

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Abalone diver	U	U	U	5	N	N	N	N	N	N	N	N
Abattoir - all workers (other than inspector/supervisor)	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Abattoir - inspector	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Abattoir - supervisor (manual work)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Abattoir - supervisor (no manual work)	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Account manager / executive - Office only, degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Account manager / executive - Office only, degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Account manager / executive - Office only, less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Accountant / Auditor - Accounting graduate - graduated within last 3 yrs	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Accountant / Auditor - CPA/CA - graduated within last 3 yrs	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Accountant / Auditor - degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Accountant / Auditor - degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Accountant / Auditor - less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Accounts clerk	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Actor/Actress	MD	U	H2	STD	N	N	N	Y	Y	N	N	N
Actuarial fellow - graduated within last 3 yrs	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Actuarial graduate - graduated within last 3 yrs	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Actuary	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Actuary - AIAA/undergraduate	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Acupuncturist - not qualified / registered, or less than 2 years exp	MD	U	H1	STD	N	N	N	Y	Y	N	N	Y
Acupuncturist - qualified and registered in Australia, min 2 years exp	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Administrator/Clerical	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Adult books or goods retailer	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Adult entertainment industry - all workers	U	U	U	U	N	N	N	N	N	N	N	N
Advertising - Office only, degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Advertising - Office only, degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Advertising - Office only, less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Advertising - sales / field representative, no deliveries	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Aerial erector - over 10m	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Aerial erector - up to 10m	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Aerobics instructor	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Aged care worker - not working from patient's home	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Aged care worker - qualified, working from patient's home	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Agent - entertainment	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Agent - stock/station (no manual work)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Agent - stock/station (principal with min 5 fulltime staff, no manual work)	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Agent - stock/station (with manual work)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Agent - tax - degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Agent - tax - degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Agent - tax - less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Agriculture scientist / Agronomist - including field work	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Agriculture scientist / Agronomist - office / lab only, degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Agriculture scientist / Agronomist - office / lab only, degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Agriculture scientist / Agronomist - office / lab only, less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Air-conditioning - consultant, no manual work	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Air-conditioning - installation / repair / technician - qualified, or with at least 3 years exp.	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Air-conditioning - installation / repair / technician - unqualified, less than 3 years exp.	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Air-conditioning - trade qualified, supervisor, up to 10% manual work	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Alarm installer	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Aluminium fixer/framer/installer, working over 10m	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Aluminium fixer/framer/installer, working under 10m only	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Ambulance officer/driver	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	Y
Amusement centre - employee	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Amusement centre - proprietor (less than 5 years exp)	MD	U	H4	STD	N	N	N	Y	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Amusement centre - proprietor (min 5 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Anaesthetic technician	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Anaesthetist	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Animal trainer - dogs and small domestic animals (less than 2 years exp)	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Animal trainer - dogs and small domestic animals (min 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Animal trainer - other than horse, dog or small domestic animal	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Animator - employee (not working from home)	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Animator - self employed or working from home	MD	U	H1	STD	N	N	N	Y	Y	N	N	N
Apprentice - first year	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Apprentice - non hazardous trade (2nd year or above)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Arborist - trade qualified, min 2 years exp, up to 10m	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Arborist - unqualified, less than 2 years exp, or working over 10m	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Archaeologist - including field work	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Archaeologist - office only, earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Archaeologist - office only, min 2 years exp, earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Archaeologist - office only, min 2 years exp, earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Architect - graduated within last 3 yrs	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Architect - including field work	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Architect - Office only, degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Architect - Office only, degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Architect - Office only, less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Archivist	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Armed forces (all ranks) - no hazards	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Armed forces (all ranks) - with hazards	IC	U	IC	IC	N	N	N	IC	Y	N	N	N
Aromatherapist - not qualified / registered, or working from home	MD	U	H2	STD	N	N	N	Y	Y	N	N	N
Aromatherapist - qualified and registered in Australia, not working from home, max 5 year benefit period	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Art dealer, not working from home	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Art dealer, working from home	MD	U	H1	STD	N	N	N	Y	Y	N	N	N
Art gallery - attendant	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Art gallery - guide	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Art gallery - proprietor/curator	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Art supplies - proprietor or employee	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Artificial inseminator	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Asbestos worker	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Asphalt layer - Less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Asphalt layer - min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Assayer - no mines (qualified)	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Assembly line worker	MD	U	H5	STD	N	N	N	Y	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Assessor - field work	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Astrologer	MD	U	H1	STD	N	N	N	Y	Y	N	N	N
Astronomer	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Atomic energy industry	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Attorney	A1L	A1L	A1L	STD	Y	Y	N	Y	Y	Y	Y	N
Auctioneer - livestock	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Auctioneer - other than livestock or real estate	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Auctioneer - Real estate	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Audiologist	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Audiometrist	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Author	MD	U	H1	STD	N	N	N	Y	Y	N	N	N
Auto electrician - trade qualified	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Aviation industry - Aeronautical engineer, office only, degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Aviation industry - air traffic controllers	MD	U	H2	STD	N	N	N	Y	Y	N	N	N
Aviation industry - aircraft engineer (flying duties)	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Aviation industry - aircraft engineer (ground staff)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Aviation industry - aircraft engineer, office only, min 2 years exp, earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Aviation industry - baggage handlers	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Aviation industry - cleaners	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Aviation industry - clerical/admin	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Aviation industry - flight attendant / crew (commercial/recognised airline)	MD	U	H2	STD	N	N	N	Y	Y	N	N	N
Aviation industry - ground staff (aircraft maintenance, qualified with appropriate degree)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Aviation industry - ground staff (aircraft maintenance, unqualified worker)	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Aviation industry - ground staff (refueller)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Aviation industry - mechanic (non flying duties)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Aviation industry - pilot (agricultural)	U	U	U	5	N	N	N	N	N	N	N	N
Aviation industry - pilot (commercial/recognised airline)	MD	U	H1	STD	N	N	N	Y	Y	N	N	N
Aviation industry - pilot (other than agricultural or commercial airline)	IC	U	IC	IC	N	N	N	IC	Y	N	N	N
Aviation industry - radio operator (non flying duties)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Aviation industry - security (armed, non-flying duties)	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Aviation industry - security (unarmed, non-flying duties)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Aviation industry - truck driver	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Avon distributor - established, fulltime (min 3 years exp)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Bacteriologist - non hazardous	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Bailiff	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Baker - trade qualified, or with at least 3 years exp	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Bakery - deliveries	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Bakery - shop counter	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Bakery - supervisor (maximum 10% manual work)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Bank/Building society/Credit union - branch manager	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Bank/Building society/Credit union - clerical/admin/teller	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Bank/Building society/Credit union - office manager / executive, degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Bank/Building society/Credit union - office manager / executive, degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Bank/Building society/Credit union - office manager / executive, less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Bank/Building society/Credit union - security staff (armed)	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Bank/Building society/Credit union - security staff (unarmed)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Barber - not working from home	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Barber - working from home	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Barista - fulltime (min 2 years exp)	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Barista - not fulltime, or less than 2 years exp	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Barrister	A1L	A1L	A1L	STD	Y	Y	N	Y	Y	Y	Y	N
Barrister - graduated within last 3 yrs	A1L	A1L	A1L	STD	Y	Y	N	Y	Y	Y	Y	N
Bartender - fulltime (min 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Bartender - not fulltime, or less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Battery - sales (no fitting)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Battery fitting	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Battery manufacturer - manual worker	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Battery manufacturer - supervisor (no manual work)	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Beach inspector	MD	U	H2	STD	N	N	N	Y	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Beautician - not working from home, min 2 years exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Beautician - working from home, or less than 2 years exp	MD	U	H2	STD	N	N	N	Y	Y	N	N	N
Bedding store (including deliveries)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Bedding store (sales only)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Beekeeper/apiarist	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Bell captain	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Billiards/Pool table - maker/repairer	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Biologist / Marine Biologist - field work with diving	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Biologist / Marine Biologist - field work, no diving	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Biologist / Marine Biologist - Office only / lab, degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Biologist / Marine Biologist - Office only / lab, less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Biologist / Marine Biologist - Office only / lab, min 2 years exp, earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Blacksmith	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Blind/Awning/Screen - installer/repairer	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Blind/Awning/Screen - manufacturer	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Blind/Awning/Screen - owner/manager/admin (no manual work)	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Blind/Awning/Screen - sales/quoting only	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Blind/Awning/Screen - trade qualified, supervisor, up to 10% manual work	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Boarding house proprietor	MD	U	H2	STD	N	N	N	Y	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Boat builder - trade qualified	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Boat builder - trade qualified, supervisor, up to 10% manual work	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Bobcat / Bulldozer / Earthmoving operator (non mining) - less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Bobcat / Bulldozer / Earthmoving operator (non mining) - min. 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Boiler maker - not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Boiler maker - trade qualified	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Bookkeeper	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Bookmaker	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Botanist - including field work	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Botanist - office / lab only, less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Botanist - office / lab only, min 2 years exp, earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Botanist - office / lab only, min 2 years exp, earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Bottle shop attendant - fulltime and min 2 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Bottle shop attendant - not fulltime or less than 2 years exp	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Brass founder - trade qualified	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Brewery - admin/clerical/management	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Brewery - labourer / factory work	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Brewery - supervisor, up to 10% manual work	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Brick cleaners	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Bricklayer - not qualified and less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Bricklayer - trade qualified or min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Bricklayer's labourer	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Broker - finance (stock / insurance / mortgages / commodities) - degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Broker - finance (stock / insurance / mortgages / commodities) - degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Broker - finance (stock / insurance / mortgages / commodities) - less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Broker - wool	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Building and construction industry - apprentice, first year	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Building and construction industry - apprentice, non hazardous trade (2nd year or above)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Building and construction industry - builder - not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Building and construction industry - builder - trade qualified / licensed	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Building and construction industry - carpenter / joiner, trade qualified	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Building and construction industry - carpenter / joiner, not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Building and construction industry - ceiling fixer (gyprocker)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Building and construction industry - concrete cutter or pump operator	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Building and construction industry - concrete worker (not cutter or pump operator), less than 2 yrs exp	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Building and construction industry - concrete worker (not cutter or pump operator). Min 2 yrs exp.	