



Occupational ratings guide for insurance

MLC MasterKey Business Super
MLC MasterKey Personal Super
MLC MasterKey Super Fundamentals

Preparation date
1 July 2017

Issued by The Trustee
NULIS Nominees (Australia) Limited
ABN 80 008 515 633 AFSL 236465

The Fund
MLC Super Fund
ABN 70 732 426 024

The Insurer
Insurance is issued by MLC Limited
ABN 90 000 000 402 AFSL 230694



This guide is to assist with classifying occupations for the purpose of obtaining insurance through MLC MasterKey Business Super, MLC MasterKey Personal Super or MLC MasterKey Super Fundamentals.

MLC MasterKey Super Fundamentals' insurance is offered to MasterKey Super Fundamentals members under insurance policies issued to the Trustee by MLC Limited ABN 90 000 000 402, AFSL 230694 (the Insurer). The insurance cover provided is subject to the terms and conditions contained in the insurance policies (policies) issued to the Trustee by the Insurer. The terms and conditions of the policies prevail over any inconsistent information in the Product Disclosure Statement (PDS) or this Insurance Guide. The insurance information provided in the PDS and the Insurance Guide is based on the policies issued by the Insurer, and information provided by the Insurer about the operation of the policies. The Insurer has given and not withdrawn its consent for this information to be included in the PDS and the Insurance Guide in the form and context in which it appears. The Insurer is only responsible for insurance related items in the PDS and the Insurance Guide. Insurance benefits will only become payable if the Insurer accepts the relevant claim. Payment of any approved claim will be made by the Insurer to the Trustee and any insured benefit and any account balance can only be paid to you by the Trustee when a condition of release under the Superannuation Industry (Supervision) Act 1993 is met.

Occupational ratings guide for insurance

Occupation classifications are determined not by job title but by duties.

This guide covers a wide variety of occupations.

In some cases, determining the occupation classification may be straightforward, for example, as for an accountant or a professional football player, while in other cases, the classification may be a little more complex.

Determining occupation classification

An occupation classification is determined by duties performed, not by the job title. For example, the managing director of a small construction company who is a licensed plumber by trade and who performs manual work on building sites is not classified as white-collar professional because of his title as managing director.

Rather, he is classified as blue collar due to his manual duties as a plumber.

We always consider full details of the actual duties when classifying the occupation and not on the basis of general terms such as 'company director', 'manager', 'contractor', 'driver' or 'labourer' alone. The business or industry should be considered together with the particular occupation.

Unlisted occupations

Occupations not included in this guide should be rated in accordance with other similar listed occupations.

Two occupations

If two or more occupations are performed, duties of the occupation that represents the higher risk will determine the occupation classification. For example, a clerk who has a second job as a waiter would be rated as heavy blue collar. Consideration will be given to a more favourable rating where the person spends less than 20% of their total work time in the more hazardous occupation.

Employers in MLC MasterKey Business Super

When providing details of your employees' occupations to us, you may not be aware of an employee's second occupation.

Where this is the case, you need only classify the person on the basis of the information known to you.

When you've identified the correct classification for the occupation of your employee, you'll need to provide us with this information. If you're a user of MLC SuperEzy (our Internet payment facility) this can be provided online, or be provided at the time you send us details of any new employees you wish to enrol in your MLC MasterKey Business Super Plan.

Employment status categories

Part time workers

Regardless of the occupation rating, income protection insurance isn't available if working less than 15 hours per week.

Casual, Seasonal or contract workers

Regardless of the occupation rating, income protection insurance isn't available.

Members in fixed term employment

If eligible for income protection insurance, the income protection benefit period is limited to the remainder of the contracted period of employment.

Rating classification and description

Classifications are grouped in the following categories.

Professional collar

To be accepted in this classification, you must be in one of the occupations listed in this category.

The classification may also apply to degree-qualified business executives, who are well established and earning a net minimum of \$100,000 pa in addition to the requirements outlined for the White collar classification.

White collar

To be accepted in this classification, you must be in one of the occupations listed in this category.

Alternatively you should be in a similar occupation with either no manual duties or very light-skilled duties such as bank tellers or dental nurses. These occupations should meet the following requirements:

- Have no exposure to unusual occupational hazards; and
- An emphasis on mental rather than physical work.

This classification includes office staff and salespeople not engaged in heavy lifting or deliveries.

Light blue collar

This classification includes jobs with less than 20% light manual work or direct supervision of manual workers.

For example, a site foreman who spends the majority of time in a site office or performing supervision duties.

Blue collar

This classification consists mainly of certified or licensed tradesmen doing skilled specialised manual work.

Heavy blue collar

This classification consists of jobs that perform manual but not hazardous work.

Special risk

This classification includes jobs in hazardous occupations or in occupations which present special difficulties in assessing the insurer's risk.

Not insurable

This classification consists of jobs in occupations so hazardous that the insurer is unable to accept the risk.

If you have any questions on the above, please call **132 652**.

