

N

Occupation/Job Title	Occupation Class	Life Cover	WOP	CI	CI TPD OWN	CI TPD SWT	IP
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	CI	CI TPD OWN	CI TPD SWT	IP
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	CI	CI TPD OWN	CI TPD SWT	IP
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 (if driving^)	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	CI	CI TPD OWN	CI TPD SWT	IP
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	CI	CI TPD OWN	CI TPD SWT	IP
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	CI	CI TPD OWN	CI TPD SWT	IP
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	CI	CI TPD OWN	CI TPD SWT	IP
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	CI	CI TPD OWN	CI TPD SWT	IP
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	CI	CI TPD OWN	CI TPD SWT	IP
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	CI	CI TPD OWN	CI TPD SWT	IP
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	CI	CI TPD OWN	CI TPD SWT	IP
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 or Conductor	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	CI	CI TPD OWN	CI TPD SWT	IP
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	CI	CI TPD OWN	CI TPD SWT	IP
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	CI	CI TPD OWN	CI TPD SWT	IP
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	CI	CI TPD OWN	CI TPD SWT	IP
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	CI	CI TPD OWN	CI TPD SWT	IP
Zoo Curator/Director	1	A	A	A	A	A	A
Zookeeper (including Head)	3	A	A	A	U	A	A

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