

Occupation Guidelines

In general, occupations present few problems in the assessment of Death cover or Trauma cover and the majority of Applications will not require an occupational rating.

In contrast, occupation is of vital importance when assessing Income Replacement and TPD cover. The appropriate categories will depend upon the actual duties performed and cannot always be based upon occupational title. For example, 'company director' does not give an indication of the actual duties performed.

A breakdown of these duties is needed to determine a classification. It is therefore important to provide details in the Application confirming your client's duties and the percentage of time spent in those duties.

Death and Trauma covers

For the few hazardous occupations that require an occupational loading, that loading is expressed as an extra premium per \$1,000 sum insured (known as 'per mille' loading). For example, an additional \$2 per \$1,000 based on a sum insured of \$300,000 would result in an extra premium of \$600 per year in addition to the standard base premium.

Total and Permanent Disablement cover

For this insurance, our liability is related to the risk of an individual being permanently unable to work as a result of an illness or injury.

TPD occupation classification	'Own Occ' TPD	'Any Occ' TPD
1 Professional white collar	✓	✓
2 Other white collar	✓	✓
3 Skilled tradespeople	✓	✓
4 Unskilled manual workers*	X	✓
U Uninsurable risks for TPD cover**	X	X

* Please note that where the occupation class is SRD and the TPD class is 4, cover will be assessed under our SRD TPD option, and if cover is issued our SRD TPD clause will apply. Please refer to page 18 for further information.

** Some occupations are eligible for an alternate TPD definition in order to provide cover. Contact Underwriting for more information.

Applicants with a Home Duties occupation classification can only apply for 'Any' occupation TPD at class 3 rates.

Income Replacement and Business Expenses

For these insurances, our liability is related to the risk of an individual being unable to earn an income in their occupation as a result of an illness or injury.

Consequently the more hazardous an occupation, the greater the risk and the higher the resulting premium.

Applicants with an SRD occupation classification are eligible to apply for Business Expenses Insurance.

Please note where there is no qualification for the occupation, we require a minimum of 2 years experience.

Income Replacement insurance occupation classifications	
A1	Selected professional occupations where membership of a professional or government body is required – for example actuary, barrister or chartered accountant. Medical professions are excluded. Executives in other occupations who hold a University degree pertaining to their occupation and who meet the following criteria may also qualify: <ul style="list-style-type: none"> • work is confined to the office • no unusual hazards • the same or similar position has been held for two years • minimum net earnings of \$120,000
A1M	Qualified practitioners in the medical field – for example surgeon, dentist
A2	Other professional occupations with tertiary qualifications where work is confined to a small office environment. Executives who meet the following criteria may also qualify: <ul style="list-style-type: none"> • no unusual hazards • the same or similar position has been held for two years, and • minimum net earnings of \$80,000
A3	Other managerial, administrative and clerical occupations that involve absolutely no manual work
B1	Positions involving supervision of manual work or involvement in a small amount (less than 10%) of light manual work in highly skilled occupations. Occupations where the majority of income is by way of commission are also included
B2	Highly skilled occupations <ul style="list-style-type: none"> • for example auto electrician, screen printer or registered nurse
B3	Other skilled or semi-skilled people with at least two years experience <ul style="list-style-type: none"> • for example furniture restorer, enameller or diesel mechanic

Income Replacement insurance occupation classifications

SRD	Semi-skilled manual workers, unqualified but experienced tradespeople and those in some occupations with increased hazards. In most cases at least two years experience will be required <ul style="list-style-type: none"> • for example concrete contractor, roof tiler or plant operator
U	Uninsurable risks for disability income insurance
Refer	Refer to an Underwriter for consideration

Key for guide headings

D/T	Death/Trauma
TPD	Total and Permanent Disablement
IRI	Income Replacement insurance (includes Business Expenses insurance)

Occupation categories

Examples:

- Managing Director of a computer company holding a degree in computer science, with a salary package of \$150,000 – Category A1
- Accountant with BEc CPA earning \$93,000 pa – Category A1
- Doctor holding a MBBS degree working in a public hospital – Category A1M
- Advertising account manager with a relevant degree earning \$65,000 pa employed by a major advertising agency – Category A2
- Engineer with a degree in civil engineering and membership of a professional association who spends 30% or less of time on site – Category A2
- Licensed electrician with five employees sub contracting to major property developer supervising only 90% of the time – Category B2

Clients with two occupations

If both occupations are insurable, classification will usually be based on the occupation presenting the higher risk. If the second occupation is unrelated, the maximum monthly income benefit will be based on the income derived from the principal occupation only, ie. the occupation where your client works the majority of their hours.

Please note if your client has more than 2 occupations, cover is not available.

Part-time workers

Clients must work on a permanent part-time basis and average at least 26 hours per week to be eligible for Income Replacement insurance. This averaging does not include seasonal occupations such as harvesting.

Seasonal workers/unstable incomes

These clients will not be eligible for Income Replacement insurance or Business Expenses insurance as an extended period of no work is inevitable.

Working from home

Clients who work from home (excluding doctors, veterinary surgeons or dentists whose surgeries or offices adjoin their residence) are in a situation where home time and work time can be difficult to separate. It is recommended that your client applies for a waiting period of at least 30 days so favourable consideration can be given to the Application.

Important notes

Assessing the appropriate occupational category will depend on the actual duties disclosed in the Life Insured Statement. These may be different to what is implied in the applicant's job title. The premium rate will depend on final assessment by the Underwriter in all situations.

A tertiary qualification does not automatically mean that a Category A1 or A1M classification will apply.

What if my client does not fit into an occupation category?

To allow our Underwriting team to provide you with an accurate occupation pre-assessment, please obtain the following information:

- age and gender of applicant
- job title
- industry
- duties – what percentage are manual? are there any hazardous duties?
- income and income history for the previous 2 years
- qualifications
- length of time in the current role – if this is less than 2 years, what was the applicant's previous occupation?

Please refer to page 12 for Underwriting contact details for pre-assessments.

Occupation	IRI	TPD	D/T
A			
Abalone diver	U	U	\$5
Abattoir worker – inspector	SRD	4	STD
Abattoir worker – supervisor (manual work)	U	U	STD
Abattoir worker – supervisor (no manual work)	SRD	4	STD
Abattoir worker – other	U	U	STD
Accountant – qualified with appropriate degree	A1	1	STD
Accountant – other	A3	2	STD
Accounts clerk	A3	2	STD
Actor/actress	U	U	STD
Actuary – AIAA/undergraduate	A2	2	STD
Actuary – FIAA	A1	1	STD
Acupuncturist – qualified and registered in Australia, minimum 2 years experience	A3	2	STD
Acupuncturist – unqualified	U	U	STD
Advertising executive – minimum 5 years experience, tertiary qualified	A2	2	STD
Advertising agent – other	A3	2	STD
Advertising sales representative	A3	2	STD
Aerial erector – over 10m	U	U	\$2
Aerial erector – up to 10m	SRD	U	STD
Aerobics instructor	U	U	STD
Aged care worker	Refer	Refer	STD
Agent – customs (no goods handling)	A3	2	STD
Agent – employment	A3	2	STD
Agent – insurance (qualified, minimum 4 years experience, net income is at least \$80,000)	A2	2	STD
Agent – insurance (other)	A3	2	STD
Agent – post office	A3	2	STD
Agent – real estate (principal with several fulltime staff)	A3	2	STD
Agent – real estate (sole trader, small partnership, or salesperson)	B1	2	STD
Agent – repossessions	U	U	STD
Agent – stock/station (principal with minimum 5 fulltime staff, no manual work)	A3	2	STD
Agent – stock/station (no manual work)	B1	2	STD

Occupation	IRI	TPD	D/T
Agent – stock/station (other)	SRD	4	STD
Agent – TAB	A3	2	STD
Agent – tax (qualified with appropriate degree)	A2	2	STD
Agent – tax (other)	A3	2	STD
Agent – travel	A3	2	STD
Agriculture scientist	A3	2	STD
Agronomist	A3	2	STD
Air-conditioning – installer (minimum 3 years experience)	B3	4	STD
Air-conditioning – installer (other)	SRD	4	STD
Air-conditioning – office consultant	A3	2	STD
Air-conditioning – repairer	B3	4	STD
Air-conditioning – supervisor	B1	2	STD
Air-conditioning – technician (clerical)	A3	2	STD
Air-conditioning – technician (manual work)	B2	3	STD
Alarm installer	B2	3	STD
Aluminium fixer/framer/installer	SRD	4	STD
Ambulance officer/driver	B2	3	STD
Amusement centre – employee	U	U	STD
Amusement centre – proprietor (minimum 5 years experience)	SRD	U	STD
Amusement centre – proprietor (other)	U	U	STD
Anaesthetist	A1M	1	STD
Analyst – qualified	A2	2	STD
Analyst – unqualified	A3	2	STD
Animal breeder	U	U	STD
Animal chiropractor	U	U	STD
Animal groomer	U	U	STD
Animal shooter	U	U	STD
Animal trainer	U	U	STD
Animal trainer – dogs and small domestic animals	SRD	4	STD
Animal trainer – other	U	U	STD
Annealer and locksmith	B3	4	STD
Announcer – radio/television	U	U	STD
Antenna erector – over 10m	U	U	\$2
Antenna erector – up to 10m	SRD	U	STD

Occupation	IRI	TPD	D/T
Antique dealer – no deliveries	B1	2	STD
Antique dealer – deliveries	SRD	U	STD
Antique restorer	B3	4	STD
Apiarist/Beekeeper	B3	4	STD
Apprentice – non hazardous trade (within 12 months of qualification)	SRD	Refer	STD
Apprentice – other	U	U	STD
Archaeologist – field work (qualified)	B1	2	STD
Archaeologist – office work only	A2	2	STD
Architect – office only, qualified with appropriate degree	A1	1	STD
Architect – other, office only, minimum 2 years experience	A3	2	STD
Architectural draughtsperson – qualified with appropriate degree and not working from home	A2	2	STD
Architectural draughtsperson – other, office only, minimum 2 years experience	A3	2	STD
Armed forces (all ranks) – no hazards	U	U	STD
Armed forces (all ranks) – other	U	U	Refer
Armoured van driver	U	U	STD
Art dealer	A3	2	STD
Art dealer – working from home	U	U	STD
Artist – commercial (office only, no set/production work, not working from home, minimum 2 years experience)	A3	2	STD
Artist – commercial (salaried and not working from home)	A3	2	STD
Artist – commercial (working from home)	Refer	Refer	STD
Asbestos industry	U	U	STD
Asphalt industry	U	U	STD
Asphalt layer	U	U	STD
Assayer – mines (qualified)	U	U	STD
Assayer – no mines (qualified)	B1	2	STD
Assembly line worker	U	U	STD
Assessor – field work	A3	2	STD
Assessor – Insurance	A3	2	STD
Astronomer	A1	1	STD
Atomic energy industry	U	U	STD
Attorney	A1	1	STD

