

OCCUPATION CLASS GUIDE.

WELCOME TO THE OCCUPATION CLASS GUIDE.

This guide will help you to determine your client's occupation class. 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 3).

This guide contains a full list of job titles with the relevant corresponding occupation class. However, these are for guidance only and it is possible that your client's job 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 Monday to Friday from 9am to 5.30pm. For your protection, we may need to record and monitor calls. Call charges will vary.

Our application will ask if your client's occupation involves working:

- a) outside at heights of over 12 metres (40ft) for more than 10% of the time;
- b) in the Armed Forces or member of the Territorial Army;
- c) in the offshore fishing industry;
- d) in the offshore oil or gas production industry;
- e) underwater;
- f) underground for example mining, tunnelling;
- g) with explosives;
- h) as a sports professional;
- i) as a full time barman, barmaid or landlord in a public house. Full time means working an average of 30 or more hours a week.

Individual consideration is required for those indicating any of the above apply.

We might need additional information for certain products, i.e. Critical Illness Cover or Income Protection.

This requires your client to indicate which of the following occupation categories best describes their occupation. Please refer to the table below.

If your client is a houseperson, unemployed, student or retired they will not need to select an occupation category, they will be given an occupation category known as the 'housepersons' category.

Part time workers – Part time workers can apply for an income protection policy, however, if they work less than 16 hours per week the customer would only be eligible for housepersons cover.

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

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 tasks 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 the policy terms and conditions for full details 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.
 - 1 Bending:** The ability to 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 OR 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 (CIC) Mortgage Decreasing Term Assurance and CIC Mortgage Critical Illness Cover Mortgage Decreasing Critical Illness Cover 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 1, 2, 3, 4, H	Own occupation definition. However the client can choose Functional Assessment Tests (FATS) if they want. We will pay out if your client fails 3 out of 6 FATS.
Incapacity (including Total and Permanent Incapacity Benefit)	Income Protection Benefit	1 & 2 3 & 4 H	Own occupation definition. 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. We will pay out if your client fails 3 out of 6 Activities of daily living.

WAIVER OF PREMIUM.

The definition of disability is shown below:

PRODUCT(S)	OCC CLASSES	DEFINITIONS OF DISABILITY FOR ALL PRODUCTS
Mortgage Term Assurance Mortgage Term Assurance and Critical Illness Cover Mortgage Decreasing Term Assurance 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	1, 2, 3, 4 & H	Unable to follow your normal occupation and not following any other. OR If not in gainful employment we will pay if your client is unable to perform 3 out of 6 FATs.

ABBREVIATIONS AND OCCUPATION CLASS CODES.

The following codes are used in the Occupation Class listings:

CODE	PRODUCT	CODE	DEFINITION OF DISABILITY
IPB	Income Protection Benefit	A	Acceptable
CIC	Critical Illness Cover	U	Unacceptable
WOP	Waiver of Premium For WOP all occupations are acceptable unless a "U" or "IC" is shown.	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	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Accountant	1	A	A	A	A	A
Actor/Actress (No Stunt Work)	3	A	U	A	U	U
Actor/Actress (Stunt Work)	3	IC	U	IC	U	U
Actuary	1	A	A	A	A	A
Admin. Staff/Managers (Office type work)	1	A	A	A	A	A
Advertising Agent/Clerk/Executive	1	A	A	A	A	A
Aerial Erector*	3	A	U	A	A	A
Air Steward/Stewardess	3	A	U	A	A	A
Air Traffic Controller/Control Assistant/Planner	1	A	A	A	A	A
Airline cabin/other flight crew	3	A	U	A	A	A
Airline Manager/Superintendent/Check-in Staff	1	A	A	A	A	A
Airline Pilot (major commercial airlines)	3	A	U	IC	IC	U
Airline Pilot (other airlines)	3	IC	U	IC	IC	U
Airport Baggage Handler	3	A	U	A	A	A
Ambulance Crew/Driver	3	A	U	A	A	A
Anaesthetist	3	A	U	A	A	A
Animal Welfare Officer	2	A	A	A	A	A
Antique Dealer	2	A	A	A	A	A
Antique Restorer	3	A	U	A	A	A
Architect	1	A	A	A	A	A
Armed Forces Member	4	IC	U	IC	IC	U
Artexer	4	A	U	A	A	A
Artist	3	A	U	A	A	A
Assembly Line Worker/Assembler	4	A	U	A	A	A
Au Pair	3	A	U	IC	IC	IC
Auditor	1	A	A	A	A	A
Author	3	A	U	A	A	A

