

Smartsave

'Member's Choice' Superannuation Master Plan



OCCUPATIONAL GUIDE

The Trustee and issuer of an interest in Smartsave 'Member's Choice' Superannuation Master Plan (ABN 43 905 581 638, Fund Registration No. R1001341) is:

Diversa Trustees Limited
ABN 49 006 421 638
RSE Licence No. L0000635
AFS Licence No. 235153
GPO Box 3001
Melbourne VIC 3001
Telephone (03) 9616 8600
Fax (03) 9614 4543

The Promoter of the Smartsave 'Member's Choice' Superannuation Master Plan is:

Group Insurance & Superannuation Concepts Pty Ltd
ABN 51 070 756 740
AFS Licence No. 245521
PO Box 137
Dromana VIC 3936
Telephone (03) 5987 1423
Fax (03) 5987 1423

Website: www.gisconcepts.com.au

Dated 1 July 2016

This Guide should be used in conjunction with Smartsave's Product Disclosure Statements to determine your occupational classification for insurance purposes

The information in this document has been provided by Diversa Trustees Limited. This document is general advice only and has been prepared without taking account of your objectives, financial situation or needs. In deciding whether to invest you should consider the information contained within the Product Disclosure Statements (PDS) for Smartsave Employer Super and Smartsave Personal Choice and Smart Pensions dated 1 July 2016.

To obtain a copy of the PDS please contact Client Services on 1300 654 720.

This Occupation Guide is intended for use by members of the Smartsave 'Member's Choice' Superannuation Master Plan. It will allow you to determine the appropriate insurance classification for your occupation and consequently the premium you will have to pay or the benefits you will be covered for. If you have more than one occupation, you should contact Client Services who will seek clarification from the insurer.

Client Services can be contacted on:

Tranzact Superannuation Services Pty Ltd
 Smartsave
 PO Box R173
 Royal Exchange
 NSW 1225

Telephone: (02) 9236 5600
 Toll free: 1300 654 720
 Facsimile: (02) 9236 5699
 E-mail: smartsave@diversa.com.au

CATEGORY	CODE
White Collar	White Collar
Light Blue Collar	Light Blue
Dark Blue Collar	Dark Blue
Refer to Client Services	Refer to MLC
Decline All Cover	Decline

TPD TYPE	CODE
Only cover under the 'Activities of Daily Living' is available	ADL
Income Protection is not available	No GSC

Occupation	MLC Occ Grading	Death Cover	TPD Cover	GSC Cover	Description / Details	100% Office Required
A Abalone diver	ADL Only, No GSC	Standard	ADL Only	Not available	Licensed, deep sea, > 15 metres	
Abalone diver	ADL Only, No GSC	Standard	ADL Only	Not available	Licensed, shallow water, < 15 metres	
Abattoir inspector	Light Blue	Standard	Standard	Standard		
Abattoir worker	Dark Blue	Standard	Standard	Standard		
Abattoir, Supervisor	Dark Blue	Standard	Standard	Standard		
Account executive,	White Collar	Standard	Standard	Standard	No manual work	
Accountant/Auditor	White Collar	Standard	Standard	Standard	Managerial/ Supervisory	
Accountant/auditor	White Collar	Standard	Standard	Standard	Appropriate degree qualified White	
Accounts clerk/Bookkeeper	White Collar	Standard	Standard	Standard	Other 100% Office	Y
Acrobat (e.g. circus)	ADL Only, No GSC	Standard	ADL Only	Not available		
Actor/actress	ADL Only, No GSC	Standard	ADL Only	Not available	Salaried, full time/min 12 month contract, stunt work	
Actor/actress	Light Blue	Standard	Standard	Standard	Salaried, full time/min 12 month contract, no stunt work	
Actuary	White Collar	Standard	Standard	Standard	Undergraduate 100% Office	Y
Actuary	White Collar	Standard	Standard	Standard		
Acupuncturist	White Collar	Standard	Standard	Standard	Qualified, Australian registered, not working from home	
Adjuster/Assessor	Light Blue	Standard	Standard	Standard	Field	
Adjuster/Assessor	White Collar	Standard	Standard	Standard	100% Office only	Y
Administrator	White Collar	Standard	Standard	Standard	100% Office only	Y
Advertising	Light Blue	Standard	Standard	Standard	Sales representative, no deliveries 100% Office,	Y
Advertising	White Collar	Standard	Standard	Standard	Executive White	
Advertising	White Collar	Standard	Standard	Standard	100% Office only	Y
Aerial erector (telecommunications)	Dark Blue	Standard	Standard	Standard	<15 metres	
Aerial erector (telecommunications)	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	>15 metres	
Aerial photographers	Dark Blue	Standard	Standard	Standard		
Aerobatics	ADL Only, No GSC	Standard	ADL Only	Not available		
Aerobics instructor	Dark Blue	Standard	Standard	Standard		
Aeronautical engineer	White Collar	Standard	Standard	Standard	Not qualified 100% Office	Y
Aeronautical engineer	White Collar	Standard	Standard	Standard	Qualified White	
Agricultural (Flying)	Dark Blue	Standard	Standard	Standard		
Agricultural contractor	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Agricultural Scientist	Dark Blue	Standard	Standard	Standard	Field	
Agricultural Scientist	White Collar	Standard	Standard	Standard	100% Office only	Y
Agronomist	White Collar	Standard	Standard	Standard		
Air charter	Light Blue	Standard	Standard	Standard		
Air Conditioning	Dark Blue	Standard	Standard	Standard	Installer/Technician	
Air Conditioning	Light Blue	Standard	Standard	Standard	Supervisor, no manual work	
Air Force,	Decline	N/A	N/A	N/A	RAAF	
Air traffic Controller	Light Blue	Standard	Standard	Standard		
Aircraft engineer	Dark Blue	Standard	Standard	Standard	Technician/other	
Aircraft engineer	Light Blue	Standard	Standard	Standard		
Aircraft mechanic	Dark Blue	Standard	Standard	Standard		
Airline Staff	Dark Blue	Standard	Standard	Standard	Baggage handlers	
Airline staff	Dark Blue	Standard	Standard	Standard	Refuellers	
Airline staff	Light Blue	Standard	Standard	Standard	Cabin crew	
Airline staff	Light Blue	Standard	Standard	Standard	Flight crew	
Airline Staff	White Collar	Standard	Standard	Standard	100% Office only	Y
Airport	Dark Blue	Standard	Standard	Standard	Maintenance workers	
Airport	White Collar	Standard	Standard	Standard	Clerical workers 100% Office	Y
Airport, Managerial	White Collar	Standard	Standard	Standard	Office based supervision of office staff 100% Office	Y
Alarm Installer	Dark Blue	Standard	Standard	Standard		
Aluminium fixer/framer/installer	Dark Blue	Standard	Standard	Standard		
Ambulance	Dark Blue	Standard	Standard	Standard	Driver/Officer	