Occupation	IRI	TPD	D/T
Auctioneer – salaried, no livestock	A3	2	STD
Auctioneer – other	B1	2	STD
Audiologist	A1M	1	STD
Audiometrist	A3	2	STD
Auditor – qualified with appropriate degree	A1	1	STD
Auditor – other	A3	2	STD
Author	U	U	STD
Auto electrician – trade qualified	B2	3	STD
Auto electrician – other (minimum 2 years experience)	SRD	4	STD
Auto upholsterer	B3	4	STD
Aviation industry – aeronautical engineer	A2	2	STD
Aviation industry – air traffic controllers	U	U	STD
Aviation industry – aircraft engineer (office only)	A2	2	STD
Aviation industry – aircraft engineer (non flying duties)	B2	3	STD
Aviation industry – aircraft engineer (flying duties)	U	U	STD
Aviation industry – baggage handlers	U	U	STD
Aviation industry – cleaners	U	U	STD
Aviation industry – clerical/admin	A3	2	STD
Aviation industry – flying duties	U	U	Refer
Aviation industry – ground staff (aircraft maintenance, qualified with appropriate degree)	B2	3	STD
Aviation industry – ground staff (aircraft maintenance, unqualified worker)	U	U	STD
Aviation industry – ground staff (refueller)	U	U	STD
Aviation industry – mechanic (non flying duties)	B2	3	STD
Aviation industry – pilot/crew/flying personnel (recognised airline)	U	U	STD
Aviation industry – radio operator (non flying duties)	B1	2	STD
Aviation industry – security (armed, non-flying duties)	U	U	STD
Aviation industry – security (unarmed, non-flying duties)	SRD	U	STD
B			
Backhoe/Bobcat/Bulldozer owner/operator (not mining, minimum 2 years experience)	SRD	4	STD
Bacteriologist – non hazardous	A1M	1	STD
Bailiff	B1	2	STD

Occupation	IRI	TPD	D/T
Baker – trade qualified	B2	3	STD
Bakeries – deliveries	SRD	4	STD
Bakeries – shop counter	B1	2	STD
Bakeries – supervisor (maximum 10% manual work)	B1	2	STD
Bakeries – other	U	U	STD
Bank/Building society/Credit union – clerical/admin/teller	A3	2	STD
Bank/Building society/Credit union – security staff (armed)	U	U	STD
Bank/Building society/Credit union – security staff (unarmed)	SRD	U	STD
Bank/Building society/Credit union – senior manager (qualified with appropriate degree)	A2	2	STD
Bank/Building society/Credit union – senior manager (other)	A3	2	STD
Barber – not working from home	B2	3	STD
Barber – working from home	U	U	STD
Barista – fulltime (minimum 2 years experience)	SRD	4	STD
Barrister	A1	1	STD
Bartender – fulltime only (minimum 2 years experience)	SRD	4	STD
Battery – sales (no fitting)	B3	4	STD
Battery fitting	SRD	4	STD
Battery manufacturer – supervisor	SRD	4	STD
Battery manufacturer – other	U	U	STD
Beach inspector	U	U	STD
Beautician – not working from home (minimum 2 years experience)	B1	2	STD
Beautician – not working from home (other)	SRD	4	STD
Beautician – working from home	U	U	STD
Beekeeper/Apiarist	B3	4	STD
Bell captain/concierge	B1	2	STD
Bicycle repairer	B2	3	STD
Billiards/Pool table – maker	B2	3	STD
Billiards/Pool table – repairer	B2	3	STD
Biochemist – lab work only (minimum 5 years experience)	A1	1	STD
Biochemist – other	A2	2	STD
Biologist – lab work only (minimum 5 years experience)	A1	1	STD
Biologist – other	A2	2	STD

Occupation	IRI	TPD	D/T
Blacksmith/Farrier	SRD	4	STD
Blaster/Explosives handler	U	U	Refer
Blind/Awning/Screen – installer/repairer	SRD	4	STD
Blind/Awning/Screen – manufacturer	SRD	4	STD
Blind/Awning/Screen – owner/manager/admin (no manual work)	A3	2	STD
Blind/Awning/Screen – sales/quoting only	B1	2	STD
Blind/Awning/Screen – supervisor (maximum 10% manual work)	B1	2	STD
Boarding house proprietor	U	U	STD
Boat builder – supervising only	B1	2	STD
Boat builder – trade qualified	B2	3	STD
Bobcat owner/operator (not mining, minimum 2 years experience)	SRD	4	STD
Boiler maker – trade qualified	B3	4	STD
Boiler maker – other (minimum 2 years experience)	SRD	4	STD
Bookbinder	B1	2	STD
Bookkeeper	A3	2	STD
Bookmaker	U	U	STD
Bookmaker/repairer	B3	4	STD
Botanist – field work and qualified with appropriate degree	B2	3	STD
Botanist – no field work and qualified with appropriate degree	A2	2	STD
Bottle shop attendant – fulltime and minimum 2 years experience	SRD	4	STD
Boxing – professional	U	U	Refer
Brass founder – trade qualified	SRD	4	STD
Bread vendor – other	B3	4	STD
Brewery worker – admin/clerical/management	A3	2	STD
Brewery worker – chemist (qualified with appropriate degree)	A2	2	STD
Brewery worker – labourer/other	U	U	STD
Brewery worker – supervisor	B1	2	STD
Brewery worker – trade qualified (see specific trade)	B3	4	STD
Brick cleaners	U	U	STD
Bricklayer (trade qualified or minimum 2 years experience)	SRD	4	STD
Bricklayer's labourer	U	U	STD
Brickworks – office only	A3	2	STD
Brickworks – other	U	U	STD

Occupation	IRI	TPD	D/T
Broker – finance (qualified with appropriate degree and minimum 5 years experience)	A2	2	STD
Broker – finance (other)	A3	2	STD
Broker – insurance (qualified with appropriate degree, minimum 4 years experience and net income is at least \$80,000)	A2	2	STD
Broker – insurance (other)	A3	2	STD
Broker – stock (registered and qualified with appropriate degree and minimum 5 years experience)	A2	2	STD
Broker – stock (registered, other)	A3	2	STD
Building and construction industry – brick cleaner	U	U	STD
Building and construction industry – bricklayer (trade qualified or minimum 2 years experience)	SRD	4	STD
Building and construction industry – bricklayer's labourer	U	U	STD
Building and construction industry – bridge builder	U	U	STD
Building and construction industry – builder (licensed)	B2	3	STD
Building and construction industry – builder (office only)	A3	2	STD
Building and construction industry – builder (supervisor, no manual work)	B1	2	STD
Building and construction industry – builder (other, minimum 2 years experience)	SRD	4	STD
Building and construction industry – builder's labourer	U	U	STD
Building and construction industry – carpenter (trade qualified)	B2	3	STD
Building and construction industry – carpenter (other, minimum 2 years experience)	SRD	4	STD
Building and construction industry – ceiling fixer (gyprocker)	SRD	4	STD
Building and construction industry – concrete cutter	U	U	STD
Building and construction industry – concrete worker (minimum 2 years experience, excluding concrete cutter or concrete pump operator)	SRD	U	STD
Building and construction industry – concrete worker (other)	U	U	STD
Building and construction industry – concrete pump operator	U	U	STD
Building and construction industry – consultant (no manual work, supervision only)	A3	2	STD
Building and construction industry – crane operator (minimum 2 years experience)	SRD	U	STD
Building and construction industry – decorator/painter (trade qualified, interior only)	B3	4	STD

Occupation	IRI	TPD	D/T
Building and construction industry – demolition worker	U	U	STD
Building and construction industry – dogman (non hazardous)	U	U	\$2
Building and construction industry – drainer (minimum 2 years experience)	SRD	U	STD
Building and construction industry – draughtsperson (qualified with appropriate degree)	A2	2	STD
Building and construction industry – draughtsperson (other)	A3	2	STD
Building and construction industry – earth movers (owner/operator, not mining, minimum 2 years experience)	SRD	4	STD
Building and construction industry – electrician (trade qualified)	B2	3	STD
Building and construction industry – electrician (other)	U	U	STD
Building and construction industry – electrician (industrial)	SRD	4	STD
Building and construction industry – fork lift driver (minimum 2 years experience)	SRD	4	STD
Building and construction industry – inspector	B1	2	STD
Building and construction industry – joiner (trade qualified)	B2	3	STD
Building and construction industry – joiner (other, minimum 2 years experience)	SRD	4	STD
Building and construction industry – labourer	U	U	STD
Building and construction industry – lift installer mechanic (trade qualified)	B3	4	STD
Building and construction industry – paver (minimum 2 years experience)	SRD	4	STD
Building and construction industry – plasterer (trade qualified)	B3	4	STD
Building and construction industry – plasterer (other, minimum 2 years experience)	SRD	4	STD
Building and construction industry – plumber (domestic up to 10m)	B2	3	STD
Building and construction industry – plumber (other, minimum 2 years experience)	SRD	4	STD
Building and construction industry – riveter	U	U	STD
Building and construction industry – roof worker / tiler (up to 10m)	SRD	U	STD
Building and construction industry – scaffolder/rigger (over 10m)	U	U	Refer
Building and construction industry – scaffolder/rigger (up to 10m)	SRD	U	STD
Building and construction industry – steel erector/fixer (over 10m)	U	U	STD

Occupation	IRI	TPD	D/T
Building and construction industry – steel erector/fixer (up to 10m)	SRD	U	STD
Building and construction industry – supervisor (no manual work)	B1	2	STD
Building and construction industry – surveyor (trade qualified, office only)	A3	2	STD
Building and construction industry – tiler, floor/wall (trade qualified)	B3	4	STD
Building and construction industry – tiler (other, minimum 2 years experience)	SRD	4	STD
Building and construction industry – underground construction	U	U	Refer
Building supply store – hardware (admin, clerical management)	A3	2	STD
Building supply store – hardware (storeperson with light lifting)	SRD	4	STD
Building supply store – hardware (storeperson with heavy lifting)	U	U	STD
Building supply store – hardware (yard worker)	U	U	STD
Building supply store – shop counter	B3	4	STD
Building supply store – yard worker	U	U	STD
Bulldozer owner/operator – (not mining, minimum 2 years experience)	SRD	4	STD
Business consultant/executive – qualified with appropriate degree	A2	2	STD
Business consultant/executive – other	A3	2	STD
Butcher – cashier/sales only (no meat cutting)	B1	2	STD
Butcher – retail	B2	3	STD
Butcher – slaughterman	U	U	STD
Butler	B1	2	STD
Buyer – office and local travelling duties only	A3	2	STD
Buyer – other	B1	2	STD
C			
Cabinet maker – trade qualified	B2	3	STD
Cabinet maker – other (minimum 2 years experience)	SRD	4	STD
Cable maker	SRD	U	STD
Café/Coffee lounge – employee (no food preparation, minimum 2 years experience)	SRD	4	STD
Café/Coffee lounge – proprietor (no food preparation, minimum 2 years experience)	B3	4	STD
Café/Coffee lounge – proprietor (no food preparation) or employee (other)	U	U	STD

Occupation	IRI	TPD	D/T
Cameraperson – studio/location (no overseas/aerial, minimum 2 years established, 30 day waiting period)	B1	2	STD
Cameraperson – freelance	Refer	Refer	STD
Cameraperson – aerial	U	U	STD
Cameraperson – overseas	U	U	Refer
Cane worker	U	U	STD
Canvas goods manufacturer – owner/manager/admin (no manual work)	A3	2	STD
Canvas goods manufacturer – trade qualified	B3	4	STD
Car dealership principal – principal with minimum 10 fulltime staff	A3	2	STD
Car detailer	SRD	4	STD
Car salesperson	B1	2	STD
Car wrecker – minimum 2 years experience	SRD	U	STD
Car wrecker – supervision only (no manual)	SRD	U	STD
Car wrecker – other	U	U	STD
Caravan park – owner or employee	U	U	STD
Caretaker – minimum 2 years experience with minimum 2 years continuous employment	SRD	U	STD
Carpenter – trade qualified	B2	3	STD
Carpenter – apprentice (within 12 months of qualification)	SRD	4	STD
Carpet cleaner – minimum 2 years experience	SRD	U	STD
Carpet layer – minimum 2 years experience	SRD	U	STD
Cartographer – field work	B1	2	STD
Cartographer – office work only	A2	2	STD
Cartoonist – non freelance	B1	2	STD
Casino (government licensed) – bar staff (fulltime)	U	U	STD
Casino (government licensed) – cashiers	B1	2	STD
Casino (government licensed) – clerical (office only)	A3	2	STD
Casino (government licensed) – croupier (minimum 2 years experience)	B1	2	STD
Casino (government licensed) – management/admin	A3	2	STD
Casino (government licensed) – security staff (unarmed)	SRD	U	STD
Casino (government licensed) – senior management	A3	2	STD
Casino (government licensed) – waiter/steward (minimum 2 years experience)	SRD	4	STD

