

Occupation class guide

For professional 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 chart on page 3).

This guide contains a list of job titles with the relevant occupation class. 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 the Medical Underwriting Technical Advice Line (MUTAL) on 0370 333 3699 Monday to Friday from 9am to 6pm. For your protection, we may need to 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:

- a) 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;
- b) in the Armed Forces or as a member of the Army Reserve;
- 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 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.

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

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

If an occupation category is selected (except for 'other'), then the customer's specific job title is not required and the occupation class will be as shown in the occupation categories table.

If your customer 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.

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	Mortgage Life Insurance with Critical Illness Cover (CIC)	1, 2	Own occupation definition. However, the customer can choose Specified Work Tasks (SWTs) if they want.
	Mortgage Increasing Life Insurance with CIC	1, 2, 3, 4, H	We will pay out if your customer fails 3 out of 6 SWTs.
	Mortgage Decreasing Life Insurance with CIC		
	Mortgage Critical Illness Cover		
	Mortgage Increasing Critical Illness Cover		
	Mortgage Decreasing Critical Illness Cover		
	Life Insurance with CIC		
	Increasing Life Insurance with CIC		
	Critical Illness Cover		
	Increasing 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		
Incapacity	Income Protection Benefit	1, 2, 3, 4	Own occupation definition.
	Increasing Income Protection Benefit	H	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
Mortgage Life Insurance Mortgage Increasing Life Insurance Mortgage Life Insurance with Critical Illness Cover Mortgage Increasing Life Insurance with Critical Illness Cover Mortgage Decreasing Life Insurance Mortgage Decreasing Life Insurance with Critical Illness Cover Mortgage Critical Illness Cover Mortgage Increasing Critical Illness Cover Mortgage Decreasing Critical Illness Cover Life Insurance Increasing Life Insurance Life Insurance with Critical Illness Cover Increasing 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	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:

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 customers NOT working at heights (see page 2 for our definitions of working at heights). Otherwise treat as IC. If an occupation is not specifically listed then those occupations, where working at heights is involved, are likely to receive the following decisions. The most likely outcome is in the attached table:

Life cover	A rating would be applied
Waiver of premium	This benefit would not be available
Critical illness cover	An occupation exclusion would be applied
TPD – own occupation definition	This benefit would not be available
TPD – SWT DEFINITION	This benefit would normally be available
Income Protection Benefit	This type of policy would not be available



IPB Policies only

[^] For this occupation the minimum deferred period for this occupation is 13 weeks and the maximum expiry age allowed is 65.

[†] For this occupation the maximum expiry age allowed is 50.

A

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Accountant/Accountancy Assistant	1	A	A	A	A	A	A
Actor/Actress (No Stunt Work)	3	A	U	A	U	A	U
Actor/Actress (Stunt Work)	3	IC	U	EO	U	EO	U
Actuary/Actuarial Assistant	1	A	A	A	A	A	A
Acupuncturist	2	A	A	A	A	A	A
Admin. Staff/Managers (Office Type Work)	1	A	A	A	A	A	A
Advertising Agent/Clerk/Executive	1	A	A	A	A	A	A
Aerial Erector*	4	A	A	A	U	A	A
Agricultural Worker	4	A	U	A	U	A	U
Aircraft Engineer	3	A	A	A	U	A	A
Aircraft Loader	4	A	A	A	U	A	A
Airframe Maintenance and Repair	3	A	A	A	U	A	A
Air Steward/Stewardess	3	A	A	A	U	A	A
Air Traffic Controller/Control Assistant/Planner	1	A	A	A	A	A	A
Airline Manager/Superintendent/Check-in Staff	1	A	A	A	A	A	A
Airline Pilot (Major Commercial Airlines)	3	A	U	A	U	A	U
Airline Pilot (Other Airlines)	3	IC	U	IC	U	IC	U
Alarm Fitter	4	A	A	A	U	A	A
Ambulance Crew	3	A	A	A	U	A	A
Ambulance Driver^	3	A	A	A	U	A	A
Anaesthetist	3	A	A	A	U	A	A
Animal Nurse/Nursing Auxiliary	2	A	A	A	A	A	A
Animal Welfare Officer	2	A	A	A	A	A	A
Antique Dealer	2	A	A	A	A	A	A
Antique Restorer	3	A	A	A	U	A	A
Architect	1	A	A	A	A	A	A
Armed Forces Member – No special duties and not under orders	4	A	U	A	U	A	U
Artexer	4	A	A	A	U	A	A
Artist	3	A	A	A	U	A	A
Asbestos Worker	4	A	U	EO	U	EO	U
Asphalter	4	A	U	EO	U	EO	U
Assembly Line Worker/Assembler	4	A	A	A	U	A	A
Auditor	1	A	A	A	A	A	A
Author	3	A	A	A	U	A	A
Atomic Energy Worker	3	A	A	A	U	A	A

B

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Baggage Handler	4	A	A	A	U	A	A
Bailiff	2	A	A	A	A	A	A
Baker – Bakery	3	A	A	A	U	A	A
Baker – In a Shop	2	A	A	A	A	A	A
Bank Staff	1	A	A	A	A	A	A
Bar Manager/Manageress/Staff/Steward(ess)	4	A	A	A	U	A	A
Barber	2	A	A	A	A	A	A