Occupation	MLC Occ Grading	Death Cover	TPD Cover	GSC Cover	Description / Details	100% Office Required
Ambulance	White Collar	Standard	Standard	Standard	Admin only 100% Office	
Amusement parlour	Dark Blue	Standard	Standard	Standard	Employee	
Amusement parlour	Light Blue	Standard	Standard	Standard	Owner	
Anaesthetist	White Collar	Standard	Standard	Standard		
Analyst	White Collar	Standard	Standard	Standard	Other (also see Computer Industry) 100% Office	
Analyst	White Collar	Standard	Standard	Standard		
Animal breeder/groomer/trainer	Dark Blue	Standard	Standard	Standard	Domestic pets only, not working from home	
Annealer	Dark Blue	Standard	Standard	Standard		
Announcer, radio/television	Light Blue	Standard	Standard	Standard	Minimum 12 month contract	
Antenna Erector	Dark Blue	Standard	Standard	Standard	<15m height	
Antenna Erector	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	>15m height	
Antique/Arts dealer/ Shop	Dark Blue	Standard	Standard	Standard	Deliveries	
Antique/Arts dealer/ Shop	Dark Blue	Standard	Standard	Standard	Restoration	
Antique/Arts dealer/ Shop	Light Blue	Standard	Standard	Standard	Sales only, 100% Office,	Y
Apiarist/beekeeper	Dark Blue	Standard	Standard	Standard		
Aquarium shopkeeper	Dark Blue	Standard	Standard	Standard		
Aquatic Centre Manager/Swimming Pool	White Collar	Standard	Standard	Standard	Admin only, salaried, full time 100% Office	Y
Archaeologist	Light Blue	Standard	Standard	Standard	Field	
Archaeologist	White Collar	Standard	Standard	Standard	Degree qualified, 100% Office	Y
Architect	White Collar	Standard	Standard	Standard		
Archivist	White Collar	Standard	Standard	Standard	100% Office	Y
Armed Forces	Decline	N/A	N/A	N/A	All ranks	
Armed forces, air, navy, army	Decline	N/A	N/A	N/A	100% admin only	
Armoured car driver driver	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Art Dealer (Shop/Gallery)	Light Blue	Standard	Standard	Standard	Proprietor/employee, sales only 100% Office,	Y
Art gallery curator	White Collar	Standard	Standard	Standard		
Art supplies shop	Light Blue	Standard	Standard	Standard	Proprietor/employee 100% Office,	Y
Articled clerk	White Collar	Standard	Standard	Standard		
Artificial inseminator	Dark Blue	Standard	Standard	Standard		
Artist	White Collar	Standard	Standard	Standard	Commercial, Salaried 100% Office	Y
Asbestos worker	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Asphalt layer	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Assayer	Dark Blue	Standard	Standard	Standard	No mines	
Assayer	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Mines, no underground	
Assembly line worker	Dark Blue	Standard	Standard	Standard		
Assessor	Light Blue	Standard	Standard	Standard	Field	
Assessor	White Collar	Standard	Standard	Standard	Insurance, office only 100% Office	Y
Astronomer	White Collar	Standard	Standard	Standard		
Attorney 100% Office,	White Collar	Standard	Standard	Standard		
Auctioneer	Light Blue	Standard	Standard	Standard		
Audiologist	White Collar	Standard	Standard	Standard		
Audiometrist	White Collar	Standard	Standard	Standard	Medical, degree qualified White	
Auditor	White Collar	Standard	Standard	Standard	Other 100% Office	Y
Auditor	White Collar	Standard	Standard	Standard		
Auto	Dark Blue	Standard	Standard	Standard	Upholster	
Auto	Light Blue	Standard	Standard	Standard	Electrician	
Awning/Blind/Screen Installer	Dark Blue	Standard	Standard	Standard		
Backhoe/bodbat/bulldozer driver	Dark Blue	Standard	Standard	Standard	Domestic work only	
Backhoe/bodbat/bulldozer operator	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Mining, no underground, no explosives	
Baggage handler	Dark Blue	Standard	Standard	Standard		
Bailiff	Light Blue	Standard	Standard	Standard		
Baker	Dark Blue	Standard	Standard	Standard		