Occupation classifications

Key to occupation classifications

Definition	Code
Refer to Underwriting — this occupation requires individual consideration. If in this classification, applicants won't be eligible for MLC Lifestage insurance when joining MLC MasterKey Super Fundamentals. Please call us on 1800 080 188 to speak to our underwriters.	R
Rate for occupation – rated according to the your usual occupation. For example if you're a qualified electrician working in mining and classified as ' Mining – surface worker – qualified ' then you can be rated for your usual occupation, electrician.	RFO

	Classification
Abattoir – supervisor	Heavy blue collar
Abattoir – worker or slaughterer	Not insurable
Accountant	Professional collar
Accounts clerk or bookkeeper	White collar
Actor or actress	Not insurable
Actuary	Professional collar
Acupuncturist (qualified Aust registered)	Professional collar
Advertising executive (degree qualified)	Professional collar
Aerobics instructor	Heavy blue collar
Agricultural contractor (established > 3 years)	Special risk
Agronomist	Professional collar
Air conditioning installer	Blue collar
Alarm installer	Blue collar
Ambulance officer or driver	Heavy blue collar
Amusement parlour or centre	Blue collar
Amway salesperson – full time	White collar
Amway salesperson – part time	Special risk
Anaesthetist	Professional collar
Animal breeder	Heavy blue collar
Animal groomer	Heavy blue collar
Animal shooter	Not insurable
Animal trainer	Special risk
Announcer – radio or television	Not insurable
Antenna erector	Special risk
Antique dealer – delivery	Heavy blue collar
Antique dealer – restoration	Blue collar
Antique dealer – sales and office	White collar

	Classification
Apiarist or beekeeper	Heavy blue collar
Aquarium shop worker	Blue collar
Archaeologist – field work	Blue collar
Archaeologist – office only	Professional collar
Architect (qualified)	Professional collar
Armed Services – All ranks (no special hazards)	Not insurable
Armed Services – Navy divers (no special hazards)	Not insurable
Armed Services – Navy submariners	Not insurable
Armoured van driver	Special risk
Art dealer	White collar
Artist – commercial only	White collar
Artist – painter or sculptor	Not insurable
Artist supplies shop worker	White collar
Asbestos worker	Not insurable
Asphalt layers	Special risk
Assessor – insurance	White collar
Astronomer	Professional collar
Auctioneer	White collar
Audiologist, Audiometrist	Professional collar
Auditor (tertiary qualified)	Professional collar
Author	Not insurable
Auto electrician	Blue collar
Aviation industry air traffic controller	Not insurable
Aviation industry aircraft maintenance – refueller, security, unskilled worker	Special risk
Aviation industry aircraft maintenance – qualified, skilled worker	Blue collar

Occupation classifications

	Classification
Aviation industry ground staff – baggage handler or porter	Special risk
Aviation industry ground staff – cleaner	Heavy blue collar
Aviation industry ground staff – management and clerical	White collar
Aviation, agriculture or cattle mustering	Not insurable
Aviation or balloonists – professionals	Not insurable
Aviation or charter (professional pilot)	Not insurable
Aviation instructor	Not insurable
Aviation military pilots and crew	Not insurable
Aviation parachutists – instructors	Not insurable
Aviation parachutists – military (not special air services)	Not insurable
Aviation regular public transport (pilots and crew)	Not insurable
Aviation test pilots	Not insurable
Avon sales person	R
Baby shop worker	White collar
Backhoe, bobcat, bulldozer – others	Special risk
Backhoe, bobcat, bulldozer – owner or operator est. 3 years	Heavy blue collar
Bailiff	Blue collar
Baker	Blue collar
Bakery - supervisor	Light blue collar
Bank, building society, credit union – security staff	Special risk
Bank, building society, credit union – manager, clerk, teller	White collar
Barber	Light blue collar
Barrister	White collar
Bartender	Special risk
Battery fitting	Heavy blue collar
Beach inspector	Heavy blue collar
Beautician – salon only	Blue collar
Beautician – working from home or mobile	Not insurable
Bedding store worker	White collar

	Classification
Beekeeper or apiarist	Heavy blue collar
Bicycle store worker	Blue collar
Biochemist	Professional collar
Biologist (no field work)	Professional collar
Biologist, Marine (field work, no diving)	Light blue collar
Blacksmith or farrier	Special risk
Blaster or explosives handler	Not insurable
Blind, awning, screen – manufacturer or installer	Blue collar
Blind, awning, screen – supervising, quoting (up to 20% light manual only)	Light blue collar
Boarding house owner	Special risk
Boat builder	Heavy blue collar
Boating equipment supply or chandler	White collar
Bobcat, backhoe or bulldozer – other	Special risk
Bobcat, backhoe or bulldozer – owner operator established 3 yrs	Heavy blue collar
Boilermaker	Blue collar
Book shop worker	White collar
Bookbinder	Blue collar
Bookkeeper	White collar
Bookmaker (licensed)	Special risk
Bootmaker	Blue collar
Botanist	Professional collar
Bottle dealer	Special risk
Brassware shop worker	White collar
Bread or cake shop worker	Blue collar
Brewing industry – chemist	Professional collar
Brewery – labourer	Special risk
Brewery – supervisor	Blue collar
Bricklayer	Special risk
Bricklayer's labourer	Special risk
Brickworks employee – unskilled	Special risk
Builder (qualified)	Blue collar