Occupation	IRI	TPD	D/T
Caterer – office/supervising only	B1	2	STD
Caterer – trade qualified (minimum 2 years experience)	B3	4	STD
Caterer – working from home	U	U	STD
Cattle dealer – stock agent	B1	2	STD
Ceiling fixer – gyprocker	SRD	4	STD
Cellarman	U	U	STD
Chandler/Boating – equipment sales only	B1	2	STD
Charter boat operator – deep sea	U	U	STD
Charter boat operator – harbour and inlets	Refer	Refer	STD
Chauffeur – minimum 2 years experience	B2	3	STD
Chauffeur – other	U	U	STD
Chef – catering certificate/supervising only	B1	2	STD
Chef – trade qualified (minimum 5 years experience)	B1	2	STD
Chef – trade qualified (other)	B2	3	STD
Chef – unqualified (minimum 2 years experience)	SRD	U	STD
Chemical engineer – up to 10% lab work	A1	1	STD
Chemical engineer – other	B1	2	STD
Chemist – analytical or lab work (non hazardous)	A1	1	STD
Chemist – industrial (hazardous material/gases)	U	U	STD
Chemist – industrial (non hazardous)	B1	2	STD
Chemist shop – pharmacist	A1	1	STD
Chemist shop – pharmacy assistant	A3	2	STD
Child care worker – trade qualified, registered and not working from home	B1	2	STD
Child care worker – working from home	U	U	STD
Chiropodist/podiatrist – qualified with appropriate degree, registered in Australia, and not working from home	A1M	1	STD
Chiropractor – qualified with appropriate degree, registered in Australia, and not working from home	A1M	1	STD
Choreographer	U	U	STD
Cinema/Theatre – admin staff	A3	2	STD
Cinema/Theatre – electrician/technician	B2	3	STD
Cinema/Theatre – manager (no manual work)	A3	2	STD
Cinema/Theatre – projectionists	B1	2	STD

Occupation	IRI	TPD	D/T
Cinema/Theatre – stage manager	B1	2	STD
Cinema/Theatre – ticket seller/confectionery seller	B1	2	STD
Cinema/Theatre – usher (fulltime)	SRD	4	STD
Circus performer/worker/owner	U	U	STD
Civil engineer – office/admin only	A2	2	STD
Civil engineer – supervisor	A3	2	STD
Civil engineer – with membership association (max site work 30%)	A2	2	STD
Claims/Loss adjuster (not private investigator)	A3	2	STD
Cleaner – brick	U	U	STD
Cleaner – carpet (employee, minimum 2 years experience)	SRD	U	STD
Cleaner – contractor (minimum 2 years experience)	SRD	U	STD
Cleaner – window (up to 10m, self employed, minimum 2 years experience)	SRD	U	STD
Clergyman – sole occupation	A3	2	STD
Clerk/Office/Admin worker	A3	2	STD
Clothing industry – clothing shop assistant	B1	2	STD
Clothing industry – designer (freelance)	Refer	Refer	STD
Clothing industry – dressmaker (not working from home)	SRD	4	STD
Clothing industry – dressmaker (other)	U	U	STD
Clothing industry – fashion designer (trade qualified, not working from home, minimum 5 years experience)	A3	2	STD
Clothing industry – machinist (trade qualified)	SRD	U	STD
Clothing industry – pattern maker	SRD	4	STD
Clothing industry – salesperson (no deliveries)	B1	2	STD
Clothing industry – tailor (not working from home and minimum 5 years experience)	B2	3	STD
Clothing industry – tailor (working from home)	U	U	STD
Club – bar staff (fulltime, minimum 2 years experience)	SRD	4	STD
Club – bottle shop attendant (minimum 2 years experience)	SRD	4	STD
Club – bouncer	U	U	STD
Club – cashier	B1	2	STD
Club – manager (admin only, no bar work, more than 40 employees, minimum 2 years experience)	A3	2	STD
Club – manager (less than 20% bar work, minimum 2 years experience	B3	4	STD

Occupation	IRI	TPD	D/T
Club – manager (other)	SRD	U	STD
Club – office admin only	A3	2	STD
Club – waiter/steward (minimum 2 years experience)	SRD	4	STD
Coach driver – returning home each night (minimum 2 years experience)	B3	4	STD
Coach driver – other	U	U	STD
Coal miner	U	U	STD
Cold store – storemen	U	U	STD
Commercial artist – office only (no set/production working away from home, minimum 2 years experience)	A3	2	STD
Commercial artist – salaried (not working from home)	A3	2	STD
Commercial artist – working from home	Refer	Refer	STD
Commodity broker	A3	2	STD
Company secretary – appointed (qualified with appropriate degree)	A2	2	STD
Company secretary – other	A3	2	STD
Composer	U	U	STD
Compositor	B1	2	STD
Computer industry – analyst/programmer/consultant contractor (net income is at least \$80,000)	A2	2	STD
Computer industry – analyst/programmer/consultant contractor (net income is below \$80,000)	A3	2	STD
Computer industry – engineer (qualified with appropriate degree, no manual work)	A2	2	STD
Computer industry – engineer (other)	B1	2	STD
Computer industry – maintenance engineer	B1	2	STD
Computer industry – operator	A3	2	STD
Computer industry – sales	A3	2	STD
Computer industry – sales (on road only, metro area – no deliveries)	B1	2	STD
Computer industry – technician	B1	2	STD
Concrete worker (excluding concrete cutter or concrete pump operator, minimum 2 years experience)	SRD	U	STD
Concrete cutter	U	U	STD
Concrete pump operator	U	U	STD
Concrete worker – other	U	U	STD

Occupation	IRI	TPD	D/T
Cook/Chef – trade qualified (minimum 5 years experience or supervising only)	B1	2	STD
Cook/Chef – trade qualified (other)	B2	3	STD
Cook/Chef – unqualified (minimum 2 years experience)	SRD	U	STD
Cook/Chef – unqualified (other)	U	U	STD
Coroner	A1	1	STD
Courier driver – car/van only, owner/contractor (minimum 5 years experience)	B3	4	STD
Courier driver – car/van only (minimum 2 years experience)	SRD	U	STD
Courier driver – motorcycle/bicycle	U	U	STD
Courier driver – other	U	U	STD
Courier driver – truck (local only, no unloading, minimum 2 years experience)	SRD	U	STD
Craft demonstrator – fulltime	SRD	Refer	STD
Crane labourer/hooker on	U	U	STD
Crane operator	SRD	U	STD
Crematorium worker	SRD	U	STD
Croupier – minimum 2 years experience	B1	2	STD
Curator – museum, gallery, other	A3	2	STD
Curtain fitter	SRD	U	STD
Customs agent – clerical	A3	2	STD
Customs agent – other	B1	2	STD
Customs officer – office work only	A3	2	STD
Customs officer – other	B1	2	STD
D			
Dairy farm proprietor – minimum 30 day waiting period, maximum 2 year benefit period, financial evidence required for benefits above \$2,500	B3	4	STD
Dairy process worker	U	U	STD
Dance instructor – fulltime, minimum 2 years, not working from home	SRD	U	STD
Dance instructor – other	U	U	STD
Dancer	U	U	STD
Data entry operator	A3	2	STD
Dean – university	A1	1	STD

Occupation	IRI	TPD	D/T
Debt collector – not repossessions	SRD	U	STD
Debt collector – repossessions	U	U	STD
Deck hand	U	U	STD
Decorator – consultant/design only	A3	2	STD
Decorator/Painter – interior (trade qualified)	B3	4	STD
Decorator/Painter – interior (other, minimum 2 years experience)	SRD	4	STD
Decorator/Painter – exterior (trade qualified, up to 10m)	B3	4	STD
Decorator/Painter – exterior (other)	U	U	STD
Delicatessen – proprietor/employee (minimum 2 years experience)	B3	4	STD
Delicatessen – other	U	U	STD
Demolition – supervisor (no manual work)	SRD	U	STD
Demolition – other	U	U	STD
Dental hygienist/therapist – trade qualified	B1	2	STD
Dental nurse	B1	2	STD
Dental prosthetist	A3	2	STD
Dental surgeon	A1M	1	STD
Dental technician	A3	2	STD
Department store – cleaner (minimum 2 years experience)	SRD	U	STD
Department store – deliveries	Refer	Refer	STD
Department store – management/admin	A3	2	STD
Department store – sales (light goods handling)	B1	2	STD
Despatch clerk – no manual work	A3	2	STD
Despatch clerk – light manual work	B1	2	STD
Diamond – dealer/merchant	A3	2	STD
Diamond cutter/polisher/setter	B1	2	STD
Diemaker	B3	4	STD
Diesel mechanic	B3	4	STD
Dietitian – qualified with appropriate degree	A2	2	STD
Dietitian – other	A3	2	STD
Disability care worker	Refer	U	STD
Disc jockey	U	U	STD
Distillery worker	U	U	STD
Diver – professional (non hazardous)	U	U	STD
Dockworker/stevedore	U	U	STD

Occupation	IRI	TPD	D/T
Doctor of medicine	A1M	1	STD
Dog – breeder (not working from home)	SRD	U	STD
Dog – trainer (minimum 2 years experience)	SRD	4	STD
Dog – breeder/trainer/attendant/groomer/washer/other	U	U	STD
Drainage – contractor (trade qualified)	B3	4	STD
Drainage – contractor (other, minimum 2 years experience)	SRD	U	STD
Draughtsperson – qualified with appropriate degree (not working from home)	A2	2	STD
Draughtsperson – other	A3	2	STD
Dredger – harbour/river	U	U	STD
Dressmaker – not working from home (minimum 5 years experience)	SRD	U	STD
Dressmaker – other	U	U	STD
Driller – oil	U	U	STD
Driller – water or mineral (local)	Refer	U	STD
Driller – offshore	U	U	STD
Driller – other	U	U	STD
Driver – ambulance	B2	3	STD
Driver – armoured van	U	U	STD
Driver – bus or coach (interstate/long distance)	U	U	STD
Driver – bus or coach (returns home each night, minimum 2 years experience)	B3	4	STD
Driver – bus or coach (returns home each night, less than 2 years experience)	U	U	STD
Driver – cement mix delivery (minimum 2 years experience)	SRD	Refer	STD
Driver – chauffeur (minimum 2 years experience)	B2	3	STD
Driver – chauffeur (other)	U	U	STD
Driver – courier (car/van only, owner, minimum 5 years experience)	B3	4	STD
Driver – courier (car/van only, other, minimum 2 years experience)	SRD	U	STD
Driver – courier (truck, local only, no unloading, minimum 2 years experience)	SRD	U	STD
Driver – courier (other)	U	U	STD
Driver – dairy deliveries, milkman (minimum 2 years experience)	SRD	4	STD
Driver – dangerous goods	U	U	STD
Driver – derrick	U	U	STD