Occupation	MLC Occ Grading	Death Cover	TPD Cover	GSC Cover	Description / Details	100% Office Required
Bakery Owner/Manager/Supervisor	Dark Blue	Standard	Standard	Standard		
Banana Farmer	Dark Blue	Standard	Standard	Standard	Farm owner/manager, full time	
Bank clerk/teller	White Collar	Standard	Standard	Standard		
Bank Manager	White Collar	Standard	Standard	Standard	Other 100% Office	Y
Bank Manager	White Collar	Standard	Standard	Standard	Snr/Qualified White	
Bank security	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Armed/unarmed	
Bar Manager/Proprietor	Dark Blue	Standard	Standard	Standard	hotel/motel/club/restaurant Full Time, with bar work	
Bar Manager/Proprietor	Light Blue	Standard	Standard	Standard	hotel/motel/club/restaurant Full Time, no bar work	
Bar Staff	Dark Blue	Standard	Standard	Standard	hotel/motel/club/restaurant Full Time	
Barber	Light Blue	Standard	Standard	Standard	Fully qualified, not working from home	
Barrister	White Collar	Standard	Standard	Standard		
Batteries	Dark Blue	Standard	Standard	Standard	Manufacturer	
Batteries	Dark Blue	Standard	Standard	Standard	Repairs & fitting	
Batteries	Light Blue	Standard	Standard	Standard	Sales only, 100% Office,	Y
Beach inspector	Light Blue	Standard	Standard	Standard		
Beautician	Dark Blue	Standard	Standard	Standard	Working from home/mobile	
Beautician	Light Blue	Standard	Standard	Standard	Salon based, not working from home	
Bedding shop	Light Blue	Standard	Standard	Standard	Proprietor, sales only, 100% Office,	Y
Beekeeper/apiarist	Dark Blue	Standard	Standard	Standard		
Bicycle courier	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Bicycle repairs	Light Blue	Standard	Standard	Standard		
Bicycle shopkeeper/	Light Blue	Standard	Standard	Standard	Sales	
Biochemist	White Collar	Standard	Standard	Standard		
Biologist	Dark Blue	Standard	Standard	Standard	Marine	
Biologist	Light Blue	Standard	Standard	Standard	Non Marine, Field	
Biologist	White Collar	Standard	Standard	Standard	Marine, not diving, degree qualified White	
Biologist	White Collar	Standard	Standard	Standard	Non Marine, Office, degree qualified 100% Office	Y
Blacksmith/farrier	Dark Blue	Standard	Standard	Standard		
Blaster/explosives handling	ADL Only, No GSC	Standard	ADL Only	Not available		
Blind Awning/Screen Installer	Dark Blue	Standard	Standard	Standard		
Boarding House	Dark Blue	Standard	Standard	Standard	(Owner/Staff)	
Boat Builder	Dark Blue	Standard	Standard	Standard	Licensed/trade qualified	
Boat Builder	Dark Blue	Standard	Standard	Standard	Worker unqualified	
Boat Builder	Light Blue	Standard	Standard	Standard	Supervisor	
Boat Equipment	Light Blue	Standard	Standard	Standard	Sales/Admin only, 100% Office,	Y
Boat Shop	Light Blue	Standard	Standard	Standard	Sales only, 100% Office,	Y
BoDBat Driver	Dark Blue	Standard	Standard	Standard	Domestic	
Bodbat/backhoe/bulldozer operator	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Mining, no underground, no explosives	
Boilermaker	Dark Blue	Standard	Standard	Standard	Qualified	
Bomb disposal	Decline	N/A	N/A	N/A		
Book/Stationery Shop	Dark Blue	Standard	Standard	Standard	Delivery	
Book/Stationery Shop	Light Blue	Standard	Standard	Standard	Owner/sales employee 100% Office,	Y
Bookbinder/compositor	Light Blue	Standard	Standard	Standard		
Bookkeeper	White Collar	Standard	Standard	Standard	100% Office	Y
Bookmaker	Dark Blue	Standard	Standard	Standard	Licensed	
Bootmaker/shoemaker	Light Blue	Standard	Standard	Standard		
Botanist	Light Blue	Standard	Standard	Standard	Field 100% Office,	Y
Botanist	White Collar	Standard	Standard	Standard	Office, degree qualified	
Bottle dealer	Dark Blue	Standard	Standard	Standard		
Bottle Shop Sales	Dark Blue	Standard	Standard	Standard	Full Time	
Bouncer, crowd control	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Bowen therapist	White Collar	Standard	Standard	Standard	Qualified, Australian registered, not working from home White	

