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Occupational Class Guide Protection

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Welcome to the Occupation Class Guide

This guide will help you to determine the occupational class of your client. Your client's occupation will decide the definition of disability or incapacity which applies to their policy in the event of a claim. These definitions will also differ depending on the type of plan purchased (see chart on page 4).

This guide contains a full list of job titles with relevant corresponding occupation class. However these are for guidance only and it is possible that your client's title is not listed. If you need any help in finding your client's occupation class, please contact the Medical Underwriting Technical Advice Line (MUTAL) on 0370 333 3699#

For your protection, we may need to record and monitor calls. Call charges will vary.

Legal & General's application forms require the client to select an occupation category. If they are in an occupation which involves working in list a) to h) overleaf, they should select 'Other', at the bottom of the list of the categories below.

If the client is a houseperson, unemployed, student or retired, they will not need to select a category and will have a special occupation class of 'H' – see overleaf.

| Occupation Categories | General Description | Category Code |
|--|------------------------------------|---------------|
| Working in an office-type environment for at least 75% of your typical working day | Office type work | O |
| Education for example teacher, lecturer, head teacher, classroom assistant, nursery worker | Education | E |
| Nurse, staff nurse, charge nurse, sister, matron, auxiliary, paramedic, practice nurse, dental nurse, district nurse, midwife | Nursing | N |
| Surgeon, anaesthetist, obstetrician, gynaecologist, dentist, dental hygienist, care assistant, carer, social worker or physiotherapist | Surgeon etc | H |
| Physician, medical or general practitioner, hospital doctor, psychiatrist, osteopath | Laboratory Technician / Doctor etc | L |
| Retail for example salesperson, retailer, shop worker or manager (except market traders) | Retail | R |
| Catering for example caterer, chef, cook, waiter, waitress, kitchen staff | Catering | C |
| Other (including the exceptions above) | | |

Additional information will be required for some of our products or if the client has selected the 'Other' category. These require the client to state what the main tasks of their occupation are and the percentage of the working day spent on these tasks. These are taken into account when deciding what the correct occupation class is.

Special consideration is required for those occupations that involve working:

- a) Externally above 40ft (12.2 metres) for more than 10% of the time
- b) In the Armed Forces
- c) In the fishing industry
- d) In the offshore oil or gas production industry
- e) Underwater
- f) Underground
- g) With explosives
- h) As a sports professional

Class H clients: There are restrictions applicable to this class. For Income Protection Benefit the maximum benefit allowed is £20,000 per year. For Critical Illness Cover (CIC) restrictions, see page 5.

Part-time Workers: Income Protection Benefit is available to part-time employees. However, for Income Protection Benefit, if your client works for less than 16 hours a week, they will be put in Class H.

Definitions of disability

- **Own Occupation Definition (all products)**

The life assured by reason of sickness or accident is totally unable to perform his/her own occupation and is not carrying out any other work.

- **Functional Assessment Tests (FATS) (all products excluding IPB):**

The life assured will be considered to be disabled if, in the opinion of Legal & General, he/she is unable to perform three of the following as a direct result of an illness or accident or disability which has occurred after the start date of the policy.

- 1 **Walking:** The ability to walk a distance of 200 metres on flat ground with or without the aid of a walking stick and without stopping or experiencing discomfort.
- 2 **Bending:** The ability to get into or out of a standard saloon car and the ability to bend or kneel to pick up an object from the floor and straighten up again.

- 3 **Communicating:** The ability to answer a telephone and to take a message.

- 4 **Reading:** Having the required eyesight (corrected if necessary) to be able to read a daily newspaper.

- 5 **Writing:** Having the physical ability to write legibly using a pen or a pencil without aid.

- 6 **Climbing:** Having the ability to climb up a flight of 12 stairs without stopping or suffering severe discomfort.

Please refer to your policy document for full wording as there are slight variations in text depending on the product taken.

- **Activities of daily living**

(for IPB only): The life assured will be considered to be disabled if, in the opinion of Legal & General, he/she is unable to perform three of the following as a direct result of an illness or injury which has occurred after the start date of the policy, and results in a loss of earnings.

- 1 **Bending:** The ability load and unload a standard front-loading washing machine.

- 2 **Communicating:** The ability to hear (with aids) and speak with sufficient clarity to be able to hold a conversation in a quiet room in your first language.

- 3 **Reading:** Have the required eyesight to read a daily newspaper, using glasses or other visual aid if required.

- 4 **Fine motor control:** Have the ability to remove five paracetamol from a blister pack.

- 5 **Walking:** The ability to walk 200 metres (on flat ground) to a local shop or bus stop for example, without stopping due to breathlessness or severe pain.

- 6 **Lifting and carrying:** The ability to lift a 2.5kg bag of potatoes from mid-shin height to waist height and carry it 5 metres.

Definitions of disability/incapacity by occupation class

| Claim | Product(s) | Occ Classes | Definitions of Disability for all products |
|---|---|-------------|---|
| Total and Permanent Disability | Mortgage Term Assurance and Critical Illness Cover | 1,2, | Own occupation definition. However the client can choose FATs if they want. |
| | Mortgage Decreasing Term Assurance and CIC Mortgage Critical Illness Cover Mortgage Decreasing Critical Illness Term Assurance and CIC Critical Illness Cover Family and Personal Income Plan Term Assurance and Critical Illness Cover (FPIPTA+CIC) Family and Personal Income Plan Critical Illness Cover (FPIPIC) | 1,2,3,4,H | We will pay out if your client fails 3 out of 6 Functional Assessment Tests. |
| Incapacity (including Total and Permanent Incapacity Benefit) | Income Protection Benefit | 1 & 2 | Own occupation definition |
| | | 3 & 4 | Own occupation definition for the first 12 months. After that we will continue to pay out if your client fails 3 out of 6 Activities of daily living. |
| | | H | We will pay out if your client fails 3 out of 6 Activities of daily living. |

Waiver of Payment

The definition of disability is shown below:

| Product | Occ. Class | Definitions for all products |
|---|--------------|---|
| Mortgage Term Assurance | 1,2, 3,4 & H | Unable to follow your normal occupation and not following any other. |
| Mortgage Term Assurance and Critical Illness Cover | | OR |
| Mortgage Decreasing Term Assurance | | If not in gainful employment we will pay if your client is unable to perform 3 out of 6 Functional Assessment Tests |
| Mortgage Decreasing Term Assurance and Critical Illness Cover | | |
| Mortgage Critical Illness Cover | | |
| Mortgage Decreasing Critical Illness Cover | | |
| Term Assurance | | |
| Term Assurance and Critical Illness Cover | | |
| Critical Illness Cover | | |
| Whole of Life | | |
| Family and Personal Income Plan (FPIP) | | |
| FPIP Critical Illness Cover | | |
| FPIP Term Assurance and Critical Illness Cover | | |

Critical Illness Cover for Class H Clients

If a client does not have any specific 'earnings' but would like to be considered for CIC, either on a single life or joint life basis, the following guidelines should be used (these are for underwriting purposes only and do not imply acceptability for 'compliance' purposes).