B

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Barrister	1	A	A	A	A	A	A
Beautician/Beauty Therapist	2	A	A	A	A	A	A
Bed and Breakfast Proprietor	3	A	A	A	U	A	A
Bingo Hall Attendant/Caller	3	A	A	A	U	A	A
Biochemist	1	A	A	A	A	A	A
Blacksmith	4	A	A	A	U	A	A
Boat Builder	4	A	A	A	U	A	A
Bookkeeper	1	A	A	A	A	A	A
Bookmaker							
– No On-Course Work	2	A	A	A	A	A	A
– On-Course Work	3	A	U	A	U	A	U
Box Office Clerk – Cinema or Theatre	2	A	A	A	A	A	A
Breakdown Recovery Patrolman [^]	3	A	A	A	U	A	A
Brewery Worker	2	A	A	A	A	A	A
Bricklayer*	4	A	A	A	U	A	A
Bricklayer's Mate*	4	A	U	A	U	A	U
Builder*	4	A	A	A	U	A	A
Builder's Mate*	4	A	A	A	U	A	A
Building Contractor	4	A	A	A	U	A	A
Building Inspector/Technician	2	A	A	A	A	A	A
Building Site Foreman	4	A	A	A	U	A	A
Building Site Manager	3	A	A	A	U	A	A
Building Society Manager and Staff	1	A	A	A	A	A	A
Building Surveyor	1	A	A	A	A	A	A
Bulldozer Driver	4	A	U	A	U	A	U
Butcher							
– Shop Work Only	2	A	A	A	A	A	A
– Otherwise	4	A	A	A	U	A	A
Bus Driver [^]	3	A	A	A	U	A	A
Business Analyst/Consultant	1	A	A	A	A	A	A
Buyer (Retail)	1	A	A	A	A	A	A

C

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
C.A.D. Designer	1	A	A	A	A	A	A
Cabin Crew (Airline)	3	A	A	A	U	A	A
Cafe Owner/Proprietor (Licensed Premises)	4	A	A	A	U	A	A
Cafe Owner/Proprietor (Unlicensed)	2	A	A	A	A	A	A
Cafe (Unlicensed) – Assistant/Cashier/Worker/Supervisor	2	A	A	A	A	A	A
Call Centre Operator/Manager	1	A	A	A	A	A	A
Camera Operator	2	A	A	A	A	A	A
Canine Beautician	2	A	A	A	A	A	A
Canteen Assistant/Supervisor	2	A	A	A	A	A	A
Car Mechanic	3	A	A	A	U	A	A
Car Salesperson	2	A	A	A	A	A	A
Car Valet	3	A	A	A	U	A	A
Care Worker (including Residential)	3	A	A	A	U	A	A
Caretaker, Janitor	3	A	A	A	U	A	A
Carpenter*	4	A	A	A	U	A	A
Carpet Cleaner	4	A	U	A	U	A	U
Carpet Fitter	4	A	A	A	U	A	A
Carriage Cleaner	4	A	U	A	U	A	U

C

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Cashier							
– Bank or Building Society	1	A	A	A	A	A	A
– Otherwise	2	A	A	A	A	A	A
Casino Steward/Stewardess	3	A	A	A	U	A	A
CCTV Installer	3	A	A	A	U	A	A
CCTV Operator	1	A	A	A	A	A	A
Cemetery Attendant	4	A	A	A	U	A	A
Caterer/Catering Assistant	2	A	A	A	A	A	A
Chambermaid	3	A	A	A	U	A	A
Chandler	2	A	A	A	A	A	A
Chartered Surveyor	1	A	A	A	A	A	A
Chauffeur^	3	A	A	A	U	A	A
Checkout Operator	2	A	A	A	A	A	A
Chef (including Head Chef)	2	A	A	A	A	A	A
Chemical Engineer	3	A	A	A	U	A	A
Chemist (Not Shop, Mining or Research Work)	1	A	A	A	A	A	A
Chemist (Shop, Mining or Research Work)	2	A	A	A	A	A	A
Child Carer/Childminder	3	A	A	A	U	A	A
Child Protection Officer	1	A	A	A	A	A	A
Chimney Sweep	3	A	A	A	U	A	A
Chiropodist	2	A	A	A	A	A	A
Chiropractor	2	A	A	A	A	A	A
Chocolatier	2	A	A	A	A	A	A
Cinema Worker	2	A	A	A	A	A	A
Civil Engineer	1	A	A	A	A	A	A
Civil Servant (Office-based)	1	A	A	A	A	A	A
Claims Adjuster/Assessor	1	A	A	A	A	A	A
Classroom Assistant	3	A	A	A	U	A	A
Cleaner – Asbestos	4	A	U	EO	U	EO	U
Cleaner (Domestic/Hospital/Office/Industrial Premises – Internal Only)	4	A	U	A	U	A	U
Clergyman/woman	1	A	A	A	A	A	A
Clerical Assistant/Officer/Worker	1	A	A	A	A	A	A
Cloakroom Attendant	3	A	A	A	U	A	A
Clock and Watch Maker/Repairer	3	A	A	A	U	A	A
Clothing Designer							
– Doing Office-Type Work in an office environment for at least 75% of a typical working day	1	A	A	A	A	A	A
– Otherwise	3	A	A	A	U	A	A
Club Manager	4	A	A	A	U	A	A
Club Proprietor/Steward(ess)	4	A	A	A	U	A	A
Coach Driver^	3	A	A	A	U	A	A
Coal Merchant (Administrative)	1	A	A	A	A	A	A
Coal Merchant (Manual)	4	A	A	A	U	A	A
Coal Miner – See Miner							
Coast Guard	3	A	A	A	U	A	A
Commodity Broker/Jobber	1	A	A	A	A	A	A
Community Worker	3	A	A	A	U	A	A
Company Director							
– If doing Office-Type Work in an office environment for at least 75% of a typical working day	1	A	A	A	A	A	A
– Otherwise outcome likely to be as listed unless the specific job title that reflects the nature and the environment of the work is listed separately	3	A	A	A	U	A	A
Compliance Manager	1	A	A	A	A	A	A
Computer Analyst/Consultant/Programmer/Services Manager/Software Engineer	1	A	A	A	A	A	A
Computer Engineer	3	A	A	A	U	A	A