Occupation	MLC Occ Grading	Death Cover	TPD Cover	GSC Cover	Description / Details	100% Office Required
Boxer	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Brassware shop	Light Blue	Standard	Standard	Standard	Proprietor	
Bread vendor	Dark Blue	Standard	Standard	Standard		
Bread/cake shop	Light Blue	Standard	Standard	Standard		
Breeder	Dark Blue	Standard	Standard	Standard	Proprietor/sales employee 100% Office, All other animals	Y
Breeder/groomer/trainer	Dark Blue	Standard	Standard	Standard	Animal, domestic pets only	
Brewery/distillery	Dark Blue	Standard	Standard	Standard	Worker	
Brewery/Distillery	Light Blue	Standard	Standard	Standard	Supervisor	
Brewery/Distillery	White Collar	Standard	Standard	Standard	Admin/Mgr 100% Office	Y
Brewery/distillery	White Collar	Standard	Standard	Standard	Chemist (qualified) White	
Bricklayer	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Trade qualified/licensed	
Broker	Light Blue	Standard	Standard	Standard	Land	
Broker, commodities	White Collar	Standard	Standard	Standard		
Broker, stock/share	White Collar	Standard	Standard	Standard	Not working from home White	
Broker,insurance/finance	White Collar	Standard	Standard	Standard	Others 100% Office	Y
Broker,insurance/finance	White Collar	Standard	Standard	Standard	Qualified White	
Builder	Dark Blue	Standard	Standard	Standard	Licensed/qualified	
Builder	Dark Blue	Standard	Standard	Standard	Not licensed/qualified	
Builder	Light Blue	Standard	Standard	Standard	Licensed/qualified supervisory only, no manual work	
Builders' labourer	Dark Blue	Standard	Standard	Standard		
Building foreman	Dark Blue	Standard	Standard	Standard	Supervisory with manual work	
Building foreman	Light Blue	Standard	Standard	Standard	Supervisory only, incidental light manual work only, 100% Office	Y
Building Supplies	Dark Blue	Standard	Standard	Standard	Yard Work	
Building Supply Shop	Light Blue	Standard	Standard	Standard	Proprietor	
BullDozer Driver	Dark Blue	Standard	Standard	Standard	Domestic	
Bulldozer/bodbat/backhoe operator	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Mining, no underground, no explosives	
Bus/coach driver	Dark Blue	Standard	Standard	Standard	Local, metro only, under 200 km from base	
Bus/Coach Driver	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Long distance i.e greater than 200 km from base	
Business Analyst	White Collar	Standard	Standard	Standard	Other 100% Office	Y
Business Analyst	White Collar	Standard	Standard	Standard		
Business Consultant	White Collar	Standard	Standard	Standard	Degree qualified, 100% Office	Y
Business Consultant	White Collar	Standard	Standard	Standard	Office only, other 100% Office	Y
Business Development/Sales Manager	White Collar	Standard	Standard	Standard	Office only, other 100% Office	Y
Business Development/Sales Manager	White Collar	Standard	Standard	Standard	Supervision of office staff 100% Office	Y
Business Executive Manager	White Collar	Standard	Standard	Standard	Office only 100% Office	Y
Business Manager	White Collar	Standard	Standard	Standard	Office only 100% Office	Y
Butcher/meat worker	Dark Blue	Standard	Standard	Standard	Abattoir worker/slaughterer	
Butcher/meat worker	Dark Blue	Standard	Standard	Standard	Packer	
Butcher/meat worker	Dark Blue	Standard	Standard	Standard	Retail	
Butcher/meat worker	Dark Blue	Standard	Standard	Standard	Wholesale	
Butcher/meat worker	Light Blue	Standard	Standard	Standard	Inspector	
Butcher/meat worker	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Cold Store	
Butler	Light Blue	Standard	Standard	Standard		
Buyer Retail Store	White Collar	Standard	Standard	Standard	Office only 100% Office	Y
Cabinet maker	Light Blue	Standard	Standard	Standard	Trade qualified	
Cable joiner	Dark Blue	Standard	Standard	Standard	Electrical	
Cable maker, wire maker	Dark Blue	Standard	Standard	Standard		
Café Proprietor	Light Blue	Standard	Standard	Standard	No Cooking	
Cafe/coffee shop	Dark Blue	Standard	Standard	Standard	Employee	
Cafe/coffee shop	Dark Blue	Standard	Standard	Standard	Proprietor	
Cameraperson	Dark Blue	Standard	Standard	Standard	Aerial	
Cameraperson	Dark Blue	Standard	Standard	Standard	On location, radio/television/film	