B

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Bailiff and/or in Court/Farm	2	A	A	A	A	A
Baker – Bakery	3	A	U	A	A	A
Baker – in a shop	2	A	A	A	A	A
Bank Staff	1	A	A	A	A	A
Bar Manager/Manageress/Staff/Steward(ess)	4	A	U	A	A	A
Barber	2	A	A	A	A	A
Barrister	1	A	A	A	A	A
Beautician	2	A	A	A	A	A
Biologist (no overseas or marine work)	1	A	A	A	A	A
Biologist (overseas or marine work)	2	A	A	A	A	A
Blacksmith	4	A	U	A	A	A
Boat Builder	4	A	U	A	A	A
Bodyguard	4	IC	U	IC	U	U
Book Keeper	1	A	A	A	A	A
Bookmaker						
– No on course work	2	A	A	A	A	A
– On course work	3	A	U	A	U	U
Box Office Clerk – Cinema or Theatre	2	A	A	A	A	A
Breakdown Recovery Patrolman	4	A	U	A	A	A
Bricklayer*	4	A	U	A	A	A

B

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Bricklayer's (mate)*	4	A	U	A	U	U
Builder*	4	A	U	A	A	A
Builder's mate*	4	A	U	A	A	A
Building Contractor	3	A	U	A	A	A
Building Inspector/Technician	2	A	A	A	A	A
Building Site Foreman	4	A	U	A	A	A
Building Site Manager	3	A	U	A	A	A
Building Society Manager & Staff	1	A	A	A	A	A
Building Surveyor	2	A	A	A	A	A
Bulldozer Driver	4	A	U	A	U	U
Bus Conductor	3	A	U	A	A	A
Bus Driver	4	A	U	A	A	A
Business Analyst/Consultant	1	A	A	A	A	A
Business Development Manager	1	A	A	A	A	A
Butcher						
– No Shop Work	4	A	U	A	A	A
– Shop Work	2	A	A	A	A	A
Butler	2	A	A	A	A	A

C

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
C.A.D. Designer	1	A	A	A	A	A
Cafe Owner/Proprietor (Licensed premises)	4	A	U	A	A	A
Cafe Owner/Proprietor (Unlicensed)	2	A	A	A	A	A
Call Centre Operator/Manager	1	A	A	A	A	A
Camera Operator	2	A	A	A	A	A
Canteen Assistant/Supervisor	2	A	A	A	A	A
Car Mechanic	3	A	U	A	A	A
Car Salesperson	2	A	A	A	A	A
Car Valet	3	A	U	A	U	U
Care Worker (including Residential)	3	A	U	A	A	A
Caretaker, Janitor	3	A	U	A	A	A
Carpenter	4	A	U	A	A	A
Carpet Cleaner	4	A	U	A	U	U
Carpet Fitter	4	A	U	A	A	A
Cashier						
– Bank, Building Society	1	A	A	A	A	A
– Shop, Cafe, Supermarket/Cinema	2	A	A	A	A	A
– Other	3	A	U	A	A	A
Caterer/Catering Assistant	2	A	A	A	A	A
Chambermaid	3	A	U	A	A	A
Chartered Surveyor	1	A	A	A	A	A
Chauffeur	4	A	U	A	A	A
Check-In Clerk	1	A	A	A	A	A
Chef (including Head Chef)	2	A	A	A	A	A
Chemist (not shop or mining)	1	A	A	A	A	A
Chemist (shop or mining)	2	A	A	A	A	A
Chief Cameraman	2	A	A	A	A	A
Chief Steward	4	A	U	A	A	A
Child Minder	3	A	U	A	A	A
Chiroprapist	2	A	A	A	A	A

