



Occupational ratings guide for insurance

MLC MasterKey Business Super
MLC MasterKey Personal Super

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This guide is to assist employers and members to classify occupations for the purpose of obtaining insurance through *MLC MasterKey Business Super* and *MLC MasterKey Personal Super*.

Occupational ratings classification guide for insurance

Employers need to provide us with an occupational ratings classification.

An occupational ratings classification is determined by the duties the member performs. We may use the occupational ratings classification to determine:

- the cost of a member's insurance, and
- the waiting and benefit period for any Income Protection cover provided as part of the plan.

If a member's occupation is classified as Special Risk, Income Protection insurance will be limited to a 90-day waiting period and a 2-year benefit payment period.

If an occupational ratings classification is not provided for a member, we'll apply a Light Blue collar classification.

Occupational ratings classifications are determined by work duties

This guide covers a wide variety of occupations. In some cases, determining the occupational ratings classification may be straightforward, for example, for an accountant or a professional football player, while in other cases, it may be more complex.

For example, the managing director of a small construction company who is a licensed plumber and performs manual work on building sites is classified as blue collar due to his duties as a plumber, rather than as a white-collar professional because of his job title as managing director.

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.

We've provided some examples on pages five and six to help you identify which occupational ratings classification to choose.

Two or more occupations

If two or more occupations are performed, duties of the occupation that represents the higher risk will determine the occupational ratings 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—providing details to us

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

Members—providing details to us

It's your responsibility to check that your occupational ratings classification is correct. If you change the type of work you're engaged in, you should update your occupational ratings classification as this may impact your eligibility and the cost of insurance cover.

If we don't know your occupation, you'll be classified as Light Blue collar and the factor listed in the table for that classification will apply to your premium rates.

If you would like to change your occupational ratings classification, contact us on **132 652**.

Employment status categories

Part-time workers

Regardless of the occupational ratings classification, Income Protection insurance cover isn't available to employees working less than 15 hours per week.

Casual, Seasonal or contract workers

Regardless of the occupational ratings classification, Income Protection insurance cover isn't available.

Members in fixed-term employment

If a fixed-term employee is eligible for Income Protection insurance cover, the employee's Income Protection benefit period is limited to the remainder of their contracted period of employment.

Unemployed

If you become unemployed, your existing occupational ratings classification will continue to apply. Once you find a new job, you can contact us to update your occupation details and confirm your new occupational ratings classification.

If you're unemployed and you'd like to apply for new or additional insurance cover, you're only eligible to apply for Death insurance cover.

Retired

If you've retired, and it benefits you to change to the Light Blue occupational ratings classification, you can contact us to let us know. Your occupational ratings classification will be updated to Light Blue.

If you've already retired and you'd like to apply for new or additional cover, you're only eligible to apply for Death insurance cover. A Light Blue occupational ratings classification will apply.

The retired employment status category only applies to members in MLC MasterKey Personal Super.

