



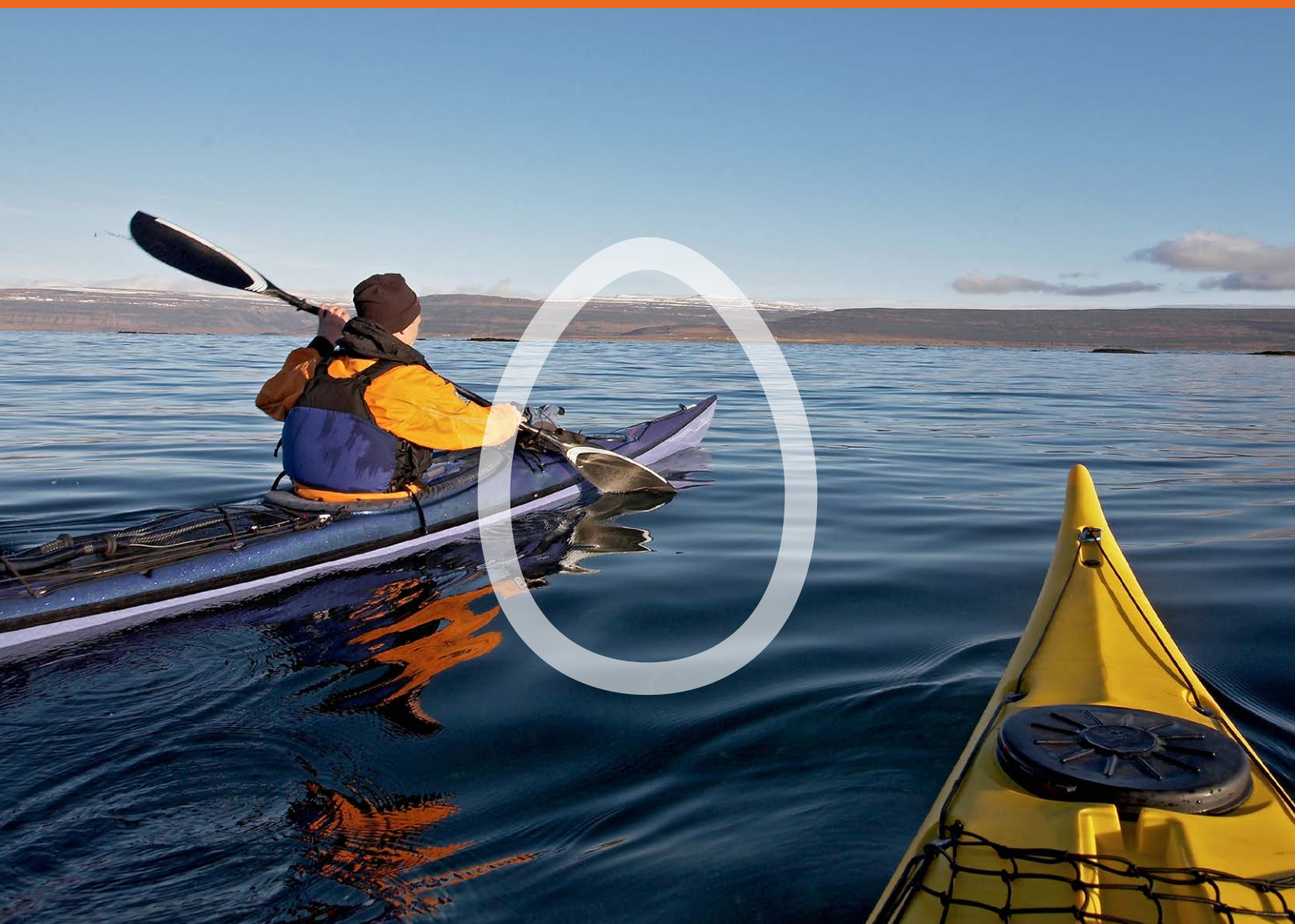
# Occupational ratings guide for insurance