C

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Chiropractor	2	A	A	A	A	A
Claims Adjuster/Assessor	1	A	A	A	A	A
Classroom Assistant	3	A	U	A	A	A
Cleaner – Asbestos	4	A	U	U	U	U
Cleaner (Domestic, Office, internal only)	4	A	U	A	U	U
Clergyman/woman	1	A	A	A	A	A
Clerical Assistant/Officer/Worker	1	A	A	A	A	A
Clock and Watch Maker/Repairer	3	A	U	A	A	A
Clothing Designer	3	A	U	A	A	A
Club Manager	4	A	U	A	A	A
Club Proprietor/Steward(ess)	4	A	U	A	A	A
Coach Driver	4	A	U	A	A	A
Coal Merchant (Administrative)	1	A	A	A	A	A
Coal Merchant (Manual)	4	A	U	A	A	A
Coal Miner – See Miner						
Coast Guard	3	A	U	A	A	A
Cobbler	3	A	U	A	A	A
Comedian	3	IC	U	U	U	U
Commodity Broker/Jobber	1	A	A	A	A	A
Company Director – with some manual work	3	A	U	A	A	A
– other, no manual work	1	A	A	A	A	A
Composer	3	A	U	A	A	A
Computer Analyst/Consultant/Programmer/ Services Manager	1	A	A	A	A	A
Computer Engineer	3	A	U	A	A	A
Conductor – Train crew – Railways	3	A	U	A	A	A
Construction worker – see builder						
Consultant – Hospital (no surgery)	2	A	A	A	A	A
– Hospital (surgeon)	3	A	U	A	A	A
Cook – see Chef						
Crane Driver – Tower	4	IC	U	IC	IC	U
– Other	4	A	U	A	IC	IC
Custom and Excise Officer	1	A	A	A	A	A
Customer Care Officer	1	A	A	A	A	A
Customer Services Agent/ Supervisor/Manager	1	A	A	A	A	A

D

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Dance Teacher	3	A	U	A	U	U
Dancer	3	A	U	A	A	A
Deacon(ess)	1	A	A	A	A	A
Debt Collector	3	A	U	A	A	A
Delivery Driver	4	A	U	A	A	A
Dental Nurse	3	A	U	A	A	A
Dentist or Dental Assistant/Auxiliary/ Consultant/Hygienist	3	A	U	A	A	A
Digger Driver	4	A	U	A	U	U
Dinner Lady	2	A	A	A	A	A

D

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Director						
– no manual work	1	A	A	A	A	A
– some manual work	3	A	U	A	A	A
Diver/Instructor	4	IC	U	IC	IC	U
DIY Shop Assistant/Worker	2	A	A	A	A	A
Docker	4	A	U	A	U	U
Doctor (not surgeon/anaesthetist and not Armed Forces)	2	A	A	A	A	A
Doctor (surgeon/anaesthetist and not Armed Forces)	3	A	U	A	A	A
Dog Breeder	2	A	A	A	A	A
Door and Window Assembler	4	A	U	A	A	A
Double Glazing – Installer and fitter	4	A	U	A	A	A
Driving Examiner/Instructor	4	A	U	A	A	A
Dry Cleaning Shop Owner/Staff	3	A	U	A	A	A
Dustman	4	A	U	A	U	U

E

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Ecologist	1	A	A	A	A	A
Economist	1	A	A	A	A	A
Editor	1	A	A	A	A	A
Electrical Engineer	3	A	U	A	A	A
Electrical Technician	3	A	U	A	A	A
Electrician	4	A	U	A	A	A
Electronics Fitter/Installer/Repairer	4	A	U	A	A	A
Engineer						
– Armed Forces	4	IC	U	IC	IC	U
– Other	3	A	U	A	A	A
Environmental Health Officer	2	A	A	A	A	A
Estate Agent	1	A	A	A	A	A
Excavator Driver	4	A	U	A	U	U

F

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Factory Clerk	1	A	A	A	A	A
Factory Inspector	3	A	U	A	A	A
Factory Manager						
– no manual work	2	A	A	A	A	A
– some manual work	4	A	U	A	A	A
Factory Worker	4	A	U	A	A	A
Farm Labourer/Worker	4	A	U	A	U	U
Farm Manager	2	A	A	A	A	A
Farm Owner	3	A	U	A	A	A
Farmer's Wife	3	A	U	A	A	A
Fashion Designer (including Accessories)	3	A	U	A	A	A
Fence Erector	4	A	U	A	A	A