	Classification
Builder's labourer	Special risk
Building industry – air conditioning installer	Blue collar
Building industry – antenna erector	Special risk
Building industry – architect	White collar
Building industry – backhoe, bobcat, bulldozer others	Special risk
Building industry – backhoe, bobcat, bulldozer owner, operator est >3 yrs	Heavy blue collar
Building industry – bricklayer	Special risk
Building industry – bricklayer's labourer	Special risk
Building industry – builder's labourer	Special risk
Building industry – cabinet maker – qualified	Blue collar
Building industry – carpenter – qualified	Blue collar
Building industry – ceiling fixer	Heavy blue collar
Building industry – cement renderer	Special risk
Building industry – concrete cutter	Special risk
Building industry – concrete worker	Special risk
Building industry – construction supervisor	Blue collar
Building industry – crane operator	Special risk
Building industry – decorator	Heavy blue collar
Building industry – demolition worker (no explosives)	Special risk
Building industry – draftsman (qualified)	White collar
Building industry – drainer	Heavy blue collar
Building industry – earthmovers – others	Special risk
Building industry – earthmovers – owner operator est. 3 yrs	Heavy blue collar
Building industry – electrician	Blue collar
Building industry – elevator mechanic	Heavy blue collar
Building industry – foreman, supervisor (no manual work)	Light blue collar
Building industry – glazier	Heavy blue collar
Building industry – handyman	Special risk
Building industry – house stumper	Special risk

	Classification
Building industry – joiner – qualified	Blue collar
Building industry – labourer	Special risk
Building industry – lift erector or mechanic	Heavy blue collar
Building industry – painter	Heavy blue collar
Building industry – paver	Special risk
Building industry – plasterer	Special risk
Building industry – plumber – other	Blue collar
Building industry – plumber – roof	Special risk
Building industry – riggers	Special risk
Building industry – roof worker-tiler, plumber, repairer	Special risk
Building industry – steel erector or fixer	Special risk
Building industry – tiler-floors and walls	Special risk
Building industry – tiler-roof	Special risk
Bus driver or conductor – interstate	Special risk
Bus driver or conductor – local	Heavy blue collar
Business executive (degree qualified, earning net min. \$100,000)	Professional collar
Butcher – qualified (no slaughtering)	Blue collar
Butler	Blue collar
Cabinet maker – qualified	Blue collar
Cafe – owner or worker	Heavy blue collar
Cameraman – aviation	R
Cameraman – other	Blue collar
Cameraman – studio	White collar
Cane shop worker	White collar
Canvas goods manufacturer	Heavy blue collar
Caravan park owner	Special risk
Card shop worker	White collar
Cardiologist	Professional collar
Caretaker	Special risk
Carnival – owner or employee	Not insurable
Carpenter – qualified	Blue collar

Occupation classifications

	Classification
Carpenter – not qualified, less than 5 years	Heavy blue collar
Carpet layer	Special risk
Carpet, floor coverings store – sales only	White collar
Cartographer	White collar
Cashier – financial institution	White collar
Cashier – supermarket	Blue collar
Casino (government licensed) – senior management, clerical, cashier	White collar
Casino (government licensed) – bar staff, security staff	Special risk
Casino (government licensed) – croupier	Blue collar
Casino (government licensed) – waiter	Heavy blue collar
Caterer	Blue collar
Ceiling fixer	Heavy blue collar
Chauffeur	Blue collar
Chef	Blue collar
Chemist – industrial, non hazardous	Professional collar
Chemist – other	R
Chemist – pharmacy	White collar
Chemist shop – pharmacist, shop assistant	White collar
Child or day care centre – not working at home – qualified	White collar
Child or day care centre – other	R
China and glassware shop	White collar
Chiropodist	White collar
Chiropractor – government registered	White collar
Chiropractor – other	R
Circus worker or performer	Not insurable
Cleaner – brick, street, window – city or industrial	Special risk
Cleaner – cleaner, office, factory or school – carpet suburban home, window – suburban home only	Heavy blue collar
Clergyman	White collar
Clerk	White collar

	Classification
Clothing industry – fashion designer (not working at home), management (no manual work), salesperson (no deliveries)	White collar
Clothing industry – patternmaker, tailor or dressmaker (shop department store)	Heavy blue collar
Clothing industry – process worker or machinist, tailor or dressmaker working at home	Special risk
Club employees – bar staff, security staff	Special risk
Club employees – clerical and senior management	White collar
Club employees – waiter	Heavy blue collar
Coffee lounge	Heavy blue collar
Commercial artist	White collar
Commercial traveller	White collar
Commodity broker	White collar
Compositor	White collar
Computer industry – analyst, consultant, programmer (degree qualified)	Professional collar
Computer industry - keyboard operator, sales, systems operator/administrator, technician	White collar
Computer shop	White collar
Concrete worker	Special risk
Confectionery shop	White collar
Cook	Heavy blue collar
Conveyancer	White collar
Conveyancer (degree qualified)	Professional collar
Coroner	Professional collar
Correctional Officer	Special risk
Courier – driver – other	Special risk
Courier – driver-owner establish 2 years	Heavy blue collar
Courier – motorcycle or bicycle	Not insurable
Crane operator	Special risk
Crayfisherman	Not insurable
Curator (museum, art gallery, library)	White collar