C

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Concrete Operative (Erector/Finisher)	4	A	A	A	U	A	A
Conductor – Train Crew – Railways	3	A	A	A	U	A	A
Construction worker – See Builder							
Consultant – Hospital (No Surgery)	2	A	A	A	A	A	A
– Hospital (Surgeon)	3	A	A	A	U	A	A
Cook – See Chef							
Crane Driver*	4	A	U	EO	U	EO	U
Court Usher	1	A	A	A	A	A	A
Cricket Player (Professional)	4	A	U	A	U	A	U
Customs and Excise Officer – Port Control	1	A	A	A	A	A	A
Customs and Excise Officer – Investigative Work	1	A	A	A	A	A	A
Customer Services Agent/Supervisor/Manager	1	A	A	A	A	A	A

D

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Dance Teacher	3	A	U	A	U	A	U
Dancer	3	A	U	A	U	A	U
Darts Player (Professional)	4	A	U	A	U	A	IC
Debt Collector	3	A	A	A	U	A	A
Delivery Driver^	3	A	A	A	U	A	A
Dental Nurse	3	A	A	A	U	A	A
Dentist or Dental Assistant/Auxiliary/ Consultant/Hygienist	3	A	A	A	U	A	A
Detention Centre Warden	3	A	A	A	U	A	A
Dietician	1	A	A	A	A	A	A
Digger Driver	4	A	U	A	U	A	U
Dinner Lady	2	A	A	A	A	A	A
Director – Doing Office-Type Work in an office environment for at least 75% of a typical working day	1	A	A	A	A	A	A
– Otherwise outcome likely to be as listed unless the specific job title that reflects the nature and the environment of the work is listed separately	3	A	A	A	U	A	A
Diver/Instructor	4	IC	U	IC	U	IC	U
Docker	4	A	U	A	U	A	U
Doctor (Not Surgeon/Anaesthetist and Not Armed Forces)	2	A	A	A	A	A	A
Doctor (Surgeon/Anaesthetist and Not Armed Forces)	3	A	A	A	U	A	A
Dog Breeder	2	A	A	A	A	A	A
Dog Walker	3	A	A	A	U	A	A
Door and Window – Assembler/Installer/Fitter	4	A	A	A	U	A	A
Double Glazing – Assembler/Installer/Fitter	4	A	A	A	U	A	A
Drain Cleaner	4	A	U	EO	U	EO	U
Driver – Not Heavy Plant or Construction^	4	A	A	A	U	A	A
Driving Examiner/Instructor^	3	A	A	A	U	A	A
Dry Cleaning Shop Owner/Staff	3	A	A	A	U	A	A
Dustman	4	A	U	EO	U	EO	U

E

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Ecologist	1	A	A	A	A	A	A
Economist	1	A	A	A	A	A	A
Editor – Publishing	1	A	A	A	A	A	A
Electrical Engineer	3	A	A	A	U	A	A
Electrical Supply (Linesman)	4	A	A	A	U	A	A
Electrical Technician	3	A	A	A	U	A	A
Electrician – including Domestic Electrician	3	A	A	A	U	A	A
Electronics Assembler/Fitter/Installer/Repairer	3	A	A	A	U	A	A
Electroplater	4	A	A	A	U	A	A
Enameller	3	A	A	A	U	A	A
Engineer							
– Armed Forces (See Armed Forces)							
– Doing Office-Type Work in an office environment for at least 75% of a typical working day	1	A	A	A	A	A	A
– Otherwise outcome likely to be as listed unless the specific job title that reflects the nature and environment of the work done is listed separately	3	A	A	A	U	A	A
Engineering Technician	3	A	A	A	U	A	A
Environmental Health Officer	1	A	A	A	A	A	A
Estate Agent	1	A	A	A	A	A	A
Event Organiser/Manager	2	A	A	A	A	A	A
Excavator Driver	4	A	U	A	U	A	U

F

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Fabricator	4	A	A	A	U	A	A
Factory Inspector	3	A	A	A	U	A	A
Factory Manager							
– No Manual Work	2	A	A	A	A	A	A
– Some Manual Work	4	A	A	A	U	A	A
Factory Worker	4	A	A	A	U	A	A
Farm Labourer/Worker	4	A	U	A	U	A	U
Farm Manager	2	A	A	A	A	A	A
Farm Owner	3	A	A	A	U	A	A
Farmer	3	A	A	A	U	A	A
Fashion Designer (including Accessories)							
– Doing Office-Type Work in an office environment for at least 75% of a typical working day	1	A	A	A	A	A	A
– Otherwise	3	A	A	A	U	A	A
Fence Erector	4	A	A	A	U	A	A
Fibreglass Worker	4	A	U	A	U	A	U
Film Director/Producer/Writer	3	A	A	A	U	A	A
Film Editor	1	A	A	A	A	A	A
Finance Broker/Director/Manager	1	A	A	A	A	A	A
Financial Adviser/Controller	1	A	A	A	A	A	A
Financial Analyst	1	A	A	A	A	A	A
Firefighter (Includes Using Aerial Platform)	4	A	A	EO	U	EO	A
Fire Investigator/Fire Prevention Officer	2	A	A	A	A	A	A
Fire Service – Senior Officer	3	A	A	A	U	A	A
Fish and Chip Shop Owner/Worker	2	A	A	A	A	A	A
Fish Farmer	3	A	A	A	U	A	A
Fisherman	4	IC	U	IC	U	IC	U