Occupation	IRI	TPD	D/T
Driver – explosives	U	U	STD
Driver – forklift (minimum 2 years experience)	SRD	4	STD
Driver – garbage collections (driver only)	SRD	4	STD
Driver – garbage collections (other)	U	U	STD
Driver – hire car (minimum 2 years experience)	B2	3	STD
Driver – logging	U	U	STD
Driver – mail van	SRD	4	STD
Driver – petrol, petroleum products (within 200km)	SRD	U	STD
Driver – plant owner/operator (not mining, minimum 2 years experience)	SRD	4	STD
Driver – removalist	U	U	STD
Driver – tanker (not long distance, no overnight stays, minimum 2 years experience)	SRD	Refer	STD
Driver – taxi (owner/driver only, minimum 2 years experience)	SRD	Refer	STD
Driver – taxi (other)	U	U	STD
Driver – tow truck	U	U	STD
Driver – train / tram	U	U	STD
Driver – truck (no unloading, minimum 2 years experience, returns home each night)	SRD	Refer	STD
Driver – truck (other)	U	U	STD
Driving instructor – minimum 2 years experience	B2	3	STD
Driving instructor – other	U	U	STD
Driving test examiner	B2	3	STD
Drycleaner – managerial (up to 10% manual work)	B2	3	STD
Drycleaner – minimum 2 years experience	B3	4	STD
Drycleaner – other	SRD	U	STD
Dyer	SRD	U	STD
E			
Earthmoving – owner/operator (not mining, minimum 2 years experience)	SRD	4	STD
Economist – qualified with appropriate degree	A2	2	STD
Editor – local (5 year employment history, minimum 30 day waiting period, maximum 5 year benefit period)	A3	2	STD
Electrical linesman – over 10m	U	U	\$2
Electrical linesman – up to 10m	SRD	U	STD

Occupation	IRI	TPD	D/T
Electrician – cable joiner	SRD	U	STD
Electrician – climbing poles (over 10m)	U	U	\$2
Electrician – engineer (qualified, manual work)	B2	3	STD
Electrician – fitter	B2	3	STD
Electrician – mines (underground work)	U	U	STD
Electrician – substation operator	B1	2	STD
Electrician – trade qualified	B2	3	STD
Electronics engineer – mines	U	U	STD
Electronics engineer – not mines	B1	2	STD
Electronics technician	B1	2	STD
Electroplater	B3	4	STD
Elevator mechanic/installer/repairer – trade qualified	B3	4	STD
Embalmer	B1	2	STD
Enameller	B3	4	STD
Engineer – consultant/office inspection only (qualified with appropriate university degree)	A1	1	STD
Engineer – manual work, qualified with appropriate university degree	B2	3	STD
Engineer – offshore/underground work, qualified with appropriate university degree	U	U	STD
Engineer – ship/sea going, qualified with appropriate university degree	U	U	STD
Engineer – supervision of manual work, qualified with appropriate university degree	B1	2	STD
Engineer – trade qualified (no manual work)	A2	2	STD
Engraver	B1	2	STD
Entertainer – eg: actor, dancer, singer	U	U	STD
Entomologist	A2	2	STD
Estate agent	B1	2	STD
Excavation contractor – owner/operator, not mining (minimum 2 years experience)	SRD	U	STD
Explosives worker	U	U	Refer
Export/Import principal – office based only	A3	2	STD
Exterminator – pest (minimum 2 years experience)	SRD	U	STD

Occupation	IRI	TPD	D/T
F			
Factory worker (unskilled worker)	U	U	STD
Farm – cane farm owner harvester	B3	4	STD
Farm – drover	U	U	STD
Farm – harvester	U	U	STD
Farm labourer/worker	U	U	STD
Farm management adviser – qualified with appropriate degree	B1	2	STD
Farm manager – financial evidence required for benefits above \$2,500	Refer	Refer	STD
Farmer – banana, cane	B3	4	STD
Farmer – owner, harvesting contractor	U	U	STD
Farmer – owner, other (no seasonal work)	Refer	Refer	STD
Farmer/Grazier – owner, dairy, sheep, cattle, poultry, pig (minimum 30 day waiting period, maximum 2 year benefit period, financial evidence required for benefits above \$2,500)	B3	4	STD
Farrier/Blacksmith	SRD	U	STD
Fast food/takeaway – proprietor (minimum 2 years experience)	SRD	4	STD
Fast food/takeaway – other	U	U	STD
Fencing contractor – domestic only (minimum 2 years experience)	SRD	U	STD
Fencing contractor – other/labourer	U	U	STD
Fertiliser manufacturer – owner/manager	B1	2	STD
Fibre glass moulder	B3	4	STD
Film/TV industry local – actor/actress/singer/dancer	U	U	STD
Film/TV industry local – cameraman (freelance)	Refer	Refer	STD
Film/TV industry local – cameraman (studio/location, no overseas/aerial, minimum 2 years established, 30 day waiting period)	B1	2	STD
Film/TV industry local – cameraman (overseas)	U	U	Refer
Film/TV industry local – distributor (film)	A3	2	STD
Film/TV industry local – journalist/reporter, freelance (no overseas/aerial)	Refer	Refer	STD
Film/TV industry local – journalist/reporter, salaried (non hazardous, no overseas/aerial, minimum 5 years experience, minimum 30 day waiting period)	A3	2	STD

Occupation	IRI	TPD	D/T
Film/TV industry local – make-up (minimum 2 years experience, minimum 30 day waiting period, maximum 5 year benefit period)	B1	2	STD
Film/TV industry local – producer/director/editor (minimum 2 years experience, minimum 30 day waiting period, maximum 5 year benefit period)	A3	2	STD
Film/TV industry local – scriptwriter	U	U	STD
Film/TV industry local – sound/recording engineer (minimum 2 years experience, minimum 30 day waiting period, maximum 5 year benefit period)	A3	2	STD
Film/TV industry local – wardrobe (minimum 2 years experience, minimum 30 day waiting period, maximum 5 year benefit period)	B1	2	STD
Financial consultant/analyst – qualified with appropriate degree and commission	B1	2	STD
Financial consultant/analyst – qualified with appropriate degree and salaried	A2	2	STD
Fireman	U	U	STD
Fisherman – well experienced, not seasonal, returning home each night, skipper only	SRD	U	STD
Fishmonger – minimum 2 years experience	SRD	4	STD
Fishmonger – other	U	U	STD
Fitness centre – owner/manager (minimum 5 staff, minimum 2 years experience, minimum 30 day waiting period, maximum 2 year benefit period, no instructing)	B2	3	STD
Fitness centre instructor	U	U	STD
Fitter and turner – trade qualified	B2	3	STD
Fitter and turner – trade qualified, supervisor (up to 10% manual work)	B1	2	STD
Fitter and turner – other (minimum 2 years experience)	SRD	U	STD
Floor covering layer/fixer (minimum 2 years experience)	SRD	U	STD
Floor sander (minimum 2 years experience)	SRD	U	STD
Floor tiler – trade qualified	B3	4	STD
Floor tiler – other (minimum 2 years experience)	SRD	U	STD
Florist – deliveries	B2	3	STD
Florist – proprietor (sales only)	B1	2	STD
Food technologist – trade qualified	A3	2	STD
Footballer	U	U	STD

Occupation	IRI	TPD	D/T
Forestry commission ranger (no tree felling)	B3	4	STD
Forklift driver – minimum 2 years experience	SRD	4	STD
Foundry worker – smelters/moulders	SRD	U	STD
French polisher – trade qualified	B2	3	STD
Fruit grower	U	U	STD
Fruit picker	U	U	STD
Fruiterer	SRD	4	STD
Fumigator	SRD	U	STD
Funeral parlour – director	A3	2	STD
Funeral parlour – driver/pallbearer	B2	3	STD
Funeral parlour – embalmer	B1	2	STD
Furnace attendant	U	U	STD
Furniture delivery	U	U	STD
Furniture removalist	U	U	STD
Furniture restorer	B3	4	STD
Furniture retailer – sales and lifting (up to 20% light lifting)	B2	3	STD
Furniture retailer – sales only	B1	2	STD
Furniture retailer – deliveries	U	U	STD
Furrier	B1	2	STD
G			
Garage/Service station – cashier/console operator (fulltime, minimum 2 years experience)	B2	3	STD
Garage/Service station – driveway attendant (fulltime, minimum 2 years experience)	SRD	4	STD
Garage/Service station – mechanic (trade qualified)	B2	3	STD
Garage/Service station – mechanic apprentice (within 12 months of qualification)	SRD	4	STD
Garage/Service station – owner (minimum 2 years experience)	B2	3	STD
Garbage contractor – driver (no collections)	SRD	4	STD
Garden shop employee – minimum 2 years experience	SRD	4	STD
Garden shop/nursery proprietor – sales only	B1	2	STD
Garden shop/nursery proprietor – other	SRD	4	STD
Gardener – trade qualified horticulturalist (minimum 2 years experience)	B2	3	STD
Gardener – other	U	U	STD

Occupation	IRI	TPD	D/T
Gas fitter – trade qualified	B2	3	STD
Gas fitter – other (minimum 2 years experience)	SRD	4	STD
Gas industry – fitter, maintenance worker (trade qualified)	B2	3	STD
Gas industry – inspector, meter reader or tester	B1	2	STD
Gas industry – pipe layer (trade qualified)	B3	4	STD
Gas industry – technician (no manual work)	B1	2	STD
Gemcutter/gemsetter/lapidary/gempolisher – fulltime	B1	2	STD
Geologist – fulltime field work (above ground work and no explosives)	B1	2	STD
Geologist – office work only	A2	2	STD
Geologist – up to 20% field work (no underground work)	A3	2	STD
Geologist – underground work, explosives or offshore	U	U	Refer
Geophysicist – fulltime field work (above ground work and no explosives)	B1	2	STD
Geophysicist – office work only	A2	2	STD
Geophysicist – up to 20% field work (no underground work)	A3	2	STD
Geophysicist – underground work, explosives or offshore	U	U	Refer
Glass industry – beveller, cutter, polisher, blower	B3	4	STD
Glass industry – labourer	U	U	STD
Glazier	B3	4	STD
Goldsmith/Silversmith – trade qualified	B1	2	STD
Golf professional – shop only	B1	2	STD
Golf professional – shop/tuition (minimum 30 day waiting period, maximum 2 year benefit period)	B2	3	STD
Golf professional – touring	U	U	STD
Government employees	Refer	Refer	STD
Grader driver – owner/operator, not mining (minimum 2 years experience)	SRD	4	STD
Graphic designer – office only, no set/production work, away from home (minimum 2 years experience)	A3	2	STD
Graphic designer – salaried, not working from home	A3	2	STD
Graphic designer – working from home	Refer	Refer	STD
Grave digger	U	U	STD
Grazier – owner, dairy, sheep, cattle, poultry, pig (minimum 30 day waiting period, maximum 2 year benefit period, financial evidence required for benefits above \$2,500)	B3	4	STD