	Classification
Customs agent – clerical	White collar
Customs agent (other than clerical)	Light blue collar
Customs officer	White collar
Customs officer (field work)	Light blue collar
Dance instructor	Heavy blue collar
Debt collector – not repossessions	Blue collar
Debt collector – repossessions	Special risk
Delicatessen	Blue collar
Demolition worker (no explosives)	Special risk
Dental hygienist or therapist	White collar
Dental nurse	White collar
Dental or orthodontic technician	White collar
Dentist	White collar
Department store – cleaner	Heavy blue collar
Department store – clerical, sales, senior management	White collar
Department store – deliveries, storeman	Special risk
Dermatologist	Professional collar
Diamond cutter, polisher, setter	Blue collar
Die maker	Blue collar
Dietician (qualified and registered)	Professional collar
Disposal store – sales	White collar
Diving – construction, bridge, dams, dock, pier	Not insurable
Diving – instructor (professional)	Not insurable
Diving – professional deep sea exploration	Not insurable
Diving – professional – abalone	Not insurable
Diving – professional, military (no bomb disposal) or police	Not insurable
Dock worker or stevedore	Special risk
Doctor	White collar
Draftperson – qualified	White collar
Drainer	Heavy blue collar

	Classification
Drillers (water and mineral sample, not offshore)	Special risk
Driver – ambulance	Heavy blue collar
Driver – armoured car	Special risk
Driver – bus – local	Heavy blue collar
Driver – bus – long distance or interstate	Special risk
Driver – chauffeur	Blue collar
Driver – courier – car, van other	Special risk
Driver – courier – car, van owner established 2 years	Heavy blue collar
Driver – courier – motorcycle or bicycle	Not insurable
Driver – crane driver	Special risk
Driver – dairy deliveryman or milkman	Heavy blue collar
Driver – driving instructors	Blue collar
Driver – explosive	Not insurable
Driver – forklift	Heavy blue collar
Driver – garbage collections	Special risk
Driver – hire car owner or driver	Heavy blue collar
Driver – logging	Special risk
Driver – petrol or petroleum products	Special risk
Driver – removalists	Special risk
Driver – taxi other	Special risk
Driver – taxi owner driver establish 2 years	Heavy blue collar
Driver – tow truck	Special risk
Driver – truck and van – local establish 2 years	Heavy blue collar
Driver – truck and van – local other	Special risk
Driver – truck and van – long distance or interstate	Not insurable
Dry cleaning	Blue collar
Duty free shop worker	White collar
Earthmovers – others	Special risk
Earthmovers – owner operator established 3 years	Heavy blue collar
Economist	Professional collar

Occupation classifications

	Classification
Editor – films, newspapers (etc)	White collar
Electrical goods retailer – delivery	Special risk
Electrical goods retailer – light manual	Blue collar
Electrical goods retailer – sales	White collar
Electrician	Blue collar
Electronic supply store – sales	White collar
Electroplater	Blue collar
Elevator mechanic	Heavy blue collar
Embalmer	Blue collar
Endocrinologist	Professional collar
Engineer (qualified) – offshore or underground inspections	Blue collar
Engineer (qualified) – consulting, office duties minimal site work, no manual work	Professional collar
Engraver	Blue collar
ENT Surgeon	Professional collar
Entertainer	Not insurable
Equipment and plant hire	Heavy blue collar
Estate agent	White collar
Explosives worker	Not insurable
Factory hand or worker	Special risk
Farm employee or labourer	Special risk
Farm manager	R
Farm owner (established 2 years) – beef cattle, dairy, grape grower, mixed farming, oyster, poultry, sheep, sugar cane, wheat	Heavy blue collar
Farm owner (established 2 years) – fruit grower, orchardist, market gardener	Heavy blue collar
Farm owner (established 2 years) – harvesting contractor	Not insurable
Farrier or blacksmith	Special risk
Fast food or take away	Heavy blue collar
Fencing contractor	Special risk
Fibre glass moulder	Heavy blue collar
Film and TV industry – actor or actress	Not insurable