On single life applications an appropriate sum assured would be 50% of the sum assured applicable to the family 'breadwinner', using a range of between 4 and 10 times their gross earnings (depending on age).

If there is no 'breadwinner' in the family, then CIC may not be available. Each case would have to be treated on its own merits.

Therefore, on a joint life case, the previously mentioned formula and maximum cover could restrict the sum assured on the policy for both lives. In these circumstances, a separate policy for the balance of cover on a single life basis may be required. In which case, the policy charge would not be waived or amalgamated.

Codes

The following codes are used in the Occupation Class listings:

| Code | Product |
|------|--|
| IPB | Income Protection Benefit |
| CIC | Critical Illness Cover |
| WOP | Waiver of Payment |
| | For WOP all occupations are acceptable unless a "U" or "IC" is shown. |

| Code | Definition of disability |
|------|---|
| A | Acceptable |
| U | Unacceptable |
| EO | Exclude occupation (CIC only) |
| IC | Individual Consideration - refer to Underwriting Helpdesk (MUTAL). |
| EP | Extra Premium |

* Details given in this guide are for those working under 40 feet or for those working over 40 feet for less than 10% of the time. Otherwise treat as IC.

A

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|--|----------|------------------|------------|---------|----------|-----|-----|
| Accountant | O | 1 | A | A | A | A | A |
| Actor/Actress (No Stunt Work) | Other | 3 | A | U | A | U | U |
| Actor/Actress (Stunt Work) | Other | 3 | IC | U | IC | U | U |
| Actuary | O | 1 | A | A | A | A | A |
| Admin. Staff/Managers (Office type work) | O | 1 | A | A | A | A | A |
| Advertising Agent/Clerk/Executive | O | 1 | A | A | A | A | A |
| Aerial Erector* | Other | 3 | A | U | A | A | A |
| Air Steward/Stewardess | Other | 3 | A | U | A | A | A |
| Air Traffic Controller/ Control Assistant/Planner | O | 1 | A | A | A | A | A |
| Airline cabin/other flight crew | Other | 3 | A | U | A | A | A |
| Airline Manager/Superintendent/ Check-in Staff | O | 1 | A | A | A | A | A |
| Airline Pilot (major commercial airlines) | Other | 3 | A | U | IC | IC | IC |
| Airline Pilot (other airlines) | Other | 3 | IC | U | IC | IC | IC |
| Airport Baggage Handler | Other | 3 | A | U | A | A | A |
| Ambulance Crew/Driver | N | 3 | A | U | A | A | A |
| Anaesthetist | H | 3 | A | U | A | A | A |
| Animal Welfare Officer | L | 2 | A | A | A | A | A |
| Antique Dealer | Other | 2 | A | A | A | A | A |
| Architect | Other | 1 | A | A | A | A | A |
| Armed Forces Member | Other | 4 | IC | U | IC | IC | IC |
| Artexer | Other | 4 | A | U | A | A | A |
| Artist | Other | 3 | A | U | A | A | A |
| Assembly Line Worker/Assembler | Other | 4 | A | U | A | A | A |
| Au Pair | Other | 3 | A | U | IC | IC | IC |
| Auditor | O | 1 | A | A | A | A | A |
| Author | Other | 3 | A | U | A | A | A |

B

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|---|----------|------------------|------------|---------|----------|-----|-----|
| Bailiff and/or in Court/Farm | Other | 2 | A | A | A | A | A |
| Baker – Bakery | Other | 3 | A | U | A | A | A |
| Baker – Shopkeeper | R | 2 | A | A | A | A | A |
| Bank Staff | O | 1 | A | A | A | A | A |
| Bar Manager/Manageress/ Staff/Steward(ess) | Other | 4 | A | U | A | A | A |
| Barber | R | 2 | A | A | A | A | A |
| Barrister | Other | 1 | A | A | A | A | A |
| Beautician | Other | 2 | A | A | A | A | A |
| Biologist (no overseas or marine work) | Other | 1 | A | A | A | A | A |
| Biologist (overseas or marine work) | Other | 2 | A | A | A | A | A |
| Blacksmith | Other | 4 | A | U | A | A | A |
| Boat Builder | Other | 4 | A | U | A | A | A |
| Bodyguard | Other | 4 | IC | U | IC | IC | IC |
| Book Keeper | O | 1 | A | A | A | A | A |
| Bookmaker – No on course work | R | 2 | A | A | A | A | A |
| – On course work | Other | 3 | A | U | A | U | U |
| Box Office Clerk – Cinema or Theatre | Other | 2 | A | A | A | A | A |
| Breakdown Recovery Patrolman | Other | 4 | A | U | A | A | A |
| Bricklayer* | Other | 4 | A | U | A | A | A |
| Bricklayers (mate)* | Other | 4 | A | U | A | U | U |
| Builder* | Other | 4 | A | U | A | A | A |
| Builders mate* | Other | 4 | A | U | A | A | A |
| Building Contractor | Other | 3 | A | U | A | U | A |
| Building Inspector/Technician | Other | 2 | A | A | A | A | A |

B

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|----------------------------------|----------|------------------|------------|---------|----------|-----|-----|
| Building Site Foreman | Other | 4 | A | U | A | A | A |
| Building Site Manager | Other | 3 | A | U | A | A | A |
| Building Society Manager & Staff | O | 1 | A | A | A | A | A |
| Building Surveyor | O | 2 | A | A | A | A | A |
| Bulldozer Driver | Other | 4 | A | U | A | U | U |
| Bus Conductor | Other | 3 | A | U | A | A | A |
| Bus Driver | Other | 4 | A | U | A | A | A |
| Business Analyst/Consultant | O | 1 | A | A | A | A | A |
| Business Development Manager | O | 1 | A | A | A | A | A |
| Butcher | | | | | | | |
| – No Shop Work | Other | 4 | A | U | A | A | A |
| – Shop Work | R | 2 | A | A | A | A | A |
| Butler | Other | 2 | A | A | A | A | A |