F

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Film Director/Producer/Writer	3	A	U	A	A	A
Film Editor	2	A	A	A	A	A
Finance Broker/Director/Manager	1	A	A	A	A	A
Financial Adviser/Controller	1	A	A	A	A	A
Financial Analyst	1	A	A	A	A	A
Firefighter	4	A	U	A	A	A
Fish Farmer	3	A	U	A	A	A
Fisherman	4	IC	U	IC	U	U
Fishmonger	2	A	A	A	A	A
Fitness Instructor	3	A	U	A	A	A
Fitter/Fitter's mate	4	A	U	A	A	A
Florist	2	A	A	A	A	A
Flying Instructor	3	IC	U	IC	U	U
Forester						
– no tree felling	3	A	U	A	A	A
– tree felling	4	A	U	A	U	U
Forestry Officer	3	A	U	A	A	A
Fork Lift Driver	4	A	U	A	A	A
Foundry Worker	4	A	U	IC	U	U
Funeral Director	1	A	A	A	A	A
Furnaceman	4	A	U	A	U	U
Furniture Remover	4	A	U	A	U	IC

G

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Gamekeeper	3	A	U	A	A	A
Garage Manager/Proprietor – no manual work	2	A	A	A	A	A
Garage Manager/Proprietor – some manual work	3	A	U	A	A	A
Garage Tyre/Exhaust Fitter	4	A	U	A	A	A
Gardener	4	A	U	A	A	A
Gas Appliance Mechanic	3	A	U	A	A	A
Gas Engineer	3	A	U	A	A	A
Gas Fitter	4	A	U	A	A	A
General Practitioner	2	A	A	A	A	A
Geologist	2	A	A	A	A	A
Glass Worker/Cutter/Decorating/Finishing/ Heat Treating	4	A	U	A	U	A
Glazier	4	A	U	A	A	A
Governor	3	A	U	A	A	A
Graphic Designer	3	A	U	A	A	A
Greengrocer	2	A	A	A	A	A
Greenkeeper	3	A	U	A	A	A
Ground Hostess/Steward	2	A	A	A	A	A
Groundskeeper	3	A	U	A	A	A
Ground Worker	4	A	U	A	U	U
Gynaecologist	3	A	U	A	A	A

H

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Hairdresser – mobile/salon	2	A	A	A	A	A
Handyman	4	A	U	A	U	U
Haulier	4	A	U	A	A	A
Head Teacher/Master/Mistress	3	A	U	A	A	A
Head Waiter	2	A	A	A	A	A
Health and Fitness Club Trainer	3	A	U	A	A	A
Health and Safety Officer	1	A	A	A	A	A
Health Visitor	2	A	A	A	A	A
Heating & Ventilation Engineer/Fitter	4	A	U	A	A	A
Helicopter Instructor/Pilot	3	IC	U	IC	U	U
Helpline Operative	1	A	A	A	A	A
HGV Driver	4	A	U	A	A	A
High Court Judge	1	A	A	A	A	A
Home Carer/Help	3	A	U	A	A	A
Hospital Administrator/Manager/Receptionist	1	A	A	A	A	A
Hospital Doctor (not surgeon or anaesthetist)	2	A	A	A	A	A
Hospital Doctor (surgeon/anaesthetist)	3	A	U	A	A	A
Hospital Porter/Storeman/Ward Orderly	3	A	U	A	A	A
Hotel Barman	4	A	U	A	A	A
Hotel Doorman/Manager	2	A	A	A	A	A
Hotel Maid	3	A	U	A	A	A
Hotel Porter	3	A	U	A	A	A
Hotel Proprietor	3	A	U	A	A	A
Hotel Receptionist	1	A	A	A	A	A
House Builder	4	A	U	A	A	A
Housekeeper	3	A	U	A	A	A
Houseperson	H	A	U	A	A	A
Hovercraft Officers & Crew	3	A	U	A	A	A

I

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Immigration Officer	1	A	A	A	A	A
Importer and Exporter	3	A	U	A	A	A
Independent Financial Adviser	1	A	A	A	A	A
Inn Keeper	4	A	U	A	A	A
Inspector	3	A	U	A	A	A
Insurance Agent	1	A	A	A	A	A
Insurance/Assessor/Broker/Consultant/Inspector/Underwriter	1	A	A	A	A	A
Investment Analyst	1	A	A	A	A	A
Ironmonger	2	A	A	A	A	A
IT Analyst/Consultant/Services Manager	1	A	A	A	A	A

J

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Janitor	3	A	U	A	A	A
JCB Driver	4	A	U	A	U	U
Joiner	4	A	U	A	A	A
Journalist	3	A	U	A	A	A
Judge/'s Clerk	1	A	A	A	A	A

K

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Kitchen Worker/Supervisor	2	A	A	A	A	A