Occupation	IRI	TPD	D/T
Greengrocer	SRD	4	STD
Greenkeeper – trade qualified, supervisor (minimum 5 staff)	B2	3	STD
Greenkeeper – trade qualified (other)	B3	4	STD
Grocer	SRD	4	STD
Guard – armed	U	U	STD
Guard – unarmed	U	U	STD
Guest house proprietor – established (minimum 30 day waiting period)	B1	2	STD
Gunsmith	B2	3	STD
Gymnasium instructor	U	U	STD
Gymnasium manager – minimum 5 staff, minimum 2 years experience (minimum 30 day waiting period, maximum 2 year benefit period, no instructing)	B2	3	STD
Gynaecologist	A1M	1	STD
H			
Hairdresser/Barber – not working from home	B2	3	STD
Hairdresser/Barber – working from home	U	U	STD
Handyman – minimum 2 years continuous employment	SRD	4	STD
Handyman – other	U	U	STD
Harbour pilot – minimum 30 day waiting period	B2	3	STD
Heating engineer – trade qualified	B2	3	STD
Herbalist – minimum 2 years experience, trade qualified, registered, not working from home	A3	2	STD
Hockey – professional (ice, grass)	U	U	STD
Home duties/homemaker	U	3	STD
Homeopath – minimum 2 years experience, trade qualified, registered, not working from home	A3	2	STD
Horse – trotting drivers	U	U	STD
Horse breaker	U	U	STD
Horse breeder	U	U	STD
Horse dealer	U	U	STD
Horse riding – rodeo, professional	U	U	\$2
Horse riding instructor	U	U	STD
Horse strapper	U	U	STD
Horse trainer	U	U	STD

Occupation	IRI	TPD	D/T
Horticulturalist – trade qualified, minimum 2 years experience	B2	3	STD
Hospital – admin	A3	2	STD
Hospital – director of nursing (no manual work)	A3	2	STD
Hospital – lab technologist	B1	2	STD
Hospital – nurses aide or enrolled nurse	SRD	4	STD
Hospital – registered nurse	B2	3	STD
Hospital – registrar/manager	A3	2	STD
Hospital – scientific officer	B1	2	STD
Hospital – wardsman/orderly	U	U	STD
Hotel – bar staff (minimum 2 years experience)	SRD	4	STD
Hotel – bar staff (other)	U	U	STD
Hotel – bottle shop attendant (minimum 2 years experience)	SRD	4	STD
Hotel – bouncer	U	U	STD
Hotel – cellarman (minimum 2 years experience)	U	U	STD
Hotel – concierge (five star hotel)	B1	2	STD
Hotel – driveway attendant (minimum 2 years experience)	SRD	4	STD
Hotel – housekeepers, chambermaids (minimum 2 years experience)	SRD	U	STD
Hotel – kitchen hand	U	U	STD
Hotel – manager/owner (no bar work, minimum 2 years experience, more than 40 employees)	A3	2	STD
Hotel – manager/owner (no bar work, minimum 2 years experience, other)	B1	2	STD
Hotel – manager/owner (admin, less than 20% bar work, minimum 2 years experience)	B2	3	STD
Hotel – manager/owner (other, minimum 2 years experience)	SRD	4	STD
Hotel – receptionist	A3	2	STD
Hotel – waiter/steward (minimum 2 years experience)	SRD	4	STD
Housekeeper – employed fulltime (not living on premises, minimum 2 years experience)	SRD	U	STD
Human resources consultant – qualified with appropriate degree	A2	2	STD
Human resources consultant – other	A3	2	STD
Hypnotherapist – trade qualified and registered in Australia, not working from home)	B1	2	STD

Occupation	IRI	TPD	D/T
Icecream van driver	U	U	STD
Indoor sports manager – minimum 2 years experience (minimum 30 day waiting period, maximum 2 year benefit period)	B2	3	STD
Inspector –_beach	U	U	STD
Inspector – building, health, etc	B1	2	STD
Inspector – meat	SRD	4	STD
Instrument maker – musical, precision, surgical, technician	B2	3	STD
Insulation installer	U	U	STD
Insurance – adjustor/assessor	A3	2	STD
Insurance – agent/broker (minimum 4 years experience, qualified and net income is at least \$80,000)	A2	2	STD
Insurance – agent/broker (other)	A3	2	STD
Insurance – clerical	A3	2	STD
Insurance – investigator (no surveillance, minimum 5 years experience)	B2	3	STD
Insurance – investigator (includes surveillance)	Refer	Refer	STD
Interior designer – consultant (no manual work, minimum 5 years experience)	A3	2	STD
Interior decorator – consultant only (minimum 2 years experience)	B1	2	STD
Interior decorator – manual work (minimum 2 years experience)	SRD	4	STD
Investigator	Refer	Refer	STD
Investment consultant – minimum 5 years experience, net income is at least \$80,000	A2	2	STD
Investment consultant – other	A3	2	STD
Investor	U	U	STD
Iridologist – qualified with appropriate degree, registered in Australia and not working from home	B1	2	STD
Ironing contractor	U	U	STD
Irrigation worker	U	U	STD
Jackeroo/Jillaroo	U	U	STD
Janitor – minimum 2 years experience with a minimum 2 years continuous employment	SRD	U	STD
Jeweller – minimum 2 years experience	B1	2	STD
Jockey	U	U	STD

Occupation	IRI	TPD	D/T
Jockey – steeple	U	U	\$2
Joiner – trade qualified	B3	4	STD
Journalist – freelance (no overseas/aerial)	Refer	Refer	STD
Journalist – salaried (non hazardous, no overseas/aerial, minimum 5 years experience, minimum 30 day waiting period)	A3	2	STD
Journalist – salaried (on air, no overseas/aerial)	Refer	Refer	STD
Journalist – overseas	U	U	Refer
Judge	A1	1	STD
Judo/Karate – professional	U	U	STD
Juice vendor – minimum 2 years experience	B3	4	STD
K			
Kennel proprietor/operator	SRD	4	STD
Kitchen hand	U	U	STD
L			
Laboratory technician – no explosives, dangerous acids or glass	B1	2	STD
Labourer – any	U	U	STD
Landlord – primary occupation	U	U	STD
Landscape gardener – trade qualified and/or minimum 2 years experience	SRD	4	STD
Landscape gardener – other	U	U	STD
Laundromat proprietor - no manual work	SRD	4	STD
Laundromat staff	U	U	STD
Law clerk/administrator	A3	2	STD
Lawnmower sales only	B1	2	STD
Lawnmowing contractor – minimum 2 years experience	SRD	U	STD
Lawnmowing contractor – other	U	U	STD
Lawyer	A1	1	STD
Lecturer – university/TAFE professor	A1	1	STD
Lecturer – university/TAFE/other (manual work or field work)	B1	2	STD
Lecturer – university/TAFE/other (no manual work or field work)	A2	2	STD
Librarian	A3	2	STD
Lifeguard – amateur or professional	U	U	STD
Lift mechanic/installer	B3	4	STD
Linesman – telephone/electric (up to 10m)	SRD	U	STD

Occupation	IRI	TPD	D/T
Linesman – other	U	U	\$2
Linotype operator – computer based	B1	2	STD
Lithographer – computer based	B1	2	STD
Livestock auctioneer/buyer/broker	B1	2	STD
Locksmith – minimum 5 years experience	B2	3	STD
Logging – hauling/cartage	U	U	STD
Logging – lumberjack/tree feller/tree lopper	U	U	STD
Logging – manual work	U	U	STD
Logging – tree surgeon (trade qualified or minimum 2 years experience)	SRD	U	STD
Loss adjustor	A3	2	STD
M			
Machine operator – factory	U	U	STD
Machinery – repair/maintenance (trade qualified)	B3	4	STD
Machinist – clothing (trade qualified)	SRD	U	STD
Machinist – metal or wood (trade qualified)	B2	3	STD
Mail contractor/sorter	U	U	STD
Maitre'd – restaurant (no bar work or waiting tables)	B1	2	STD
Management consultant – qualified with appropriate degree	A2	2	STD
Management consultant – other	A3	2	STD
Manager – admin only (non hazardous)	A3	2	STD
Manager – director/supervisor of office staff (office only, non hazardous)	A3	2	STD
Manicurist – not working from home, minimum 2 years experience	B1	2	STD
Manicurist – other	U	U	STD
Manufacturing industry – management and clerical (non hazardous)	A3	2	STD
Manufacturing industry – production line	U	U	STD
Manufacturing industry – supervisor (no manual work)	B1	2	STD
Marina owner – minimum 2 years experience	B2	3	STD
Marina owner – other	U	U	STD
Marine engineer – trade qualified	B3	4	STD
Marine industry – crew	U	U	STD
Marine industry – oceangoing vessel officer/engineer (inside Australian waters)	Refer	Refer	STD

Occupation	IRI	TPD	D/T
Marine industry – oceangoing vessel officer/engineer (outside Australian waters)	U	U	STD
Marine surveyor – trade qualified	SRD	U	STD
Market gardener – minimum 2 years experience	SRD	U	STD
Market gardener – other	U	U	STD
Market stall holder	U	U	STD
Marketing/Sales manager – qualified with appropriate degree	A2	2	STD
Marketing/Sales manager – commission	B1	2	STD
Marketing/Sales manager – salaried	A3	2	STD
Marketing/Sales manager – other	A3	2	STD
Martial arts instructor	U	U	STD
Mason – trade qualified	SRD	4	STD
Masseur/Masseuse – qualified and minimum 2 years experience (gym/sports club only)	B2	3	STD
Masseur/Masseuse – from home	U	U	STD
Masseur/Masseuse – other	U	U	STD
Mathematician	A1	1	STD
Meat boner	U	U	STD
Meat packer	U	U	STD
Mechanic – office equipment	B2	3	STD
Mechanic – trade qualified	B2	3	STD
Mechanic – other (minimum 2 years experience)	SRD	4	STD
Medical practitioner	A1M	1	STD
Medical profession – matron (admin only)	B1	2	STD
Medical profession – technologist	B1	2	STD
Merchant – retail (light goods, eg: clothing)	B1	2	STD
Merchant banker – qualified with appropriate degree and salaried	A2	2	STD
Merchant banker – other	B1	2	STD
Merchant marine	U	U	STD
Merchant navy	U	U	STD
Merchant seaman	U	U	STD
Metal dealer – scrap	U	U	STD
Metal trades – fitter/turner (trade qualified)	B2	3	STD
Metal trades – sheet metal worker (trade qualified)	B3	4	STD

Occupation	IRI	TPD	D/T
Metal trades – sheet metal worker (other)	U	U	STD
Metal trades – soldermaker	U	U	STD
Metallurgist – field work	A3	2	STD
Metallurgist – office work (non hazardous)	A2	2	STD
Metallurgist – mining	U	U	STD
Meteorologist	A2	2	STD
Meter reader (eg: electricity, gas)	B1	2	STD
Microbiologist	A1M	1	STD
Midwife – qualified with appropriate degree	B2	3	STD
Milk vendor – minimum 2 years experience	B3	4	STD
Milkbar – proprietor (minimum 2 years experience)	SRD	U	STD
Mining industry – explosives	U	U	Refer
Mining industry – inspector (no underground work)	B2	3	STD
Mining industry – inspector (occasional underground work – less than 5%)	Refer	U	STD
Mining industry – management/clerical (no underground work)	A3	2	STD
Mining industry – open cut and strip mine engineer supervisor	B2	3	STD
Mining industry – open cut and strip mine worker (trade qualified)	B3	4	STD
Mining industry – open cut and strip mine worker (unskilled worker)	U	U	STD
Mining industry – underground mine fire fighter	U	U	Refer
Mining industry – underground work (no explosives)	U	U	STD
Minister of religion – sole occupation	A3	2	STD
Model	U	U	STD
Motel – cleaner (minimum 2 years experience)	SRD	U	STD
Motel – owner/manager admin only (minimum 2 years experience, minimum 30 day waiting period)	B1	2	STD
Motel – owner/manager only (less than 20% bar work/manual work, minimum 2 years experience, minimum 30 day waiting period)	B2	3	STD
Motel – owner/manager only (other)	SRD	4	STD
Motor trades industry – accessories/spare parts sales (minimum 2 years experience)	B2	3	STD
Motor trades industry – accessories/spare parts sales (other)	SRD	4	STD
Motor trades industry – car sales	B1	2	STD