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Building and construction industry - drainer, less than 2 years exp	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Building and construction industry - drainer, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Building and Construction industry - earth moving operator / bobcat, less than 2 yrs exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Building and Construction industry - earth moving operator / bobcat, min. 2 yrs exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Building and construction industry - electrician, industrial	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Building and construction industry - electrician, not trade qualified, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Building and construction industry - electrician, not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Building and construction industry - electrician, trade qualified	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Building and construction industry - foreman / supervisor (more than 10% manual work)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Building and construction industry - foreman / supervisor (up to 10% manual work)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Building and construction industry - inspector	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Building and construction industry - labourer	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Building and construction industry - painter/decorator, not qualified, exterior up to 10m or less than 2 years exp	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Building and construction industry - painter/decorator, not qualified, interior only, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Building and construction industry - painter/decorator, trade qualified, working up to 10m	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Building and construction industry - painter/decorator, working over 10m	MD	U	H5	2	N	N	N	100 %	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Building and construction industry - paver, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Building and construction industry - paver, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Building and construction industry - plasterer , not trade qualified and less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Building and construction industry - plasterer , not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Building and construction industry - plasterer, trade qualified	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Building and construction industry - roof tiler, trade qualified, working up to 10m	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Building and construction industry - roof tiler, not trade qualified, working up to 10m	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Building and construction industry - roof tiler, working over 10m	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Building and construction industry - scaffolder/rigger, working over 10m	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Building and construction industry - scaffolder/rigger, working up to 10m, less than 2 years exp	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Building and construction industry - scaffolder/rigger, working up to 10m, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Building and construction industry - steel erector/fixer, working over 10m	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Building and construction industry - steel erector/fixer, working up to 10m, less than 2 years exp	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Building and construction industry - steel erector/fixer, working up to 10m, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Building and construction industry - surveyor, field or site work	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Building and construction industry - surveyor, office only	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Building and construction industry - tiler floor/wall, not trade qualified, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Building and construction industry - tiler floor/wall, not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Building and construction industry - tiler floor/wall, trade qualified	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Building supply store - hardware (admin, clerical management)	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Building supply store - hardware (store person with heavy lifting)	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Building supply store - hardware (store person with light lifting)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Building supply store - hardware (yard worker)	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Building supply store - shop counter	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Building supply store - yard worker	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Business analyst / consultant - degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Business analyst / consultant - degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Business analyst / consultant - less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Butcher - cashier/sales only (no manual work)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Butcher - retail	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Butcher - slaughterman	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Buyer - including travel	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Buyer - office only	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Cable TV installer - external work (over 10m)	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Cable TV installer - external work (up to 10m)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Cable TV installer - internal work only	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Call centre employee	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Caravan park - employee, or owner with less than 2 years exp	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Caravan park - owner, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Cardiologist	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Carer - full time employee	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Carer - not full time employee	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Caretaker - less than 2 years continuous employment	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Caretaker - min 2 years continuous employment	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Cargo/container carrier - officers and crew	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Carpenter / Joiner / Cabinet maker - not trade qualified, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Carpenter / Joiner / Cabinet maker - not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Carpenter / Joiner / Cabinet maker - trade qualified	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Carpet cleaner - less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Carpet cleaner - min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Carpet layer - less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Carpet layer - min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Cartographer - field work	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Cartographer - office work only	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Carwash attendant	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Casino (government licensed) - bar staff, fulltime, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Casino (government licensed) - bar staff, not full time, or less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Casino (government licensed) - cashiers	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Casino (government licensed) - clerical (office only)	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Casino (government licensed) - croupier (min 2 years exp)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Casino (government licensed) - management/admin	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Casino (government licensed) - security staff (armed)	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Casino (government licensed) - security staff (unarmed)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Casino (government licensed) - waiter/steward, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Casino (government licensed) - waiter/steward, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Caterer - not qualified or less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Caterer - qualified , min 2 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Cattery - operator/proprietor	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Cattery - other employee/worker	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Cattle dealer - other workers (not stock/station agent)	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Cattle dealer - stock/station agent (manual work)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Cattle dealer - stock/station agent (no manual work)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Cellarman - less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Cellarman - min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Charter boat operator - deep sea	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Charter boat operator - harbour and inlets	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Chef / cook - trade qualified, less than 5 years exp	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Chef / cook - trade qualified, min 5 years exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Chef / cook - unqualified, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Chef / cook - unqualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Chemist - industrial, non hazardous materials	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Chemist - not industrial, non hazardous materials, over 10% lab work	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Chemist - not industrial, non hazardous materials, up to 10% lab work	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Chemist - office only, min 2 years exp, earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Chemist - using hazardous materials	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Chemist shop - pharmacy assistant	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Chemist/pharmacist - graduated within last 3 yrs	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	Y
Chief Executive / Financial Officer - degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Chief Executive / Financial Officer - Office only, degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Chief Executive / Financial Officer - Office only, less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Child care worker - not qualified / registered, or working from home	MD	U	H4	STD	N	N	N	Y	Y	N	N	Y
Child care worker - trade qualified, registered and not working from home	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	Y
Chimney sweep	MD	U	H5	STD	N	N	N	Y	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
China and glassware sales	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Chiropractor - graduated within last 3 yrs	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Chiropractor - qualified with appropriate degree, registered in Australia	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Choreographer	MD	U	H2	STD	N	N	N	Y	Y	N	N	N
Circus performer/worker/owner	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Claims/Loss adjuster (not private investigator)	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Cleaner - domestic / commercial office, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	Y
Cleaner - domestic / commercial office, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	Y
Cleaner - window, work over 10m	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Cleaner - window, work up to 10m	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Clergy - sole occupation	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Clerk/Office/Admin worker	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Cloakroom attendant	MD	U	H2	STD	N	N	N	Y	Y	N	N	N
Clothing industry - designer (freelance)	MD	U	H2	STD	N	N	N	Y	Y	N	N	N
Clothing industry - salesperson (no deliveries)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Coach - Golf - not touring or professional, min 3 years exp (limited to min 30 day wait and max 2 year benefit)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Coach - Golf - touring or professional, or less than 3 years exp	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Coach - Sports (other than golf, swimming and tennis)	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Coach - Swimming - fulltime, min 3 years exp. (limited to min 30 day wait and max 2 year benefit)	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	Y

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Coach - Swimming - not full time or with less than 3 years exp.	MD	U	H3	STD	N	N	N	Y	Y	N	N	Y
Coach - Tennis - not touring or professional player, min 3 years exp (limited to min 30 day wait and max 2 year benefit)	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	Y
Coach - Tennis - touring or professional player, or less than 3 years exp	MD	U	H3	STD	N	N	N	Y	Y	N	N	Y
Coastguard	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Commercial artist - not office / studio only, working from home or less than 2 years exp	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Commercial artist - office / studio only, not working from home, min 2 years exp	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Company secretary - degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Company secretary - Office only, degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Company secretary - Office only, less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Composer	MD	U	H2	STD	N	N	N	Y	Y	N	N	N
Compositor	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Control room operator - admin only (not oil or gas industry)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Conveyancer - office only, degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Conveyancer - office only, degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Conveyancer - office only, less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Copywriter	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Coroner	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	Y
Councillor - government employee and tertiary qualified	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Councillor - not government employee or tertiary qualified (office duties only)	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Crane labourer/hooker on	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Crane operator, work over 10m	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Crane operator, work up to 10m, less than 2 years exp	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Crane operator, work up to 10m, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Crematorium worker	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	Y
Customer services officer (admin only, no manual work)	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Customs agent - clerical, no goods handling	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Customs agent - including goods handling	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	Y
Dairy process worker	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Dance instructor - fulltime, min 2 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Dance instructor - not full time or less than 2 years exp	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Dancer	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Data entry operator	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Debt collector - not repossessions	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Debt collector - principal, unarmed, < 20% field work and not repossessing	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Debt collector - repossessions	MD	U	H5	STD	N	N	N	Y	Y	N	N	Y
Deck hand	MD	U	H5	STD	N	N	N	Y	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Decorator - consultant/design only (no manual work, min 5 years exp)	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Delicatessen - employee	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Delicatessen - proprietor	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Demolition - all workers (other than supervisors), no explosives handling	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Demolition - all workers, with explosives handling	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Demolition - supervisor , no explosives handling	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Dental hygienist / therapist	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	Y
Dental nurse	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	Y
Dental prosthetist	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Dental specialist with post graduate qualification - graduated within last 3 yrs	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Dental surgeon	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Dental technician	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	Y
Dentist	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Dentist - graduated within last 3 yrs	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Department store - deliveries	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Department store - management/admin	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Department store - sales, goods handling over 5kg	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Department store - sales, goods handling under 5kg only	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Department store - storeman	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Dermatologist	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Despatch clerk - more than 10% light manual work	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Despatch clerk - no manual work	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Despatch clerk - up to 10% light manual work	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Diamond - cutter / polisher / setter	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Diamond - dealer / merchant	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Diesel mechanic	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Dietician - degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Dietician - degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Dietician - less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Disability care worker	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Disc jockey	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Distillery worker	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Diver - professional	U	U	U	5	N	N	N	N	N	N	N	N
Dockworker	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Doctor of medicine	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Dog / animal groomer / washer	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Dog attendant	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Dog breeder, not working from home, min 5 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Dog breeder, working from home or less than 5 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Dog kennel employee	MD	U	H5	STD	N	N	N	Y	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Dog kennel operator/proprietor	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Dog walker	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Dogman	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Drainage - contractor, not trade qualified, less than 2 years exp	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Drainage - contractor, not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Drainage - contractor, trade qualified	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Draper	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Draughtsperson - degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Draughtsperson - degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Draughtsperson - less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Dredger - harbour/river	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Dressmaker - not working from home, less than 5 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Dressmaker - not working from home, min 5 years exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Dressmaker - working from home	MD	U	H2	STD	N	N	N	Y	Y	N	N	N