Occupation	MLC Occ Grading	Death Cover	TPD Cover	GSC Cover	Description / Details	100% Office Required
Cameraperson	Light Blue	Standard	Standard	Standard	Studio only, radio/television/film	
Cane Farmer	Dark Blue	Standard	Standard	Standard	Farm owner/manager, full time	
Cane harvester	Dark Blue	Standard	Standard	Standard		
Cane shopkeeper	Light Blue	Standard	Standard	Standard		
Canner & Preserver	Dark Blue	Standard	Standard	Standard		
Canvass Goods Manufacturer	Dark Blue	Standard	Standard	Standard	Other	
Canvass Goods Manufacturer	Light Blue	Standard	Standard	Standard	Supervisory only, 100% Office,	Y
Car detailer	Dark Blue	Standard	Standard	Standard		
Car Park attendant	Dark Blue	Standard	Standard	Standard		
Car Salesperson	Light Blue	Standard	Standard	Standard		
Car wrecker	Dark Blue	Standard	Standard	Standard		
Caravan Park	Dark Blue	Standard	Standard	Standard	Admin/Owner	
Caravan park	Dark Blue	Standard	Standard	Standard	Site worker	
Card shop	Light Blue	Standard	Standard	Standard	Proprietor/employee 100% Office,	Y
Carer	Dark Blue	Standard	Standard	Standard	Personal/Aged	
Caretaker	Dark Blue	Standard	Standard	Standard	Live Off Premises	
Caretaker	Dark Blue	Standard	Standard	Standard	Live On Premises	
Carpenter	Light Blue	Standard	Standard	Standard	Trade qualified	
Carpet cleaner	Dark Blue	Standard	Standard	Standard		
Carpet layer	Dark Blue	Standard	Standard	Standard		
Carpet shop	Light Blue	Standard	Standard	Standard	Proprietor	
Carport/Shed Erector	Dark Blue	Standard	Standard	Standard		
Cartographer	White Collar	Standard	Standard	Standard	100% Office	Y
Cartoonist	Light Blue	Standard	Standard	Standard	Salaried, full	
Cashier	Light Blue	Standard	Standard	Standard	Shop/Supermarket	
Cashier	White Collar	Standard	Standard	Standard	Finance Institution 100% Office	Y
Cashier/Console Operator	Light Blue	Standard	Standard	Standard	Garage/Service Station	
Casino Licensed	Light Blue	Standard	Standard	Standard		
Casino Licensed	White Collar	Standard	Standard	Standard	Manager/Clerk	
Caterer	Dark Blue	Standard	Standard	Standard	Other, not working from home	
Caterer	Dark Blue	Standard	Standard	Standard	Working from home	
Caterer	Light Blue	Standard	Standard	Standard	Qualified, not working from home	
Cattle or horse dealer	Dark Blue	Standard	Standard	Standard	Horse	
Catwalk model	Light Blue	Standard	Standard	Standard		
Ceiling Fixer/Gyprocker	Dark Blue	Standard	Standard	Standard	Qualified	
Cellarman	Dark Blue	Standard	Standard	Standard		
Cement renderer	Dark Blue	Standard	Standard	Standard		
Charter Boat Operator	Dark Blue	Standard	Standard	Standard		
Chauffeur/hire car driver	Dark Blue	Standard	Standard	Standard	Full time	
Chef	Light Blue	Standard	Standard	Standard	Trade qualified	
Chemist Shop	White Collar	Standard	Standard	Standard		
Chemist/pharmacist	White Collar	Standard	Standard	Standard	Qualified White	
Chief Executive Officer (CEO)	White Collar	Standard	Standard	Standard		
Child Care	Dark Blue	Standard	Standard	Standard	Other	
China/glass shop	Light Blue	Standard	Standard	Standard	Proprietor/sales employee 100% Office,	Y
Chiropodist	White Collar	Standard	Standard	Standard	Qualified, Australian registered, not working from home Office	
Chiropractor	White Collar	Standard	Standard	Standard	Qualified, Australian registered, not working from home Office	
Choreographer/dancer	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Salaried, full	
Cinema electrician	Light Blue	Standard	Standard	Standard	Trade qualified	
Cinema projectionist	Light Blue	Standard	Standard	Standard		
Cinema technician	Light Blue	Standard	Standard	Standard		
Claims adjuster	Light Blue	Standard	Standard	Standard	Office only 100% Office	Y