C

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|---|----------|------------------|------------|---------|----------|-----|-----|
| C.A.D. Designer | O | 1 | A | A | A | A | A |
| Cafe Owner/Proprietor (Licensed premises) | Other | 4 | A | U | A | A | A |
| Cafe Owner/Proprietor (Unlicensed) | C | 2 | A | A | A | A | A |
| Call Centre Operator/Manager | O | 1 | A | A | A | A | A |
| Camera Operator | Other | 2 | A | A | A | A | A |
| Canteen Assistant/Supervisor | C | 2 | A | A | A | A | A |
| Car Mechanic | Other | 3 | A | U | A | A | A |
| Car Salesperson | R | 2 | A | A | A | A | A |
| Car Valet | Other | 3 | A | U | A | A | A |
| Care Worker (including Residential) | H | 3 | A | U | A | A | A |
| Caretaker, Janitor | Other | 3 | A | U | A | A | A |
| Carpenter | Other | 4 | A | U | A | A | A |
| Carpet Cleaner | Other | 4 | A | U | A | A | A |
| Carpet Fitter | Other | 4 | A | U | A | A | A |
| Cashier | | | | | | | |
| – Bank, Building Society | O | 1 | A | A | A | A | A |
| – Shop, Cafe, Supermarket/Cinema | R | 2 | A | A | A | A | A |
| – Other | Other | 3 | A | U | A | A | A |
| Caterer/Catering Assistant | C | 2 | A | A | A | A | A |
| Chambermaid | Other | 3 | A | U | A | A | A |
| Charity Worker | Other | 3 | IC | U | IC | IC | IC |
| Chartered Surveyor | O | 1 | A | A | A | A | A |
| Chauffeur | Other | 4 | A | U | A | A | A |
| Check-In Clerk | O | 1 | A | A | A | A | A |
| Chef (including Head Chef) | C | 2 | A | A | A | A | A |
| Chemist (not shop) | S | 1 | A | A | A | A | A |
| Chemist (shop) | R | 2 | A | A | A | A | A |
| Chief Cameraman | Other | 2 | A | A | A | A | A |
| Chief Steward | Other | 4 | A | U | A | A | A |
| Child Minder | H | 3 | A | U | A | A | A |
| Chiropodist | L | 2 | A | A | A | A | A |
| Chiropractor | L | 2 | A | A | A | A | A |
| Claims Adjuster/Assessor | O | 1 | A | A | A | A | A |
| Classroom Assistant | E | 3 | A | U | A | A | A |
| Cleaner – Asbestos | Other | 4 | A | U | U | U | U |
| Cleaner (Pipes, Domestic, Office, internal only) | Other | 4 | A | U | A | A | A |
| Clergyman/woman | O | 1 | A | A | A | A | A |
| Clerical Assistant/Officer/Worker | O | 1 | A | A | A | A | A |
| Clock and Watch Maker/Repairer | Other | 3 | A | U | A | A | A |
| Clothing Designer | Other | 3 | A | U | A | A | A |
| Club Manager | Other | 4 | A | U | A | A | A |
| Club Proprietor/Steward(ess) | Other | 4 | A | U | A | A | A |
| Coach Driver | Other | 4 | A | U | A | A | A |
| Coal Merchant (Administrative) | O | 1 | A | A | A | A | A |

C

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|---|----------|------------------|------------|---------|----------|-----|-----|
| Coal Merchant (Manual) | Other | 4 | A | U | A | A | A |
| Coal Miner – See Miner | | | | | | | |
| Coast Guard | Other | 3 | A | U | A | A | A |
| Cobbler | Other | 3 | A | U | A | A | A |
| Comedian | Other | 3 | IC | U | U | U | U |
| Commodity Broker/Jobber | O | 1 | A | A | A | A | A |
| Company Director – other, no manual work | O | 1 | A | A | A | A | A |
| – with manual work | Other | 3 | A | U | A | A | A |
| Composer | Other | 3 | A | U | A | A | A |
| Computer Analyst/Consultant/ Programmer/Services Manager | O | 1 | A | A | A | A | A |
| Computer Engineer | Other | 3 | A | U | A | A | A |
| Conductor – Train crew – Railways | Other | 3 | A | U | A | A | A |
| Construction worker – see builder | | | | | | | |
| Consultant – Hospital (no surgery) | L | 2 | A | A | A | A | A |
| – Hospital (surgeon) | H | 3 | A | U | A | A | A |
| Cook – see Chef | | | | | | | |
| Crane Driver – Tower | Other | 4 | IC | U | IC | IC | U |
| – Other | Other | 4 | A | U | A | IC | IC |
| Custom and Excise Officer | Other | 1 | A | A | A | A | A |
| Customer Care Officer | O | 1 | A | A | A | A | A |
| Customer Services Agent/ Supervisor/Manager | O | 1 | A | A | A | A | A |

D

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|--|----------|------------------|------------|---------|----------|-----|-----|
| Dance Teacher | Other | 3 | A | U | A | U | U |
| Dancer | Other | 3 | A | U | IC | IC | IC |
| Deacon(ess) | O | 1 | A | A | A | A | A |
| Debt Collector | Other | 3 | A | U | A | A | A |
| Delivery Driver | Other | 4 | A | U | A | A | A |
| Dental Nurse | N | 3 | A | U | A | A | A |
| Dentist or Dental Assistant/ Auxiliary/Consultant/Hygienist | H | 3 | A | U | A | A | A |
| Digger Driver | Other | 4 | A | U | A | U | U |
| Dinner Lady | C | 2 | A | A | A | A | A |
| Director – no manual work | O | 1 | A | A | A | A | A |
| – with manual work | Other | 3 | A | U | A | A | A |
| Diver/Instructor | Other | 4 | IC | U | IC | IC | IC |
| DIY Shop Assistant/Worker | R | 2 | A | A | A | A | A |
| Docker | Other | 4 | A | U | A | U | U |
| Doctor (not surgeon/anaesthetist and not Armed Forces) | L | 2 | A | A | A | A | A |
| Doctor (surgeon/anaesthetist and not Armed Forces) | H | 3 | A | U | A | A | A |
| Dog Breeder | Other | 2 | A | A | A | A | A |
| Door and Window Assembler | Other | 4 | A | U | A | A | A |
| Double Glazing – Installer and fitter | Other | 4 | A | U | A | A | A |
| Driving Examiner/Instructor | Other | 4 | A | U | A | A | A |
| Dry Cleaning Shop Owner/Staff | R | 2 | A | A | A | A | A |
| Dustman | Other | 4 | A | U | A | U | U |