Occupation	IRI	TPD	D/T
Motor trades industry – detailer	SRD	4	STD
Motor trades industry – manager (admin only, no sales)	A3	2	STD
Motor trades industry – manufacture (assembly)	U	U	STD
Motor trades industry – mechanic (trade qualified)	B2	3	STD
Motor trades industry – mechanic (other, minimum 2 years experience)	SRD	4	STD
Motor trades industry – mechanic, supervisor (up to 10% manual work)	B1	2	STD
Motor trades industry – production worker	U	U	STD
Motor trades industry – trimmer (trade qualified)	SRD	4	STD
Motor trades industry – wheel alignment	SRD	4	STD
Motor trades industry – wrecker (minimum 2 years experience)	SRD	U	STD
Motor trades industry – wrecker (supervision only, no manual)	SRD	U	STD
Motor trades industry – wrecker (other)	U	U	STD
Motorcycle – mechanic (trade qualified)	B2	3	STD
Motorcycle – salesman	B2	3	STD
Moulder	SRD	U	STD
Museum/Art gallery – attendant	SRD	4	STD
Museum/art gallery – proprietor/curator	A3	2	STD
Music teacher – away from home (fulltime, qualified with appropriate degree)	B1	2	STD
Music teacher – other	U	U	STD
Musician – fulltime, orchestral, salaried	SRD	4	STD
Musician – other	U	U	STD
N			
Naturopath – qualified with appropriate degree, registered in Australia (not working from home)	A3	2	STD
Newsagent – deliveries (minimum 30 day waiting period, maximum 2 year benefit period)	B2	3	STD
Newsagent – shop only	B1	2	STD
Newspaper journalist – freelance (no overseas/aerial)	Refer	Refer	STD
Newspaper journalist – salaried (non hazardous, no overseas/aerial, minimum 5 years experience, minimum 30 day waiting period)	A3	2	STD
Newspaper journalist – overseas	U	U	Refer
Newspaper staff – compositor (computer based)	B1	2	STD

Occupation	IRI	TPD	D/T
Newspaper staff – office work	A3	2	STD
Newspaper staff – photographer (aerial)	U	U	STD
Newspaper staff – photographer (employed, local only, outside assignments, non hazardous)	B1	2	STD
Newspaper staff – photographer (employed, local only, studio only)	A3	2	STD
Newspaper staff – photographer (location, non hazardous)	B1	2	STD
Newspaper staff – printer (trade qualified)	B3	4	STD
Nurse – matron/director of nursing (no manual work)	A3	2	STD
Nurse – theatre	B2	3	STD
Nurse/Sister – registered	B2	3	STD
Nurses' aide – enrolled nurse	SRD	4	STD
Nursery/Garden person – trade qualified (not working from home, minimum 2 years experience)	B2	3	STD
Nursery/Garden person – other (not working from home, minimum 2 years experience)	SRD	4	STD
O			
Obstetrician	A1M	1	STD
Occupational therapist – qualified with appropriate degree	A3	2	STD
Occupational therapist – other	B1	2	STD
Office equipment – salesman	B1	2	STD
Office equipment – serviceperson	B2	2	STD
Office worker – clerical, secretarial	A3	2	STD
Oil/Petroleum/Gas industries – admin/clerical	A3	2	STD
Oil/Petroleum/Gas industries – distributor (no manual work)	B1	2	STD
Oil/Petroleum/Gas industries – driller	U	U	STD
Oil/Petroleum/Gas industries – firefighter	U	U	STD
Oil/Petroleum/Gas industries – lab technician	B1	2	STD
Oil/Petroleum/Gas industries – management (non hazardous)	A3	2	STD
Oil/Petroleum/Gas industries – offshore worker	U	U	STD
Oil/Petroleum/Gas industries – skilled worker, trade qualified (non hazardous)	B3	4	STD
Oil/Petroleum/Gas industries – trench digger	U	U	STD
Ophthalmologist	A1M	1	STD
Optician/Optical dispenser	A3	2	STD

Occupation	IRI	TPD	D/T
Optometrist	A1M	1	STD
Orchardist	SRD	U	STD
Orderly/wardsman	U	U	STD
Orthodontist	A1M	1	STD
Orthopaedic surgeon	A1M	1	STD
Osteopath – qualified with appropriate degree and registered in Australia (not working from home)	A1M	1	STD
Osteopath – other	U	U	STD
Overseer – stock or station	SRD	U	STD
Oyster farmer	U	U	STD
P			
Paediatrician	A1M	1	STD
Painter – exterior (trade qualified, up to 10m)	B3	4	STD
Painter – exterior (other)	U	U	STD
Painter – interior (trade qualified)	B3	4	STD
Painter – interior (other, minimum 2 years experience)	SRD	4	STD
Panelbeater – supervisor (trade qualified, up to 10% manual work)	B2	3	STD
Panelbeater – trade qualified	B3	4	STD
Panelbeater – other	U	U	STD
Paper/Cardboard manufacture – admin/clerical	A3	2	STD
Paper/Cardboard manufacture – skilled worker	B3	4	STD
Paper/Cardboard manufacture – unskilled worker	U	U	STD
Park ranger (no tree felling)	B3	4	STD
Parking warden	SRD	4	STD
Parole officer – social worker (qualified with appropriate degree)	B1	2	STD
Parole officer – unqualified (minimum 2 years experience)	SRD	U	STD
Passenger ship/bulk cargo/container carrier – officers and crew	U	U	STD
Pastry cook – supervising only	B1	2	STD
Pastry cook – trade qualified	B2	3	STD
Pastry cook – other (minimum 2 years experience)	SRD	4	STD
Patent attorney – registered with patent office	A3	2	STD
Pathologist	A1M	1	STD
Pathology analyst	B1	2	STD
Patternmaker – clothing industry	SRD	4	STD

Occupation	IRI	TPD	D/T
Patternmaker – not clothing industry	B2	3	STD
Paver – minimum 2 years experience	SRD	4	STD
Paver – other	U	U	STD
Pawnbroker – minimum 2 years experience	SRD	U	STD
Pawnbroker – other	U	U	STD
Pay TV installer – internal work only	B3	3	STD
Pay TV installer – external work (up to 10m)	SRD	U	STD
Personal Trainer	U	U	STD
Personnel consultant – qualified with appropriate degree	A2	2	STD
Personnel consultant – other	A3	2	STD
Pest exterminator	U	U	STD
Pet shop worker – fulltime, salaried	B3	4	STD
Pharmacist – retail/hospital	A1	1	STD
Photocopy store employee	B1	2	STD
Photocopy technician	B1	2	STD
Photographer – aerial	U	U	Refer
Photographer – location (nonhazardous)	B1	2	STD
Photographer – press/TV news (no war work)	B1	2	STD
Photographer – studio	A3	2	STD
Photographer – studio, weddings and private functions only	A3	2	STD
Photographic store	A3	2	STD
Physician	A1M	1	STD
Physicist	A1	1	STD
Physiotherapist – qualified with appropriate degree and member of APA	A1M	1	STD
Piano tuner – minimum 2 years experience	B1	2	STD
Picture framer	B2	3	STD
Pilot – aviation	U	U	Refer
Pilot – harbour (minimum 30 day waiting period)	B2	3	STD
Pipeline worker – offshore	U	U	STD
Pipeline worker – trade qualified (not offshore)	SRD	U	STD
Plasterer – trade qualified	B3	4	STD
Plasterer – other (minimum 2 years experience)	SRD	4	STD
Plumber – trade qualified, roof (up to 10m)	SRD	U	STD

Occupation	IRI	TPD	D/T
Plumber – supervisor (up to 10% manual work)	B1	2	STD
Plumber – trade qualified, not roof (up to 10m)	B2	3	STD
Plumber – other (not roof with minimum 2 years experience)	SRD	4	STD
Podiatrist/chiropractist – qualified with appropriate degree and registered in Australia (not working from home)	A1M	1	STD
Police – non hazardous	U	U	STD
Police – other	U	U	Refer
Porter	U	U	STD
Potter – not working from home, minimum 5 years experience	SRD	U	STD
Pottery and china industry – skilled worker (trade qualified)	B3	4	STD
Pottery and china industry – supervisor (up to 10 % manual work)	B1	2	STD
Priest	A3	2	STD
Printer – skilled worker (trade qualified)	B3	4	STD
Printer – other (minimum 2 years experience)	SRD	4	STD
Printing – office/clerical	A3	2	STD
Prison – governor/admin staff	U	U	STD
Prison – guard	U	U	STD
Prison – maintenance staff	U	U	STD
Prison – warden	U	U	STD
Prison – other worker	U	U	STD
Private investigator	Refer	Refer	STD
Process server – employee/other	U	U	STD
Process worker – all industries	U	U	STD
Professional sportsperson	U	U	STD
Professor – university	A1	1	STD
Property industry – consultant, salaried	A3	2	STD
Property industry – developer	U	U	STD
Property industry – investor	U	U	STD
Property industry – valuer (registered)	A3	2	STD
Psychiatrist	A1M	1	STD
Psychologist	A1M	1	STD
Public relations consultant – qualified with appropriate degree	A2	2	STD
Public relations consultant – other	A3	2	STD
Public servant/government employee	Refer	Refer	STD

Occupation	IRI	TPD	D/T
Publican – bar work (minimum 2 years experience)	B2	3	STD
Publican – managerial only (no bar work, minimum 2 years experience)	B1	2	STD
Publican – other (minimum 2 years experience)	SRD	4	STD
Publisher	A3	2	STD
Purchasing officer	B1	2	STD
Q			
Quality controller – no manual work	B1	2	STD
Quantity surveyor – qualified with appropriate degree	B1	2	STD
Quarry manager – no manual work	B1	2	STD
Quarry worker – other	U	U	STD
Queen's counsel	A1	1	STD
R			
Radio and television – actor/actress/singer/dancer	U	U	STD
Radio and television – admin	A3	2	STD
Radio and television – announcer	U	U	STD
Radio and television – cameraperson (aerial)	U	U	STD
Radio and television – cameraperson (freelance)	Refer	Refer	STD
Radio and television – cameraperson (overseas)	U	U	Refer
Radio and television – cameraperson (studio/location, no overseas/aerial, minimum 2 years established, 30 day waiting period)	B1	2	STD
Radio and television – editor, sound effects (non hazardous, minimum 5 years experience, minimum 30 day waiting period, maximum 5 year benefit period)	A3	2	STD
Radio and television – journalist (overseas)	U	U	Refer
Radio and television – journalist, freelance (no overseas/aerial)	Refer	Refer	STD
Radio and television – journalist, salaried (non hazardous, no overseas/aerial, minimum 5 years experience, minimum 30 day waiting period)	A3	2	STD
Radio and television – make-up (minimum 5 years experience, minimum 30 day waiting period, maximum 5 year benefit period)	B1	2	STD
Radio and television – producer/director/editor (minimum 5 years experience, minimum 30 day waiting period, maximum 5 year benefit period)	A3	2	STD
Radio and television – scriptwriter	U	U	STD