Occupation	MLC Occ Grading	Death Cover	TPD Cover	GSC Cover	Description / Details	100% Office Required
Claims adjuster	White Collar	Standard	Standard	Standard	Office only 100% Office	Y
Claims/Loss Assessor	Light Blue	Standard	Standard	Standard		
Cleaner	Dark Blue	Standard	Standard	Standard	Brick	
Cleaner	Dark Blue	Standard	Standard	Standard	Carpets	
Cleaner	Dark Blue	Standard	Standard	Standard	Commercial	
Cleaner	Dark Blue	Standard	Standard	Standard	Hotel / motel	
Cleaner	Dark Blue	Standard	Standard	Standard	Household	
Cleaner	Dark Blue	Standard	Standard	Standard	Windows < 15m	
Cleaner	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Windows > 15m ADL	
Clergyman	White Collar	Standard	Standard	Standard	100% Office	Y
Clerical/Admin/Teller	White Collar	Standard	Standard	Standard	100% Office	Y
Clothing machinist	Dark Blue	Standard	Standard	Standard		
Clothing model	Light Blue	Standard	Standard	Standard		
Clothing pattern maker	Light Blue	Standard	Standard	Standard	Not working from home, full time	
Clothing shop	Light Blue	Standard	Standard	Standard	Proprietor/employee	
Club (Registered)	Dark Blue	Standard	Standard	Standard	Bar person, full time	
Club (registered)	Dark Blue	Standard	Standard	Standard	Hostess	
Club (registered)	Dark Blue	Standard	Standard	Standard	Manager, bar work, full time	
Club (registered)	Light Blue	Standard	Standard	Standard	Manager, no bar work, full time	
Club (registered)	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Security staff	
Club (registered)	White Collar	Standard	Standard	Standard	Receptionist/clerical only, full time 100% Office	Y
Coach	Dark Blue	Standard	Standard	Standard	Other	
Coach driver	Dark Blue	Standard	Standard	Standard	Local, metro only, under 200km from base	
Coach driver	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Long distance i.e. greater than 200km from base	
Coach Swim	Dark Blue	Standard	Standard	Standard	Full time	
Coach Tennis	Dark Blue	Standard	Standard	Standard	Not White player	
Coastguard	Dark Blue	Standard	Standard	Standard		
Coffee lounge/cafe	Dark Blue	Standard	Standard	Standard	Employee	
Coffee lounge/cafe	Dark Blue	Standard	Standard	Standard	Proprietor	
Commentator TV/Radio	Light Blue	Standard	Standard	Standard	Salaried/min 12 months contract	
Commercial traveller	Light Blue	Standard	Standard	Standard	Metropolitan	
Commodities broker	White Collar	Standard	Standard	Standard		
Comp secretar100%	White Collar	Standard	Standard	Standard		
Composer	Light Blue	Standard	Standard	Standard	Salaried/min 12 months contract	
Compositor	White Collar	Standard	Standard	Standard	100% Office	Y
Computer	Light Blue	Standard	Standard	Standard	Maintenance Engineer/Technician 100% Office,	Y
Computer	Light Blue	Standard	Standard	Standard	Sales 100% Office,	Y
Computer	Light Blue	Standard	Standard	Standard	Technician 100% Office,	Y
Computer	White Collar	Standard	Standard	Standard	Operator 100% Office	Y
Computer Programmer	White Collar	Standard	Standard	Standard	Other 100% Office	Y
Computer Programmer	White Collar	Standard	Standard	Standard		
Computer supplies	Light Blue	Standard	Standard	Standard	Proprietor	
Computer, consultant/analyst	White Collar	Standard	Standard	Standard	Other 100% Office	Y
Computer, consultant/analyst	White Collar	Standard	Standard	Standard		
Concierge	Light Blue	Standard	Standard	Standard	4 or 5 star hotel, no manual work	
Concrete Contractor	Dark Blue	Standard	Standard	Standard		
Confectionery Shop	Light Blue	Standard	Standard	Standard	Owner/sales employee 100% Office,	Y
Consultant Physician	White Collar	Standard	Standard	Standard		
Container terminal Operator	Dark Blue	Standard	Standard	Standard		
Cook	Dark Blue	Standard	Standard	Standard		
Coroner	White Collar	Standard	Standard	Standard		
Courier	Dark Blue	Standard	Standard	Standard	Car/van	