	Classification
Film and TV industry – cameraman – aviation	Not insurable
Film and TV industry – cameraman – mainly studio	White collar
Film and TV industry – cameraman – other	Blue collar
Film and TV industry – producer, director, editor	White collar
Financial consultant or adviser	White collar
Financial planner, adviser, agent (tertiary qualified minimum earnings \$100,000 net per annum)	Professional collar
Firemen – airport, city, forestry	Special risk
Firemen – fire chiefs and senior officers	White collar
Firemen – oil and natural gas	Not insurable
Fish and chip shop worker	Heavy blue collar
Fisherman	Not insurable
Fishmonger	Heavy blue collar
Fitter	Blue collar
Floor covering fixer	Special risk
Floor sander	Special risk
Florist – delivery	Heavy blue collar
Florist – shopkeeper	White collar
Foundry	Special risk
French polisher	Blue collar
Fruit grower or orchardist	Heavy blue collar
Fruit picker	Not insurable
Funeral director	White collar
Furnishings retailer (cushions, fabrics, not furniture)	White collar
Furniture removalist	Special risk
Furniture retailer – new – deliveries	Special risk
Furniture retailer – new – light manual	Blue collar
Furniture retailer – new – sales only	White collar
Furniture retailer – used	Special risk
Furrier	Blue collar

	Classification
Garbage contractor	Special risk
Garden shop worker	Heavy blue collar
Gardener – domestic or landscape other	Special risk
Gas industry – fitter	Blue collar
Gas industry – inspector, meter reader or tester	White collar
Gas industry – pipe laying	Special risk
Gastroenterologist	Professional collar
General surgeon	Professional collar
Geologist – (consultant and office only)	Professional collar
Geologist – mainly field work, including underground or offshore	Blue collar
Gift shop worker	White collar
Glazier	Heavy blue collar
Goldsmith, silversmith	Blue collar
Golf instructor (not professional player)	Blue collar
Grape grower	Heavy blue collar
Graphic designer	White collar
Greengrocer	Heavy blue collar
Greenkeeper	Heavy blue collar
Grocer	Heavy blue collar
Gunsmith	Blue collar
Gymnasium instructor	Heavy blue collar
Gynaecologist, obstetrician	Professional collar
Haberdasher	White collar
Hairdresser	Light blue collar
Handyman	Heavy blue collar
Hardware retailer	Blue collar
Health food store worker	White collar
Home maintenance contractor	Special risk
Homemaker	White collar
Horse breeder	Heavy blue collar
Horse riding – jockey – flat or harness	Not insurable

	Classification
Horse riding – jockey – steeple or rodeo (professional)	Not insurable
Horse riding instructor	Special risk
Horse strapper	Not insurable
Horse trainer	R
Hospital staff – doctor or laboratory technician	White collar
Hospital staff – nurse's aide	Heavy blue collar
Hospital staff – nurse or nursing sister	Blue collar
Hospital staff – porter or wardsman	Heavy blue collar
Hotel or motel industry – bar staff	Special risk
Hotel or motel industry – head waiters	Blue collar
Hotel or motel industry – housekeepers or chambermaids	Heavy blue collar
Hotel or motel industry – security staff	Special risk
Hotel or motel industry – waiters or waitresses	Heavy blue collar
Hotel or motel industry – managers – admin only	White collar
Hotel or motel industry – managers – other	Blue collar
House restumper	Special risk
Hypnotherapist – well established	White collar
Ice cream parlour	Blue collar
Importer or exporter – clerical	White collar
Inspector (health, buildings etc)	White collar
Instrument maker	Blue collar
Insulation installer	Special risk
Insurance consultant	White collar
Interior decorator – consulting only	White collar
Interior decorator – other	Heavy blue collar
Interpreter	White collar
Investor	Not insurable
Jackeroo	Not insurable
Janitor	Special risk
Jeweller – manufacture	Blue collar

Occupation classifications

	Classification
Jeweller – retail	White collar
Jockey – flat or harness	Not insurable
Jockey – steeple	Not insurable
Joiner – other	Special risk
Joiner – qualified	Blue collar
Journalist (no unusual hazards)	White collar
Judge, Magistrate	Professional collar
Kennel proprietor	Heavy blue collar
Lab technician – non hazardous	White collar
Labourer – farm labourers	Not insurable
Labourer – others in regular employment	Special risk
Landbroker	White collar
Landscape architect (degree qualified, no manual work)	Professional collar
Landscape gardener – other	Special risk
Lawnmower – sales or sales and service	Heavy blue collar
Lawnmowing contractor	Special risk
Lawyer	White collar
Lecturer, Professor, Tutor - full time in university	Professional collar
Librarian	White collar
Lift erector or mechanic	Heavy blue collar
Light fittings store worker	White collar
Linesman – telephone or electrical	Special risk
Liquor store worker	Blue collar
Livestock broker, buyer, dealer	Blue collar
Locksmith	Blue collar
Logging – in mill (permanent mill only)	Special risk
Logging – mobile mill	Not insurable
Logging – tree feller	Not insurable
Logging – tree surgeon	Special risk
Loss adjuster	White collar
Lumber (yard work)	Special risk