Driller - other than oil/gas, not fully qualified, underground or less than 2 years exp	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Driller - other than oil/gas, qualified, not underground, min. 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Driver - armoured van	MD	U	H5	STD	N	N	N	Y	Y	N	N	Y
Driver - bus or coach (interstate/long distance)	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Driver - bus or coach (returns home each night, less than 2 years exp)	MD	U	H3	STD	N	N	N	Y	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Driver - bus or coach (returns home each night, min 2 years exp)	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Driver - cement mix delivery (less than 2 years exp)	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Driver - cement mix delivery (min 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Driver - chauffeur - owner/driver (less than 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Driver - chauffeur - owner/driver (min 2 years exp)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Driver - courier (car/van only min 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Driver - courier (car/van only, owner/contractor, min 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Driver - courier (motorcycle/bicycle)	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Driver - courier (truck, local only, no unloading, min 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Driver - dairy deliveries, milkman (less than 2 years exp)	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Driver - dairy deliveries, milkman (min 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Driver - dangerous goods	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Driver - derrick	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Driver - explosives	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Driver - forklift (less than 2 years exp)	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Driver - forklift (min 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Driver - garbage collections (driver only)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Driver - garbage collections (manual loading/unloading)	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Driver - logging	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Driver - owner/driver hire car (less than 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Driver - owner/driver hire car (min 2 years exp)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Driver - petrol / petroleum products / tanker (travel over 200km, overnight stays, or less than 2 years exp)	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Driver - petrol / petroleum products / tanker (travel within 200km only, no overnight stays, min 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Driver - plant operator / earthmoving (non mining) less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Driver - plant operator / earthmoving (non mining) min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Driver - taxi (not owner, or less than 2 years exp)	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Driver - taxi (owner/driver only, min 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Driver - tow truck	MD	U	H5	STD	N	N	N	Y	Y	N	N	Y
Driver - truck (loading/unloading, travel over 200km, overnight stays, or less than 2 years exp)	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Driver - truck (no loading/unloading, travel within 200km only, no overnight stays, min 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Driving instructor - less than 2 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Driving instructor - min 2 years exp	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Driving test examiner	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Drycleaner - less than 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Drycleaner - managerial (up to 10% manual work)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Drycleaner - min 2 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Ecologist / Environmental scientist - degree qualified, office/lab or up to 10% field work only	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Ecologist / Environmental scientist - more than 10% field work	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Ecologist / Environmental scientist - not degree qualified, office/lab or up to 10% field work only	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Economist - office only, degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Economist - office only, degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Economist - office only, less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Electrical good sales	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Electrician - cable joiner	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Electrician - linesman, up to 10m only	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Electrician - not trade qualified, less than 2 years exp, not working over 10m	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Electrician - not trade qualified, min 2 years exp, not working over 10m	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Electrician - substation operator	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Electrician - trade qualified, not linesman or working over 10m	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Electrician - trade qualified, supervisor, up to 10% manual work only	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Electrician / linesman working over 10m	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Electronics technician	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Electroplater	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Embalmer	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	Y
Emergency services	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Enameller	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Endocrinologist	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Engineer - graduated within last 3 yrs	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Engineer - supervisor only, degree qualified, no manual work	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Engineer (non mining) - Chemical engineer - industrial, non hazardous materials	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Engineer (non mining) - Chemical engineer - not industrial, non hazardous materials, over 10% lab work	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Engineer (non mining) - Chemical engineer - not industrial, non hazardous materials, up to 10% lab work	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Engineer (non mining) - Chemical engineer - office only, min 2 years exp, earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Engineer (non mining) - Chemical engineer - using hazardous materials	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Engineer (non mining) - Civil engineer - more than 10% site/field work	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Engineer (non mining) - Civil engineer - office or up to 10% site/field work, degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Engineer (non mining) - Civil engineer - office or up to 10% site/field work, degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Engineer (non mining) - Civil engineer - office or up to 10% site/field work, less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Engineer (non mining) - Electrical or mechanical engineer, not qualified, less than 2 years exp	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Engineer (non mining) - Electrical or mechanical engineer, not qualified, min 2 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Engineer (non mining) - Electrical or mechanical engineer, qualified	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Engineer (non mining) - Heating engineer - not qualified, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Engineer (non mining) - Heating engineer - not qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Engineer (non mining) - Heating engineer - trade qualified	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Engineer (non mining) - Marine engineer - degree/trade qualified (no underwater or off-shore duties)	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Engineer (non mining) - Marine engineer - including underwater or offshore work	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Engineer (non mining) - Software / IT / Sound engineer	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Engraver	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Entomologist - min 2 years exp, earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Equipment hire - customer service/sales (no manual duties)	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Equipment hire - repair/service	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Explosives worker	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Factory manager (more than 10% manual work)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Factory manager, supervisor, up to 10% manual work	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Factory worker (unskilled worker)	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Farm - crop dusting/mustering	U	U	U	5	N	N	N	N	N	N	N	N
Farm - drover	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Farm - harvester	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Farm - labourer/worker	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Farm management adviser - qualified with appropriate degree	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Farm manager - financial evidence required for age 65 benefit period, min 30 day wait	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Farmer - banana, owner, min 2 years exp. Financial evidence required for age 65 benefit period, min 30 day wait	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Farmer - beef/cattle, owner, min 2 years exp. Financial evidence required for age 65 benefit period, min 30 day wait	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Farmer - cane, owner, min 2 years exp. Financial evidence required for age 65 benefit period, min 30 day wait	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Farmer - cotton, owner, min 2 years exp. Financial evidence required for age 65 benefit period, min 30 day wait	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Farmer - dairy, owner, min 2 years exp. Financial evidence required for age 65 benefit period, min 30 day wait	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Farmer - orchardist, owner. Financial evidence required for age 65 benefit period, min 30 day wait	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Farmer - Oyster	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Farmer - pig, owner, min 2 years exp. Financial evidence required for age 65 benefit period, min 30 day wait	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Farmer - poultry, owner, min 2 years exp. Financial evidence required for age 65 benefit period, min 30 day wait	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Farmer - wheat/grain, owner, min 2 years exp. Financial evidence required for age 65 benefit period, min 30 day wait	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Farrier	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Fashion designer, not working from home, less than 5 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Fashion designer, not working from home, min 5 years exp	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Fashion designer, working from home	MD	U	H2	STD	N	N	N	Y	Y	N	N	N
Fast food/takeaway - employee, or proprietor with less than 2 years exp	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Fast food/takeaway - proprietor, min 2 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Fencing contractor - domestic only, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Fencing contractor - other than domestic, or less than 2 years exp	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Fibre glass moulder	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Film / TV / Radio (local) - actor/actress	MD	U	H2	STD	N	N	N	Y	Y	N	N	N
Film / TV / Radio (local) - agent	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Film / TV / Radio (local) - announcer / commentator / presenter	MD	U	H1	STD	N	N	N	Y	Y	N	N	N
Film / TV / Radio (local) - cameraman / photographer (salaried, no overseas or aerial, min 2 years exp) - min 30 day waiting period	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Film / TV / Radio (local) - cameraman / photographer, overseas or aerial	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Film / TV / Radio (local) - cameraman / photographer, freelance or less than 2 years exp (no overseas or aerial)	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Film / TV / Radio (local) - director / producer (less than 5 years exp)	MD	U	H1	STD	N	N	N	Y	Y	N	N	N
Film / TV / Radio (local) - director / producer (min 5 years exp), min 30 day waiting period and max 5 year benefit period	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Film / TV / Radio (local) - distributor (film)	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Film / TV / Radio (local) - editor (less than 5 years exp)	MD	U	H1	STD	N	N	N	Y	Y	N	N	N
Film / TV / Radio (local) - editor (min 5 years exp), min 30 day waiting period and max 5 year benefit period	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Film / TV / Radio (local) - journalist / reporter (salaried, no overseas or aerial, min 2 years exp) - min 30 day waiting period	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Film / TV / Radio (local) - journalist / reporter, overseas or aerial	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Film / TV / Radio (local) - journalist / reporter, freelance or less than 2 years exp (no overseas or aerial)	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Film / TV / Radio (local) - make-up (less than 5 years exp)	MD	U	H2	STD	N	N	N	Y	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Film / TV / Radio (local) - make-up (min 5 years exp), min 30 day waiting period and max 5 year benefit period	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Film / TV / Radio (local) - scriptwriter	MD	U	H1	STD	N	N	N	Y	Y	N	N	N
Film / TV / Radio (local) - singer	MD	U	H2	STD	N	N	N	Y	Y	N	N	N
Film / TV / Radio (local) - sound/recording engineer (less than 2 years exp)	MD	U	H2	STD	N	N	N	Y	Y	N	N	N
Film / TV / Radio (local) - sound/recording engineer (min 2 years exp), min 30 day waiting period and max 5 year benefit period	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Film / TV / Radio (local) - Technician	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Film / TV / Radio (local) - wardrobe (less than 2 years exp)	MD	U	H2	STD	N	N	N	Y	Y	N	N	N
Film / TV / Radio (local) - wardrobe (min 2 years exp), min 30 day waiting period and max 5 year benefit period	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Financial consultant/analyst - degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Financial consultant/analyst - degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Financial consultant/analyst - less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Financial planner - degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Financial planner - degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Financial planner - less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Fireman	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Fisherman	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Fitter / Turner - not trade qualified, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Fitter / Turner - not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Fitter / Turner - trade qualified	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Fitter / Turner - trade qualified, supervisor, up to 10% manual work	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Floor sander (less than 2 years exp)	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Floor sander (min 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Floor tiler / covering layer/fixer (less than 2 years exp)	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Floor tiler / covering layer/fixer (min 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Florist, employee	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Florist, proprietor (sales only)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Food technologist - qualified	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Food technologist - technical assistant	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Forester - no tree felling	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Forester - tree felling	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Foundry worker - other workers	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Foundry worker - smelters/moulders	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
French polisher - trade qualified	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
French polisher - unqualified, less than 2 years exp	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
French polisher - unqualified, min 2 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Fruit grower	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Fruit packer	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Fruit picker	MD	U	H5	STD	N	N	N	Y	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Fruiterer	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Fumigator	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Funeral parlour - director	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Funeral parlour - driver/pallbearer	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	Y
Funeral parlour - embalmer	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	Y
Furnace attendant	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Furniture delivery	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Furniture restorer	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Garage door installer (less than 2 years exp)	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Garage door installer (min 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Garage/service station - cashier/console operator (less than 2 years exp)	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Garage/service station - cashier/console operator (min 2 years exp)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Garage/service station - driveway attendant (less than 2 years exp)	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Garage/service station - driveway attendant (min 2 years exp)	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Garage/service station - manager / owner (less than 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Garage/service station - manager / owner (min 2 years exp)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Garden shop employee - less that 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Garden shop employee - min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Gardener - qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Gardener - unqualified or less than 2 years exp	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Gas fitter - not trade qualified, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Gas fitter - not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Gas fitter - trade qualified	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Gastroenterologist	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Gem cutter / polisher / setter	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