F

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Fishmonger	2	A	A	A	A	A	A
Fitness Instructor [†]	3	A	A	A	U	A	A
Fitter/Fitter's mate – usually	4	A	A	A	U	A	A
Flight Attendant	3	A	A	A	U	A	A
Floor Layer	4	A	A	A	U	A	U
Floor Tiler	3	A	A	A	U	A	A
Flooring Contractor	4	A	A	A	U	A	A
Florist	2	A	A	A	A	A	A
Flying Instructor	3	IC	U	IC	U	IC	U
Food Process Worker	2	A	A	A	A	A	A
Football Coach	3	A	A	A	U	A	A
Football Player (Professional)	4	A	U	A	U	A	U
Forecourt Attendant	3	A	A	A	U	A	A
Forest Worker	4	A	U	A	U	A	U
Forestry Officer	2	A	A	A	A	A	A
Forklift Truck Driver [^]	3	A	A	A	U	A	A
Foundry Worker	4	A	U	A	U	A	U
Funeral Director	1	A	A	A	A	A	A
Furniture Maker/Polisher/Restorer	4	A	A	A	U	A	A
Furniture Remover	4	A	U	A	U	A	U

G

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Galvaniser	4	A	A	A	U	A	A
Garage Manager/Proprietor – no Manual Work	2	A	A	A	A	A	A
Garage Manager/Proprietor – Some Manual Work	3	A	A	A	U	A	A
Garage Tyre/Exhaust Fitter	4	A	A	A	U	A	A
Gardener	3	A	A	A	U	A	A
Gas Engineer	3	A	A	A	U	A	A
Gas Fitter	3	A	A	A	U	A	A
General Practitioner	2	A	A	A	A	A	A
Geologist/Geophysicist	2	A	A	A	A	A	A
Glass Worker/Cutter/Finisher	4	A	A	A	U	A	A
Glazier	4	A	A	A	U	A	A
Golf Player (Professional)	4	A	U	A	U	A	U
Graphic Designer	1	A	A	A	A	A	A
Greengrocer	2	A	A	A	A	A	A
Groundsman	3	A	A	A	U	A	A
Groundworker	4	A	U	EO	U	EO	U
Guest House Proprietor	3	A	A	A	U	A	A
Gynaecologist	3	A	A	A	U	A	A

H

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Hairdresser – Mobile/Salon	2	A	A	A	A	A	A
Handyman*	4	A	U	A	U	A	U
Harbour Pilot	3	A	A	A	U	A	A
Haulier	4	A	A	A	U	A	A

H

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Head Teacher/Master/Mistress	3	A	A	A	U	A	A
Health and Fitness Club Trainer†	3	A	A	A	U	A	A
Health and Safety Officer	1	A	A	A	A	A	A
Health Visitor	2	A	A	A	A	A	A
Healthcare Assistant	3	A	A	A	U	A	A
Heating and Plumbing Engineer	3	A	A	A	U	A	A
Helicopter Instructor/Pilot	3	IC	U	IC	U	IC	U
HGV Driver^	4	A	A	A	U	A	A
Highways Operative	4	A	U	EO	U	EO	U
Hoist Operator	4	A	U	A	U	A	U
Home Help	3	A	A	A	U	A	A
Horticulturist	3	A	A	A	U	A	A
Hospital Administrator/Manager/Receptionist	1	A	A	A	A	A	A
Hospital Doctor (Not Surgeon or Anaesthetist)	2	A	A	A	A	A	A
Hospital Doctor (Surgeon/Anaesthetist)	3	A	A	A	U	A	A
Hospital Porter/Storeman/Ward Orderly	3	A	A	A	U	A	A
Hotel Barman	4	A	A	A	U	A	A
Hotel Doorman	3	A	A	A	U	A	A
Hotel Manager							
– Doing Office-Type Work in an office environment for at least 75% of a typical working day	1	A	A	A	A	A	A
– Otherwise	2	A	A	A	A	A	A
Hotel Porter	3	A	A	A	U	A	A
Hotel Proprietor	3	A	A	A	U	A	A
Hotel Receptionist	1	A	A	A	A	A	A
Housebuilder*	4	A	A	A	U	A	A
Housekeeper	3	A	A	A	U	A	A
Houseperson	H	A	A	A	U	A	A
Housing Manager/Officer	1	A	A	A	A	A	A
Hovercraft – Captain/Navigator/First Officer	3	A	U	A	U	A	U
Human Resources Administrator/Consultant/Manager	1	A	A	A	A	A	A

I

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Ice Cream Vendor/Van Driver^	3	A	A	A	U	A	A
Illustrator	3	A	A	A	U	A	A
Immigration Officer	1	A	A	A	A	A	A
Importer and Exporter	3	A	A	A	U	A	A
Incinerator Operator	4	A	U	A	U	A	U
Independent Financial Adviser	1	A	A	A	A	A	A
Industrial Chemist	2	A	A	A	A	A	A
Industrial Trainer	2	A	A	A	A	A	A
Inspector – Within Manufacturing Industry	3	A	A	A	U	A	A
Insurance Agent	1	A	A	A	A	A	A
Insurance/Assessor/Broker/Consultant/Inspector/Underwriter	1	A	A	A	A	A	A
Interior Designer	3	A	A	A	U	A	A
Investment Analyst	1	A	A	A	A	A	A
IT Analyst/Consultant/Services Manager	1	A	A	A	A	A	A
IT Technician	2	A	A	A	A	A	A