E

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|---|----------|------------------|------------|---------|----------|-----|-----|
| Ecologist | Other | 1 | A | A | A | A | A |
| Economist | Other | 1 | A | A | A | A | A |
| Editor | O | 1 | A | A | A | A | A |
| Electrical Engineer | Other | 3 | A | U | A | A | A |
| Electrical Technician | Other | 3 | A | U | A | A | A |
| Electrician | Other | 4 | A | U | A | A | A |
| Electronics Fitter/Installer/Repairer Engineer | Other | 4 | A | U | A | A | A |
| – Armed Forces | Other | 4 | IC | U | IC | IC | IC |
| – Other | Other | 3 | A | U | A | A | A |
| Environmental Health Officer | L | 2 | A | A | A | A | A |
| Estate Agent | O | 1 | A | A | A | A | A |
| Excavator Driver | Other | 4 | A | U | A | U | U |

F

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|---|----------|------------------|------------|---------|----------|-----|-----|
| Factory Clerk | O | 1 | A | A | A | A | A |
| Factory Inspector | Other | 3 | A | U | A | A | A |
| Factory Manager | | | | | | | |
| – no manual work | Other | 2 | A | A | A | A | A |
| – some manual work | Other | 4 | A | U | A | A | A |
| Factory Worker | Other | 4 | A | U | A | A | A |
| Farm Labourer/Worker | Other | 4 | A | U | A | U | U |
| Farm Manager | Other | 2 | A | A | A | A | A |
| Farm Owner | Other | 3 | A | U | A | A | A |
| Farmer/s Wife | Other | 3 | A | U | A | A | A |
| Fashion Designer (including Accessories) | Other | 3 | A | U | A | A | A |
| Fence Erector | Other | 4 | A | U | A | A | A |
| Film Director/Producer/Writer | Other | 3 | A | U | A | A | A |
| Film Editor | Other | 2 | A | A | A | A | A |
| Finance Broker/Director/Manager | O | 1 | A | A | A | A | A |
| Financial Adviser/Controller | O | 1 | A | A | A | A | A |
| Financial Analyst | Other | 1 | A | A | A | A | A |
| Firefighter | Other | 4 | A | U | A | A | A |
| Fish Farmer | C | 2 | A | A | A | A | A |
| Fisherman | Other | 4 | IC | U | IC | IC | IC |
| Fishmonger | Other | 2 | A | A | A | A | A |
| Fitness Instructor | Other | 3 | A | U | A | A | A |
| Fitter/Fitter's mate | Other | 4 | A | U | A | A | A |
| Florist | R | 2 | A | A | A | A | A |
| Flying Instructor | Other | 3 | IC | U | IC | IC | IC |
| Forester | | | | | | | |
| – no tree felling | Other | 3 | A | U | A | A | A |
| – tree felling | Other | 4 | A | U | A | U | U |
| Forestry Officer | Other | 3 | A | U | A | A | A |
| Fork Lift Driver | Other | 4 | A | U | A | A | A |
| Foundry Worker | Other | 4 | A | U | IC | U | U |
| Funeral Director | O | 1 | A | A | A | A | A |
| Furnaceman | Other | 4 | A | U | A | U | U |
| Furniture Remover | Other | 4 | A | U | A | U | IC |

G

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|---|----------|------------------|------------|---------|----------|-----|-----|
| Gamekeeper | Other | 3 | A | U | A | A | A |
| Garage Manager/Proprietor/ – no manual work | Other | 2 | A | A | A | A | A |
| Garage Manager/Proprietor – some manual work | Other | 3 | A | U | A | A | A |
| Garage Tyre/Exhaust Fitter | Other | 4 | A | U | A | A | A |
| Gardener | Other | 4 | A | U | A | A | A |

G

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|--|----------|------------------|------------|---------|----------|-----|-----|
| Gas Appliance Mechanic | Other | 3 | A | U | A | A | A |
| Gas Engineer | Other | 3 | A | U | A | A | A |
| Gas Fitter | Other | 4 | A | U | A | A | A |
| Gas Fitter's Mate | Other | 4 | A | U | A | IC | IC |
| General Practitioner | L | 2 | A | A | A | A | A |
| Geologist | L | 2 | A | A | A | A | A |
| Glass Worker/Cutter/Decorating/ Finishing/Heat Treating | Other | 4 | A | U | A | U | A |
| Glazier | Other | 4 | A | U | A | A | A |
| Governor | Other | 3 | A | U | A | A | A |
| Graphic Designer | Other | 3 | A | U | A | A | A |
| Greengrocer | R | 2 | A | A | A | A | A |
| Greenkeeper | Other | 3 | A | U | A | A | A |
| Ground Hostess/Steward | Other | 2 | A | A | A | A | A |
| Groundskeeper | Other | 3 | A | U | A | A | A |
| Ground Worker | Other | 4 | A | U | A | U | U |
| Gynaecologist | H | 3 | A | U | A | A | A |

H

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|--|----------|------------------|------------|---------|----------|-----|-----|
| Hairdresser – mobile/salon | Other | 2 | A | A | A | A | A |
| Handyman | Other | 4 | A | U | A | IC | IC |
| Haulier | Other | 4 | A | U | A | A | A |
| Head Teacher/Master/Mistress | E | 3 | A | U | A | A | A |
| Head Waiter | C | 2 | A | A | A | A | A |
| Health and Fitness Club Trainer | Other | 3 | A | U | A | A | A |
| Health and Safety Officer | O | 1 | A | A | A | A | A |
| Health Visitor | L | 2 | A | A | A | A | A |
| Heating & Ventilation Engineer/Fitter | Other | 4 | A | U | A | A | A |
| Helicopter Instructor/Pilot | Other | 3 | IC | U | IC | IC | IC |
| Helpline Operative | O | 1 | A | A | A | A | A |
| HGV Driver | Other | 4 | A | U | A | A | A |
| High Court Judge | O | 1 | A | A | A | A | A |
| Home Carer/Help | H | 3 | A | U | A | A | A |
| Hospital Administrator/Manager/ Receptionist | O | 1 | A | A | A | A | A |
| Hospital Doctor (not surgeon or anaesthetist) | L | 2 | A | A | A | A | A |
| Hospital Doctor (surgeon/anaesthetist) | H | 3 | A | U | A | A | A |
| Hospital Porter/Storeman/ Ward Orderly | Other | 3 | A | U | A | A | A |
| Hotel Barman | Other | 4 | A | U | A | A | A |
| Hotel Doorman/Manager | Other | 2 | A | A | A | A | A |
| Hotel Maid | Other | 3 | A | U | A | A | A |
| Hotel Porter | Other | 3 | A | U | A | A | A |
| Hotel Proprietor | Other | 3 | A | U | A | A | A |
| Hotel Receptionist | O | 1 | A | A | A | A | A |
| House Builder | Other | 4 | A | U | A | A | A |
| Housekeeper | Other | 3 | A | U | A | A | A |
| Houseperson | N/A | H | A | U | A | A | A |
| Hovercraft Officers & Crew | Other | 3 | A | U | A | A | A |