L

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Laboratory Manager/Technician/Worker	2	A	A	A	A	A
Labourer – no farm work*	4	A	U	A	U	U
Land Surveyor	1	A	A	A	A	A
Landscape Artist	3	A	U	A	A	A
Landscape Designer	3	A	U	A	A	A
Landscape Gardener	4	A	U	A	A	A
Launderette/Counter Staff (Shop)/ Supervisor/Assistant	3	A	U	A	A	A
Lawyer	1	A	A	A	A	A
Lecturer	3	A	U	A	A	A
Left Luggage Attendant	3	A	U	A	A	A
Legal Adviser/Assistant/Executive/Secretary	1	A	A	A	A	A
Leisure Centre Instructor	3	A	U	A	A	A
Librarian/Assistant/Clerical Worker	1	A	A	A	A	A
Licensed Victualler (Off-Licence)	4	A	U	A	A	A
Licensee (Licensed Trade)	4	A	U	A	A	A
Licensing and Litigation Lawyer	1	A	A	A	A	A
Lifeboat Crew	4	A	U	A	A	A
Lifeguard – beaches	3	A	U	A	U	U
– swimming pool only	3	A	U	A	A	A
Light Goods Vehicle Driver	4	A	U	A	A	A
Locksmith	3	A	U	A	A	A
Lorry Driver	4	A	U	A	A	A
Loss Adjuster	1	A	A	A	A	A
Lumberjack	4	A	U	A	U	U

M

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Machine Assistant/Operator/Minder	4	A	U	A	A	A
Machinery Electrician	4	A	U	A	A	A
Machinist	4	A	U	A	A	A
Magician	3	A	U	A	U	U
Magistrate	1	A	A	A	A	A
Maid	3	A	U	A	A	A
Mail Sorter	3	A	U	A	A	A
Maintenance Engineer/Technician	3	A	U	A	A	A
Maitre D'	2	A	A	A	A	A
Make-up Artist	2	A	U	A	A	A
Management Accountant/Consultant	1	A	A	A	A	A
Manager						
– Office type work only in an office environment	1	A	A	A	A	A
– Otherwise	3	A	U	A	A	A
Marine Biologist	2	A	A	A	A	A
Market or Street Trader	4	A	U	EO	U	U
Market Research Analyst	1	A	A	A	A	A
Marketing Manager/Research Manager	1	A	A	A	A	A
Martial Arts Instructor	4	A	U	A	A	A
Mason	4	A	U	A	A	A
Mason's Mate	4	IC	U	IC	IC	IC
Mathematician	1	A	A	A	A	A
Matron (including Hospital)	3	A	U	A	A	A
Mechanic						
– Armed Forces	4	IC	U	IC	IC	U
– Other Industries	3	A	U	A	A	A
Mechanical Engineer	3	A	U	A	A	A
Mechanical Road Sweeper Driver	4	A	U	A	A	A
Mechanic's Mate	4	A	U	A	A	A
Medical Administrator/Receptionist/Secretary	1	A	A	A	A	A
Medical Laboratory Technician	2	A	A	A	A	A
Medical Practitioner/Technician	2	A	A	A	A	A
Mental Health Worker	3	A	U	A	A	A
Merchant Navy Officer/Crew	4	IC	U	IC	IC	U
Messenger						
– Not motorcycle	2	A	A	A	A	A
– Motorcycle	4	A	U	A	U	U
– Office	1	A	A	A	A	A
Metal Fabricator/Machinist/Plater/Sprayer/ Working & Production Fitter	4	A	U	A	A	A
Midwife	3	A	U	A	A	A
Milk Roundsman	4	A	U	A	A	A
Miner – underground or surface	4	EP	U	EO	U	U
Minicab Driver	4	A	U	A	A	A
Mining Engineer	3	A	U	A	A	A
Mining Officer/Surveyor	2	A	A	A	A	A
Ministry of Defence Police Officer	4	IC	U	IC	IC	U
Money Broker	1	A	A	A	A	A
Mortician	2	A	A	A	A	A
Motor Bike Instructor	4	A	U	A	A	A
Motor Cycle Courier/Messenger	4	A	U	A	U	U
Multimedia Programmer/Specialist	1	A	A	A	A	A
Museum Attendant/Guide	2	A	A	A	A	A

M

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Museum Curator	1	A	A	A	A	A
Music Teacher	3	A	U	A	A	A
Musical Director	3	A	U	A	A	A
Musical Instrument Maker	3	A	U	A	A	A