General Practitioner (GP)	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Geologist / Geophysicist (non mining) - explosives use	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Geologist / Geophysicist (non mining) - more than 20% field work, no explosives or underground	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Geologist / Geophysicist (non mining) - office work only	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Geologist / Geophysicist (non mining) - underground work, no explosives	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Geologist / Geophysicist (non mining) - up to 20% field work, no explosives or underground	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Glass industry - beveller	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Glass industry - blower	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Glass industry - cutter	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Glass industry - labourer	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Glass industry - polisher	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Glazier	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Goldsmith/Silversmith - not trade qualified, less than 2 years exp	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Goldsmith/Silversmith - not trade qualified, min 2 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Goldsmith/Silversmith - trade qualified	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Golf shop sales only	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Graphic designer - less than 2 years exp	MD	U	H1	STD	N	N	N	Y	Y	N	N	N
Graphic designer - min 2 yrs exp	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Grave digger	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Grazier - sheep/cattle, min 2 years exp. Financial evidence required for benefits more than \$3,000, min 30 day wait and max 5 year benefit	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Greenkeeper/Groundsman - not trade qualified, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Greenkeeper/Groundsman - not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Greenkeeper/Groundsman - trade qualified	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Greenkeeper/Groundsman - trade qualified, supervisor (min 5 staff)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Grocer	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Guard - armed	MD	U	H5	STD	N	N	N	Y	Y	N	N	Y
Guard - unarmed	MD	U	H5	STD	N	N	N	Y	Y	N	N	Y
Guest house proprietor - established for min 2 years, min 30 day waiting period	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Guest house proprietor - established less than 2 years	MD	U	H2	STD	N	N	N	Y	Y	N	N	N
Gunsmith	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Gymnasium / Fitness or sports centre - instructor	MD	U	H3	STD	N	N	N	Y	Y	N	N	Y
Gymnasium / Fitness or sports centre - owner/manager (instructing, less than 5 staff or less than 2 years exp)	MD	U	H3	STD	N	N	N	Y	Y	N	N	Y
Gymnasium / Fitness or sports centre - owner/manager (no instructing, 5 or more staff, min 2 years exp), min 30 day wait and max 2 year benefit	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Gynaecologist	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Haberdasher	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Haematologist	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Hairdresser - qualified, not working from home	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Hairdresser - qualified, working from home	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Hairdresser - unqualified, less than 2 years exp or working from home	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Hairdresser - unqualified, min 2 years exp, not working from home	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Handyman - less than 2 years continuous employment	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Handyman - min 2 years continuous employment	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Harbour master, min 30 day waiting period	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Harbour pilot, min 30 day waiting period	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Health inspector	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Herbalist - less than 2 years exp, not qualified / registered, or working from home	MD	U	H1	STD	N	N	N	Y	Y	N	N	N
Herbalist - min 2 years exp, qualified, Australian registered, not working from home	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Home duties/homemaker	DD	U	DD	STD	N	N	Y	Y	Y	N	N	N
Homeopath - less than 2 years exp, not qualified / registered, or working from home	MD	U	H1	STD	N	N	N	Y	Y	N	N	N
Homeopath - min 2 years exp, qualified, Australian registered, not working from home	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Horse - trotting driver	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Horse breaker	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Horse breeder - no riding, min 5 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Horse breeder - with riding, or less than 5 years exp	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Horse dealer	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Horse riding instructor	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Horse strapper	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Horse trainer - no riding, min 5 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Horse trainer - with riding, or less than 5 years exp	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Horticulturalist - not trade qualified (less than 2 years exp)	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Horticulturalist - not trade qualified (min 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Horticulturalist - trade qualified	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Hospital - admin	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Hospital - lab technologist	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	Y
Hospital - matron / director of nursing (no manual work)	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Hospital - nurses aide or enrolled nurse	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	Y
Hospital - orderly	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	Y
Hospital - porter	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	Y
Hospital - registered nurse	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	Y
Hospital - registrar/manager	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Hospital - scientific officer	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	Y
Hospital - Theatre nurse	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	Y
Hospital - wards man	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	Y
Hotel / Motel / Club - bar staff, fulltime, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Hotel / Motel / Club - bar staff, not fulltime or less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Hotel / Motel / Club - bottle shop attendant less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Hotel / Motel / Club - bottle shop attendant, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Hotel / Motel / Club - cashier	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Hotel / Motel / Club - cellarman, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Hotel / Motel / Club - cellarman, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Hotel / Motel / Club - cleaner, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	Y
Hotel / Motel / Club - cleaner, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	Y
Hotel / Motel / Club - concierge	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Hotel / Motel / Club - housekeepers, chambermaids	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Hotel / Motel / Club - kitchen hand	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Hotel / Motel / Club - manager, admin only, no bar or manual work, min 2 years exp	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	Y
Hotel / Motel / Club - manager, more than 20% bar or manual work, or less than 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	Y
Hotel / Motel / Club - manager, up to 20% bar or manual work, min 2 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	Y
Hotel / Motel / Club - office admin only	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Hotel / Motel / Club - porter	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Hotel / Motel / Club - receptionist	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Hotel / Motel / Club - security / bouncer / doorman	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Hotel / Motel / Club - wait staff, fulltime, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Hotel / Motel / Club - wait staff, not fulltime or less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Housekeeper - domestic, employed fulltime (not living on premises, min 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
housekeepers, chambermaids (min 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Human resources consultant / personnel - degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Human resources consultant / personnel - degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Human resources consultant / personnel - less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Hypnotherapist - not qualified / Australian registered, working from home, or less than 2 years exp	MD	U	H1	STD	N	N	N	Y	Y	N	N	N
Hypnotherapist - qualified and Australian registered, not working from home, min 2 years exp	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Ice-cream van driver	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Importer/exporter - full time and salaried employee, field work	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Importer/exporter - full time and salaried employee, office only	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Importer/exporter - not full time / salaried employee	MD	U	H2	STD	N	N	N	Y	Y	N	N	N
Inspector - building, health, etc.	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	Y
Inspector - meat (abattoir)	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Inspector - meat (not abattoir)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Instrument maker - musical	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Instrument maker - precision	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Instrument maker - surgical	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Instrument maker - technician	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Insulation installer	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Insurance - adjustor/assessor	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Insurance - agent/broker, degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Insurance - agent/broker, degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Insurance - agent/broker, less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Insurance - clerical	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Insurance - investigator (including surveillance, min 2 years exp)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Insurance - investigator (less than 2 years exp)	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Insurance - investigator (no surveillance, min 2 years exp)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Insurance - underwriter, degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Insurance - underwriter, degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Insurance - underwriter, less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Interior decorator - consultant only (min 2 years exp)	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Interior decorator - less than 2 years exp	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Interior decorator - manual work (min 2 years exp)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Interior designer - consultant (no manual work, min 5 years exp)	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Interpreter	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Investment consultant - degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Investment consultant - degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Investment consultant - less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Investor	MD	U	H1	STD	N	N	N	Y	Y	N	N	N
Iridologist - less than 2 years exp, not qualified / registered, or working from home	MD	U	H1	STD	N	N	N	Y	Y	N	N	N
Iridologist - min 2 years exp, qualified, registered in Australia and not working from home	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Ironing contractor	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Ironmonger - less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Ironmonger - min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Irrigation worker	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
IT & Computers - administrator	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
IT & Computers - data entry / operator	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
IT & Computers - engineer, includes light manual handling/work	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
IT & Computers - maintenance engineer	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
IT & Computers - project manager / analyst / consultant - degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
IT & Computers - project manager / analyst / consultant - degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
IT & Computers - project manager / analyst / consultant - less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
IT & Computers - sales, office only	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
IT & Computers - sales, on road, metro area only, no deliveries	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
IT & Computers - software engineer / design / testing - degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
IT & Computers - software engineer / design / testing - degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
IT & Computers - software engineer / design / testing - less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
IT & Computers - technical support, office only	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
IT & Computers - technician	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Jackeroo/Jillaroo	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Janitor - less than 2 years continuous employment	MD	U	H4	STD	N	N	N	Y	Y	N	N	Y
Janitor - min 2 years continuous employment	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	Y
Jeweller - less than 2 years exp	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Jeweller - min 2 years exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Jillaroo	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Jockey - not steeplechase	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Jockey - steeplechase	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Judge	A1L	A1L	A1L	STD	Y	Y	N	Y	Y	Y	Y	N
Juice vendor - less than 2 years exp	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Juice vendor - min 2 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Kennel - employee	MD	U	H5	STD	N	N	N	Y	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Kennel - proprietor/operator	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Kitchen hand	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Knife and saw sharpener	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Laboratory technician - hazardous materials	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Laboratory technician - no hazardous materials	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Labourer - any	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Landlord - primary occupation	MD	U	H2	STD	N	N	N	Y	Y	N	N	N
Landscape gardener - not trade qualified, or less than 2 years exp	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Landscape gardener - trade qualified and min 2 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Lathe operator	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Laundromat proprietor - manual duties	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Laundromat proprietor - no manual work	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Laundromat staff	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Law clerk/administrator	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Lawn mowing contractor - less than 2 years exp	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Lawn mowing contractor - min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Lawnmower - services/repair (min 2 years exp)	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Lawnmower sales only	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Lawyer	A1L	A1L	A1L	STD	Y	Y	N	Y	Y	Y	Y	N
Legal Counsel	A1L	A1L	A1L	STD	Y	Y	N	Y	Y	Y	Y	N
Librarian	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Lifeguard - amateur or professional	MD	U	H5	STD	N	N	N	Y	Y	N	N	Y
Lift mechanic/installer	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Lithographer - computer based	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Livestock auctioneer	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Livestock broker	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Livestock buyer	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Locksmith - less than 3 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Locksmith - qualified, or at least 3 years exp	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Machinery - repair/maintenance, not trade qualified, less than 2 years exp	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Machinery - repair/maintenance, not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Machinery - repair/maintenance, trade qualified	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Machinist - clothing, not trade qualified	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Machinist - clothing, trade qualified	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Machinist - metal, not trade qualified, less than 2 years exp	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Machinist - metal, not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Machinist - metal, trade qualified	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Machinist - wood (trade qualified)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Machinist - wood, not trade qualified, less than 2 years exp	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Machinist - wood, not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Mail contractor	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Mail delivery (motorcycle)	MD	U	H5	STD	N	N	N	Y	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Mail delivery (not motorcycle)	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Mail sorter	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Maintenance worker - less than 2 years continuous employment	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Maintenance worker - min 2 years continuous employment	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Make-up artist - not working from home, min 5 years exp	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Make-up artist - working from home, or less than 5 years exp	MD	U	H2	STD	N	N	N	Y	Y	N	N	N
Manicurist - less than 2 years exp or working from home	MD	U	H2	STD	N	N	N	Y	Y	N	N	N