I

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|-------------------------------|----------|------------------|------------|---------|----------|-----|-----|
| Immigration Officer | O | 1 | A | A | A | A | A |
| Importer and Exporter | Other | 3 | A | U | A | A | A |
| Independent Financial Adviser | O | 1 | A | A | A | A | A |
| Inn Keeper | Other | 4 | A | U | A | A | A |
| Inspector | Other | 3 | A | U | A | A | A |

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|--|----------|------------------|------------|---------|----------|-----|-----|
| Insurance Agent | Other | 2 | A | A | A | A | A |
| Insurance/Assessor/Broker/Consultant/Inspector/Underwriter | O | 1 | A | A | A | A | A |
| Investment Analyst | O | 1 | A | A | A | A | A |
| Ironmonger | Other | 2 | A | A | A | A | A |
| IT Analyst/Consultant/Services Manager | O | 1 | A | A | A | A | A |

J

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|----------------------|----------|------------------|------------|---------|----------|-----|-----|
| Janitor | Other | 3 | A | U | A | A | A |
| JCB Driver | Other | 4 | A | U | A | U | U |
| Joiner | Other | 4 | A | U | A | A | A |
| Journalist | Other | 3 | A | U | A | A | A |
| Judge's Clerk | O | 1 | A | A | A | A | A |

K

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|---------------------------|----------|------------------|------------|---------|----------|-----|-----|
| Kitchen Worker/Supervisor | C | 2 | A | A | A | A | A |

L

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|---|----------|------------------|------------|---------|----------|-----|-----|
| Laboratory Manager/Technician/Worker | L | 2 | A | A | A | A | A |
| Labourer – no farm work* | Other | 4 | A | U | A | U | U |
| Land Surveyor | O | 1 | A | A | A | A | A |
| Landscape Artist | Other | 3 | A | U | A | A | A |
| Landscape Designer | Other | 3 | A | U | A | A | A |
| Landscape Gardener | Other | 4 | A | U | A | A | A |
| Launderette/Counter Staff (Shop)/Supervisor/Assistant | Other | 3 | A | U | A | A | A |
| Lawyer | O | 1 | A | A | A | A | A |
| Lecturer | E | 3 | A | U | A | A | A |
| Left Luggage Attendant | Other | 3 | A | U | A | A | A |
| Legal Adviser/Assistant/Executive/Secretary | O | 1 | A | A | A | A | A |
| Leisure Centre Instructor | Other | 3 | A | U | A | A | A |
| Librarian/Assistant/Clerical Worker | O | 1 | A | A | A | A | A |
| Licensed Victualler (Off-Licence) | Other | 4 | A | U | A | A | A |
| Licensee (Licensed Trade) | Other | 4 | A | U | A | A | A |
| Licensing and Litigation Lawyer | O | 1 | A | A | A | A | A |
| Lifeboat Crew | Other | 4 | A | U | A | A | A |
| Lifeguard | | | | | | | |
| – beaches | Other | 3 | A | U | IC | IC | IC |
| – swimming pool only | Other | 3 | A | U | A | A | A |
| Light Goods Vehicle Driver | Other | 4 | A | U | A | A | A |
| Lighthouse Keeper | Other | 2 | A | A | A | A | A |
| Locksmith | Other | 3 | A | U | A | A | A |
| Lorry Driver | Other | 4 | A | U | A | A | A |
| Loss Adjuster | O | 1 | A | A | A | A | A |
| Lumberjack | Other | 4 | A | U | A | U | U |

M

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|-----------------------------------|----------|------------------|------------|---------|----------|-----|-----|
| Machine Assistant/Operator/Minder | Other | 4 | A | U | A | A | A |
| Machinery Electrician | Other | 4 | A | U | A | A | A |
| Machinist | Other | 4 | A | U | A | A | A |

M

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|--|----------|------------------|------------|---------|----------|-----|-----|
| Magician | Other | 3 | A | U | A | U | U |
| Magistrate | O | 1 | A | A | A | A | A |
| Maid | Other | 3 | A | U | A | A | A |
| Mail Sorter | Other | 3 | A | U | A | A | A |
| Maintenance Engineer/Technician | Other | 3 | A | U | A | A | A |
| Maitre D' | Other | 2 | A | A | A | A | A |
| Make-up Artist | Other | 2 | A | U | A | A | A |
| Management Accountant/Consultant Manager | O | 1 | A | A | A | A | A |
| – Office type work only | O | 1 | A | A | A | A | A |
| – Other Industries | Other | 3 | A | U | A | A | A |
| Marine Biologist | Other | 2 | A | A | A | A | A |
| Market or Street Trader | Other | 4 | A | U | IC | U | U |
| Market Research Analyst | O | 1 | A | A | A | A | A |
| Marketing Manager/ Research Manager | O | 1 | A | A | A | A | A |
| Martial Arts Instructor | Other | 4 | A | U | A | A | A |
| Mason | Other | 4 | A | U | A | A | A |
| Mason's Mate | Other | 4 | IC | U | IC | IC | IC |
| Masseur | Other | 3 | A | U | IC | IC | IC |
| Mathematician | Other | 1 | A | A | A | A | A |
| Matron (including Hospital) | N | 3 | A | U | A | A | A |
| Mechanic | | | | | | | |
| – Armed Forces | Other | 4 | IC | U | IC | IC | IC |
| – Other Industries | M | 3 | A | U | A | A | A |
| Mechanical Engineer | Other | 3 | A | U | A | A | A |
| Mechanical Road Sweeper Driver | Other | 4 | A | U | A | A | A |
| Mechanic's Mate | Other | 4 | A | U | A | A | A |
| Medical Administrator/ Receptionist/Secretary | O | 1 | A | A | A | A | A |
| Medical Laboratory Technician | L | 2 | A | A | A | A | A |
| Medical Practitioner/Technician | L | 2 | A | A | A | A | A |
| Mental Health Worker | H | 3 | A | U | A | A | A |
| Merchant Navy Officer/Crew | Other | 4 | IC | U | IC | IC | U |
| Messenger | | | | | | | |
| – Not motorcycle | Other | 2 | A | A | A | A | A |
| – Motorcycle | Other | 4 | A | U | A | U | U |
| – Office | O | 1 | A | A | A | A | A |
| Metal Fabricator/Machinist/Plater/ Sprayer/Working & Production Fitter) | Other | 4 | A | U | A | A | A |
| Midwife | N | 3 | A | U | A | A | A |
| Milk Roundsman | Other | 4 | A | U | A | A | A |
| Miner – underground or surface | Other | 4 | EP | U | EO | U | U |
| Minicab Driver | Other | 4 | A | U | A | A | A |
| Mining Engineer | Other | 3 | A | U | A | A | A |
| Mining Officer/Surveyor | Other | 2 | A | A | A | A | A |
| Model | Other | 3 | A | U | IC | IC | IC |
| Money Broker | O | 1 | A | A | A | A | A |
| Mortician | L | 2 | A | A | A | A | A |
| Motor Bike Instructor | Other | 4 | A | U | A | A | A |
| Motor Cycle Courier/Messenger | Other | 4 | A | U | A | U | U |
| Multimedia Programmer/Specialist | O | 1 | A | A | A | A | A |
| Museum Attendant/Guide | Other | 2 | A | A | A | A | A |
| Museum Curator | O | 1 | A | A | A | A | A |
| Music Teacher | E | 3 | A | U | A | A | A |
| Musical Director | Other | 3 | A | U | A | A | A |
| Musical Instrument Maker | Other | 3 | A | U | A | A | A |
| Musician | Other | 4 | IC | U | IC | IC | IC |

