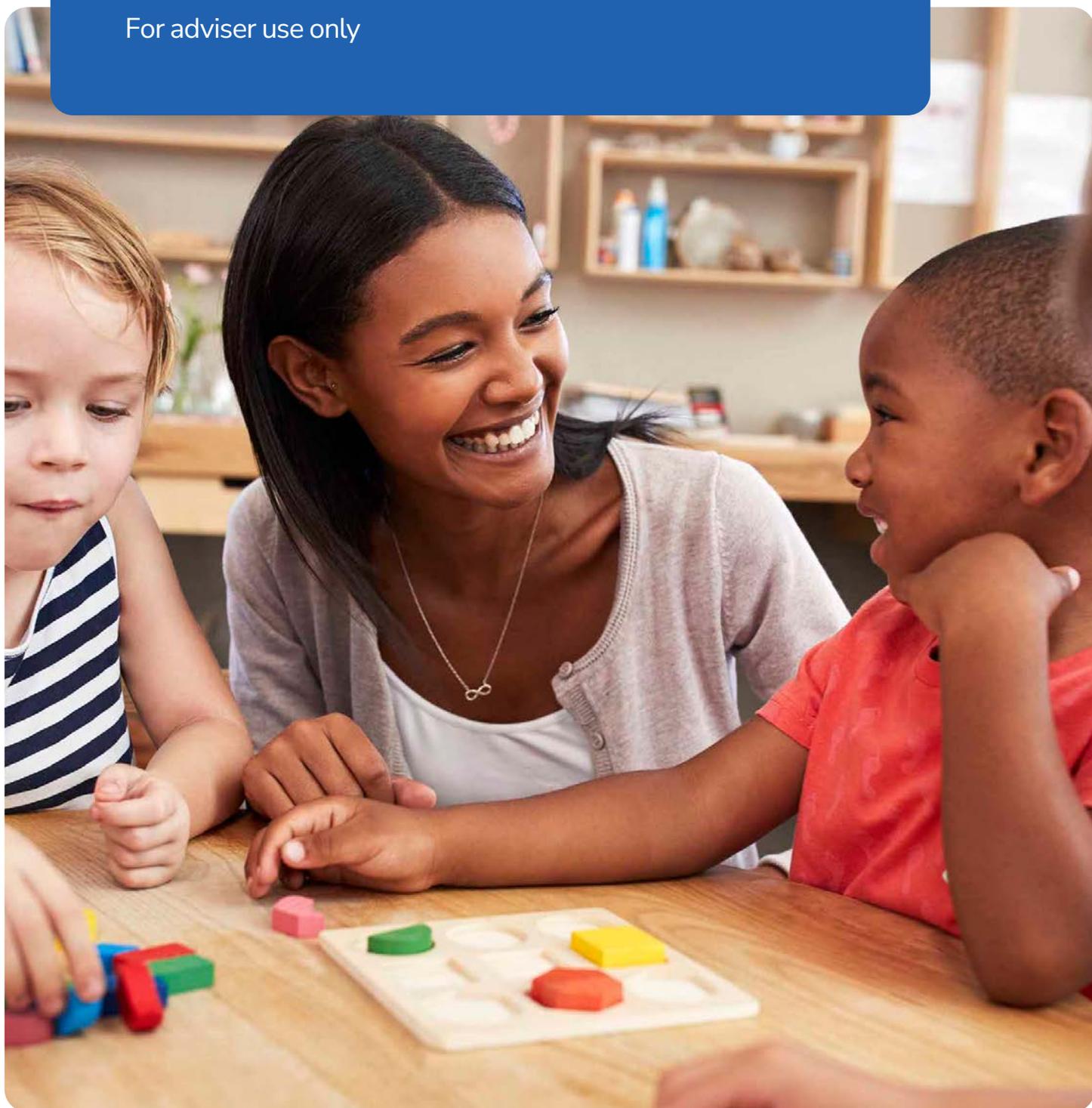


Occupation Class Guide

For adviser use only



Welcome to the Occupation Class Guide

This guide will help you to determine your customer's occupation class. Your customer'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 link on page 5).

This guide links to a list of job titles with the relevant occupation class (see link on page 5). However, these are for guidance only and it is possible that your customer's job title is not listed. If you need any help in finding your customer's occupation class, please contact Pre-sale Underwriting Enquiries on 0370 333 3699 (Monday - Thursday 9am - 5pm, or Friday 9am - 4pm). We may record and monitor calls. Call charges will vary.

Depending on the product applied for and the route applied through, we will ask some or all of the following questions about whether your customer's occupation involves working:

- Outside at heights over 15 metres for more than 5 hours during a typical week. 15 metres is the height of a typical three-storey building.
For Whole of Life applications only – outside at heights over 12 metres (40 feet) for more than 10% of the time.
- In the Armed Forces or as a member of the Army Reserve.
- In the offshore fishing industry.
- In the offshore oil or gas production industry.
- Underwater.
- Underground, for example: mining, tunnelling.
- With explosives.
- 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.

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 houseperson's cover.

Critical illness & income protection - We will need additional occupational information for these products. Your customer will need to indicate which of our occupation categories best describes their occupation (please refer to the table below). For selected critical illness and all income protection occupations, we will also need the customer's specific job title.

Housepersons - If your customer is a houseperson, unemployed, student or retired, they will not need to select an occupation category, they will proceed under our 'Housepersons' category.