	Classification
Machinery or equipment hire	Heavy blue collar
Machinist – metal or wood – qualified	Blue collar
Machinist – supervisor (no manual work)	Light blue collar
Mail contractor	Heavy blue collar
Management consultant	White collar
Manicurist – not working at home	Blue collar
Marina owner	Heavy blue collar
Marine engineer (seaman)	Not insurable
Market gardener	Heavy blue collar
Martial arts instructor	Heavy blue collar
Masseur – other	Not insurable
Masseur – salon only	Heavy blue collar
Meat industry – inspector	Light blue collar
Meat industry – supervisor (up to 10% manual work)	Light blue collar
Meat packer	Special risk
Mechanic	Blue collar
Medical practitioner	White collar
Merchant banker (degree qualified)	Professional collar
Merchant marine	Not insurable
Metal dealer (scrap)	Special risk
Metallurgist (office duties only)	Professional collar
Meteorologist	Professional collar
Meter reader (gas or electricity)	White collar
Milk bar	Heavy blue collar
Milk vendor	Heavy blue collar
Mining – clerical or executive manager	White collar
Mining – explosives handler (surface and underground workers)	Not insurable
Mining – surface or underground worker – other (no explosives)	Special risk
Mining – surface worker – qualified (no explosives)	RFO
Model	Not insurable

	Classification
Motor cycle – mechanic	Blue collar
Motor cycle – salesman	Blue collar
Motor vehicle – accessories and spare parts sales	Blue collar
Motor vehicle – assembly worker	Special risk
Motor vehicle – detailer	Heavy blue collar
Motor vehicle – mechanic	Blue collar
Motor vehicle – salesman	White collar
Motor vehicle – trimmer	Blue collar
Motor vehicle – wrecker	Special risk
Moulder	Special risk
Museum or gallery proprietor	White collar
Music teacher – in school, university or college	White collar
Musical instrument sales – lifting or deliveries	Heavy blue collar
Musical instrument sales – sales only	White collar
Musician	Not insurable
Nanny	Special risk
Naturopath	White collar
Neurologist	Professional collar
Neurosurgeon	Professional collar
Newsagent	White collar
Newspaper staff – editor, journalist or reporter (no unusual hazards), office worker	White collar
Newspaper staff – photographer or printer	Blue collar
Nurse – enrolled nurse or nurse's aide	Heavy blue collar
Nurse – intellectual disability	Heavy blue collar
Nurse – mothercraft	Heavy blue collar
Nurse – registered or nursing sister	Blue collar
Nurse – registered	Blue collar
Nurseryman	Heavy blue collar
Occupational health and safety inspector	White collar
Occupational therapist	Professional collar

	Classification
Office equipment – salesman	White collar
Office equipment – serviceman	Blue collar
Office supplies or stationer	White collar
Office worker	White collar
Oil or gas – onshore or offshore worker – other	Special risk
Oil or gas – onshore or offshore workers – geologists, engineers or lab technician	RFO
Oncologist	Professional collar
Ophthalmic surgeon	Professional collar
Ophthalmologist	Professional collar
Optical dispenser or mechanic	White collar
Optician, optometrist	Professional collar
Orchardist or fruit grower	Heavy blue collar
Orthodontist	Professional collar
Orthopaedic surgeon	Professional collar
Osteopath (well established)	White collar
Outdoor supplies retailer (tents, BBQ)	White collar
Paediatrician	Professional collar
Paint or wallpaper store	Blue collar
Painter	Heavy blue collar
Panel beater	Heavy blue collar
Park ranger	Heavy blue collar
Parking station attendant	Heavy blue collar
Parking warden	Heavy blue collar
Pastry cook	Blue collar
Pathologist	Professional collar
Patternmaker (industrial eg foundry)	Blue collar
Paver	Special risk
Pawnbroker	Blue collar
Payroll guard	Special risk
Periodontist	Professional collar
Personnel consultant	White collar

Occupation classifications

	Classification
Pest exterminator	Heavy blue collar
Pet shop worker	Blue collar
Pharmacist	White collar
Photoengraver	Blue collar
Photographer – aviation	R
Photographer – mainly studio	White collar
Photographer – other	Blue collar
Photographic store worker	White collar
Physician	White collar
Physicist	Professional collar
Physiotherapist	White collar
Piano tuner	Blue collar
Picture framer	Blue collar
Pilot – harbour	Heavy blue collar
Plasterer	Special risk
Plumber – other	Blue collar
Plumber – roof	Special risk
Podiatrist	White collar
Police – airwing or bomb disposal	Not insurable
Police – other – officers including motorcycle police or special operations group	Not insurable
Police – special operations group	Not insurable
Police – dog squad	Special risk
Police – superintendents	White collar
Post office – counter clerk or manager	White collar
Post office – postman or sorter	Heavy blue collar
Potter	R
Poultry farmer	Heavy blue collar
Printer	Blue collar
Prison warder	Special risk
Private investigator	Special risk
Process worker – clothing industry, hazardous industries (eg munitions, acids)	Not insurable

