Staff	2
Cattery/Boarding Kennel	Decline
Caving and Canyoning	Decline
Ceiling Fixer/Gyprocker	2
Cellarman	Decline
Cement Renderer	Decline
Cemetery (Embalmer only)	2
Central Heating Engineer	2
Charter Boat Industry	Decline
Chartered Engineer	2
Charworker	Decline
Chauffeur	2
Chef	2
Chemical Engineer	1
Chemist/Pharmacist	1
Childcare Worker (Qualified-not at home)	2
Chimney Sweep	Decline
Chiropractor	2
Choreographer	IC
Cinema Staff	2
Circus Employee	Decline
Civil Engineer	1
Civil Servant	2
Claims/Loss Assessor	2
Clergy	2
Clerk (Admin. Only)	2
Cliff Diver	Decline
Clock Maker/Repairer	2
Clothing Industry	IC
Club Manager	Decline
Club Proprietor	Decline
Club Steward	2
Coach	Decline
Coal Merchant (Admin only)	1
Coast Guard	Decline
Coffee Shop (Owner only)	2
Coffin Maker	2
Commentator (TV/Radio)	Decline
Commercial Artist (Employee only)	1
Commercial Traveler	2

Commissionaire	2
Commodity Broker	1
Company Director	1
Company Secretary	1
Composer	Decline
Compositor	2
Concierge	2
Concreter	Decline
Confectioner	2
Conveyance Flying-Professional	Decline
Cook	2
Copy typist/Copywriter	1
Coroner	1
Courier	Decline
Court Reporter	1
Crane Driver	Decline
Crop Duster	Decline
Croupier	Decline
Curator-Art Gallery	1
Curatory-Groundsman	Decline
Curtain Installer	2
Customs - Agent	1
Customs – Officer	2

## D

Dance Instructor	2
Dancer	Decline
Data Entry Operator	1
Debt Collector	Decline
Decorator - Interior	2
Decorator - Consulting	1
Delicatessen	Decline
Delivery Roundsman/woman	2
Demolition Derby & Worker	Decline
Dental Hygienist	1
Dental Nurse	1
Dental Prosthetist	1
Dental Surgeon	1
Dental Technician/Lab	1
Dentist	1
Dermatologist	1
Derrickman/Woman	Decline
Detective (Private)	Decline
Diamond Cutter/Polisher	2
Die maker	2

Dietitian	1
Diplomat	Decline
Director of Nursing	1
Disc Jockey	Decline
Distiller	2
Diver, Professional	Decline
Dockworker	Decline
Dockyard Manager	Decline
Dockyard Master	2
Doctor	1
Dog Breeder	Decline
Dogman	Decline
Domestic	Decline
Draftsman	1
Drag Racing	Decline
Drainage Contractor	Decline
Draper	2
Dredger	Decline
Driller	Decline
Driver	IC
Drover	Decline
Dry Cleaner	Decline
Dyer	Decline

## **E**

Economist	1
Editor	1
Electric Gate/Garage Door Installer	2
Electrician	2
Electronics Technician	2
Electroplater	2
Elevator Mechanic	Decline
Embalmer	2
Employment Agent	1
Enameller	2
Engineer (Qualified Admin)	1
Engineer (Manual and Supervisor)	2
Engraver/Etcher	2
Enrolled Nurse/Aide	Decline
Explosive Worker	Decline
Exterminator/Fumigator	Decline



## **F**

Factory Inspector	2
Factory Worker	Decline
Faith Healer	Decline
Ferrier	Decline
Fast Food/Takeaway (Employer only)	2
Fencing Contractor (Non Rural)	2
Fibre Glass Moulder	2
Financial Advisor	1
Firefighter	Decline
Fisherman	Decline
Fitness Center (Owner/Operator)	2
Fitter and Turner	2
Flight Attendant	Decline
Floor Coverage/Layer/Sander/Surfacers	Decline
Florist (Sales)	1
Food Technologist	2
Foreign Exchange Broker	1
Foreman/Woman	2
Forest Ranger	Decline
Forester	Decline
Forge Worker	Decline
Forklift Driver	Decline
Foundry Worker	Decline
French Polisher	Decline
Fumigator	Decline
Funeral Parlour (Director/Undertaker)	1
Furnaceman	2
Furniture Removal	Decline
Furniture Retailer	Decline
Furrier	2