Occupation Categories	General Description	Class
Working in an office-type environment for at least 75% of your typical working day	Office type work	1
Education, for example: teacher, lecturer, head teacher, classroom assistant, nursery worker	Education	3
Nurse, staff nurse, charge nurse, sister, matron, auxiliary, paramedic, practice nurse, dental nurse, district nurse, midwife	Nursing	3
Surgeon, anaesthetist, obstetrician, gynaecologist, dentist, dental hygienist, care assistant, carer, social worker or physiotherapist	Surgeon, etc.	3
Physician, medical or general practitioner, hospital doctor, psychiatrist, osteopath	Laboratory Technician/Doctor, etc.	2
Retail, for example: salesperson, retailer, shop worker or manager (except market traders)	Retail	2
Catering, for example: caterer, chef, cook, waiter, waitress, kitchen staff	Catering	2
Other (including the exceptions above)		

Definitions of Disability or Incapacity by Occupation Class

Claim	Product(s)	OCC Classes	Definitions of Disability for all Products
Total and Permanent Disability	Life Insurance with Critical Illness Cover (CIC) Increasing Life Insurance with CIC Decreasing Life Insurance with CIC Critical Illness Cover Increasing Critical Illness Cover Decreasing Critical Illness Cover Family and Personal Income Plan with Critical Illness Cover Increasing Family and Personal Income Plan with Critical Illness Cover Family and Personal Income Plan Critical Illness Cover Increasing Family and Personal Income Plan Critical Illness Cover Rental Life Insurance with Critical Illness Cover Increasing Rental Life Insurance with Critical Illness Cover	1, 2 1, 2, 3, 4, H	Own occupation definition. However, the customer can choose Specified Work Tasks (SWTs) if they want. We will pay out if your customer fails 3 out of 6 SWTs.
Incapacity	Income Protection Benefit Increasing Income Protection Benefit Rental Income Protection Benefit Increasing Rental Income Protection Benefit	1, 2, 3, 4 H	Own occupation definition. We will pay out if your customer fails 3 out of 6 Activities of Daily Living.

Activities of Daily Living/Specified Work Tasks

Occupation Categories	General Description
Walking	The ability to walk more than 200 metres on a level surface.
Climbing	The ability to climb up a flight of 12 stairs and down again, using the handrail if needed.
Lifting	The ability to pick up an object weighting 2kg at table height and hold for 60 seconds before replacing the object on the table.
Bending	The ability to bend or kneel to touch the floor and straighten up again.
Getting in and out of a car	The ability to get into a standard saloon car, and out again.
Writing	The manual dexterity to write legibly using a pen or pencil, or type using a desktop personal computer keyboard.

Waiver of Premium

The definition of disability is shown below:

Product(s)	OCC Classes	Definitions of Disability for all Products
Decreasing Life Insurance Decreasing Life Insurance with Critical Illness Cover Decreasing Critical Illness Cover Life Insurance Increasing Life Insurance Life Insurance with Critical Illness Cover Increasing Life Insurance with Critical Illness Cover Rental Life Insurance with Critical Illness Cover Increasing Rental Life Insurance with Critical Illness Cover Critical Illness Cover Increasing Critical Illness Cover Family and Personal Income Plan Increasing Family and Personal Income Plan Family and Personal Income Plan Critical Illness Cover Increasing Family Personal Income Plan Critical Illness Cover Family and Personal Income Plan with Critical Illness Cover Increasing Family and Personal Income Plan with Critical Illness	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 customer is unable to perform 3 out of 6 SWTs.
Whole of Life Protection Plan	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 customer is unable to perform 3 out of 6 FATs.

Abbreviations and Occupation Class Codes

The following codes are used in the Occupation Class listings:

Occupation class	Life cover	WOP	CIC	Own	SWT	IPB
1	STD	STD	STD	STD	STD	STD
2	STD	STD	STD	STD	STD	STD
3	STD	STD	STD	DCL	STD	STD
4	STD	STD	STD	DCL	STD	STD
5a	STD	RUW	STD	DCL	STD	RUW
5b	STD	DCL	STD	DCL	STD	RUW
5c	STD	DCL	STD	DCL	STD	DCL
5d	STD	RUW	STD	DCL	RUW	RUW
5e	STD	DCL	STD	DCL	DCL	DCL
5f	RUW	RUW	RUW	RUW	RUW	RUW
5g	RUW	RUW	RUW	DCL	RUW	RUW
5h	RUW	DCL	RUW	DCL	DCL	DCL
5i	1pm **	DCL	EXCL *	DCL	STD	DCL
5j	2pm **	DCL	EXCL *	DCL	STD	DCL
5k	3pm **	DCL	EXCL *	DCL	STD	DCL
5l	RUW	RUW	RUW	DCL	RUW	DCL
5m	STD	STD	STD	DCL	STD	DCL
5n	STD	DCL	EXCL *	DCL	STD	DCL
5o	STD	STD	EXCL *	DCL	STD	STD

* Any accident or injury caused directly or indirectly by any activity connected with his/her occupation.

** This is a rating terms used by Underwriters. Per mille means per thousand of the sum assured, so 2pm means the customer is charged an extra £2 for every £1,000 of cover, due to the risk level associated with their occupation.

Code	Definition of Disability
STD	Standard
RUW	Refer to Underwriter
EXCL	Exclude occupation (CIC only)
DCL	Decline

[Please click here for the full list of Occupation Classes](#)

Alternative formats

If you would like a copy of this in large print, braille, PDF or in an audio format, call us on 0370 010 4080. We may record and monitor calls. Call charges will vary.

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