	Classification
Produce merchant	Heavy blue collar
Professional sportsman	Not insurable
Professor (university)	White collar
Psychiatrist	White collar
Psychologist	White collar
Pulp and paper mill employees (in mill or yard only)	Special risk
Quantity surveyor	White collar
Quarry worker (no explosives)	Special risk
Radio and television announcer	Not insurable
Radiographer	White collar
Radiologist	Professional collar
Railway worker – driver or guard, signalman, station assistant or station master	Heavy blue collar
Railway worker – railway police, shunter, track laying or maintenance	Special risk
Railway worker – labourer	Not insurable
Real estate	White collar
Receptionist	White collar
Record shop worker	White collar
Refrigeration mechanic	Blue collar
Rehabilitation consultant (medically qualified)	Professional collar
Removalist	Special risk
Renal physician	Professional collar
Repairman – office equipment or household appliances	Blue collar
Reporter (no unusual hazards)	White collar
Restaurant employees – chef	Blue collar
Restaurant employees – cook or waiter	Heavy blue collar
Restaurant owner – administration only, no cooking or waiting	White collar
Restaurant owner – other	Blue collar
Rigger	Special risk
Roof worker – tiler, fixer or repairer	Special risk

	Classification
Rubbish collector	Special risk
Saddlemaker	Heavy blue collar
Sailmaker	Heavy blue collar
Sales representative, deliveries	Light blue collar
Sandblaster	Special risk
Sawmill worker (permanently located mill only)	Special risk
Scaffold erector	Special risk
School principal, Headmaster, Head Teacher	Professional collar
Scrap dealer (metal)	Special risk
Seaman – navy	Not insurable
Second hand dealer	Special risk
Secretary	White collar
Security guard	Special risk
Service station – cashier or console operator, mechanic or proprietor	Blue collar
Shearer	Not insurable
Sheet metal worker	Heavy blue collar
Shipwright	Heavy blue collar
Shoe shop (retail sales or not repair)	White collar
Shoemaker or repairer	Blue collar
Shopfitter	Heavy blue collar
Shopkeeper – adult books and merchandise	Blue collar
Shopkeeper – antique dealer – delivery	Heavy blue collar
Shopkeeper – antique dealer – restoration	Blue collar
Shopkeeper – antique dealer – sales and office	White collar
Shopkeeper – aquarium shop	Blue collar
Shopkeeper – artist supplies	White collar
Shopkeeper – baby shop	White collar
Shopkeeper – bedding store	White collar
Shopkeeper – bicycle store	Blue collar
Shopkeeper – boating equipment supply or chandler	White collar

	Classification
Shopkeeper – bookshop	White collar
Shopkeeper – bootmaker	Blue collar
Shopkeeper – brassware shop	White collar
Shopkeeper – bread or cake shop	Blue collar
Shopkeeper – butcher – no slaughtering	Blue collar
Shopkeeper – butcher – slaughtering	Special risk
Shopkeeper – cafe	Heavy blue collar
Shopkeeper – cane shop	White collar
Shopkeeper – card shop	White collar
Shopkeeper – carpet, floor coverings store – sales only	White collar
Shopkeeper – chemist shop – pharmacist	White collar
Shopkeeper – chemist shop – shop assistant	White collar
Shopkeeper – china and glassware shop	White collar
Shopkeeper – clothing store	White collar
Shopkeeper – coffee lounge	Heavy blue collar
Shopkeeper – computer shop	White collar
Shopkeeper – confectionery shop	White collar
Shopkeeper – delicatessen	Blue collar
Shopkeeper – department store – cleaner	Heavy blue collar
Shopkeeper – department store – clerical sales only	White collar
Shopkeeper – department store – deliveries, storeman	Special risk
Shopkeeper – department store – senior management	White collar
Shopkeeper – disposal store	White collar
Shopkeeper – duty free shop	White collar
Shopkeeper – electrical goods retailer – deliveries	Special risk
Shopkeeper – electrical goods retailer – light manual	Blue collar
Shopkeeper – electrical goods retailer – sales only	White collar
Shopkeeper – electronic supply store – sales	White collar
Shopkeeper – fast food or take away	Heavy blue collar

Occupation classifications

	Classification
Shopkeeper – fish and chip shop	Heavy blue collar
Shopkeeper – florist	White collar
Shopkeeper – florist – delivery	Heavy blue collar
Shopkeeper – furnishings retailer (cushions or fabric not furniture)	White collar
Shopkeeper – furniture retailer – new – deliveries	Special risk
Shopkeeper – furniture retailer – new – light manual	Blue collar
Shopkeeper – furniture retailer – new – sales only	White collar
Shopkeeper – furniture retailer – used	Special risk
Shopkeeper – garden shop	Heavy blue collar
Shopkeeper – gift shop	White collar
Shopkeeper – greengrocer	Heavy blue collar
Shopkeeper – grocer	Heavy blue collar
Shopkeeper – gunsmith	Blue collar
Shopkeeper – haberdasher	White collar
Shopkeeper – hardware retailer	Blue collar
Shopkeeper – health food store	White collar
Shopkeeper – ice cream parlour	Blue collar
Shopkeeper – jewellery store	White collar
Shopkeeper – light fittings store	White collar
Shopkeeper – liquor store	Blue collar
Shopkeeper – locksmith	Blue collar
Shopkeeper – milk bar	Heavy blue collar
Shopkeeper – motor vehicle accessories and spare parts	Blue collar
Shopkeeper – musical instruments – sales only	White collar
Shopkeeper – musical instruments sales – lifting or deliveries	Heavy blue collar
Shopkeeper – newsagent	White collar
Shopkeeper – nursery or garden shop	Heavy blue collar
Shopkeeper – office supplies or stationer	White collar
Shopkeeper – outdoor supplies retailer (tents, BBQ)	White collar