## **G**

Game Keeper	2
Garage Door Installer	2
Garbage/Service Station	2
Garbage Collector	Decline
Gardener	Decline
Gas Fitter	2
Gas Industry Admin.	1
Gas Inspector	2
Gas Labourer	Decline
Gas Maintenance Worker	Decline
Gas Meter Reader	Decline

Gas Service Engineer	1
Gas Supervisor	2
Gem Cutter/Polisher	2
General Practitioner	1
Geologist (Office and Field Work- no explosives)	1
Glass Fibre Worker	2
Glass Industry (Except Blower or Furnaceman)	2
Goldsmith, Silversmith	2
Graphic Artist	1
Grazier	2
Greengrocer	2
Greens keeper	Decline
Grocer	2
Guard	Decline
Guest House Proprietor	Decline
Gunsmith	Decline
Gymnasium (Owner/Manager)	2
Gynecologist	1

## H

Haberdasher	2
Hairdresser	2
Handyman	Decline
Harbour Pilot	Decline
Harbourmaster	Decline
Harvester	Decline
Haulage Contractor	Decline
Headmaster/Principal	1
Health Inspector	1
Herbalist	Decline
Homeopath (Qualified)	1
Horticulturist	2
Hospital Admin Worker	1
Hospital Porter	Decline
Hospital Technician	1
Hospital Ward Orderly	2
Hospitality	IC
Hotel Industry	IC
Housekeeper	Decline
Housewife	Decline
Human Resources	1
Hypnotherapist	1

## I

Ice Cream Vendor	2
Importer/Exporter	1
Indoor Cricket Prop.	2
Insulation Installer	Decline
Insurance (UW and Agent)	1
Interior Decorator (Design)	1
Interpreter	1
Investment Advisor	1
Iridologist (Qualified)	1
Ironing Contractor	Decline
Ironmonger	Decline

## J

Janitor	Decline
Jewellery (Retail)	1
Joiner	2
Journalist	IC
Judge	1
Juice Vendor	2

## K

Kennel Operator	Decline
Keyboard Operator	1
Kiln Emptyer/Placer/Unloader	Decline
Kiln Operator	2
Kindergarten Teacher	2
Kitchen Staff	Decline
Knitter	Decline

## L

Laboratory	2
Labourer	Decline
Laminator	2
Landscape Gardener	Decline
Lathe Operator (Qualified)	2
Laundromat/Laundry (Owner)	2

Lawn Mower (Repair/Sales)	2
Lawyer	1
Lecturer	1
Leisure Attendant	Decline
Librarian	1
Lifesaver	Decline
Lift Attendant	2
Lift Mechanic/Installer	Decline
Linesman	Decline
Linoleum Layer	Decline
Livestock Buyer/Dealer/Auctioneer	2
Lock Keeper	2
Locksmith	2
Loss Adjustor/Assessor	2

## **M**

Machinist (Clothing)	Decline
Machinist (All else)	2
Magistrate	1
Maid	2
Maintenance Technician	2
Make-up Artist	IC
Management Consultant	1
Manager	1
Manicurist	2
Map Maker/ Cartographer	1
Marina Owner	2
Marine Biologist	Decline
Marine Industry	IC
Market Gardener	2
Marketing/Sales Manager	1
Mason	Decline
Masseur (Qualified at home)	2
Mechanic	2
Merchant Banker	1
Merchant Seaman	Decline
Metal Industry	IC
Metallurgist (Office)	1
Metallurgist (Other)	2
Meter Reader	Decline
Meteorologist	1
Midwife (Registered)	2
Milk Bar (Employer)	2
Milkman	2
Miller	2
Milliner	1