Occupation	IRI	TPD	D/T
Radio and television – sound/recording engineer	A3	2	STD
Radio and television – wardrobe (minimum 5 years experience, minimum 30 day waiting period, maximum 5 year benefit period)	B1	2	STD
Radio and television repairman – trade qualified	B1	2	STD
Radiographer	A3	2	STD
Radiologist	A1M	1	STD
Radiotherapist	A3	2	STD
Railway worker – all	U	U	STD
Ranger – forest/national park (no tree felling)	B3	4	STD
Real estate agent – principal with minimum 10 fulltime staff	A3	2	STD
Real estate agent – sole trader, small partnership, or salesperson	B1	2	STD
Receptionist	A3	2	STD
Recording engineer – minimum 5 years experience, minimum 30 day waiting period, maximum 5 year benefit period	A3	2	STD
Refrigeration mechanic – trade qualified	B3	4	STD
Rehabilitation consultant	Refer	Refer	STD
Removalist	U	U	STD
Repairman – office equipment (trade qualified)	B1	2	STD
Repairman – radio and television (trade qualified)	B1	2	STD
Repairman – appliances, other (trade qualified)	B3	4	STD
Reporter – salaried (non hazardous, no overseas/aerial, minimum 5 years experience, minimum 30 day waiting period)	A3	2	STD
Restaurant – chef/cook (trade qualified, minimum 5 years experience)	B1	2	STD
Restaurant – chef/cook (trade qualified, other)	B2	3	STD
Restaurant – chef/cook (unqualified, minimum 2 years experience)	SRD	U	STD
Restaurant – cook (other)	U	U	STD
Restaurant – maitre'd (no bar work/waiting)	B1	2	STD
Restaurant – owner (admin only, no cooking/waiting, minimum 2 years experience)	B1	2	STD
Restaurant – owner (admin, qualified chef/caterer)	B2	3	STD
Restaurant – owner (less than 20% bar duties, minimum 2 years experience)	B2	3	STD
Restaurant – waiter/waitress (minimum 2 years experience)	SRD	4	STD

Occupation	IRI	TPD	D/T
Restaurant – waiter/waitress (other)	U	U	STD
Rigger – over 10m	U	U	Refer
Rigger – up to 10m	SRD	U	STD
Road marker/painter	SRD	U	STD
Road worker	U	U	STD
Rock driller	U	U	STD
Roof Plumber – trade qualified (up to 10m)	SRD	U	STD
Roof tiler/fixer – trade qualified (up to 10m)	SRD	U	STD
Roof tiler/fixer – other	U	U	STD
Rubbish collector – driving truck only	SRD	4	STD
Rubbish collector – other	U	U	STD
5			
Saddlemaker – trade qualified (minimum 2 years experience)	B3	4	STD
Sailmaker – trade qualified	B3	4	STD
Sailmaker – other	U	U	STD
Sales representative – commercial travel (no deliveries/repairs)	B1	2	STD
Sales representative – commercial traveller (light goods)	B3	4	STD
Sales representative – deliveries	SRD	Refer	STD
Sales representative – no deliveries (commission)	B1	2	STD
Sales representative – no deliveries (salaried)	A3	2	STD
Sales representative – on road only, metro area (no deliveries)	B1	2	STD
Sales representative – travelling (all other)	SRD	Refer	STD
Sandblaster	U	U	STD
Saw and knife sharpener	U	U	STD
Sawmill supervisor – no manual work	SRD	Refer	STD
Sawmill worker	U	U	STD
Scaffold worker – up to 10m	SRD	U	STD
Scientist – field work	A3	2	STD
Scientist – office/lab work	A1	1	STD
Scrap metal dealer	U	U	STD
Scrap metal worker	U	U	STD
Screen printer – trade qualified	B2	3	STD
Seaman	U	U	STD
Search and rescue worker	U	U	STD

Occupation	IRI	TPD	D/T
Secondhand dealer – deliveries (minimum 2 years experience)	Refer	U	STD
Secondhand dealer – sales (minimum 2 years experience)	B3	4	STD
Secretary	A3	2	STD
Security guard – armed	U	U	STD
Security guard – unarmed	U	U	STD
Security installer	B2	3	STD
Sewing machine mechanic	B1	2	STD
Sex Worker	U	U	U
Shearer	U	U	STD
Sheep classes	U	U	STD
Sheetmetal worker – trade qualified	B3	4	STD
Sheetmetal worker – other	U	U	STD
Ship's skipper	U	U	STD
Shipwright	B2	3	STD
Shipyards worker – skilled worker (trade qualified and working in trade)	SRD	4	STD
Shipyards worker – other	U	U	STD
Shoe maker/repairer	B2	3	STD
Shop assistant – customer sales (no food preparation, no heavy lifting)	B1	2	STD
Shop assistant – food preparation (no heavy lifting)	SRD	4	STD
Shop assistant – heavy lifting	SRD	U	STD
Shopfitter – trade qualified	B3	4	STD
Shopkeeper – antiques (deliveries)	SRD	U	STD
Shopkeeper – antiques (restoration)	SRD	4	STD
Shopkeeper – antiques (sales only)	B1	2	STD
Shopkeeper – aquarium	B2	3	STD
Shopkeeper – art shop/gallery	B1	2	STD
Shopkeeper – art supplies	B1	2	STD
Shopkeeper – baby shop	B1	2	STD
Shopkeeper – baker, pastry cook	B2	3	STD
Shopkeeper – bedding store (sales only)	B1	2	STD
Shopkeeper – bicycle (sales only)	B1	2	STD
Shopkeeper – bicycles repairs	B2	3	STD

Occupation	IRI	TPD	D/T
Shopkeeper – boating supplies	B1	2	STD
Shopkeeper – books	A3	2	STD
Shopkeeper – bootmaker	B3	4	STD
Shopkeeper – brass/copper goods	B1	2	STD
Shopkeeper – bread (sales only)	B1	2	STD
Shopkeeper – butcher	B2	3	STD
Shopkeeper – café (minimum 2 years experience, no food preparation)	B3	4	STD
Shopkeeper – café (other, no food preparation)	U	U	STD
Shopkeeper – cake shop/patisserie (sales only)	B1	2	STD
Shopkeeper – camping and outdoor goods	B2	3	STD
Shopkeeper – cane shop (sales only)	B1	2	STD
Shopkeeper – cards	B1	2	STD
Shopkeeper – carpets and floor coverings (no laying or lifting)	B1	2	STD
Shopkeeper – chemist shop (assistant)	A3	2	STD
Shopkeeper – chemist shop (pharmacist)	A1	1	STD
Shopkeeper – china	A3	2	STD
Shopkeeper – clothing	B1	2	STD
Shopkeeper – coffee lounge (minimum 2 years experience)	B3	4	STD
Shopkeeper – coffee lounge (other)	U	U	STD
Shopkeeper – computer software/supplies	A3	2	STD
Shopkeeper – confectionery	B1	2	STD
Shopkeeper – curtain (sales only)	B1	2	STD
Shopkeeper – delicatessen (minimum 2 years experience)	B3	4	STD
Shopkeeper – delicatessen (other)	U	U	STD
Shopkeeper – department store (cleaner, minimum 2 years experience)	SRD	4	STD
Shopkeeper – department store (clerical sales only)	B1	2	STD
Shopkeeper – department store (storeman)	U	U	STD
Shopkeeper – department store deliveries	SRD	U	STD
Shopkeeper – department store manager/admin	A3	2	STD
Shopkeeper – department store sales (light goods handling)	B1	2	STD
Shopkeeper – disposal	SRD	4	STD
Shopkeeper – draper	B2	3	STD

Occupation	IRI	TPD	D/T
Shopkeeper – duty free	A3	2	STD
Shopkeeper – electrical goods (sales only)	B1	2	STD
Shopkeeper – electronics	A3	2	STD
Shopkeeper – fast food proprietor (minimum 2 years experience)	SRD	4	STD
Shopkeeper – fast food (other)	U	U	STD
Shopkeeper – fishmonger (minimum 2 years experience)	SRD	4	STD
Shopkeeper – fishmonger (other)	U	U	STD
Shopkeeper – florist (sales only, no deliveries)	B1	2	STD
Shopkeeper – florist deliveries	B2	3	STD
Shopkeeper – footwear	B1	2	STD
Shopkeeper – fruiterer	SRD	4	STD
Shopkeeper – furnishings retailer (cushions, fabrics, not furniture)	B1	2	STD
Shopkeeper – furniture retailer (new furniture, deliveries)	SRD	U	STD
Shopkeeper – furniture retailer (new furniture, manual work)	B3	4	STD
Shopkeeper – furniture retailer (new furniture, sales only)	B1	2	STD
Shopkeeper – furniture retailer (used, sales only)	SRD	4	STD
Shopkeeper – garden shop/nursery (sales only)	B1	2	STD
Shopkeeper – garden shop/nursery (other)	SRD	4	STD
Shopkeeper – general store	B3	4	STD
Shopkeeper – gifts	A3	2	STD
Shopkeeper – glassware	A3	2	STD
Shopkeeper – greengrocer	SRD	Refer	STD
Shopkeeper – grocer	SRD	4	STD
Shopkeeper – gunsmith	B2	3	STD
Shopkeeper – haberdasher	B1	2	STD
Shopkeeper – hardware (general sales only)	B3	4	STD
Shopkeeper – hardware (light goods sales only)	B1	2	STD
Shopkeeper – hardware yard (heavy lifting)	SRD	U	STD
Shopkeeper – health food	B1	2	STD
Shopkeeper – hobby	B1	2	STD
Shopkeeper – icecream	SRD	4	STD
Shopkeeper – jeweller (minimum 2 years experience)	B1	2	STD
Shopkeeper – jeweller (other)	B2	3	STD
Shopkeeper – lawnmower (sales only)	B1	2	STD

Occupation	IRI	TPD	D/T
Shopkeeper – lawnmower service repairs	B3	4	STD
Shopkeeper – light fittings (other, including assembly)	B3	4	STD
Shopkeeper – light fittings (sales only)	B1	2	STD
Shopkeeper – lingerie	B1	2	STD
Shopkeeper – liquor store (minimum 2 years experience)	SRD	4	STD
Shopkeeper – locksmith (minimum 5 years experience)	B2	3	STD
Shopkeeper – locksmith (other)	B3	4	STD
Shopkeeper – milkbar (minimum 2 years experience)	SRD	4	STD
Shopkeeper – milkbar (other)	U	U	STD
Shopkeeper – milliner (minimum 5 years experience)	B2	3	STD
Shopkeeper – motor vehicle accessories and spare parts (minimum 2 years experience)	B2	3	STD
Shopkeeper – musical instruments	B1	2	STD
Shopkeeper – newsagent (deliveries, minimum 30 day waiting period, maximum 2 year benefit period)	B2	3	STD
Shopkeeper – newsagent (sales only)	B1	2	STD
Shopkeeper – office supplies/stationery	B1	2	STD
Shopkeeper – outdoor supplies	B2	3	STD
Shopkeeper – paint/wallpaper	B1	2	STD
Shopkeeper – pawnbroker (minimum 2 years experience)	SRD	U	STD
Shopkeeper – pawnbroker (other)	U	U	STD
Shopkeeper – pet shop	B2	3	STD
Shopkeeper – photocopy (sales only)	B1	2	STD
Shopkeeper – photocopying repairs	B1	2	STD
Shopkeeper – photographic	A3	2	STD
Shopkeeper – pizza bar proprietor (minimum 2 years experience)	SRD	4	STD
Shopkeeper – produce merchant	B2	3	STD
Shopkeeper – record shop	B1	2	STD
Shopkeeper – shoe shop (retail sales, no repairs)	B1	2	STD
Shopkeeper – shoemaker/repairer	B3	4	STD
Shopkeeper – skin, hide, leather (sales only)	B3	4	STD
Shopkeeper – soft furnishings	B1	2	STD
Shopkeeper – sporting goods	B1	2	STD
Shopkeeper – stationery (no deliveries)	B1	2	STD