N

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Nanny	3	A	U	A	A	A
News Photographer	3	A	U	A	A	A
Newsagent	2	A	A	A	A	A
Newspaper Editor	1	A	A	A	A	A
Newspaper Reporter	3	A	U	A	A	A
Newspaper Vendor	3	A	U	U	U	U
Newsreader	3	A	U	A	A	A
Night Porter	3	A	U	A	A	A
Night Watchman	4	A	U	A	U	U
Nuclear Engineer/ing Technician	3	A	U	A	A	A
Nuclear Physicist/Scientist	1	A	A	A	A	A
Nurse						
– all including Student Nurse	3	A	U	A	A	A
Nursery Assistant/Nurse	3	A	U	A	A	A
Nurseryman	3	A	U	A	A	A
Nursing Home Proprietor	3	A	U	A	A	A
Nursing Teacher	3	A	U	A	A	A

O

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Obstetrician	3	A	U	A	A	A
Occupational Health Nurse	3	A	U	A	A	A
Occupational Therapist	1	A	A	A	A	A
Off Licence Manager	2	A	A	A	A	A
Office Administrator/Cashier/Clerk/Manager/ Messenger/Receptionist	1	A	A	A	A	A
Optical Instrument Fitter/Maker/Repairer	3	A	U	A	A	A
Optician	1	A	A	A	A	A
Orthodontic Technician	3	A	U	A	A	A
Orthodontist	3	A	U	A	A	A
Orthopaedic Surgeon	3	A	U	A	A	A
Osteopath	2	A	A	A	A	A

P

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Packer	4	A	U	A	A	A
Painter and or Decorator*	4	A	U	A	A	A
Panel Beater	4	A	U	A	A	A
Paramedic	3	A	U	A	A	A
Park Keeper/Ranger	3	A	U	A	A	A
Payroll Administrator/Accounts Clerk/Manager	1	A	A	A	A	A
Personal Assistant	1	A	A	A	A	A
Personal Trainer	3	A	U	A	A	A
Pest Control Operative	3	A	U	A	A	A
Petrol Station Attendant	4	A	U	A	A	A
Pharmacist	1	A	A	A	A	A
Photographer – other	3	IC	U	IC	IC	IC
Photographer – Portrait/Studio only	2	A	A	A	A	A
Physician	2	A	A	A	A	A
Physicist	1	A	A	A	A	A
Physiotherapist	3	A	U	A	A	A
Pilot	3	IC	U	IC	U	U
Pilot – Remotely Operated Vehicle	4	A	U	A	A	A
Pipe Fitter	4	A	U	A	A	A
Plant Hire Manager/Owner (some manual work)	3	A	U	A	IC	IC
Plant Hire Owner/Proprietor (admin. only)	1	A	A	A	A	A
Plant Operator	4	A	U	A	U	U
Plasterer	4	A	U	A	A	A
Plumber	4	A	U	A	A	A
Police (Ministry of Defence) – See Ministry of Defence Police Officer						
Police (Royal Military Police) – See Royal Military Police Officer						
Police (non Motor Cycle) – All ranks	3	A	U	A	A	U
Police Community Support Officer (PCSO)	3	A	U	A	A	U
Police Motor Cycle Patrol Officer	3	A	U	A	A	U
Politician	1	A	A	A	A	A
Pop Musician/Singer	4	IC	U	IC	IC	U
Porter	3	A	U	A	A	A
Post Office Counter Staff	2	A	A	A	A	A
Post Office Manager/Postmaster	2	A	A	A	A	A
Post Sorter	3	A	U	A	A	A
Postal Courier Driver	4	A	U	A	A	A
Postal Courier Manager	2	A	A	A	A	A
Postman/woman (driving)	4	A	U	A	A	A
Postman/woman (no driving)	3	A	U	A	A	A
Power Station Unit Operator	2	A	A	A	A	A
Presenter – Radio/TV	3	A	U	A	A	A
Priest	1	A	A	A	A	A
Printer/Printer's Assistant	3	A	U	A	A	A
Prison Officer/Warden	3	A	U	A	A	A
Private Detective	3	A	U	A	A	A
Private Investigator	3	A	U	A	A	A
Probation Officer	3	A	U	A	A	A
Producer	3	A	U	A	A	A
Production Manager/Superintendent – no manual work	2	A	A	A	A	A
Production Manager/Superintendent – some manual work	4	A	U	A	A	A
Professional Sportsperson	4	A	U	IC	IC	Usually U
Property Manager	3	A	U	A	A	A