N

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|---------------------------------|----------|------------------|------------|---------|----------|-----|-----|
| Nanny | E | 3 | A | U | A | A | A |
| News Photographer | Other | 3 | A | U | A | A | A |
| Newsagent | R | 2 | A | A | A | A | A |
| Newspaper Editor | O | 1 | A | A | A | A | A |
| Newspaper Reporter | Other | 3 | A | U | A | A | A |
| Newspaper Vendor | Other | 3 | A | U | U | U | U |
| Newsreader | O | 3 | A | U | A | A | A |
| Night Porter | Other | 3 | A | U | A | A | A |
| Night Watchman | Other | 4 | A | U | A | U | U |
| Nuclear Engineer/ing Technician | Other | 3 | A | U | A | A | A |
| Nuclear Physicist/Scientist | Other | 1 | A | A | A | A | A |
| Nurse | | | | | | | |
| – all including Student Nurse | N | 3 | A | U | A | A | A |
| Nursery Assistant/Nurse | N | 3 | A | U | A | A | A |
| Nurseryman | Other | 3 | A | U | A | A | A |
| Nursing Home Proprietor | N | 3 | A | U | A | A | A |
| Nursing Teacher | E | 3 | A | U | A | A | A |

O

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|---|----------|------------------|------------|---------|----------|-----|-----|
| Obstetrician | H | 3 | A | U | A | A | A |
| Occupational Health Nurse | N | 3 | A | U | A | A | A |
| Occupational Therapist | Other | 1 | A | A | A | A | A |
| Off License Manager | R | 2 | A | A | A | A | A |
| Office Administrator/Cashier/Clerk/ Manager/Messenger/Receptionist | O | 1 | A | A | A | A | A |
| Optical Instrument Fitter/ Maker/Repairer | Other | 3 | A | U | A | A | A |
| Optician | Other | 1 | A | A | A | A | A |
| Orthodontic Technician | Other | 3 | A | U | A | A | A |
| Orthodontist | H | 3 | A | U | A | A | A |
| Orthopaedic Surgeon | H | 3 | A | U | A | A | A |
| Osteopath | L | 2 | A | A | A | A | A |

P

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|--|----------|------------------|------------|---------|----------|-----|-----|
| Packer | Other | 4 | A | U | A | A | A |
| Painter and or Decorator* | Other | 4 | A | U | A | A | A |
| Panel Beater | Other | 4 | A | U | A | A | A |
| Paramedic | H | 3 | A | U | A | A | A |
| Park Keeper/Ranger | Other | 3 | A | U | A | A | A |
| Payroll Administrator/ Accounts Clerk/Manager | O | 1 | A | A | A | A | A |
| Personal Assistant | O | 1 | A | A | A | A | A |
| Personal Trainer | Other | 3 | A | U | A | A | A |
| Pest Control Operative | Other | 3 | A | U | A | A | A |
| Petrol Station Attendant | Other | 4 | A | U | A | A | A |
| Pharmacist | Other | 1 | A | A | A | A | A |
| Photographer - other | Other | 3 | IC | U | IC | IC | IC |
| Photographer - Portrait/Studio only | Other | 2 | A | A | A | A | A |
| Physician | L | 2 | A | A | A | A | A |
| Physicist | Other | 1 | A | A | A | A | A |
| Physiotherapist | H | 3 | A | U | A | A | A |
| Pilot | Other | 3 | IC | U | IC | IC | IC |
| Pilot – Remotely Operated Vehicle | Other | 4 | A | U | A | A | A |

P

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|---|----------|------------------|------------|---------|----------|-----|-----|
| Pipe Fitter | Other | 4 | A | U | A | A | A |
| Plant Hire Manager/Owner (some manual work) | Other | 3 | A | U | A | IC | IC |
| Plant Hire Owner/Proprietor (admin. only) | O | 1 | A | A | A | A | A |
| Plant Operator | Other | 4 | A | U | A | U | U |
| Plasterer | Other | 4 | A | U | A | A | A |
| Plumber | Other | 4 | A | U | A | A | A |
| Police (non Motor Cycle) – All ranks | Other | 3 | A | U | A | A | U |
| Police Community Support Officer (PCSO) | Other | 3 | A | U | A | A | U |
| Police Diver | Other | 3 | IC | U | IC | IC | U |
| Police Motor Cycle Patrol Officer | Other | 4 | A | U | A | U | U |
| Politician | O | 1 | A | A | A | A | A |
| Pop Musician/Singer | Other | 4 | IC | U | IC | IC | IC |
| Porter | Other | 3 | A | U | A | A | A |
| Post Office Manager/Postmaster | O | 1 | A | A | A | A | A |
| Post Office Worker | Other | 3 | A | U | A | A | A |
| Postal Courier Driver | Other | 4 | A | U | A | A | A |
| Postal Courier Manager | Other | 2 | A | A | A | A | A |
| Postman/woman (driving) | Other | 4 | A | U | A | A | A |
| Postman/woman (no driving) | Other | 3 | A | U | A | A | A |
| Power Station Unit Operator | Other | 2 | A | A | A | A | A |
| Presenter – Radio/TV | Other | 3 | A | U | A | A | A |
| Priest | O | 1 | A | A | A | A | A |
| Printer/Printer's Assistant | Other | 3 | A | U | A | A | A |
| Prison Officer/Warden | Other | 3 | A | U | A | A | A |
| Private Detective | Other | 3 | A | U | A | A | A |
| Private Investigator | Other | 3 | A | U | A | A | A |
| Probation Officer | H | 3 | A | U | A | A | A |
| Producer | Other | 3 | A | U | A | A | A |
| Production Manager/Superintendent – no manual work | Other | 2 | A | A | A | A | A |
| Production Manager/Superintendent – some manual work | Other | 4 | A | U | A | A | A |
| Professional Sportsperson | Other | 4 | A | U | IC | IC | IC |
| Property Manager | Other | 3 | A | U | A | A | A |
| Property Developer – no manual work | Other | 2 | A | A | A | A | A |
| – some manual work | Other | 4 | A | U | A | A | A |
| PSV Driver | Other | 4 | A | U | A | A | A |
| Psychiatrist | L | 2 | A | A | A | A | A |
| Psychologist | L | 2 | A | A | A | A | A |
| Psychotherapist | L | 2 | A | A | A | A | A |
| Public Health Officer | L | 2 | A | A | A | A | A |
| Public Relations Executive/Officer | O | 1 | A | A | A | A | A |
| Publican/Public House Manager/ Landlord | Other | 4 | A | U | A | A | A |
| Publisher | O | 1 | A | A | A | A | A |