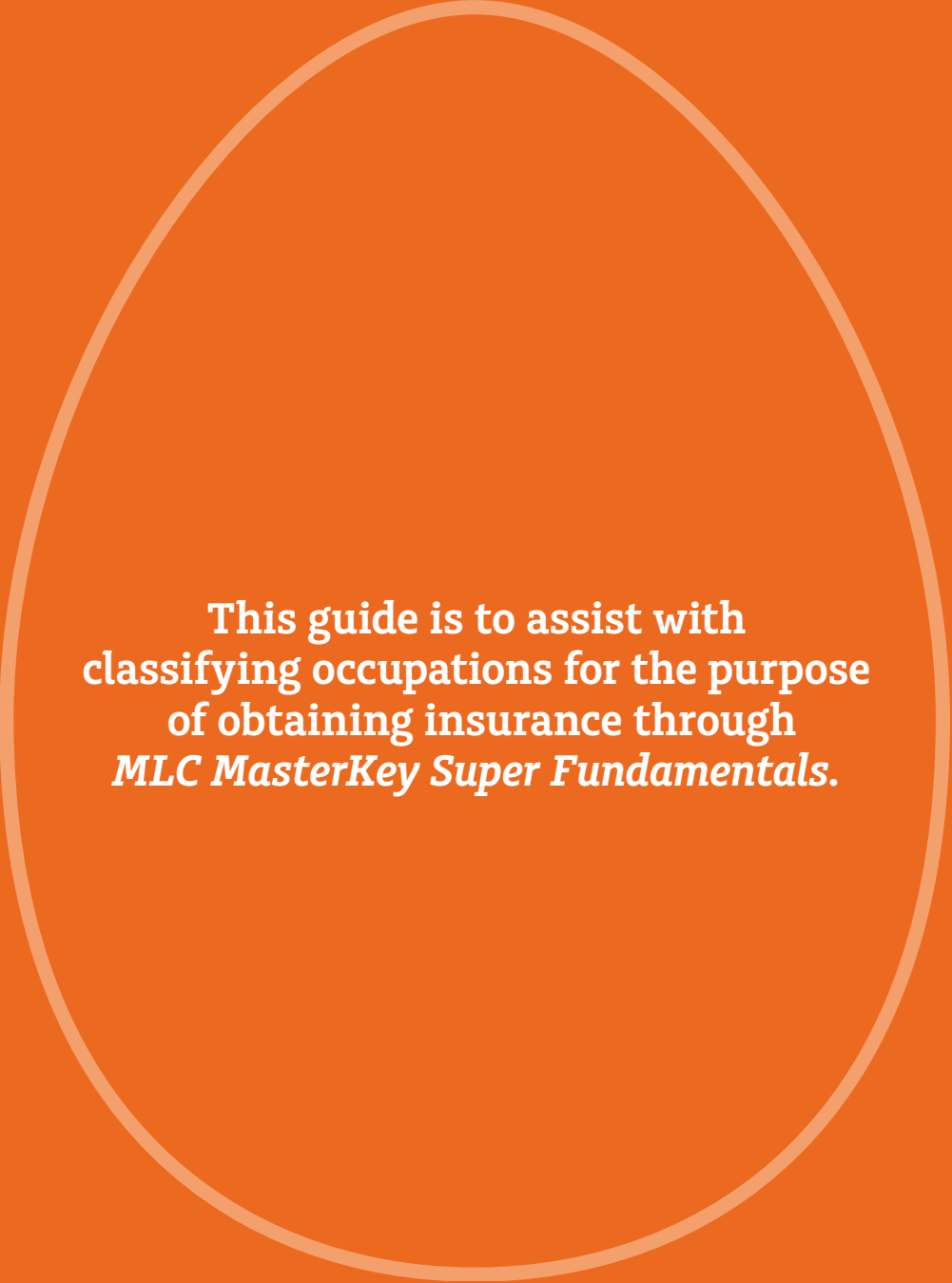
## MLC MasterKey Super Fundamentals

**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 Super Fundamentals*.**

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# Occupational ratings guide for insurance

# Employment status categories

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

An occupation classification is determined by the duties you perform. We may use the occupational rating classification to determine the cost of your 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 gardener, 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.