Occupational ratings classifications

Occupational ratings classification	Description	Example occupations covered under these occupational ratings classifications
Special Risk	<p>Special Risk occupations have an emphasis on unqualified or hazardous manual work, which may include any of the following:</p> <ul style="list-style-type: none"> • The use of heavy machinery • Carrying, lifting, pushing, pulling or operating heavy machinery for more than 80% of the day <p>Or</p> <p>Performing other hazardous duties such as:</p> <ul style="list-style-type: none"> • Working at heights over 5m, underground or with high-powered electricity • Overnight and/or long-distance driving (over 500km) and/or motorcycles • Offshore, on ocean-going vessel or underwater work • Emergency services (front line) or armed services • Jobs which require the use of firearms, chemicals or explosives • Flying either as a pilot or crew • Professional sportspeople <p>Or</p> <p>Work in the arts and entertainment industry.</p>	<p>Farm contractor, fruit picker, gardener, fisherman.</p> <p>Baggage handler, dock worker, factory worker, removalist, labourer, bricklayer, concrete cutter, crane operator, roof plumber, carpet layer, linesman, surface mineworker, traffic controller, process line worker.</p> <p>Interstate bus driver, long-distance or interstate truck drivers, motorcycle courier, pilot and air crew.</p> <p>Security staff, correctional officer, fire officer, police officer, paramedic, armed services personnel, ambulance driver.</p> <p>Bartender.</p> <p>Bookmaker.</p> <p>Actor, artist, author, entertainer, model, professional sportsperson.</p>
Heavy Blue	<p>Heavy Blue occupations have an emphasis on skilled occupations with more than 20% manual work.</p> <p>More than 20% of the member's/employee's duties include:</p> <ul style="list-style-type: none"> • Driving commercial vehicles or operating machinery • Manual work - carrying, lifting, pushing, pulling or operating heavy machinery <p>And the member's/employee's duties do NOT include:</p> <ul style="list-style-type: none"> • Any of the listed duties or occupations within the Special Risk classification. 	<p>Bus driver, courier, forklift driver, van or truck driver, delivery driver, train driver, taxi driver, warehouse worker.</p> <p>Cleaner, cook, kitchenhand, housekeeper, waiter/waitress.</p> <p>Bobcat operator, glazier, painter, shopfitter, unqualified tradesperson.</p> <p>Farmer (owner), fruit grower, nurseryman, timber merchant.</p> <p>Gym instructor, postal worker, parking warden.</p> <p>Nurse's aide, aged/disabled care worker, hospital porter, enrolled nurse.</p>
Blue	<p>Blue Collar occupations have an emphasis on jobs that require skilled or specialised manual work.</p> <p>The member/employee has:</p> <ul style="list-style-type: none"> • Qualifications achieved through TAFE or acquired by apprenticeship • Duties that include manual work - carrying, lifting, pushing, pulling or operating heavy machinery <p>And, the member's/employee's duties do NOT include:</p> <ul style="list-style-type: none"> • Any of the listed duties or occupations in the Heavy Blue or Special Risk classification. 	<p>Auto electrician, aircraft maintenance, boilermaker, engraver, mechanic.</p> <p>Builder, carpenter, electrician, plumber, fitter.</p> <p>Baker, butcher, chef, locksmith.</p> <p>Driving instructor, hotel manager.</p> <p>Registered nurse, veterinary nurse.</p>

Occupational ratings classifications

Occupational ratings classification	Description	Example occupations covered under these occupational ratings classifications
Light Blue	<p>Light Blue occupations have an emphasis on occupations where members/employees do less than 20% light manual work, including the direct supervision of manual workers.</p> <p>The member's/employee's duties:</p> <ul style="list-style-type: none"> • Include driving a car to visit customers • Require the use of hand tools, or the operation of light machinery • Include the supervision of manual workers or field work • Include light manual work – lifting or carrying of more than 5kg* <p>And the member's/employee's duties do NOT include:</p> <ul style="list-style-type: none"> • Any of the duties or occupations listed in the Blue, Heavy Blue or Special Risk classifications. <p>*≤5kg = pack of printer paper, 14 bags of dollar coins, a regular laptop, up to 5L of water, a big box of washing up powder.</p>	<p>Sales representatives, supermarket manager.</p> <p>Hairdresser, barber.</p> <p>Biologist (field work), customs officer (field work).</p> <p>Building foreman, meat industry inspector.</p>
White Collar	<p>White Collar occupations have an emphasis on mental rather than physical work and do not otherwise meet the definition of the Professional occupational ratings classification.</p> <p>The member's/employee's duties:</p> <ul style="list-style-type: none"> • Are usually carried out indoors (no field work) • Include clerical, administration or managerial duties (no supervision of manual workers is required), and • Include the use of computers, printers or medical equipment etc. <p>And, the member's/employee's duties do NOT include:</p> <ul style="list-style-type: none"> • Any of the duties or occupations listed in the Light Blue, Blue, Heavy Blue or Special Risk classification. 	<p>Doctor, pharmacist, dental hygienist, dentist, lab technician, optical technician, physiotherapist, psychiatrist, vet.</p> <p>Accounts clerk, insurance assessor, bank manager, bank cashier, lawyer, solicitor.</p> <p>Salesperson, art dealer, retail worker, florist.</p> <p>Customs officer, funeral director, restaurant owner</p> <p>Mining manager, police superintendent.</p> <p>Teacher, teacher's aide, recruitment/business consultant, sales and marketing consultant.</p>
Professional	<p>For Professional occupations, the member/employee must:</p> <ul style="list-style-type: none"> • Have a university degree or diploma and/ or membership of a professional body, • Have a minimum annual salary of \$150,000 pa. • Meet ALL the requirements outlined for the White collar classification. 	<p>Medical specialists such as cardiologist, anaesthetist and surgeon.</p> <p>Accountant, architect, auditor, IT analyst, IT architect/consultant, judge, scientist, biochemist and chemist.</p> <p>Meteorologist, physicist, engineer and landscape architect.</p> <p>Agronomist.</p> <p>Lecturer, school principal and headmaster.</p> <p>Business executives with an appropriate university degree.</p>



**For more information call us
from anywhere in Australia
on 132 652 or contact your
financial adviser.**

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