Q

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|----------------------|----------|------------------|------------|---------|----------|-----|-----|
| Quantity Surveyor | O | 2 | A | A | A | A | A |
| Quarry Worker | Other | 4 | A | U | A | A | A |

R

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|---------------------------------|----------|------------------|------------|---------|----------|-----|-----|
| Radio and Television Repairman | Other | 3 | A | U | A | A | A |
| Radio Operator | O | 1 | A | A | A | A | A |
| Radiographer – Health | L | 2 | A | A | A | A | A |
| Radiologist | L | 2 | A | A | A | A | A |
| Railway Guard/Station personnel | Other | 3 | A | U | A | A | A |
| Railway Linesman | Other | 4 | IC | U | IC | IC | IC |

R

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|-----------------------------------|----------|------------------|------------|---------|----------|-----|-----|
| Railway Police Officer | Other | 3 | A | U | A | A | U |
| Receptionist | O | 1 | A | A | A | A | A |
| Recording Engineer/Technician | Other | 3 | A | U | A | A | A |
| Recruitment Consultant/Manager | O | 1 | A | A | A | A | A |
| Refrigeration Engineer | Other | 3 | A | U | A | A | A |
| Refuse Collector | Other | 4 | A | U | A | U | U |
| Regional Sales Director/Manager | O | 1 | A | A | A | A | A |
| Registrar | O | 1 | A | A | A | A | A |
| Removals Man | Other | 4 | A | U | A | U | A |
| Rent Collector | Other | 2 | A | A | A | A | A |
| Rent Officer | O | 1 | A | A | A | A | A |
| Reporter | Other | 3 | A | U | A | A | A |
| Researcher | Other | 2 | A | A | A | A | A |
| Residential Care Officer | H | 3 | A | U | A | A | A |
| Residential Home Proprietor | O | 3 | A | U | A | A | A |
| Restaurant Manager/Proprietor | C | 2 | A | A | A | A | A |
| Retail Shop Manager | R | 2 | A | A | A | A | A |
| Riding Instructor – Equestrianism | Other | 4 | IC | U | IC | IC | IC |
| Rig Electrician | Other | 4 | EP | U | EO | U | U |
| Rig Maintenance Diver | Other | 4 | IC | U | IC | IC | IC |
| Rig Mechanic | Other | 4 | A | U | A | A | A |
| Rig Medic | Other | 3 | A | U | A | A | A |
| Rig Welder | Other | 4 | EP | U | EO | U | U |
| Rigger* | Other | 4 | A | U | A | A | A |
| Road Maintenance Worker | Other | 4 | A | U | A | U | U |
| Road Surfer | Other | 4 | A | U | A | U | U |
| Road Sweeper | Other | 4 | A | U | A | U | U |
| Roofer* | Other | 4 | A | U | A | IC | IC |
| RSPCA Inspector | L | 2 | A | A | A | A | A |

S

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|--|----------|------------------|------------|---------|----------|-----|-----|
| Safety Officer | Other | 2 | A | A | A | A | A |
| Sales Assistant | R | 2 | A | A | A | A | A |
| Sales Manager | O | 1 | A | A | A | A | A |
| Sales Representative | Other | 2 | A | A | A | A | A |
| Salesperson | R | 2 | A | A | A | A | A |
| Scaffolder* | Other | 4 | A | U | A | U | U |
| School Bursar/Inspector/Secretary | O | 1 | A | A | A | A | A |
| School Crossing Attendant | Other | 3 | A | U | A | A | A |
| School Janitor | Other | 3 | A | U | A | A | A |
| School Maid/Matron/Nurse | N | 3 | A | U | A | A | A |
| School Principal | E | 3 | A | U | A | A | A |
| Scientific Assistant | L | 2 | A | A | A | A | A |
| Scientist | Other | 1 | A | A | A | A | A |
| Scrap Yard Dealer/Owner | Other | 4 | A | U | A | U | U |
| Sculptor | Other | 3 | A | U | A | A | A |
| Secretary | O | 1 | A | A | A | A | A |
| Security Guard | Other | 4 | A | U | A | A | A |
| Security Officer (premises) | Other | 3 | A | U | A | A | A |
| Security Officer (other) | Other | 4 | IC | U | IC | IC | IC |
| Security Van Driver | Other | 4 | A | U | A | A | A |
| Service Engineer | Other | 3 | A | U | A | A | A |
| Set Designer | Other | 2 | A | A | A | A | A |
| Sewage Works Attendant | Other | 4 | A | U | A | A | A |
| Sewing Machinist | Other | 4 | A | U | A | A | A |
| Sheet Metal Worker | Other | 4 | A | U | A | A | A |
| Shipbuilder/Shipwright /Shipyard worker | Other | 4 | A | U | A | U | U |
| Shipping Clerk | O | 1 | A | A | A | A | A |
| Shoe Maker | Other | 4 | A | U | A | A | A |
| Shoe Repairer | Other | 3 | A | U | A | A | A |