	Classification
Shopkeeper – paint or wallpaper store	Blue collar
Shopkeeper – pawnbroker	Blue collar
Shopkeeper – pet shop	Blue collar
Shopkeeper – photographic store	White collar
Shopkeeper – produce merchant	Heavy blue collar
Shopkeeper – record shop	White collar
Shopkeeper – second hand goods	Special risk
Shopkeeper – shoe shop (retail sales not repair)	White collar
Shopkeeper – shoemaker or repairer	Blue collar
Shopkeeper – sporting goods store	White collar
Shopkeeper – stationer	White collar
Shopkeeper – supermarket – administration only	White collar
Shopkeeper – supermarket – cashier	Blue collar
Shopkeeper – supermarket – other	Heavy blue collar
Shopkeeper – swimming pool supplies	Blue collar
Shopkeeper – take away food	Heavy blue collar
Shopkeeper – tobacconist	White collar
Shopkeeper – toy shop	White collar
Shopkeeper – video shop proprietor	White collar
Showman	Not insurable
Signwriter	Heavy blue collar
Singer	Not insurable
Skiing – professional	Not insurable
Skylight fitter	Special risk
Social worker	White collar
Solicitor	White collar
Speech therapist, pathologist	Professional collar
Sporting goods store	White collar
Sports person – professional	Not insurable
Spray painter	Heavy blue collar
Squash court proprietor	White collar

	Classification
Stationer	White collar
Statistician	Professional collar
Steel erector or fixer	Special risk
Steeplejack	Not insurable
Stevedore	Special risk
Steward (airline)	Not insurable
Stock and station agent – no manual duties	White collar
Stockbroker (degree qualified)	Professional collar
Stockman	Not insurable
Stonemason	Heavy blue collar
Storeman	Heavy blue collar
Student	Not insurable
Stuntman	Not insurable
Sugar cane farmer owner established 2 years	Heavy blue collar
Supermarket – administration only	White collar
Supermarket – cashier	Blue collar
Supermarket - manager (manual duties)	Light blue collar
Supermarket – other	Heavy blue collar
Surfboard shaper	Special risk
Surveyor – field or office only, quantity	White collar
Surveyor – marine or mines	Heavy blue collar
Swimming instructor	Blue collar
Swimming pool builder	Heavy blue collar
Swimming pool supplies worker	Blue collar
TAB agent	White collar
Take away food shop worker	Heavy blue collar
Tanner	Heavy blue collar
Tax consultant (tertiary qualified)	Professional collar
Taxi – other	Special risk
Taxi – owner driver established 2 years	Heavy blue collar
Taxidermist	Blue collar
Teacher's aide	White collar

	Classification
Teacher (school, university or college)	White collar
Telephone technician	Blue collar
Telephonist	White collar
Tennis coach (not professional player)	Blue collar
Theatre or cinema – confectionery seller, manager, ticket seller, usher or projectionist	White collar
Tiler – floors and walls	Special risk
Tiler – roof	Special risk
Timber merchant	Heavy blue collar
Tobacconist	White collar
Toolmaker	Blue collar
Tour guide	Heavy blue collar
Tow truck driver	Special risk
Town planner	White collar
Toy shop worker	White collar
Train driver or guard	Heavy blue collar
Travel agent or consultant	White collar
Tree feller or tree lopper	Not insurable
Tree surgeon	Special risk
Tugboat crew (not deep sea)	Special risk
Tupperware salesperson	R
TV technician	Blue collar
Typesetter	White collar
Typist	White collar
Tyre fitter and repairs	Special risk
Tyre sales worker	White collar
Undertaker	White collar
Upholsterer	Blue collar
Urologist	Professional collar
Valuer	White collar
Vending machine serviceman	Heavy blue collar
Veterinary nurse	Blue collar
Veterinary surgeon	White collar

Occupation classifications

	Classification
Video shop proprietor	White collar
Vigneron	Heavy blue collar
Waiter, waitress (restaurant)	Heavy blue collar
Wallpaper hanger	Heavy blue collar
Watchmaker	White collar
Water proofer	Special risk
Welder	Blue collar
Welfare officer	White collar
Wharf labourer	Special risk
Window cleaner – city or industrial	Special risk
Window cleaner – suburban home only	Heavy blue collar
Window dresser	White collar
Window tinter – motor vehicle, home or office	Heavy blue collar
Wine merchant – wholesale and retail	Blue collar
Wine maker – qualified (no manual labour)	White collar
Wine maker – unqualified (no manual labour)	Blue collar
Wine maker – other	Heavy blue collar
Wool broker or buyer	White collar
Wool classer	Blue collar
Wrecker or demolisher (no explosives)	Special risk
X-ray machine operator or technician	White collar
Zoo worker	Heavy blue collar
Zoologist	Professional collar



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