Occupation	MLC Occ Grading	Death Cover	TPD Cover	GSC Cover	Description / Details	100% Office Required
Courier	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Bicycle/motor bike	
Crane/Derrick/Hoist Operator	Dark Blue	Standard	Standard	Standard		
Crop dusting, muster	Dark Blue	Standard	Standard	Standard		
Croupier	Dark Blue	Standard	Standard	Standard	Casino licensed >2 years	
Curator	White Collar	Standard	Standard	Standard	Gallery/Lib./Museum 100% Office	Y
Curator/groundsperson	Dark Blue	Standard	Standard	Standard	Lawn mowing	
Curator/groundsperson	Dark Blue	Standard	Standard	Standard	No lawn mowing	
Curtain shop	Light Blue	Standard	Standard	Standard	Proprietor/sales employee 100% Office,	Y
Customs agent	White Collar	Standard	Standard	Standard	Clerical 100% Office	Y
Customs officer	Light Blue	Standard	Standard	Standard		
 Dairy delivery Driver	Dark Blue	Standard	Standard	Standard		
Dairy farming	Dark Blue	Standard	Standard	Standard	Process worker	
Dancer	Dark Blue	Standard	Standard	Standard	Salaried/min 12 months contract	
Dancing instructor	Dark Blue	Standard	Standard	Standard	Salaried/min 12 months contract	
Data Entry Operator	White Collar	Standard	Standard	Standard		
Dealer, motor vehicles	Light Blue	Standard	Standard	Standard		
Dean , university	White Collar	Standard	Standard	Standard		
Debt collector	Dark Blue	Standard	Standard	Standard	Field work, repossessions	
Debt collector	White Collar	Standard	Standard	Standard	Office work, no repossessions 100% Office	Y
Deck hand	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Merchant navy	
Decorator/designer	White Collar	Standard	Standard	Standard	Full time, not working from home 100% Office	Y
Delicatessen	Dark Blue	Standard	Standard	Standard	Employee	
Delicatessen	Dark Blue	Standard	Standard	Standard	Manager/Proprietor	
Delivery Person	Dark Blue	Standard	Standard	Standard	Van/car	
Demolition	ADL Only, No GSC	Standard	ADL Only	Not available	Worker, explosives	
Demolition	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Worker, no explosives	
Dental nurse/hygienist	Light Blue	Standard	Standard	Standard		
Dental prosthetist	White Collar	Standard	Standard	Standard		
Dental surgeon	White Collar	Standard	Standard	Standard		
Dental technician	White Collar	Standard	Standard	Standard		
Dentist	White Collar	Standard	Standard	Standard		
Department store	Dark Blue	Standard	Standard	Standard	Cleaner	
Department store	Dark Blue	Standard	Standard	Standard	Storeperson	
Dept. Store	Dark Blue	Standard	Standard	Standard	Deliveries	
Dept. Store	Light Blue	Standard	Standard	Standard	Sales No Lifting 100% Office,	Y
Dept. Store	White Collar	Standard	Standard	Standard	Manager/Clerical only 100% Office	Y
Dermatologist	White Collar	Standard	Standard	Standard		
Derrick operator/driver	Dark Blue	Standard	Standard	Standard		
Designer (Clothes)	Light Blue	Standard	Standard	Standard	Full time, not working from home	
Detailer	Dark Blue	Standard	Standard	Standard	Motor vehicles	
Developer, real estate	Light Blue	Standard	Standard	Standard		
Diamond cutter/polisher/setter	Dark Blue	Standard	Standard	Standard		
Diemaker/caster	Dark Blue	Standard	Standard	Standard		
Diesel mechanic	Light Blue	Standard	Standard	Standard	Trade qualified	
Dietician	White Collar	Standard	Standard	Standard	Other 100% Office	Y
Dietician	White Collar	Standard	Standard	Standard		
Director/Producer/Editor	Light Blue	Standard	Standard	Standard	Theatre	
Director/Producer/Editor	White Collar	Standard	Standard	Standard	Radio/TV full time salaried 100% Office	Y
Disc jockey 100%	Light Blue	Standard	Standard	Standard		
Disposal shop	Light Blue	Standard	Standard	Standard	Proprietor/sales employee 100% Office,	Y
Distillery worker	Dark Blue	Standard	Standard	Standard		
Ditcher/drainer	Dark Blue	Standard	Standard	Standard		

Occupation	MLC Occ Grading	Death Cover	TPD Cover	GSC Cover	Description / Details	100% Office Required
Diving, instructor	ADL Only, No GSC	Standard	ADL Only	Not available	Full time, up to 30m	
Dockyard labourer/worker/stevedore	Dark Blue	Standard	Standard	Standard		
Doctor Medical	White Collar	Standard	Standard	Standard		
Dog breeder	Dark Blue	Standard	Standard	Standard	Domestic pets only, not working from home	
Dog Groomer	Dark Blue	Standard	Standard	Standard	Domestic pets only, not working from home	
Dog kennel Operator	Dark Blue	Standard	Standard	Standard		
Dog trainer	Dark Blue	Standard	Standard	Standard	Domestic pets only, not working from home	
Dogman	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Draftsperson	White Collar	Standard	Standard	Standard	100% Office	Y
Drainage contractor	Dark Blue	Standard	Standard	Standard		
Drapery/Haberdashery	Light Blue	Standard	Standard	Standard	Proprietor 100% Office,	Y
Draughtsperson	White Collar	Standard	Standard	Standard	100% Office	Y
Dredger, harbour or river	Dark Blue	Standard	Standard	Standard		
Dressmaker	Light Blue	Standard	Standard	Standard	Fulltime, salaried, in shop salaried, not working from home	
Driller/Tool Pusher off shore	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Driving examiner	Dark Blue	Standard	Standard	Standard		
Driving Instructor	Dark Blue	Standard	Standard	Standard		
Drover	Dark Blue	Standard	Standard	Standard		
Dry Cleaning Shop	Dark Blue	Standard	Standard	Standard	Assistant/manager, manual work	
Dry Cleaning Shop	Dark Blue	Standard	Standard	Standard	Proprietor/manager, incidental light manual work	
Dump truck driver	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Mining, no underground, no explosives	
Duty free shop	Light Blue	Standard	Standard	Standard	Proprietor/sales employee 100% Office,	Y
Earth Moving Op	Dark Blue	Standard	Standard	Standard	Domestic NO MINING	
Earth Moving Op	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Mining, no underground, no explosives	
Economist	White Collar	Standard	Standard	Standard		
Editor	Light Blue	Standard	Standard	Standard	Theatre	
Editor	White Collar	Standard	Standard	Standard	Newspaper/Magazines 100% Office	Y
Editor	White Collar	Standard	Standard	Standard	Publish/Proofreading 100% Office	Y
Editor	White Collar	Standard	Standard	Standard	Radio/TV/Film full time salaried 100% Office	Y
Electrical fitter	Light Blue	Standard	Standard	Standard	Trade qualified	
Electrical Inspector	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Climbing poles	
Electrical Inspector/Meter Reader	Light Blue	Standard	Standard	Standard	Not poles	
Electrical linesperson	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	< 15 metres	
Electrical linesperson	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	> 15 metres	
Electrical Shop	Light Blue	Standard	Standard	Standard	Proprietor	
Electrical Substation Operator	Dark Blue	Standard	Standard	Standard		
Electrical Switch Operator	Dark Blue	Standard	Standard	Standard		
Electrician	Dark Blue	Standard	Standard	Standard	Mining, qualified, no underground, no explosives	
Electrician	Light Blue	Standard	Standard	Standard	Cinema, Trade qualified	
Electrician	Light Blue	Standard	Standard	Standard	Supervisor	
Electrician	Light Blue	Standard	Standard	Standard	Trade qualified	
Electro Plater/Typier/Enameller	Dark Blue	Standard	Standard	Standard		
Electronic technician	Dark Blue	Standard	Standard	Standard		
Elevator mechanic/installer	Dark Blue	Standard	Standard	Standard		
Embalmer	Dark Blue	Standard	Standard	Standard		
Employment Agency	White Collar	Standard	Standard	Standard	Consultant	
Employment Agency	White Collar	Standard	Standard	Standard	Principle	
Enameller	Dark Blue	Standard	Standard	Standard		
Engineer	Dark Blue	Standard	Standard	Standard	Manual	
Engineer	Dark Blue	Standard	Standard	Standard	Mining, qualified, no underground, no explosives	
Engineer	Dark Blue	Standard	Standard	Standard	Ships, not armed forces	
Engineer	Light Blue	Standard	Standard	Standard	Supervisor	