S

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|--|----------|------------------|------------|---------|----------|-----|-----|
| Shop Assistant/Worker/Keeper/ Manager/Proprietor | R | 2 | A | A | A | A | A |
| Shop Cleaner | Other | 4 | A | U | A | A | A |
| Shop Fitter | Other | 4 | A | U | A | A | A |
| Sign Writer* | Other | 4 | A | U | A | A | A |
| Singer | Other | IC | IC | U | IC | IC | IC |
| Skiing Instructor | Other | 4 | IC | U | IC | IC | IC |
| Slater – see Roofer* | | | | | | | |
| Social Worker | H | 3 | A | U | A | A | A |
| Software Consultant/Engineer | O | 1 | A | A | A | A | A |
| Solicitor | O | 1 | A | A | A | A | A |
| Song Writer | Other | 3 | A | U | A | IC | IC |
| Sound Engineer | Other | 3 | A | U | A | A | A |
| Sports Equipment Maker | Other | 4 | A | U | A | A | A |
| Spot Welder | Other | 4 | A | U | A | A | A |
| Stable Hand/Lad | Other | 4 | A | U | A | A | A |
| Stage Technician | Other | 3 | A | U | A | A | A |
| Station Foreman | Other | 2 | A | A | A | A | A |
| Station Manager | O | 1 | A | A | A | A | A |
| Station Master | O | 1 | A | A | A | A | A |
| Station Officer – Fire Service | Other | 4 | A | U | A | A | A |
| Statistician | Other | 1 | A | A | A | A | A |
| Steel Erector | Other | 4 | IC | U | IC | IC | IC |
| Steel Fabricator/Fixer* | Other | 4 | A | U | A | A | A |
| Stock Broker/Jobber | O | 1 | A | A | A | A | A |
| Stone Cutter/Dresser/Polisher | Other | 4 | A | U | A | A | A |
| Stone Mason* | Other | 4 | A | U | A | A | A |
| Store Manager | R | 2 | A | A | A | A | A |
| Storekeeper | Other | 3 | A | U | A | A | A |
| Street Cleaner | Other | 4 | A | U | A | U | U |
| Structural Engineer* | O | 1 | A | A | A | A | A |
| Sub-Officer – Fire Service | Other | 4 | A | U | A | A | A |
| Supermarket Assistant/Staff | R | 2 | A | A | A | A | A |
| Supermarket Manager/ Deputy Manager | Other | 2 | A | A | A | A | A |
| Surgeon | H | 3 | A | U | A | A | A |
| Surveyor – Architectural/Land | Other | 1 | A | A | A | A | A |
| Systems Analyst/Manager/ Programmer | O | 1 | A | A | A | A | A |

T

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|---|----------|------------------|------------|---------|----------|-----|-----|
| Tattoo Artist | Other | 4 | A | U | A | A | A |
| Tax Consultant/Inspector | O | 1 | A | A | A | A | A |
| Taxi Driver/Owner | Other | 4 | A | U | A | A | A |
| Teacher – includes supply, teaching assistant and special needs | E | 3 | A | U | A | A | A |
| Technical Engineer | Other | 3 | A | U | A | A | A |
| Technician | Other | 3 | A | U | A | A | A |
| Telecommunications Engineer | Other | 3 | A | U | A | A | A |
| Telesales Manager/Representative | O | 1 | A | A | A | A | A |
| Tiler* | Other | 4 | A | U | A | A | A |
| Timber Merchant | Other | 4 | A | U | A | A | IC |
| Tool Fitter | Other | 3 | A | U | A | A | A |
| Tool Maker | Other | 4 | A | U | A | A | A |
| Tour Guide | Other | 2 | A | A | A | A | A |
| Track Layer/Trackman | Other | 4 | EP | U | EO | U | U |
| Traffic Warden | Other | 3 | A | U | A | A | A |
| Train Driver | Other | 4 | A | U | A | A | A |
| Translator | O | 1 | A | A | A | A | A |
| Travel Agent | Other | 1 | A | A | A | A | A |
| Travel Consultant/Manager | O | 1 | A | A | A | A | A |
| Travel Courier | Other | 2 | A | A | A | A | A |

T

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|--------------------------------|----------|------------------|------------|---------|----------|-----|-----|
| Treasurer | O | 1 | A | A | A | A | A |
| Tree Surgeon/Feller | Other | 4 | A | U | A | U | U |
| Tunneller | Other | 4 | IC | U | IC | IC | IC |
| Turf Accountant – shop only | R | 2 | A | A | A | A | A |
| – some on course work | Other | 3 | A | U | A | U | U |
| Tutor | E | 3 | A | U | A | A | A |
| Typist | O | 1 | A | A | A | A | A |
| Tyre Fitter | Other | 4 | A | U | A | A | A |

U

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|--------------------------------|----------|------------------|------------|---------|----------|-----|-----|
| Underground Train Driver | Other | 4 | A | U | A | A | A |
| Undertaker | Other | 2 | A | A | A | A | A |
| Underwriter | O | 1 | A | A | A | A | A |
| University Instructor/Lecturer | E | 3 | A | U | A | A | A |
| University Technician | Other | 3 | A | U | A | A | A |

V

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|--------------------------------|----------|------------------|------------|---------|----------|-----|-----|
| Van Driver | Other | 4 | A | U | A | A | A |
| Vending Machine Engineer | Other | 3 | A | U | A | A | A |
| Veterinarian | H | 3 | A | U | A | A | A |
| Vicar | O | 1 | A | A | A | A | A |
| Video Operator | O | 1 | A | A | A | A | A |
| Vocational Training Instructor | Other | 3 | A | U | A | A | A |
| Voluntary Worker | Other | IC | IC | U | IC | IC | IC |

W

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|-----------------------------------|----------|------------------|------------|---------|----------|-----|-----|
| Waiter, Waitress | C | 2 | A | A | A | A | A |
| Warehouse Assistant/Porter/Worker | Other | 4 | A | U | A | A | A |
| Weather Forecaster | O | 1 | A | A | A | A | A |
| Weaver | Other | 4 | A | U | A | A | A |
| Website Designer | O | 1 | A | A | A | A | A |
| Welder* | Other | 4 | A | U | A | A | A |
| Window Fitter | Other | 3 | A | U | A | A | A |
| Window Cleaner* | Other | 4 | A | U | A | A | A |
| Windscreen Fitter | Other | 3 | A | U | A | A | A |
| Wood Worker/Machinist | Other | 4 | A | U | A | A | A |
| Works Clerk/Receptionist | Other | 1 | A | A | A | A | A |

Y

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|----------------------|----------|------------------|------------|---------|----------|-----|-----|
| Youth Hostel Warden | Other | 2 | A | A | A | A | A |
| Youth Worker/Leader | Other | 3 | A | U | A | IC | IC |

Z

| Occupation/Job Title | Category | Occupation Class | Life Cover | CIC Own | CIC FATs | WOP | IPB |
|-----------------------------|----------|------------------|------------|---------|----------|-----|-----|
| Zoo Curator/Director | O | 1 | A | A | A | A | A |
| Zoo Keeper (including Head) | Other | 3 | A | U | A | A | A |