Manicurist - min 2 years exp, not working from home	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Manufacturing - management and clerical, office only, no factory supervision	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Manufacturing - production line worker	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Manufacturing - supervisor, up to 10% manual work	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Marina owner - less than 2 years exp	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Marina owner - min 2 years exp	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Marine industry - crew	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Marine industry - oceangoing vessel officer/engineer	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Marine surveyor - trade qualified	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Market gardener - less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Market gardener - min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Market researcher - full time and salaried employee, field work	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Market researcher - full time and salaried employee, office only	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Market researcher - not full time / salaried employee	MD	U	H1	STD	N	N	N	Y	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Market stall holder	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Marketing/Sales manager - office only, degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Marketing/Sales manager - office only, degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Marketing/Sales manager - office only, less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Martial arts instructor	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Mason - trade qualified	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Masseur - not qualified or less than 2 years exp, or not working from gym/sports/health club only	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Masseur - qualified, min 2 yrs exp, working from gym/sports/health club only (min 30 day wait and max 2 year benefit)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Mathematician, less than 2 years exp, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Mathematician, min 2 years exp, earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Mathematician, min 2 years exp, earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Meat boner	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Meat packer	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Mechanic, Motor - not trade qualified (less than 2 years exp)	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Mechanic, Motor - not trade qualified (min 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Mechanic, Motor - trade qualified	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Medical Intern - graduated within last 3 yrs	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Medical practitioner (GP)	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Medical practitioner (GP) - graduated within last 3 yrs	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Medical registrar - graduated within last 3 yrs	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Medical resident - graduated within last 3 yrs	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Medical Senior registrar - graduated within last 3 yrs	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Medical specialist - graduated within last 3 yrs	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Medical technologist	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Member of Parliament	MD	U	H1	STD	N	N	N	Y	Y	N	N	N
Merchant banker - degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Merchant banker - degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Merchant banker - less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Merchant navy	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Merchant seaman	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Metal dealer - scrap	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Metallurgist - field work	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Metallurgist - office only, degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Metallurgist - office only, degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Metallurgist - office only, less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Meteorologist, less than 2 years exp, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Meteorologist, min 2 years exp, earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Meteorologist, min 2 years exp, earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Meter reader (e.g.: electricity, gas)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Microbiologist	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Midwife - qualified with appropriate degree	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	Y
Milk vendor - less than 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Milk vendor - min 2 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Milliner - less than 5 years exp, not working from home	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Milliner - min 5 years exp, not working from home	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Milliner - working from home	MD	U	H2	STD	N	N	N	Y	Y	N	N	N
Mining Industry (Aust only) - Admin / clerical	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Assayer, qualified	MD	U	H2	STD	N	N	N	Y	Y	N	N	N
Mining Industry (Aust only) - Blast crew / explosives handling	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Mining Industry (Aust only) - Coal miner	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Mining Industry (Aust only) - Electrician, trade qualified, not underground, less than 3 years exp	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Electrician, trade qualified, not underground, min 3 years exp	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Electrician, trade qualified, underground, less than 3 years exp	MD	SR	H4	STD	N	N	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Electrician, trade qualified, underground, min 3 years exp	MD	SR	H4	STD	N	N	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Mining Industry (Aust only) - Engineer, degree qualified, manual work, no underground, less than 3 years exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Engineer, degree qualified, manual work, no underground, min 3 years exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Engineer, degree qualified, manual work, working underground, less than 3 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Engineer, degree qualified, manual work, working underground, min 3 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Engineer, office only and no underground work, degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Engineer, office only, no underground work, degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Engineer, office only, no underground work, less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Firefighter, no underground work	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Mining Industry (Aust only) - Firefighter, underground work	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Mining Industry (Aust only) - Fitter/turner, trade qualified, not underground, less than 3 years exp	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Fitter/turner, trade qualified, not underground, min 3 years exp	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Fitter/turner, trade qualified, underground, less than 3 years exp	MD	SR	H4	STD	N	N	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Fitter/turner, trade qualified, underground, min 3 years exp	MD	SR	H4	STD	N	N	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Mining Industry (Aust only) - Geologist / Geophysicist - explosives use	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Mining Industry (Aust only) - Geologist / Geophysicist - more than 10% field work / underground, no explosives, less than 3 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Geologist / Geophysicist - more than 10% field work / underground, no explosives, min. 3 years industry exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Geologist / Geophysicist - office only, or up to 10% field / underground, no explosives, less than 3 years exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Geologist / Geophysicist - office only, or up to 10% field / underground, no explosives, min. 3 years industry exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Grader / vehicle driver - not underground, min. 3 years industry exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Grader / vehicle driver - underground or less than 3 years exp	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Mining Industry (Aust only) - Inspector, more than 10% field work / underground, less than 3 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Inspector, more than 10% field work / underground, min. 3 years industry exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Inspector, office only, or up to 10% field / underground, less than 3 years industry exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Inspector, office only, or up to 10% field / underground, min. 3 years industry exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Mechanic, trade qualified, not underground, less than 3 years exp	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Mechanic, trade qualified, not underground, min. 3 years industry exp	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Mining Industry (Aust only) - Mechanic, trade qualified, underground, less than 3 years exp	MD	SR	H4	STD	N	N	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Mechanic, trade qualified, underground, min. 3 years industry exp	MD	SR	H4	STD	N	N	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Open cut and strip mine supervisor (trade / degree qualified), less than 3 years exp	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Open cut and strip mine supervisor (trade / degree qualified), min. 3 years industry exp	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Open cut and strip mine workers (trade / degree qualified), less than 3 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Open cut and strip mine workers (trade / degree qualified), min. 3 years industry exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Open cut and strip mine workers or supervisors (not trade/degree qualified)	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Mining Industry (Aust only) - Plant / Earthmoving operator - not underground, min 3 years industry exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Plant / Earthmoving operator - underground or less than 3 years exp	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Mining Industry (Aust only) - Senior manager / superintendent, office only and no underground work, degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Senior manager / superintendent, office only, less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Senior manager / superintendent, office only, no underground work, degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Supervisor, manual duties, no underground, less than 3 years exp	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Mining Industry (Aust only) - Supervisor, manual duties, no underground, min. 3 years industry exp	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Supervisor, manual duties, underground, less than 3 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Supervisor, manual duties, underground, min. 3 years industry exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Supervisor, more than 10% field / underground, no manual work, less than 3 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Supervisor, more than 10% field / underground, no manual work, min. 3 years industry exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Supervisor, office only, or up to 10% field / underground, no manual work, less than 3 years industry exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Supervisor, office only, or up to 10% field / underground, no manual work, min. 3 years industry exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Surveyor - no underground work, less than 3 years exp	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Surveyor - no underground work, min. 3 years industry exp	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Surveyor - underground work, less than 3 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Surveyor - underground work, min. 3 years industry exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Underground mine worker / face worker	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Mining Industry (Aust only) - Welder, trade qualified, not underground, less than 3 years industry exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Welder, trade qualified, not underground, min. 3 years industry exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Mining Industry (Aust only) - Welder, trade qualified, underground, less than 3 years industry exp	MD	SR	H4	STD	N	N	N	Y	Y	Y	Y	N
Mining Industry (Aust only) - Welder, trade qualified, underground, min. 3 years industry exp	MD	SR	H4	STD	N	N	N	Y	Y	Y	Y	N
Minister of religion - sole occupation	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Model	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Motor trades industry - accessories/spare parts sales - (min 2 years exp)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Motor trades industry - accessories/spare parts sales (less than 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Motor trades industry - Car dealership principal - with 10 or more fulltime staff	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Motor trades industry - Car dealership principal - with less than 10 fulltime staff	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Motor trades industry - car sales	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Motor trades industry - detailer	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Motor trades industry - manager (admin only, no sales)	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Motor trades industry - manager (with sales)	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Motor trades industry - manufacture (assembly)	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Motor trades industry - mechanic - not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Motor trades industry - mechanic, not trade qualified, less than 2 years exp	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Motor trades industry - mechanic, trade qualified	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Motor trades industry - mechanic, trade qualified, supervisor, up to 10% manual work	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Motor trades industry - panel beater - not trade qualified, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Motor trades industry - panel beater - not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Motor trades industry - panel beater - supervisor (trade qualified, up to 10% manual work)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Motor trades industry - panel beater - trade qualified	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Motor trades industry - production worker	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Motor trades industry - spray painter (trade qualified)	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Motor trades industry - spray painter, not trade qualified, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Motor trades industry - spray painter, not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Motor trades industry - trimmer (trade qualified)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Motor trades industry - trimmer, not trade qualified	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Motor trades industry - tyre and battery fitter - (min 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Motor trades industry - tyre and battery fitter (less than 2 years exp)	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Motor trades industry - wheel aligner	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Motor trades industry - wrecker (supervision only, no manual)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Motor trades industry - wrecker worker (not supervisor)	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Motorcycle - mechanic - not trade qualified , min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Motorcycle - mechanic - not trade qualified, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Motorcycle - mechanic (trade qualified)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Motorcycle - salesman	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Moulder	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Museum - attendant	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Museum - guide	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Museum - proprietor/curator	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Music teacher - school/college/university	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Music teacher - tutoring, fulltime, not working from home	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	Y
Music teacher - tutoring, not full time or working from home	MD	U	H1	STD	N	N	N	Y	Y	N	N	Y
Musical instrument sales	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Musician - fulltime, orchestra only, salaried employee	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Musician - other than fulltime salaried orchestra	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Nanny - not qualified / registered, or working from home	MD	U	H2	STD	N	N	N	Y	Y	N	N	N
Nanny - qualified, registered and not working from home	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Naturopath - not qualified / registered, or working from home	MD	U	H1	STD	N	N	N	Y	Y	N	N	Y
Naturopath - qualified with appropriate degree, registered in Australia, not working from home	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Neurologist	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Newsagent - deliveries, min 30 day wait and max 2 year benefit	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Newsagent - shop only	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Newspaper - compositor (computer based)	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Newspaper - editor	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Newspaper - Journalist, overseas or aerial	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Newspaper - Journalist, freelance or less than 5 years exp (no overseas or aerial)	MD	U	H4	STD	N	N	N	Y	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Newspaper - Journalist, salaried (no overseas or aerial, min 5 years exp), min 30 day waiting period	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Newspaper - office work	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Newspaper - photographer, overseas or aerial	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Newspaper - photographer, freelance or less than 5 years exp (no overseas or aerial)	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Newspaper - photographer, salaried (no overseas or aerial, min 5 years exp), min 30 day waiting period	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Newspaper - printer, not trade qualified, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Newspaper - printer, not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Newspaper - printer, trade qualified	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Nightclub owner	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Nurse (registered)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	Y