P

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Property Developer						
– no manual work	2	A	A	A	A	A
– some manual work	4	A	U	A	A	A
PSV Driver	4	A	U	A	A	A
Psychiatrist	2	A	A	A	A	A
Psychologist	2	A	A	A	A	A
Psychotherapist	2	A	A	A	A	A
Public Health Officer	1	A	A	A	A	A
Public Relations Executive/Officer	1	A	A	A	A	A
Publican/Public House Manager/Landlord	4	A	U	A	A	A
Publisher	1	A	A	A	A	A

Q

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Quantity Surveyor	2	A	A	A	A	A
Quarry Worker	4	A	U	A	A	A

R

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Radio and Television Repairman	3	A	U	A	A	A
Radiographer – Health	2	A	A	A	A	A
Radiologist	2	A	A	A	A	A
Railway Guard/Station personnel	3	A	U	A	A	A
Railway Linesman*	4	A	U	A	A	A
Railway Police Officer	3	A	U	A	A	U
Receptionist	1	A	A	A	A	A
Recording Engineer/Technician	3	A	U	A	A	A
Recruitment Consultant/Manager	1	A	A	A	A	A
Refrigeration Engineer	3	A	U	A	A	A
Refuse Collector	4	A	U	A	U	U
Regional Sales Director/Manager	1	A	A	A	A	A
Registrar	1	A	A	A	A	A
Removals Man	4	A	U	A	U	A
Rent Collector	2	A	A	A	A	A
Rent Officer	1	A	A	A	A	A
Reporter	3	A	U	A	A	A
Researcher	2	A	A	A	A	A
Residential Care Officer	3	A	U	A	A	A
Residential Home Proprietor	3	A	U	A	A	A
Restaurant Manager/Proprietor	2	A	A	A	A	A
Retail Shop Manager	2	A	A	A	A	A
Riding Instructor – Equestrianism	4	A	U	A	U	IC
Rig Electrician	4	EP	U	EO	U	U
Rig Maintenance Diver	4	EP	U	EO	U	U
Rig Mechanic	4	A	U	A	A	A
Rig Medic	3	A	U	A	A	A
Rig Welder	4	EP	U	EO	U	U

R

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Rigger*	4	A	U	A	A	A
Road Maintenance Worker	4	A	U	A	U	U
Road Surfer	4	A	U	A	U	U
Road Sweeper	4	A	U	A	U	U
Roofer*	4	A	U	A	A	A
Royal Military Police Officer	4	IC	U	IC	IC	U
RSPCA Inspector	2	A	A	A	A	A

S

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Safety Officer (not on a rig)	2	A	A	A	A	A
Sales Assistant	2	A	A	A	A	A
Sales Manager	1	A	A	A	A	A
Sales Representative	2	A	A	A	A	A
Salesperson	2	A	A	A	A	A
Scaffolder* (not on a rig)	4	A	U	A	A	A
School Bursar/Inspector/Secretary	1	A	A	A	A	A
School Crossing Attendant	3	A	U	A	A	A
School Janitor	3	A	U	A	A	A
School Maid/Matron/Nurse	3	A	U	A	A	A
School Principal	3	A	U	A	A	A
Scientific Assistant	2	A	A	A	A	A
Scientist	1	A	A	A	A	A
Scrap Yard Dealer/Owner	4	A	U	A	U	U
Sculptor	3	A	U	A	A	A
Secretary	1	A	A	A	A	A
Security Guard	4	A	U	A	A	A
Security Officer (premises)	3	A	U	A	A	A
Security Officer (other)	4	IC	U	IC	IC	IC
Security Van Driver	4	A	U	A	A	A
Service Engineer	3	A	U	A	A	A
Sewage Works Attendant	4	A	U	A	A	A
Sewing Machinist	3	A	U	A	A	A
Sheet Metal Worker	4	A	U	A	A	A
Shipbuilder/Shipwright/Shipyard worker	4	A	U	A	U	U
Shipping Clerk	1	A	A	A	A	A
Shoe Maker	3	A	U	A	A	A
Shoe Repairer	3	A	U	A	A	A
Shop Assistant/Worker/Keeper/Manager/Proprietor	2	A	A	A	A	A
Shop Cleaner	4	A	U	A	U	U
Shop Fitter	4	A	U	A	A	A
Sign Writer*	3	A	U	A	A	A
Slater – see Roofer*						
Social Worker	3	A	U	A	A	A
Software Consultant/Engineer	1	A	A	A	A	A
Solicitor	1	A	A	A	A	A
Sound Engineer	3	A	U	A	A	A
Sports Equipment Maker	4	A	U	A	A	A
Spot Welder	4	A	U	A	A	A
Stable Hand/Lad	4	A	U	A	A	A