Mineralogist	1
Mining Industry	IC
Minister of Religion	1
Model	Decline
Motor Vehicle	IC
Mud Engineer	2
Music Teacher (Full time NOT at home)	1
Musical Instrument Maker	2
Musician (Classic/Orchestra)	2

## **N**

Naturopath (Registered)	1
Newsagent	2
Nuclear Scientist	1
Nurse (Dental & Director)	1
Nursery Person (Employer)	2

## **O**

Obstetrician	1
Occupational Therapist	1
Office Worker	1
Oil & Gas	IC
Ophthalmologist	1
Optical Technician	1
Optician	1
Optometrist	1
Orchadist	Decline
Orderly/Wardsman	Decline
Orthodontist	1
Orthopedic Surgeon	1
Osteopath	1

## **P**

Packer/storeman	Decline
Pediatrician	1
Painter (Max. 10 m or 40 ft)	2
Panel Beater	2
Park Keeper/Ranger	Decline
Parking Station Attendant	Decline
Pastry Cook	2
Pathologist	1

Paver	Decline
Pawnbroker	Decline
Personnel Consultant	1
Pest Controller	Decline
Petrol Tanker Driver	Decline
Pharmacist	1
Pharmacist –Chemical Industry	1
Photoengraver	2
Photographer	IC
Physician	1
Physicist	1
Physiotherapist	1
Piano Tuner	2
Picture Framer	2
Pilot (Harbour)	2
Plant Operator	2
Plasterer	Decline
Plumber (General Gas Fitter only)	2
Podiatrist	1
Police	Decline
Porter	Decline
Postal Sorter	Decline
Postman	Decline
Pottery/Ceramics	Decline
Poultry Farmer	Decline
Preschool	2
Printer	IC
Prison Officer	Decline
Private Detective	Decline
Process Server/Worker	Decline
Produce Merchant	2
Professional Equestrian	Decline
Professional Sportsperson	Decline
Professor	1
Projectionist	2
Proof Reader	1
Property Consultant	1
Property Developer	Decline
Property Investor	Decline
Psychiatrist	1
Psychologist	1
Public Relations	1
Publician	Decline
Publisher	1
Purchasing Officer	2

## Q

Quantity Surveyor	1
Quarry Foreman	2
Quarry Manager	2
Quarry Worker	Decline

## R

Radio/Television/Cinema	IC
Radiographer	1
Radiologist	1
Radiotherapist	1
Railway Guard	2
Railway Inspector	2
Railway Porter	2
Railway Signaller	2
Railway Stationmaster/mistress	1
Railway Worker	Decline
Real Estate Agent	1
Receptionist	1
Reflexologist	1
Refrigerator Mechanic	2
Rehabilitation Consultant	1
Removalist	Decline
Rent Collector	1
Repairman	2
Restaurant	IC
Restorer (Painting only)	2
Riding Instructor	2
Rigger	Decline
Roofer (Up to 10 M and 40 Ft)	2

## S

Saddlemaker	2
Sail maker	2
Sales and Marking Manager	1
Sales Representative	IC
Salvage Vessel	Decline
Sandblaster	Decline
Sawmill (Manager)	2
Sawyer	Decline
Scaffolder (Up to 10 M and 40 Ft)	2
School	IC

Scientist	1
Scrap Metal Dealer	Decline
Scriptwriter	IC
Sculptor	Decline
Seaman (Officer)	2
Seaman (Crew)	Decline
Search and Rescue	Decline
Seasonal Workers	Decline
Secretary	1
Security Guard	Decline
Sewing Machine Mechanic	2
Shearer	Decline
Sheetmetal Worker	2
Shipping	IC
Shipwright	2
Shoemaker	2
Shopfitter	2
Shower Screen Installer	2
Sign Erector/Sign Writer (Up to 10 M and 40 Ft)	2
Silversmith/Goldsmith	2
Skydiving	Decline
Skylight Fitter	2
Slaughterman	Decline
Snowmobile Racing	Decline
Social Worker (Qualified)	1
Social Worker (Unqualified)	2
Soft Drink (Manufacturer Employee)	Decline
Soft Drink (Delivery/Owner/Supervisor)	2
Solder Maker	Decline
Solicitor	1
Special Air Services	Decline
Speech Pathologist	1
Sportscar/Sportsperson	Decline
Spray Painter	2
Sprint Car	Decline
Squash Court Owner	2
Station Hand	Decline
Statistician	1
Steel Erector/Fier (Up to 10 M and 40 Ft)	2
Steel Erector/Fier (Over 10 M and 40 Ft)	Decline
Steeplejack	Decline
Stenographer	1
Stevedore	Decline
Steward/Stewardess	Decline
Stock and Station Agent	2
Stockcar	Decline
Stockbroker	1
Stockman	Decline