We've provided some examples on the following pages to help you identify which occupation classification to choose.

## Two occupations

If two or more occupations are performed, duties of the occupation that represents the higher risk will determine your 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 you spend less than 20% of your total work time in the more hazardous occupation.

## Providing occupation details to us

It's your responsibility to check that your occupation rating is correct. If you change the type of work you're engaged in, you should review your occupation rating details to keep them up to date as your rating may impact your eligibility for insurance cover and can affect the cost of your insurance.

If you would like to change your occupation rating, contact us on **132 652**.

## Part time workers

Regardless of the occupation rating, income protection insurance isn't available if you are 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 you are eligible for Income Protection insurance, the Income Protection benefit period is limited to the remainder of your contracted period of employment.

# Occupation classifications

Occupation classification	Description	Examples of Occupations covered under these occupation classifications include:
<b>Not Insurable</b> (Occupations that the insurer will not provide cover for)	<ul style="list-style-type: none"> <li>Any occupation within the armed services,</li> <li>Professional sportspeople,</li> <li>Any agricultural labourer,</li> <li>Occupations within:               <ul style="list-style-type: none"> <li>the arts or entertainment industry,</li> <li>the beauty industry (home based work),</li> <li>the logging industry</li> </ul> </li> <li>Occupations which require:               <ul style="list-style-type: none"> <li>the use of firearms,</li> <li>the use of chemicals,</li> <li>the use of explosives, or</li> <li>overnight and/or long-distance truck or van driving (over 500km) and/or motorcycles</li> <li>flying either as a pilot or crew or as part of your occupation,</li> <li>offshore work, on ocean-going vessel or underwater work</li> </ul> </li> </ul> <p>Or as listed in the examples</p>	<p>Army, Airforce, Navy, agricultural labourers</p> <p>Actor, artist, authors, musician, entertainer, radio/tv announcer, circus performer, jockey, model</p> <p>Beautician or masseur or manicurist – working from home</p> <p>Pilot, air steward, aerial photographer, aerial cameraman, aerial shooter, aerial mustering</p> <p>Blasters, explosive workers, mining explosive handler, bomb disposal, asbestos workers, process worker (hazardous chemicals), police special operations group</p> <p>Motorcycle or bicycle couriers, police motorcyclist, interstate or long-distance truck and van drivers</p> <p>Fisherman, merchant marine, professional divers, fireman - oil and gas, marine engineer</p> <p>Farm labourers, harvesting, fruit picking, logger, tree feller/lopper, shearer, stockman</p> <p>Abattoir worker or slaughterer</p>
<b>Special Risk</b>	<p>An emphasis either on:</p> <p>Unqualified or hazardous manual work, which may include any of the following:</p> <ul style="list-style-type: none"> <li>The use of heavy machinery</li> <li>Carrying, lifting, pushing, pulling or operating heavy machinery for more than 80% of the day</li> </ul> <p><b>Or</b></p> <p>Engaged in other hazardous duties such as:</p> <ul style="list-style-type: none"> <li>Working at heights over 5m</li> <li>Underground or with high-powered electricity</li> <li>Overnight or long-distance driving (not truck or van)</li> <li>Emergency services (front line)</li> </ul> <p>And, the members'/employees' duties do NOT Include:</p> <ul style="list-style-type: none"> <li>any of the listed duties or occupations within the Not Insurable category</li> </ul>	<p>Gardener, baggage handlers, dock workers, factory worker, removalist, builder's labourers, bricklayer, concrete cutter, crane operator, roof plumber, carpet layer, linesman, surface mineworker.</p> <p>Interstate bus driver</p> <p>Security staff, correctional officers, fire officer (not oil or gas), police officers (not divers, motorcyclists or special operations), paramedics, ambulance driver,</p> <p>Bartender.</p> <p>Bookmaker.</p>