J

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Janitor	3	A	A	A	U	A	A
JCB/Heavy Plant Driver	4	A	U	A	U	A	U
Jeweller (Shop)	2	A	A	A	A	A	A
Jewellery (Maker/Repair)	3	A	A	A	U	A	A
Joiner*	4	A	A	A	U	A	A
Jointer	4	A	A	A	U	A	A
Journalist	3	A	A	A	U	A	A
Judge	1	A	A	A	A	A	A

K

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Kennel Hand/Owner	3	A	A	A	U	A	A
Kiln Attendant	4	A	U	A	U	A	U
Kitchen Worker/Supervisor	2	A	A	A	A	A	A

L

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Laboratory Manager/Technician/Worker	2	A	A	A	A	A	A
Labourer – No Farm Work*	4	A	U	A	U	A	U
Landfill Operative	4	A	U	EO	U	EO	U
Landlord (Property)	3	A	A	A	U	A	A
Landscape Designer	3	A	A	A	U	A	A
Landscape Gardener	3	A	A	A	U	A	A
Lathe Operator	4	A	A	A	U	A	A
Launderette – Supervisor, Assistant or Counter Staff	3	A	A	A	U	A	A
Lawyer	1	A	A	A	A	A	A
Lecturer	3	A	A	A	U	A	A
Left Luggage Attendant	3	A	A	A	U	A	A
Legal Adviser/Assistant/Executive/Secretary	1	A	A	A	A	A	A
Leisure Centre Instructor	3	A	A	A	U	A	A
Leisure Centre Manager	2	A	A	A	A	A	A
Letting Agent	2	A	A	A	A	A	A
Librarian	1	A	A	A	A	A	A
Licensee (Licensed Trade)	4	A	A	A	U	A	A
Lifeboat Crew	4	A	A	A	U	A	A
Lifeguard – Beaches	3	A	U	A	U	A	U
– Swimming Pool Only	3	A	A	A	U	A	A
Lift Engineer	3	A	A	A	U	A	A
Lift Erector*	4	A	A	A	U	A	A
Light Goods Vehicle Driver^	3	A	A	A	U	A	A
Linesman	4	A	A	A	U	A	A
Loading Bay Assistant	4	A	A	A	U	A	A
Local Government Officer	1	A	A	A	A	A	A
Locksmith	3	A	A	A	U	A	A
Lorry Driver^	4	A	A	A	U	A	A
Loss Adjuster	1	A	A	A	A	A	A

M

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Machine Assistant/Operator/Minder – usually	4	A	A	A	U	A	A
Machine Tool Setter/Operator	4	A	A	A	U	A	A
Machinery Electrician	3	A	A	A	U	A	A
Mail Sorter	3	A	A	A	U	A	A
Maintenance Electrician	3	A	A	A	U	A	A
Maintenance Engineer/Technician	3	A	A	A	U	A	A
Maintenance Fitter	4	A	A	A	U	A	A
Make-up Artist	2	A	A	A	A	A	A
Management Accountant/Consultant	1	A	A	A	A	A	A
Manager							
Please refer to the specific job title that reflects the nature and environment of the work done, ie. if 'Retail Manager' refer to that.							
– If doing Office-Type Work in an office environment for at least 75% of a typical working day	1	A	A	A	A	A	A
– Otherwise	IC						
Marine Biologist	2	A	A	A	A	A	A
Marine Installation/Maintenance Fitter	4	A	U	A	U	A	U
Market or Street Trader	4	A	U	A	U	A	U
Marketing Consultant/Manager	1	A	A	A	A	A	A
Martial Arts Instructor	4	A	A	A	U	A	A
Mason/Mason's Mate	4	A	A	A	U	A	A
Mechanic							
– Armed Forces (See Armed Forces)							
– Other Industries – usually	3	A	A	A	U	A	A
Mechanical Engineer	3	A	A	A	U	A	A
Mechanical Road Sweeper Driver^	4	A	A	A	U	A	A
Medical Administrator/Receptionist/Secretary	1	A	A	A	A	A	A
Medical Laboratory Technician	2	A	A	A	A	A	A
Mental Health Worker	3	A	A	A	U	A	A
Metal – Fabricator/Machinist/Plater/Sprayer/Miller	4	A	A	A	U	A	A
Meter Installer	4	A	A	A	U	A	A
Meter Reader	2	A	A	A	A	A	A
Midwife	3	A	A	A	U	A	A
Milk Roundsman^	3	A	A	A	U	A	A
Miner – Underground or Surface	4	A	U	EO	U	EO	U
Mining Engineer (No Manual Work)	3	A	A	A	U	A	A
Mining Officer/Surveyor (No Manual Work)	2	A	A	A	A	A	A
Ministry of Defence Police Officer	4	IC	U	IC	U	IC	U
Mobile Library/Shop Driver^	3	A	A	A	U	A	A
Money Broker	1	A	A	A	A	A	A
Mortician	2	A	A	A	A	A	A
Mortuary Attendant	3	A	A	A	U	A	A
Motorcycle Courier/Messenger	4	A	U	EO	U	EO	U
Museum Attendant/Guide	2	A	A	A	A	A	A
Music Teacher	3	A	A	A	U	A	A
Musical Director	3	A	A	A	U	A	A
Musical Instrument Maker	3	A	A	A	U	A	A

N

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Nail Technician	2	A	A	A	A	A	A
Nanny	3	A	A	A	U	A	A
News Photographer	3	A	A	A	U	A	A
Newsagent	2	A	A	A	A	A	A
Newspaper Vendor	3	A	U	A	U	A	U
Newsreader	3	A	A	A	U	A	A
Nuclear Engineer/ing Technician	3	A	A	A	U	A	A
Nuclear Physicist/Scientist	1	A	A	A	A	A	A
Nurse – All including Student Nurse	3	A	A	A	U	A	A
Nursery Assistant/Nurse	3	A	A	A	U	A	A
Nurseryman	3	A	A	A	U	A	A
Nursing Home Proprietor	3	A	A	A	U	A	A