Stonemason	Decline
Storeman/Packer	Decline
Strapper	Decline
Street Cleaner	Decline
Stuntperson	Decline
Submariner	Decline
Sugar Refinery Worker	Decline
Supermarket Worker	Decline
Supervisor	2
Surgeon	1
Surgical Appliance Maker	2
Surveyor	IC
Swimming Pool	IC
System Analyst	1

## I

Ta Consultant	1
Tab Agent	1
Tailor/Dressmaker (Qualified -not working at home)	2
Tailor/Dressmaker (Non-Qualified)	Decline
Take Away Food (Employer)	2
Take Away Food (Employee)	Decline
Tank Driver	Decline
Tanner	Decline
Taxi Driver (Owner)	2
Taxi Driver (Employee)	Decline
Taxidermist	2
Telephone Technician (No heights/underground)	2
Telephone Technician (Heights/underground)	Decline
Telephonist	1
Teller	1
Tennis Coach	Decline
Test Pilot	Decline
Textile Worker (Skilled or Supervisor)	2
Textile Worker (Unskilled)	Decline
Ticket Collector	1
Ticket Office Clerk	1
Tiler	2
Timber Industry	Decline
Tool Maker	2
Tow Truck Driver	Decline
Town Planner	1
Track Worker	Decline
Traffic Warden	2
Train Driver	Decline
Tram Conductor	Decline

Transport Manager	2
Travel Agent	1
Traveling Salesman	2
Tree Surgeon	Decline
Treefeller	Decline
Trench Digger	Decline
Trotting Driver	Decline
Truck/Van Driver	Decline
Tunnel Constructor	Decline
Tupperware Sales (Min. 2 yrs full time)	2
Tupperware Sales (Less than 2 yrs full time)	Decline
Turf Accountant	Decline
Turner	Decline
Tutor	Decline
Typesetter	2
Typewriter Mechanic	2
Typist	1
Tyre and Battery (Sales)	2
Tyre and Battery (Manufacturer, Fit, Repair)	Decline

## U

Ultra Lighting	2
Underwriter	1
University/College Staff	1
Unskilled Manual Worker	2
Upholsterer	2
Urologist	1
Usher	2

## V

Valuer	1
Veterinarian	1
Vicar	1
Vigneron (Winemaker)	Decline

## W

Waiter	Decline
Wallpaper Hanger	2
Warden	Decline
Wardrobe Assistant	IC
Wardsman	Decline
Warehouse Worker (Supervisor no Manual)	2

Warehouse Worker (Manual)	Decline
Washing Machine Mechanic	2
Watchmaker	2
Water Skiing (Amateur)	1
Water Skiing (Professional)	Decline
Waterside Worker	Decline
Weaver	2
Welder	IC
Welfare Officer (Qualified)	1
Welfare Officer (Unqualified)	2
Wharf Labourer	Decline
Window Cleaner	Decline
Window Dresser	2
Window Tinter	2
Windscreen Fitter/Glazier	Decline
Wine/Spirit Merchant	2
Wiremaker	Decline
Wool Buyer	2
Wool Classer	2
Wrecker	Decline
Wrestler	Decline

## X

X-Ray Technician	1
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## Z

Zookeeper/Attendant	Decline
Zoologist	1