Occupation	IRI	TPD	D/T
Shopkeeper – swimming pool supplies	B3	4	STD
Shopkeeper – takeaway food proprietor (minimum 2 years experience)	SRD	4	STD
Shopkeeper – tobacconist	B1	2	STD
Shopkeeper – toys	B1	2	STD
Shopkeeper – video sales and hire (minimum 2 years experience)	B1	2	STD
Shopkeeper – video sales and hire (other)	U	U	STD
Shower screen installer – trade qualified or minimum 2 years experience	B3	4	STD
Sign erector – up to 10m	SRD	U	STD
Signwriter – over 10m	U	U	Refer
Signwriter – up to 10m	B3	4	STD
Silversmith – trade qualified	B1	2	STD
Singer	U	U	STD
Skylight fitter – trade qualified (up to 10m)	SRD	4	STD
Slaughterer	U	U	STD
Social worker – qualified with appropriate degree	Refer	Refer	STD
Social worker – other	Refer	Refer	STD
Soft drink deliveries – minimum 3 years experience	B3	4	STD
Soil technician – lab only	B1	2	STD
Solicitor	A1	1	STD
Speech therapist/pathologist – qualified with appropriate degree	A1M	1	STD
Sports centre – management/proprietor (minimum 2 years experience, minimum 30 day waiting period, maximum 2 year benefit period)	B2	3	STD
Sports professional	U	U	Refer
Spray painter – trade qualified	B3	4	STD
Spray painter – other	U	U	STD
Squash court manager/proprietor – minimum 2 years experience (no professional playing, minimum 30 day waiting period, maximum 2 year benefit period)	B2	3	STD
Squash court – other	U	U	STD
Stablehand – horses	U	U	STD
Stage hand – music	U	U	STD
Statistician – qualified with appropriate degree	A1	1	STD
Steel erector/fixer – over 10m	U	U	STD

Occupation	IRI	TPD	D/T
Steel erector/fixer – up to 10m	SRD	U	STD
Steeplejack	U	U	\$2
Stevadore	U	U	STD
Steward/stewardess – airline	U	U	STD
Stock and station agent – office work only	B1	2	STD
Stock and station agent – other	SRD	4	STD
Stockbroker – registered	A2	2	STD
Stockman	U	U	STD
Stockyard worker	U	U	STD
Stonemason – trade qualified	SRD	4	STD
Stonemason – other	U	U	STD
Storeman	U	U	STD
Student	U	U	STD
Stuntman	U	U	Refer
Supermarket – admin only	A3	2	STD
Supermarket – cashiers	SRD	4	STD
Supermarket – cold room	U	U	STD
Supermarket – deliveries, fulltime	SRD	U	STD
Supermarket – large store manager	A3	2	STD
Supermarket – manager	B2	3	STD
Supermarket – meat/poultry/fish	B3	4	STD
Supermarket – produce	SRD	4	STD
Supermarket – shelf stockist, fulltime	SRD	U	STD
Supervisor of manual workers – other	B2	3	STD
Surgeon	A1M	1	STD
Surveyor – flying duties	U	U	STD
Surveyor – land	B1	2	STD
Surveyor – marine (trade qualified)	SRD	U	STD
Surveyor – mining (no underground work)	B2	3	STD
Surveyor – mining (underground work)	U	U	STD
Surveyor – quantity	B1	2	STD
Surveyor – trade qualified (office only)	A3	2	STD
Surveyor – underwater	U	U	STD

Occupation	IRI	TPD	D/T
Swimming coach – fulltime (minimum 3 years experience, minimum 30 day waiting period, maximum 2 year benefit period)	B3	4	STD
Swimming pool – attendant	U	U	STD
Swimming pool – cleaner/maintenance	U	U	STD
Swimming pool – proprietor/manager (no manual work, minimum 3 years experience, minimum 30 day waiting period, maximum 2 year benefit period)	B2	3	STD
Swimming pool builder – minimum 2 years experience	SRD	4	STD
Swimming pool builder – other	U	U	STD
Switchboard operator	B1	2	STD
T			
Tab agent	A3	2	STD
Tailor – not working from home (minimum 5 years experience)	B2	3	STD
Tailor – not working from home (less than 5 years experience)	SRD	4	STD
Tailor – other	U	U	STD
Tanner	B3	4	STD
Tattooist	U	U	STD
Taxation consultant – qualified with appropriate degree	A2	2	STD
Taxation consultant – other	A3	2	STD
Taxi driver – owner/driver (minimum 2 years experience)	SRD	Refer	STD
Taxi driver – other	U	U	STD
Taxidermist	B3	4	STD
Teacher – pre-school	B1	2	STD
Teacher – school/university/college (admin)	A3	2	STD
Teacher – school/university/college (agriculture)	B1	2	STD
Teacher – school/university/college (animal husbandry)	B1	2	STD
Teacher – school/university/college (ballet)	B3	4	STD
Teacher – school/university/college (cooking/home science)	B1	2	STD
Teacher – school/university/college (dance)	B3	4	STD
Teacher – school/university/college (department head)	A3	2	STD
Teacher – school/university/college (horticulture)	B1	2	STD
Teacher – school/university/college (infants/primary)	A3	2	STD
Teacher – school/university/college (inspector)	A2	2	STD
Teacher – school/university/college (manual subjects)	B1	2	STD

Occupation	IRI	TPD	D/T
Teacher – school/university/college (maths, science, or the arts)	A3	2	STD
Teacher – school/university/college (metal work, wood work)	B1	2	STD
Teacher – school/university/college (music)	A3	2	STD
Teacher – school/university/college (non manual subjects)	A3	2	STD
Teacher – school/university/college (other, classroom/admin only)	A3	2	STD
Teacher – school/university/college (physical education/swimming)	B1	2	STD
Teacher – school/university/college (principal)	A2	2	STD
Teacher – school/university/college (professor)	A1	1	STD
Teacher – school/university/college (vice principal)	A3	2	STD
Teacher's aide/teacher's helper	SRD	4	STD
Telephone – linesperson (up to 10m)	SRD	U	STD
Telephone installer/repairer	B2	3	STD
Telephone technician	B1	2	STD
Telephonist	A3	2	STD
Tennis coach – not professional player (not touring, minimum 3 years experience, minimum 30 day waiting period, maximum 2 year benefit period)	B3	4	STD
Tiler/Slater – floor and walls (trade qualified)	B3	4	STD
Tiler/Slater – floor and walls (other, minimum 2 years experience)	SRD	4	STD
Tiler/Slater – roof (up to 10m)	SRD	U	STD
Tiler/Slater – other	U	U	STD
Timber industry – sawyer	U	U	STD
Timber merchant – admin (no manual work)	B1	2	STD
Timber merchant – minimum 5 years experience	SRD	4	STD
Timber merchant – other	U	U	STD
Tinsmith – trade qualified	B1	2	STD
Tobacconist	B1	2	STD
Toolmaker – trade qualified	B2	3	STD
Toolmaker – other (minimum 2 years experience)	SRD	4	STD
Tour guide	U	U	STD
Tow truck driver	U	U	STD
Town planner – qualified with appropriate degree	A3	2	STD
Trades assistant	U	U	STD
Train driver – mining	U	U	STD

Occupation	IRI	TPD	D/T
Train/Tram driver/conductor/guard	U	U	STD
Tramway worker	U	U	STD
Travel agent	A3	2	STD
Tree feller/lopper	U	U	STD
Tree stump remover	U	U	STD
Tree surgeon – trade qualified or minimum 2 years experience	SRD	U	STD
Tree surgeon – other	U	U	STD
Truck driver – interstate (long distance)	U	U	STD
Truck driver – local only (no overnight stays, no unloading, minimum 2 years experience)	SRD	Refer	STD
Truck driver – local vendor (light goods only)	B3	4	STD
Truck driver – other	U	U	STD
Tugboat crew	U	U	STD
Tugboat operator – harbour only	U	U	STD
Tunneller	U	U	STD
Turner – trade qualified	B2	3	STD
Tutor – university	A3	2	STD
Typesetter – computer based	B1	2	STD
Typist	A3	2	STD
Tyre – sales (no manual work)	B2	3	STD
Tyre and battery – fitter	SRD	4	STD
U			
Underground construction	U	U	Refer
Undertaker – director (no driving/embalming)	A3	2	STD
Undertaker – driver/pallbearer	B2	3	STD
Undertaker – embalming	B1	2	STD
Unemployed	U	U	Refer
University staff – professor/dean	A1	1	STD
University staff – tutor	A3	2	STD
Upholsterer – trade qualified	B3	4	STD
Urologist	A1M	1	STD
V			
Valet	B1	2	STD
Valuer – livestock (no manual work)	B1	2	STD

Occupation	IRI	TPD	D/T
Valuer, registered – property	A3	2	STD
Valuer, registered – other (no manual work)	A3	2	STD
Vending machine servicer	SRD	4	STD
Veterinary assistant – large animals	U	U	STD
Veterinary assistant – small animals	SRD	4	STD
Veterinary nurse – large animals (qualified with appropriate degree)	SRD	Refer	STD
Veterinary nurse – small animals (qualified with appropriate degree)	B3	4	STD
Veterinary surgeon – large domestic animals	A3	2	STD
Veterinary surgeon – small animals	A2	2	STD
Video duplicator/editor – not working from home (minimum 5 years experience, minimum 30 day waiting period, maximum 2 year benefit period)	B1	2	STD
Vigneron	Refer	Refer	STD
Vineyard – owner	U	U	STD
Vineyard – worker	U	U	STD
W			
Waiter/waitress – fulltime (minimum 2 years experience)	SRD	4	STD
Waiter/waitress – other	U	U	STD
Wallpaper hanger – trade qualified	B3	4	STD
Wallpaper hanger – other (minimum 2 years experience)	SRD	4	STD
Warehouse person	U	U	STD
Washing machine mechanic – trade qualified	B3	4	STD
Watchmaker	B1	2	STD
Weaver – not working from home (minimum 5 years experience)	SRD	U	STD
Weaver – other	U	U	STD
Welder – trade qualified (up to 10m)	B3	4	STD
Welder – other	U	U	STD
Welfare officer – qualified with appropriate degree	A3	2	STD
Welfare officer – other	B1	2	STD
Well borer and sinker – water or mineral (local)	SRD	U	STD
Wharf labourer	U	U	STD
Wharf worker	U	U	STD
Window cleaner – up to 10m (minimum 2 years experience)	SRD	U	STD

Occupation	IRI	TPD	D/T
Window cleaner – other	U	U	STD
Window dresser	B1	2	STD
Window tinter	SRD	4	STD
Windscreen fitter – trade qualified	B3	4	STD
Windscreen repairer	SRD	4	STD
Wine maker	Refer	Refer	STD
Wine merchant – sales (manual work)	B1	2	STD
Wiremaker/cablemaker	SRD	U	STD
Wool buyer – office and travel duties only	A3	2	STD
Wool buyer – other	B1	2	STD
Wool classer	B1	2	STD
Wrecker – minimum 2 years experience	SRD	U	STD
Wrecker – supervision only (no manual work)	SRD	Refer	STD
Wrecker – other	U	U	STD
Writer	U	U	STD
X			
X-ray technician	B1	2	STD
Z			
Zookeeper – trade qualified	B3	4	STD
Zookeeper – wildlife attendant	U	U	STD
Zoologist – no overseas travel or field work	A2	2	STD

Section 6 ACTIVITY GUIDELINES