O

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Obstetrician	3	A	A	A	U	A	A
Occupational Health Nurse	3	A	A	A	U	A	A
Occupational Therapist	1	A	A	A	A	A	A
Office Administrator/Cashier/Clerk/Manager/ Messenger/Receptionist	1	A	A	A	A	A	A
Optical Instrument Fitter/Maker/Repairer	3	A	A	A	U	A	A
Optician	1	A	A	A	A	A	A
Orchestral Musician	3	A	U	A	U	A	U
Orthodontist	3	A	A	A	U	A	A
Orthopaedic Surgeon	3	A	A	A	U	A	A
Osteopath	2	A	A	A	A	A	A
Outdoor Pursuits Instructor^	3	A	A	A	U	A	A

P

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Packer	4	A	A	A	U	A	A
Painter and/or Decorator*	4	A	A	A	U	A	A
Painter and/or Decorator (Interior Only)	3	A	A	A	U	A	A
Panel Beater	4	A	A	A	U	A	A
Paramedic	3	A	A	A	U	A	A
Parking Enforcement Officer	3	A	A	A	U	A	A
Park Keeper/Ranger	3	A	A	A	U	A	A
Pathologist	1	A	A	A	A	A	A
Pavior	4	A	U	EO	U	EO	U
Pawnbroker	2	A	A	A	A	A	A
Payroll Administrator/Accounts Clerk/Manager	1	A	A	A	A	A	A
Personal Assistant	1	A	A	A	A	A	A
Personal Trainer†	3	A	A	A	U	A	A
Pest Control Operative	3	A	A	A	U	A	A
Petrol Station Attendant	3	A	A	A	U	A	A

P

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Pharmacist	1	A	A	A	A	A	A
Pharmacy Assistant	2	A	A	A	A	A	A
Photographer							
– Aerial Photography	3	IC	U	IC	U	IC	U
– Portrait/Studio/Industrial or Weddings	2	A	A	A	A	A	A
– Other	3	A	IC	A	U	A	IC
Physician (No Surgery)	2	A	A	A	A	A	A
Physicist	1	A	A	A	A	A	A
Physiotherapist	3	A	A	A	U	A	A
Pile Driver	4	A	U	A	U	A	U
Pilot (Also See Airline Pilot)	3	IC	U	IC	U	IC	U
Pilot – Remotely Operated Vehicle	4	A	A	A	U	A	A
Pipe Fitter/Joiner/Layer	4	A	A	A	U	A	A
Plant Hire Manager/Owner – Some Manual Work or Driving	4	A	U	A	U	A	U
Plant Hire Manager/Owner – No Manual Work or Driving	3	A	A	A	U	A	A
Plant Operator	4	A	U	A	U	A	U
Plasterer	4	A	A	A	U	A	A
Plumber	3	A	A	A	U	A	A
Police (Ministry of Defence) – See Ministry of Defence Police Officer							
Police (Royal Military Police) – See Royal Military Police Officer							
Police (All ranks)	3	A	A	A	U	A	U
Police (Pilot)	3	IC	U	IC	U	IC	U
Police Community Support Officer (PCSO)	3	A	A	A	U	A	U
Politician	1	A	A	A	A	A	A
Pop Musician/Singer	4	IC	IC	IC	U	IC	U
Port Operative	4	A	U	A	U	A	U
Porter – Baggage, Hospital, Hotel, Night	3	A	A	A	U	A	A
Post Office Counter Staff/Postmaster	2	A	A	A	A	A	A
Post Sorter	3	A	A	A	U	A	A
Postal Courier Driver [^]	3	A	A	A	U	A	A
Postman/woman (Some Driving) [^]	3	A	A	A	U	A	A
Postman/woman (No Driving)	3	A	A	A	U	A	A
Presenter – Radio/TV	3	A	A	A	U	A	A
Priest	1	A	A	A	A	A	A
Printer	3	A	A	A	U	A	A
Printer's Assistant	2	A	A	A	A	A	A
Prison Officer/Warden	3	A	A	A	U	A	A
Private Investigator	3	A	A	A	U	A	A
Private Tutor	3	A	A	A	U	A	A
Probation Officer	2	A	A	A	A	A	A
Process Operator/Worker	4	A	A	A	U	A	A
Production Operative/Worker	4	A	A	A	U	A	A
Producer – TV, Radio, Record	3	A	A	A	U	A	A
Production Manager/Superintendent – No Manual Work	2	A	A	A	A	A	A
Production Manager/Superintendent – Some Manual Work	4	A	A	A	U	A	A
Project Co-ordinator – doing Office-Type Work in an office environment for at least 75% of a typical working day	1	A	A	A	A	A	A
– Otherwise	2	A	A	A	A	A	A

P

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Project Engineer/Manager/Worker							
– Doing Office-Type Work in an office environment for at least 75% of a typical working day	1	A	A	A	A	A	A
– Otherwise	3	A	A	A	U	A	A
Property Manager	3	A	A	A	U	A	A
Property Developer							
– No Manual Work	2	A	A	A	A	A	A
– Some Manual Work	4	A	A	A	U	A	A
Public Service Vehicle (PSV) Driver^	3	A	A	A	U	A	A
Psychiatrist	2	A	A	A	A	A	A
Psychologist	2	A	A	A	A	A	A
Psychotherapist	2	A	A	A	A	A	A
Public Relations Executive/Officer	1	A	A	A	A	A	A
Publican/Public House Manager/Landlord	4	A	A	A	U	A	A
Publicity Agent	2	A	A	A	A	A	A
Publisher	1	A	A	A	A	A	A