Nurse/Nurses' aide - working in prisons	MD	U	H5	STD	N	N	N	Y	Y	N	N	Y
Nursing home proprietor - manager, admin only	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Nursing home staff - nurses and carers	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	Y
Obstetrician	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Occupational health & safety officer, less than 10% field work	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Occupational health & safety officer, more than 10% field work	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Occupational therapist - degree qualified	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	Y
Occupational therapist - not degree qualified	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	Y
Office manager / management consultant - degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Office manager / management consultant - degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Office manager / management consultant - less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Oil & Gas Industry - Admin / management, no manual or field work, onshore or offshore in Australian waters only	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Oil & Gas Industry - All workers offshore working outside Australian waters	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Oil & Gas Industry - Control room operator, onshore or offshore in Australian waters only, less than 3 years industry exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Oil & Gas Industry - Control room operator, onshore or offshore in Australian waters only, min. 3 years industry exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Oil & Gas Industry - Distributor, no manual work, onshore or offshore in Australian waters only, less than 3 years industry exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Oil & Gas Industry - Distributor, no manual work, onshore or offshore in Australian waters only, min. 3 years industry exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Oil & Gas Industry - Driller, fully qualified with min 2 years exp, onshore only, less than 3 years industry exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Oil & Gas Industry - Driller, fully qualified with min 2 years exp, onshore only, min. 3 years industry exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Oil & Gas Industry - Driller, not fully qualified, or less than 2 years experience, or working offshore	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Oil & Gas Industry - Electrician, trade qualified, onshore or offshore in Australian waters only, less than 3 years industry exp	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Oil & Gas Industry - Electrician, trade qualified, onshore or offshore in Australian waters only, min. 3 years industry exp	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Oil & Gas Industry - Engineer (all types) - degree qualified, up to 10% manual work, onshore or offshore in Australian waters only, less than 3 years industry exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Oil & Gas Industry - Engineer (all types) - degree qualified, up to 10% manual work, onshore or offshore in Australian waters only, min. 3 years industry exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Oil & Gas Industry - Engineer, degree qualified, more than 10% manual work, onshore or offshore in Australian waters only, less than 3 years industry exp	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Oil & Gas Industry - Engineer, degree qualified, more than 10% manual work, onshore or offshore in Australian waters only, min. 3 years industry exp	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Oil & Gas Industry - Firefighter	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Oil & Gas Industry - Fitter / Maintenance worker, not trade qualified	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Oil & Gas Industry - Fitter / Maintenance worker, trade qualified, onshore or offshore in Australian waters only, less than 3 years industry exp	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Oil & Gas Industry - Fitter / Maintenance worker, trade qualified, onshore or offshore in Australian waters only, min. 3 years industry exp	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Oil & Gas Industry - Gas Tester, onshore or offshore in Australian waters only, less than 3 years industry exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Oil & Gas Industry - Gas Tester, onshore or offshore in Australian waters only, min. 3 years industry exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Oil & Gas Industry - Geologist / Geophysicist, not using explosives, onshore or offshore in Australian waters only, less than 3 years industry exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Oil & Gas Industry - Geologist / Geophysicist, not using explosives, onshore or offshore in Australian waters only, min. 3 years industry exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Oil & Gas Industry - Geologist / Geophysicist, using explosives, onshore or offshore in Australian waters only	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Oil & Gas Industry - Inspector, onshore or offshore in Australian waters only, less than 3 years industry exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Oil & Gas Industry - Inspector, onshore or offshore in Australian waters only, min. 3 years industry exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Oil & Gas Industry - Lab technician onshore or offshore in Australian waters only, less than 3 years industry exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Oil & Gas Industry - Lab technician onshore or offshore in Australian waters only, min. 3 years industry exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Oil & Gas Industry - Mechanic, trade qualified, onshore or offshore in Australian waters only, less than 3 years industry exp	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Oil & Gas Industry - Mechanic, trade qualified, onshore or offshore in Australian waters only, min. 3 years industry exp	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Oil & Gas Industry - Pipe layer / pipeline workers, not trade qualified or working offshore	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Oil & Gas Industry - Pipe layer / pipeline workers, trade qualified, onshore only, less than 3 years industry exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Oil & Gas Industry - Pipe layer / pipeline workers, trade qualified, onshore only, min. 3 years industry exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Oil & Gas Industry - Technician, not qualified	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Oil & Gas Industry - Technician, qualified and with no manual work, onshore or offshore in Australian waters only, less than 3 years industry exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Oil & Gas Industry - Technician, qualified and with no manual work, onshore or offshore in Australian waters only, min. 3 years industry exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Oil & Gas Industry - Technician, qualified, including manual work, onshore or offshore in Australian waters only, less than 3 years industry exp	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Oil & Gas Industry - Technician, qualified, including manual work, onshore or offshore in Australian waters only, min. 3 years industry exp	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Oil & Gas Industry - Trench digger	MD	U	H5	STD	N	N	N	Y	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Oncologist	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Ophthalmologist	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Optician/Optical dispenser	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Optometrist	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Optometrist - graduated within last 3 yrs	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Orderly	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Orthodontist	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Orthopaedic surgeon	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Osteopath - not qualified / registered, or working from home	MD	U	H1	STD	N	N	N	Y	Y	N	N	Y
Osteopath - qualified with appropriate degree and registered in Australia, not working from home	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Osteopath - qualified with appropriate degree and registered in Australia, not working from home, graduated within last 3 yrs	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Packer	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Paediatrician	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Painter - exterior, not trade qualified, up to 10m	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Painter - exterior, over 10m	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Painter - exterior, trade qualified, up to 10m	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Painter - interior, not trade qualified, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Painter - interior, not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Painter - interior, trade qualified	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Panel beater - not trade qualified, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Panel beater - not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Panel beater - supervisor (trade qualified, up to 10% manual work)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Panel beater - trade qualified	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Paralegal	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Paramedic	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	Y
Parking station attendant	MD	U	H2	STD	N	N	N	Y	Y	N	N	N
Parking warden	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Parole officer - not qualified and less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	Y
Parole officer - not qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	Y
Parole officer - qualified	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	Y
Passenger ship - officers and crew	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Pastry cook - not trade qualified, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Pastry cook - not trade qualified, min 2 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Pastry cook - trade qualified	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Pastry cook - trade qualified, supervisor, up to 10% manual work	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Patent attorney - degree qualified and registered	A1L	A1L	A1L	STD	Y	Y	N	Y	Y	Y	Y	N
Pathologist	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Pathology analyst	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	Y
Paver - (less than 2 years exp)	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Paver - (min 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Pawnbroker - (less than 2 years exp)	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Pawnbroker - (min 2 years exp)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Periodontist	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Personal assistant (office and admin duties only)	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Personal Trainer	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Pest exterminator (less than 2 years exp)	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Pest exterminator (min 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Pharmacist - degree qualified - retail/hospital	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	Y
Photo processing operator	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Photocopy store employee	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Photocopy technician	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Photographer - overseas or aerial	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Photographer - freelance (no overseas or aerial)	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Photographer - on location in Australia only, no aerial	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Photographer - salaried employee, press/TV news, no overseas	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Photographer - studio only	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Photographer - weddings and private functions only	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Photographic store - employee	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Photographic store - owner	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Physician	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Physicist	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Physiotherapist - graduated within last 3 yrs	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Physiotherapist - qualified with appropriate degree and member of APA	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Piano tuner - less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Piano tuner - min 2 years exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Picture framer	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Plasterer - not trade qualified, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Plasterer - not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Plasterer - trade qualified	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Plumber - not qualified, roof (up to 10m)	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Plumber - trade qualified, domestic (over 10m)	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Plumber - trade qualified, domestic (up to 10m)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Plumber - trade qualified, roof (up to 10m)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Podiatrist - degree qualified and registered in Australia (not working from home)	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Podiatrist - degree qualified and registered in Australia (not working from home), graduated within last 3 yrs	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Podiatrist - not qualified / registered, or working from home	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Police force	MD	U	H5	STD	N	N	N	Y	Y	N	N	Y
Porter	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Post office - customer service/counter	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Post office - office/admin only	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Post office sorter	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Potter - employee, not working from home, min 5 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Potter - self employed, not working from home, min 5 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Potter - working from home, or less than 5 years exp	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Priest	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Printer - not trade qualified (less than 2 years exp)	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Printer - not trade qualified (min 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Printer - trade qualified	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Printing - bookbinder	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Printing - office/clerical	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Prison - governor/admin staff (office and admin duties only)	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Prison - guard	MD	U	H5	STD	N	N	N	Y	Y	N	N	Y
Prison - maintenance staff	MD	U	H5	STD	N	N	N	Y	Y	N	N	Y
Prison - other workers	MD	U	H5	STD	N	N	N	Y	Y	N	N	Y
Prison - warden	MD	U	H5	STD	N	N	N	Y	Y	N	N	Y
Private investigator - Other	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Process worker - all industries	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Professional sportsperson - Athletics	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Professional sportsperson - Aviation sports	IC	U	IC	IC	N	N	N	IC	Y	N	N	N
Professional sportsperson - Baseball	MD	U	H4	STD	N	N	N	Y	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Professional sportsperson - Basketball / Netball	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Professional sportsperson - Boxing	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Professional sportsperson - Cricket	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Professional sportsperson - Cycling	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Professional sportsperson - Football (all codes)	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Professional sportsperson - Golf	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Professional sportsperson - Hockey (ice, grass)	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Professional sportsperson - Horse sports - Not including Rodeo or Steeplechase	IC	U	IC	STD	N	N	N	Y	Y	N	N	N
Professional sportsperson - Horse sports - Rodeo and/or Steeplechase	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Professional sportsperson - Martial arts	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Professional sportsperson - Motor car racing	IC	U	IC	IC	N	N	N	IC	Y	N	N	N
Professional sportsperson - Motor cycle racing	IC	U	IC	IC	N	N	N	IC	Y	N	N	N
Professional sportsperson - Surfing	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Professional sportsperson - Swimming	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Professional sportsperson - Tennis	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Professional sportsperson - Volleyball	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Proof reader - not salaried	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Proof reader - salaried employee	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Property industry - consultant (not developer or investor)	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Property industry - developer	MD	U	H1	STD	N	N	N	Y	Y	N	N	N
Property industry - investor	MD	U	H1	STD	N	N	N	Y	Y	N	N	N
Property industry - valuer (registered)	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Psychiatric nurse	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	Y
Psychiatrist	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Psychologist - Australian registered	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Psychologist - Australian registered, graduated within last 3 yrs	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Psychologist - not registered	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Public relations consultant - degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Public relations consultant - degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Public relations consultant - less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Publican - min 2 years exp, more than 20% bar work	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Publican - less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Publican - min 2 years exp, admin/supervision only, no bar work	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Publican - min 2 years exp, up to 20% bar work	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Publisher	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Purchasing officer	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Quality controller - no manual work	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Quantity surveyor - graduated within last 3 yrs	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Quantity surveyor - qualified with appropriate degree	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Quarantine officer	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Quarry manager - more than 10% manual work	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Quarry manager - up to 10% manual work	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Quarry worker	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Rabbi	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Radio repairman - trade qualified	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Radiographer	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Radiologist	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Radiotherapist	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Railway station employee / manager / master - office only	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Railway station, non office worker	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Ranger - forest/national park (no tree felling)	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Ranger - forest/national park (tree felling)	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Real estate agent - principal with 5 or more fulltime staff	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Real estate agent - sole trader or salesperson	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Real estate auctioneer - Australian registered	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Real estate developer	MD	U	H1	STD	N	N	N	Y	Y	N	N	N