# Occupation classifications

Occupation classification	Description	Examples of Occupations covered under these occupation classifications include:
<b>Heavy Blue</b>	<p>Heavy Blue occupations have an emphasis on skilled occupations with more than 20% manual work.</p> <p>The members'/employees' duties include:</p> <ul style="list-style-type: none"> <li>• Driving commercial vehicles or operating machinery</li> <li>• Manual work – carrying, lifting, pushing, pulling or operating heavy machinery for more than 20% of a day</li> </ul> <p>And, the members'/employees' duties do NOT Include:</p> <ul style="list-style-type: none"> <li>• any of the listed duties or occupations within the Special Risk or Not Insurable categories</li> </ul>	<p>Bus driver, courier, forklift driver, van or truck driver, delivery driver, train driver, taxi driver.</p> <p>Cleaner, cook, kitchenhand, housekeeper, waiter/waitress.</p> <p>Bobcat operator, glazier, painter, shopfitter, unqualified tradespeople.</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>
<b>Blue</b>	<p>Blue Collar occupations have an emphasis on jobs that require skilled or specialised manual work.</p> <p>The employees'/members' duties:</p> <ul style="list-style-type: none"> <li>• This class requires qualifications achieved through TAFE or acquired by apprenticeship</li> <li>• Manual work - Carrying, lifting, pushing, pulling or operating heavy machinery</li> </ul> <p>And, the members'/employees' duties do NOT include:</p> <ul style="list-style-type: none"> <li>• any of the listed duties or occupations within in the Heavy blue, Special risk or Not Insurable categories</li> </ul>	<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 nurses, veterinary nurses.</p>
<b>Light Blue</b>	<p>Light Blue occupations have an emphasis is on Occupations where members/employees do less than 20% light manual work or the direct supervision of manual workers.</p> <p>The employees'/members' duties:</p> <ul style="list-style-type: none"> <li>• Include driving a car to visit customers</li> <li>• require the use of hand tools, or the operation of light machinery</li> <li>• the supervision of manual workers or field work</li> <li>• light manual work – lifting or carrying of more than 5kg*.</li> </ul> <p>And, the member/employees' duties do NOT Include:</p> <ul style="list-style-type: none"> <li>• Any of the duties or occupations listed in the Blue, Heavy Blue, Special Risk or Not Insurable categories.</li> </ul> <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>

# Occupation classifications

Occupation classification	Description	Examples of Occupations covered under these occupation classifications include:
<b>White</b>	<p>White Collar Occupations have an emphasis on mental rather than physical work and do not otherwise meet the definition of Professional.</p> <p>The employees/members' duties:</p> <ul style="list-style-type: none"> <li>• Are usually/ in general/ normally/carried out indoors (no field work)</li> <li>• Include clerical, administration or managerial duties (no supervision of manual workers is required) and</li> <li>• Includes the use of computers, printers or medical equipment etc.</li> </ul> <p>And, the members/employees' duties do NOT include:</p> <ul style="list-style-type: none"> <li>• Any of the duties or occupations listed in the Light Blue, Blue, Heavy Blue, Special risk or Not Insurable categories.</li> </ul>	<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>Salespeople, 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>
<b>Professional</b>	<p>Professional Occupations:</p> <p>The employees'/member' must:</p> <ul style="list-style-type: none"> <li>• have a university degree or diploma and/ or membership of a professional body,</li> <li>• have a minimum annual salary of <b>\$150,000 pa.</b></li> <li>• Meet ALL the requirements outlined for the White collar classification.</li> </ul>	<p>Medical specialists such as cardiologist, anaesthetist and surgeon.</p> <p>Accountant, architect, auditor, IT analyst, IT architect/ consultant, judge, scientist, biochemist, chemist.</p> <p>Meteorologist, physicist engineer, landscape architect.</p> <p>Agronomist</p> <p>Lecturer, school principal, 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.**

**Postal address**

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North Sydney NSW 2059

**[mlc.com.au](http://mlc.com.au)**

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