Q

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Quality Controller (No Manual Work)	2	A	A	A	A	A	A
Quality Controller (Some Manual Work)	3	A	A	A	U	A	A
Quality Tester	3	A	A	A	U	A	A
Quantity Surveyor	1	A	A	A	A	A	A

R

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Radio and Television Presenter	3	A	A	A	U	A	A
Radio and Television Repairman	3	A	A	A	U	A	A
Radiographer	2	A	A	A	A	A	A
Radiologist	2	A	A	A	A	A	A
Railway Guard/Station Personnel	3	A	A	A	U	A	A
Railway Linesman	4	A	A	A	U	A	A
Railway Police Officer	3	A	A	A	U	A	U
Receptionist	1	A	A	A	A	A	A
Recording Engineer/Technician	2	A	A	A	A	A	A
Recruitment Consultant/Manager	1	A	A	A	A	A	A
Recycling Operative	4	A	U	EO	U	EO	U
Refrigeration Engineer	3	A	A	A	U	A	A
Refuse Collector	4	A	U	EO	U	EO	U
Registrar	1	A	A	A	A	A	A
Removals Man	4	A	U	A	U	A	U
Reporter	3	A	A	A	U	A	A
Residential Care Officer	3	A	A	A	U	A	A
Residential Home Proprietor	3	A	A	A	U	A	A
Restaurant Manager/Proprietor	2	A	A	A	A	A	A
Retail Shop Manager/Worker/Proprietor	2	A	A	A	A	A	A
Riding Instructor	4	A	U	A	U	A	U
Rig Electrician	4	A	U	EO	U	EO	U
Rig Maintenance Diver	4	IC	U	EO	U	EO	U
Rig Mechanic	4	A	U	EO	U	EO	U

R

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Rig Medic	3	A	U	A	U	A	U
Rig Welder	4	A	U	EO	U	EO	U
Road Maintenance Worker	4	A	U	EO	U	EO	U
Road Sweeper	4	A	U	EO	U	EO	U
Roofer*	4	A	A	A	U	A	A
Royal Air Force – See Armed Forces Member							
Royal Navy – See Armed Forces Member							
Royal Military Police Officer	4	IC	U	IC	U	IC	U
RSPCA Inspector	2	A	A	A	A	A	A
Rubbish Collector – See Refuse Collector							
Rugby Player (Professional)	4	A	U	A	U	A	U

S

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Safety Officer (Not on a Rig)	1	A	A	A	A	A	A
Sales Assistant	2	A	A	A	A	A	A
Sales Manager	1	A	A	A	A	A	A
Sales and Marketing Manager	1	A	A	A	A	A	A
Sales Representative	2	A	A	A	A	A	A
Sandblaster	4	A	A	A	U	A	A
Satellite Aerial Installer/ Engineer*	4	A	A	A	U	A	A
Scaffolder* (Not on a Rig and Not Ship Building or Repair)	4	A	A	A	U	A	A
School Bursar/Inspector/Secretary	1	A	A	A	A	A	A
School Crossing Attendant	3	A	A	A	U	A	A
School Janitor	3	A	A	A	U	A	A
School Maid/Matron/Nurse	3	A	A	A	U	A	A
Scientific Assistant	2	A	A	A	A	A	A
Scientist	1	A	A	A	A	A	A
Scrapyard Dealer/Owner/Baler/Grader/Sorter	4	A	U	EO	U	EO	U
Scriptwriter	3	A	A	A	U	A	A
Secretary	1	A	A	A	A	A	A
Security Guard	4	A	A	A	U	A	A
Security Officer (Premises)	3	A	A	A	U	A	A
Security Officer (Other)	4	A	U	A	U	A	U
Security Van Driver^	4	A	A	A	U	A	A
Service Engineer	3	A	A	A	U	A	A
Sewage Works Attendant	4	A	A	A	U	A	A
Sewing Machinist	3	A	A	A	U	A	A
Sheet Metal Worker	4	A	A	A	U	A	A
Shipbuilder/Shipwright	3	A	A	A	U	A	A
Ship Fitter/Repairer/Breaker	4	A	A	A	U	A	A
Shoemaker or Repairer	3	A	A	A	U	A	A
Shop Assistant/Worker/Keeper/Manager/Proprietor	2	A	A	A	A	A	A
Shop Cleaner	4	A	U	A	U	A	U
Shop Fitter	4	A	A	A	U	A	A
Sign Erector*	4	A	A	A	U	A	A
Signwriter*	3	A	A	A	U	A	A