Real estate valuer - Australian registered	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Receptionist	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Recruitment consultant - degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Recruitment consultant - degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Recruitment consultant - less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Referee / Umpire - full time	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Reflexologist - not qualified / registered, or less than 3 years exp	MD	U	H2	STD	N	N	N	Y	Y	N	N	N
Reflexologist - qualified with a min of 3 years exp (Australian registered)	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Refrigeration mechanic - not trade qualified, less than 2 years exp	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Refrigeration mechanic - not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Refrigeration mechanic - trade qualified	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Rehabilitation consultant	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Removalist	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Renderer - (min 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Renderer - less than 2 years exp	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Repairman - appliances (not trade qualified, less than 2 years exp)	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Repairman - appliances (not trade qualified, min 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Repairman - appliances (trade qualified)	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Repairman - office equipment (not trade qualified, less than 2 years exp)	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Repairman - office equipment (not trade qualified, min 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Repairman - office equipment (trade qualified)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Repairman - radio (not trade qualified, less than 2 years exp)	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Repairman - radio (not trade qualified, min 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Repairman - radio (trade qualified)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Repairman - television (not trade qualified, less than 2 years exp)	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Repairman - television (not trade qualified, min 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Repairman - television (trade qualified)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Reporter - salaried (no hazards, no overseas or aerial, min 5 years exp), min 30 day waiting period	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Restaurant - chef/cook (trade qualified, less than 5 years exp)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Restaurant - chef/cook (trade qualified, min 5 years exp)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Restaurant - chef/cook (unqualified, min 2 years exp)	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Restaurant - cook (unqualified, less than 2 years exp)	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Restaurant - kitchenhand	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Restaurant - maitre'd (no bar work/waiting)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Restaurant - owner (admin only, no cooking/waiting, min 2 years exp)	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Restaurant - owner (including cooking and/or waiting, min 2 years exp)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Restaurant - owner (less than 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Restaurant - wait staff, fulltime, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Restaurant - wait staff, not fulltime or less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Retail / Shop - antiques, deliveries	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Retail / Shop - antiques, restoration	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Retail / Shop - antiques, sales only	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - aquarium	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - art gallery	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - art supplies	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - bicycle (sales only)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - bicycles (including repairs)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - books	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - brass/copper goods	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - cafe - employee (no food preparation, min 2 years exp)	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Retail / Shop - cafe - employee or proprietor, less than 2 years experience	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Retail / Shop - cafe - employee or proprietor, with food preparation, min 2 years experience	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Retail / Shop - cafe - proprietor (no food preparation, min 2 years exp)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - cake shop/patisserie (sales only)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - camping and outdoor goods	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - cards	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - carpets and floor coverings (no laying or lifting)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - chemist shop (assistant)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	Y
Retail / Shop - china	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - clothing	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - computer software/supplies	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Retail / Shop - confectionery	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - curtain (sales only)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - delicatessen (less than 2 years exp)	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Retail / Shop - delicatessen (min 2 years exp)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - disposal	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - duty free	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - electrical goods (sales only)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - electronics	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - fast food employee, or proprietor with less than 2 years exp	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Retail / Shop - fast food proprietor, min 2 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Retail / Shop - fishmonger (less than 2 years exp)	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Retail / Shop - fishmonger (min 2 years exp)	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Retail / Shop - florist (sales only, no deliveries)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - florist deliveries	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - footwear	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - fruiterer	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Retail / Shop - furnishings retailer (cushions, fabrics, not furniture)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - furniture retailer (new furniture, deliveries)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Retail / Shop - furniture retailer (new furniture, manual work, no deliveries)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - furniture retailer (new furniture, sales only)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - furniture retailer (used, sales only)	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Retail / Shop - garden shop / nursery, plant/garden workers, not trade qualified and less than 2 years exp	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Retail / Shop - garden shop / nursery, plant/garden workers, not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Retail / Shop - garden shop / nursery, plant/garden workers, trade qualified	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - garden shop / nursery, proprietor/owner, including plant/garden work	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - garden shop / nursery, proprietor/owner, including sales	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - garden shop / nursery, proprietor/owner, office management / supervision only	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - garden shop / nursery, sales only	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - general store	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Retail / Shop - Gift shop - proprietor or employee (sales only)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - glassware	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - grocer	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Retail / Shop - gunsmith	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - haberdasher	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - hardware, sales only	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - hardware, yard worker	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Retail / Shop - health food	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - hobby	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - ice cream parlour, employee, or proprietor with less than 2 years exp	MD	U	H3	STD	N	N	N	Y	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Retail / Shop - ice cream parlour, proprietor (min 2 years exp)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - jeweller (less than 2 years exp)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - jeweller (min 2 years exp)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - juice bar	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - lawnmower (sales only)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - lawnmower service repairs	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Retail / Shop - light fittings	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - lingerie	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - liquor store (min 2 years exp)	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Retail / Shop - manchester	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - milk bar employee, or proprietor with less than 2 years exp	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Retail / Shop - milk bar proprietor (min 2 years exp)	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Retail / Shop - milliner (less than 5 years exp)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - milliner (min 5 years exp)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - motor vehicle accessories and spare parts	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - music/CDs/DVDs sales (not rental)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - musical instruments	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - newsagent (deliveries), min 30 day wait and max 2 year benefit	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - newsagent (sales only)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - office supplies/stationery	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - outdoor supplies	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Retail / Shop - paint/wallpaper	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - pawnbroker (less than 2 years exp)	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Retail / Shop - pawnbroker (min 2 years exp)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - pet shop	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - photocopy (sales only)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - photocopying repairs	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - photographic	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - pizza bar (less than 2 years exp)	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Retail / Shop - pizza bar (min 2 years exp)	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Retail / Shop - produce merchant	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - shoe shop (retail sales, no repairs)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - soft furnishings	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - sporting goods	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - stationery (no deliveries)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - swimming pool supplies	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - takeaway food proprietor (less than 2 years exp)	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Retail / Shop - takeaway food proprietor (min 2 years exp)	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Retail / Shop - tobacconist	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - toys	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Retail / Shop - video/dvd sales and hire	MD	U	H1	STD	N	N	N	Y	Y	N	N	N
Retiree	MD	U	H1	STD	N	N	N	Y	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Rheumatologist	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Rigger - over 10m	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Rigger - up to 10m	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Road marker/painter only	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Road worker	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Rock driller	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Rubbish contractor - driving truck only	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	Y
Rubbish contractor - manual loading/unloading	MD	U	H5	STD	N	N	N	Y	Y	N	N	Y
Saddle maker - not trade qualified, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Saddle maker - not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Saddle maker - trade qualified	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Sailmaker - not trade qualified, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Sailmaker - not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Sailmaker - trade qualified	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Sales representative - including some deliveries	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Sales representative - including travel (no deliveries)	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Sales representative - office/phone based only	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Salvage officer/crew - diving	U	U	U	5	N	N	N	N	N	N	N	N
Salvage officer/crew - no diving	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Sandblaster	MD	U	H5	STD	N	N	N	Y	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Sawmill supervisor - no manual work	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Sawmill worker	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Scaffold worker - over 10m	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Scaffold worker - up to 10m	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
School inspector	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
School office staff	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Scientist - field work	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Scientist - office/lab work - degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Scrap metal dealer	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Scrap metal worker	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Screen printer - not trade qualified, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Screen printer - not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Screen printer - trade qualified	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Scriptwriter	MD	U	H1	STD	N	N	N	Y	Y	N	N	N
Sculptor	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Seaman	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Search and rescue worker	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Second hand dealer - deliveries	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Second hand dealer - sales only, less than 2 years exp	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Second hand dealer - sales only, min 2 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Secretary	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Security guard - armed	MD	U	H5	STD	N	N	N	Y	Y	N	N	Y
Security guard - unarmed	MD	U	H5	STD	N	N	N	Y	Y	N	N	Y
Security installer	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Sewage plant worker	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Sex industry - all workers	U	U	U	U	N	N	N	N	N	N	N	N
Shearer	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Sheep classer	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Sheet metal worker - not trade qualified, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Sheet metal worker - not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Sheet metal worker - trade qualified	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Ship Chandler/Boating supplies - admin / management only	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Ship Chandler/Boating supplies - salesperson	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Ship's skipper	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Shipwright	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Shipyards worker - not trade qualified, or less than 2 years exp	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Shipyards worker - skilled worker (trade qualified with a min 2 years exp)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Shoe maker/repairer	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Shopfitter - not trade qualified, less than 2 years exp	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Shopfitter - not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Shopfitter - trade qualified	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Shower screen installer - not trade qualified and less than 2 years exp	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Shower screen installer - trade qualified or min 2 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Sign erector - over 10m	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Sign erector - up to 10m	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Sign writer - over 10m	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Sign writer - up to 10m	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Singer	MD	U	H2	STD	N	N	N	Y	Y	N	N	N
Skylight fitter - not trade qualified	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Skylight fitter - trade qualified (over 10m)	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Skylight fitter - trade qualified (up to 10m)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Slaughterer	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Social worker - Qualified, Field Work	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	Y