S

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Stage Technician	3	A	U	A	A	A
Station Officer – Fire Service	4	A	U	A	A	A
Statistician	1	A	A	A	A	A
Steel Erector*	4	A	U	A	A	A
Steel Fabricator/Fixer*	4	A	U	A	A	A
Stock Broker/Jobber	1	A	A	A	A	A
Stone Cutter/Dresser/Polisher	4	A	U	A	A	A
Stone Mason*	4	A	U	A	A	A
Store Manager	2	A	A	A	A	A
Storekeeper	3	A	U	A	A	A
Street Cleaner	4	A	U	A	U	U
Structural Engineer*	1	A	A	A	A	A
Sub-Officer – Fire Service	4	A	U	A	A	A
Supermarket Assistant/Staff	2	A	A	A	A	A
Supermarket Manager/Deputy Manager	2	A	A	A	A	A
Surgeon	3	A	U	A	A	A
Surveyor – Architectural/Land	1	A	A	A	A	A
Systems Analyst/Manager/Programmer	1	A	A	A	A	A

T

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Tattoo Artist	4	A	U	A	A	A
Tax Consultant/Inspector	1	A	A	A	A	A
Taxi Driver/Owner	4	A	U	A	A	A
Teacher – includes supply, teaching assistant and special needs	3	A	U	A	A	A
Technical Engineer	3	A	U	A	A	A
Technician	3	A	U	A	A	A
Telecommunications Engineer	3	A	U	A	A	A
Telesales Manager/Representative	1	A	A	A	A	A
Tiler*	4	A	U	A	A	A
Timber Merchant	4	A	U	A	A	A
Tool Fitter	3	A	U	A	A	A
Tool Maker	4	A	U	A	A	A
Tour Guide	2	A	A	A	A	A
Track Layer/Trackman	4	EP	U	EO	U	U
Traffic Warden	3	A	U	A	A	A
Train Driver	4	A	U	A	A	A
Translator	1	A	A	A	A	A
Travel Agent	1	A	A	A	A	A
Travel Consultant/Manager	1	A	A	A	A	A
Travel Courier	2	A	A	A	A	A
Treasurer	1	A	A	A	A	A
Tree Surgeon/Feller	4	IC	U	IC	U	U
Tunneller	4	EP	U	EO	U	U
Turf Accountant – shop only	2	A	A	A	A	A
– some on course work	3	A	U	A	U	U
Tutor	3	A	U	A	A	A
Typist	1	A	A	A	A	A
Tyre Fitter	4	A	U	A	A	A

U

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Underground Train Driver	4	A	U	A	A	A
Undertaker	2	A	A	A	A	A
Underwriter	1	A	A	A	A	A
University Instructor/Lecturer	3	A	U	A	A	A
University Technician	3	A	U	A	A	A

V

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Van Driver	4	A	U	A	A	A
Vending Machine Engineer	3	A	U	A	A	A
Veterinarian	3	A	U	A	A	A
Vicar	1	A	A	A	A	A
Video Operator	1	A	A	A	A	A
Vocational Training Instructor	3	A	U	A	A	A

W

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Waiter, Waitress	2	A	A	A	A	A
Warehouse Assistant/Porter/Worker	4	A	U	A	A	A
Weather Forecaster	1	A	A	A	A	A
Weaver	4	A	U	A	A	A
Website Designer	1	A	A	A	A	A
Welder*	4	A	U	A	A	A
Window Fitter	3	A	U	A	A	A
Window Cleaner*	4	A	U	A	A	A
Windscreen Fitter	3	A	U	A	A	A
Wood Worker/Machinist	4	A	U	A	A	A
Works Clerk/Receptionist	1	A	A	A	A	A

Y

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Youth Hostel Warden	2	A	A	A	A	A
Youth Worker/Leader	3	A	U	A	A	A

Z

OCCUPATION/JOB TITLE	OCCUPATION CLASS	LIFE COVER	CIC OWN	CIC FATs	WOP	IPB
Zoo Curator/Director	1	A	A	A	A	A
Zoo Keeper (including Head)	3	A	U	A	A	A

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