S

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Silversmith	3	A	A	A	U	A	A
Skipper (Merchant Marine)	4	A	U	A	U	A	U
Slate Cutter/Dresser/Polisher	4	A	A	A	U	A	A
Slater – See Roofer*							
Slaughterhouse Worker	4	A	A	A	U	A	A
Snooker Player (Professional)	4	A	U	A	U	A	U
Social Worker	3	A	A	A	U	A	A
Software Consultant/Engineer	1	A	A	A	A	A	A
Solicitor	1	A	A	A	A	A	A
Sound Engineer/Sound Technician	2	A	A	A	A	A	A
Special Needs Educational Co-ordinator/Teacher/Teaching Assistant	3	A	A	A	U	A	A
Speech Therapist	1	A	A	A	A	A	A
Sport Massage Therapist	3	A	A	A	U	A	A
Sports Coach	3	A	A	A	U	A	A
Spot Welder	4	A	A	A	U	A	A
Spray Painter	4	A	A	A	U	A	A
Stable Hand/Lad	3	A	A	A	U	A	A
Stage Manager	2	A	A	A	A	A	A
Stage Technician	3	A	A	A	U	A	A
Station Officer – Fire Service	3	A	A	A	U	A	A
Statistician	1	A	A	A	A	A	A
Steel Erector*	4	A	U	A	U	A	U
Steel Fabricator/Fixer*	4	A	A	A	U	A	A
Stockbroker/Broker-dealer	1	A	A	A	A	A	A
Stone Cutter/Dresser/Polisher	4	A	A	A	U	A	A
Stonemason*	4	A	A	A	U	A	A
Store Detective	2	A	A	A	A	A	A
Store Manager	2	A	A	A	A	A	A
Storeman	3	A	A	A	U	A	A
Street Cleaner	4	A	U	A	U	A	U
Structural Engineer*	1	A	A	A	A	A	A
Supermarket Assistant/Staff	2	A	A	A	A	A	A
Supermarket Manager/Deputy Manager	2	A	A	A	A	A	A
Support Worker	3	A	A	A	U	A	A
Surgeon	3	A	A	A	U	A	A
Surveyor – Architectural/Land Also See Building Surveyor and Quantity Surveyor	1	A	A	A	A	A	A
Swimming Instructor	3	A	A	A	U	A	A
Swimming Pool Attendant	3	A	A	A	U	A	A
Systems Analyst/Manager/Programmer	1	A	A	A	A	A	A

T

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Tailor	2	A	A	A	A	A	A
Tanker Driver^	4	A	A	A	U	A	A
Tattoo Artist	3	A	A	A	U	A	A
Tax Consultant/Inspector	1	A	A	A	A	A	A
Taxi Driver/Owner^	3	A	A	A	U	A	A
Teacher – includes Supply, Teaching Assistant and Special Needs	3	A	A	A	U	A	A
Technical Engineer	3	A	A	A	U	A	A
Technician	3	A	A	A	U	A	A
Telecommunications Engineer	3	A	A	A	U	A	A
Telephone Engineer	3	A	A	A	U	A	A
Telesales Manager/Representative	1	A	A	A	A	A	A
Tennis Coach	3	A	A	A	U	A	A
Tennis Player (Professional)	4	A	U	A	U	A	U
Ticket Inspector/Collector	2	A	A	A	A	A	A
Tiler*	4	A	A	A	U	A	A
Timber Merchant (No Manual Work)	2	A	A	A	A	A	A
Timber Merchant (Some Manual Work)	4	A	A	A	U	A	A
Tool Fitter	3	A	A	A	U	A	A
Toolmaker	4	A	A	A	U	A	A
Tour Guide	2	A	A	A	A	A	A
Track Layer/Trackman	4	A	U	EO	U	EO	U
Traffic Warden	3	A	A	A	U	A	A
Train/Tram Driver	3	A	A	A	U	A	A
Translator	1	A	A	A	A	A	A
Travel Agent	1	A	A	A	A	A	A
Tree Feller	4	EP	U	EO	U	EO	U
Tree Surgeon	4	A	U	A	U	A	U
Tunneller	4	IC	U	IC	U	IC	U
Tutor	3	A	A	A	U	A	A
Tyre Fitter	4	A	A	A	U	A	A

U

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Underground Train Driver	3	A	A	A	U	A	A
Undertaker	2	A	A	A	A	A	A
Underwriter	1	A	A	A	A	A	A
University Lecturer	3	A	A	A	U	A	A
University Technician	3	A	A	A	U	A	A
Upholsterer	3	A	A	A	U	A	A
Usher (Cinema/Entertainment Venue)	2	A	A	A	A	A	A

V

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Van Driver [^]	3	A	A	A	U	A	A
Vehicle Body Builder/Repairer	4	A	A	A	U	A	A
Vehicle Recovery Driver	3	A	A	A	U	A	A
Vehicle Technician	3	A	A	A	U	A	A
Vending Machine Engineer	3	A	A	A	U	A	A
Veterinarian	2	A	A	A	A	A	A
Veterinarian Nurse	2	A	A	A	A	A	A
Vicar	1	A	A	A	A	A	A
Vocational Training Instructor	3	A	A	A	U	A	A

W

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Waiter, Waitress	2	A	A	A	A	A	A
Warehouse Manager	2	A	A	A	A	A	A
Warehouse Operator	4	A	A	A	U	A	A
Waste Disposal Operative	4	A	U	EO	U	EO	U
Watch/Clock Maker/Repairer	3	A	A	A	U	A	A
Water Treatment Operator	4	A	A	A	U	A	A
Website Designer	1	A	A	A	A	A	A
Weighbridge Operator	2	A	A	A	A	A	A
Welder* – Not on a Rig, Underwater or a Track Welder – usually	4	A	A	A	U	A	A
Winch Driver/Operator	4	A	U	A	U	A	U
Window Cleaner*	4	A	A	A	U	A	A
Window Fitter/Installer	4	A	A	A	U	A	A
Windscreen Fitter	3	A	A	A	U	A	A
Woodworker/Machinist	4	A	A	A	U	A	A
Works Clerk/Receptionist	1	A	A	A	A	A	A

Y

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Yoga Teacher [†]	3	A	A	A	U	A	A
Youth Hostel Warden	2	A	A	A	A	A	A
Youth Worker/Leader	3	A	A	A	U	A	A

Z

Occupation/Job Title	Occupation Class	Life Cover	WOP	CIC	CIC TPD OWN	CIC TPD SWT	IPB
Zoo Curator/Director	1	A	A	A	A	A	A
Zookeeper (including Head)	3	A	A	A	U	A	A

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