Social worker - Qualified, Office only	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	Y
Soft drink deliveries - less than 3 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Soft drink deliveries - min 3 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Soil technician - Field or manual work	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Soil technician - lab only	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Solar panel installer - less than 10m	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Solar panel installer - more than 10m	MD	U	H5	2	N	N	N	100 %	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Solicitor	A1L	A1L	A1L	STD	Y	Y	N	Y	Y	Y	Y	N
Solicitor - graduated within last 3 yrs	A1L	A1L	A1L	STD	Y	Y	N	Y	Y	Y	Y	N
Sonographer	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Speech pathologist - degree qualified	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Speech therapist - degree qualified	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Spray painter - not trade qualified, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Spray painter - not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Spray painter - trade qualified	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Stable hand - horses	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Stage hand	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Statistician, degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Statistician, degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Statistician, less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Steel erector/fixer - over 10m	MD	U	H5	2	N	N	N	100%	Y	N	N	N
Steel erector/fixer - up to 10m	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Steeplejack	MD	U	H5	2	N	N	N	100%	Y	N	N	N
Stenographer	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Stevedore	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Stockman	MD	U	H5	STD	N	N	N	Y	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Stockyard worker	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Stonemason - not trade qualified	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Stonemason - trade qualified	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Store detective/security - armed	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Store detective/security - unarmed	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Storeman	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Strapper	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Student	MD	U	H1	STD	N	N	N	Y	Y	N	N	N
Stuntman	IC	U	IC	IC	N	N	N	IC	Y	N	N	N
Submariner	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Supermarket - admin/office only	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Supermarket - cashiers	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Supermarket - cold room	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Supermarket - deliveries, fulltime	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Supermarket - large store manager	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Supermarket - manager	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Supermarket - meat/poultry/fish	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Supermarket - produce	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Supermarket - shelf stockist, fulltime	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Surgeon	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Surveyor - flying duties	MD	U	H5	STD	N	N	N	Y	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Surveyor - land, no flying	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Surveyor - marine, no diving	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Surveyor - office only, degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Surveyor - office only, degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Surveyor - office only, less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Surveyor - with underwater diving	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Swimming pool - attendant	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Swimming pool - cleaner/maintenance	MD	U	H4	STD	N	N	N	Y	Y	N	N	Y
Swimming pool - manager (no manual work, min 3 years exp), min 30 day wait and max 2 year benefit	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Swimming pool builder - less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Swimming pool builder - min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Switchboard operator	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Systems analyst	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Tab agent	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
TAFE inspector	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
TAFE teacher / lecturer - manual work or field work	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
TAFE teacher / lecturer - no manual work or field work	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Tailor - not working from home, less than 5 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Tailor - not working from home, min 5 years exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Tailor - working from home	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Tanner	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Tattooist	MD	U	H5	STD	N	N	N	Y	Y	N	N	Y
Taxidermist	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Teacher - pre-school	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	Y
Teacher - school (inspector)	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Teacher - school (primary)	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Teacher - school/college (admin)	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Teacher - school/college (agriculture)	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	Y
Teacher - school/college (cooking/home science)	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	Y
Teacher - school/college (department head)	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Teacher - school/college (horticulture)	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	Y
Teacher - school/college (physical education/swimming)	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	Y
Teacher - school/college (principal)	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	Y
Teacher - school/college (vice principal)	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Teacher - school/university/college (manual subjects)	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	Y
Teacher - school/university/college (maths, science, or the arts)	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Teacher - school/university/college (metal work, wood work)	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	Y
Teacher - school/university/college (music)	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Teacher - school/university/college (non manual subjects)	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Teacher's aide/teacher's helper	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	Y

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Telephone - linesperson (over 10m)	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Telephone - linesperson (up to 10m)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Telephone installer/repairer	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Telephone technician	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Telephonist	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Theatre - admin staff	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Theatre - electrician/technician	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Theatre - manager (no manual work)	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Theatre - projectionist	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Theatre - stage manager	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Theatre - ticket seller/confectionery seller	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Theatre - usher, fulltime	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Theatre - usher, not fulltime	MD	U	H1	STD	N	N	N	Y	Y	N	N	N
Timber merchant - admin (no manual work)	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Timber merchant - manual work, less than 5 years exp	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Timber merchant - manual work, min 5 years exp	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Tobacconist	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Toolmaker - not trade qualified, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Toolmaker - not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Toolmaker - trade qualified	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Tour guide	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Town planner - qualified with appropriate degree	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Toxicologist	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Trades assistant	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Train - conductor	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Train - driver	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Train - guard	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Tram - conductor	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Tram - driver	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Tram - guard	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Tramway worker	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Translator - degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Translator - degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Translator - less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Travel agent	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Tree feller/lopper - over 10m	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Tree feller/lopper - up to 10m	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Tree surgeon - not trade qualified or less than 2 years exp, over 10m	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Tree surgeon - not trade qualified or less than 2 years exp, up to 10m	MD	U	H5	STD	N	N	N	Y	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Tree surgeon - trade qualified, min 2 years exp, over 10m	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Tree surgeon - trade qualified, min 2 years exp, up to 10m	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Truck driver - interstate (long distance)	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Truck driver - local vendor (light goods only)	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Tugboat crew	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Tugboat operator	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Tunneller	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Tupperware sales - full time, min 3 years exp	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Tupperware sales - not full time or less than 3 years exp	MD	U	H2	STD	N	N	N	Y	Y	N	N	N
Tutor - school, fulltime, not working from home	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Tutor - school, not full time, or working from home	MD	U	H1	STD	N	N	N	Y	Y	N	N	N
Tutor - university	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Typesetter - computer based	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Typist	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Tyre - sales (manual work)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Tyre - sales (no manual work)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Tyre and battery - fitter	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Underground construction	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Undertaker - director (no driving/embalming)	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Undertaker - driver/pallbearer	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	Y

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Undertaker - embalming	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	Y
Underwriter	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Unemployed	MD	U	H1	STD	N	N	N	Y	Y	N	N	N
University - Dean	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
University inspector	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
University lecturer / professor - manual work or field work	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
University lecturer / professor - office / classroom only, degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
University lecturer / professor - office / classroom only, degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
University lecturer / professor - office / classroom only, less than 2 years experience, or earning less than \$100k	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
University staff - admin	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
University staff - tutor	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Unspecified occupation - A1 - White collar professionals, degree and min 2 years exp (or no degree and 5 years exp), earning over \$120k	A1	A1	A1	STD	Y	Y	N	Y	Y	Y	Y	N
Unspecified occupation - A1L - Qualified practitioners in the legal field	A1L	A1L	A1L	STD	Y	Y	N	Y	Y	Y	Y	N
Unspecified occupation - A1M - Qualified practitioners in the medical field	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Unspecified occupation - A2 - White collar professionals, degree and min 2 years exp (or no degree and 5 years exp), earning between \$100k-\$120k	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Unspecified occupation - A3 - Office based occupations that involve no manual or field work	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Unspecified occupation - A4 - Professional/technical occupations that involve car travel/field work	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Unspecified occupation - B1 - Occupations involving limited light manual work or supervision of manual labour	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Unspecified occupation - B2 - Tradespeople and other qualified manual workers	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Unspecified occupation - B3 - Skilled manual workers in higher risk trades, with at least two years experience	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Unspecified occupation - SR - Semi-skilled workers in high risk occupations	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Upholsterer - not trade qualified, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Upholsterer - not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Upholsterer - trade qualified	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Urologist	A1M	A1M	A1M	STD	Y	Y	N	Y	Y	Y	Y	Y
Valet	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Valuer - livestock (no manual work)	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Valuer, registered - other (no manual work)	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Valuer, registered - property	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Vending machine servicer	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Vet/vet surgeon - graduated within last 3 yrs	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Veterinary assistant - large animals	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Veterinary assistant - small animals	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Veterinary nurse - large animals (qualified with appropriate degree)	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Veterinary nurse - small animals (qualified with appropriate degree)	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Veterinary surgeon - large animals	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Veterinary surgeon - small animals	A2	A2	A2	STD	Y	Y	N	Y	Y	Y	Y	N
Vicar	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Video duplicator/editor - not working from home, min 5 years experience, min 30 day wait and max 2 year benefit	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	N
Video duplicator/editor - working from home, or less than 5 years experience	MD	U	H1	STD	N	N	N	Y	Y	N	N	N
Vigneron	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Vineyard - owner	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Vineyard - worker	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Viticulturist - owner/manager	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Waiter/waitress - fulltime (min 2 years exp)	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Waiter/waitress - not full time or less than 2 years exp	MD	U	H3	STD	N	N	N	Y	Y	N	N	N
Wallpaper hanger - not trade qualified, less than 2 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N
Wallpaper hanger - not trade qualified, min 2 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Wallpaper hanger - trade qualified	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Wards man	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Warehouse manager - admin/supervisor, up to 10% manual work	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Warehouse person	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Washing machine mechanic - trade qualified	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Watchmaker	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Weaver - not working from home, min 5 years exp	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Weaver - working from home, or less than 5 years exp	MD	U	H4	STD	N	N	N	Y	Y	N	N	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Welder - not trade qualified, less than 2 years exp, up to 10m	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Welder - not trade qualified, min 2 years exp, up to 10m	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Welder - trade qualified, up to 10m	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Welder - working over 10m	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Welfare officer - degree qualified	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	Y
Welfare officer - not degree qualified	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	Y
Well borer and sinker - water or mineral (local)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Wharf worker	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Window cleaner - less than 2 years exp, up to 10m	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Window cleaner - min 2 years exp, up to 10m	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Window cleaner - working over 10m	MD	U	H5	2	N	N	N	100 %	Y	N	N	N
Window dresser	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Window tinter	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Windscreen fitter - trade qualified	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Windscreen repairer	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Wine maker	B2	B2	B2	STD	Y	Y	N	Y	Y	Y	Y	N
Wine merchant - sales (manual work)	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Wool buyer - office only	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N
Wool buyer - with work travel	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N
Wool classer	B1	B1	B1	STD	Y	Y	N	Y	Y	Y	Y	N

ZURICH OCCUPATION LISTING



Occupation	TPD Occ code	IP Occ code	Health Events	Cover								
				Life/Trauma	TPD				Health Events	Income Safeguard	BEX	Needle
					Any	Own	Dom	MD				
Wrecker - manual worker	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Wrecker - supervision only (no manual work)	SR	SR	SR	STD	Y	N	N	Y	Y	Y	Y	N
Writer	MD	U	H1	STD	N	N	N	Y	Y	N	N	N
X-ray technician	A4	A4	A4	STD	Y	Y	N	Y	Y	Y	Y	Y
Zookeeper - not qualified	MD	U	H5	STD	N	N	N	Y	Y	N	N	N
Zookeeper - qualified	B3	B3	B3	STD	Y	N	N	Y	Y	Y	Y	N
Zoologist - no overseas travel or field work	A3	A3	A3	STD	Y	Y	N	Y	Y	Y	Y	N

ZU24280 - DARN-017991-2021