Occupation	MLC Occ Grading	Death Cover	TPD Cover	GSC Cover	Description / Details	100% Office Required
Engineer	White Collar	Standard	Standard	Standard	Admin,office only,degree qualified 100% Office	Y
Engineer	White Collar	Standard	Standard	Standard	Admin/Tech. Qualified 100% Office	Y
Engraver/etcher	Light Blue	Standard	Standard	Standard		
Entertainer/Singer	Light Blue	Standard	Standard	Standard	Scheme's with more than 20% Entertainers	
Equipment Hire	Dark Blue	Standard	Standard	Standard	Repair/service	
Equipment Hire	White Collar	Standard	Standard	Standard	Receptionist only 100% Office	Y
Explosives handling	ADL Only, No GSC	Standard	ADL Only	Not available		
Explosives transporting	ADL Only, No GSC	Standard	ADL Only	Not available		
F Factory hand/worker	Dark Blue	Standard	Standard	Standard		
Factory Manager	White Collar	Standard	Standard	Standard	No manual work 100% Office	
Farm labourer/employee	Dark Blue	Standard	Standard	Standard		
Farmer	Dark Blue	Standard	Standard	Standard	Owner/manager	
Farmer	Dark Blue	Standard	Standard	Standard	Owner/manager Full time	
Farrier /Blacksmith	Dark Blue	Standard	Standard	Standard		
Fast food/take away	Dark Blue	Standard	Standard	Standard	Employee	
Fast Food/Take Away	Dark Blue	Standard	Standard	Standard	Proprietor	
Fencing	Dark Blue	Standard	Standard	Standard	Agriculture industry	
Fencing	Dark Blue	Standard	Standard	Standard	Worker	
Fencing Contractor/Sudbcontractor	Dark Blue	Standard	Standard	Standard	Domestic	
Fibreglass moulder	Dark Blue	Standard	Standard	Standard		
Film distributor	White Collar	Standard	Standard	Standard		
Finance Adviser/Consultant/Planner	White Collar	Standard	Standard	Standard	Other 100% Office	Y
Finance Adviser/Consultant/Planner	White Collar	Standard	Standard	Standard		
Firefighter	ADL Only, No GSC	Standard	ADL Only	Not available	Airport, town, city only, no explosives	
Firefighter	ADL Only, No GSC	Standard	ADL Only	Not available	Mining, oil & natural gas wells, bush firefighting, explosives	
Fish & chip shop	Dark Blue	Standard	Standard	Standard	Employee	
Fish & chip shop	Dark Blue	Standard	Standard	Standard	Proprietor	
Fisherman	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Fishmonger	Dark Blue	Standard	Standard	Standard	Employee	
Fishmonger's shop	Dark Blue	Standard	Standard	Standard	Proprietor	
Fitness centre	Dark Blue	Standard	Standard	Standard	Instructor	
Fitness Instructor	Dark Blue	Standard	Standard	Standard	Full time	
Fitter	Dark Blue	Standard	Standard	Standard	Mining, qualified, no underground, no explosives	
Fitter	Light Blue	Standard	Standard	Standard	Fitter & turner, trade qualified	
Flight crew	Dark Blue	Standard	Standard	Standard	Other	
Flight crew	Light Blue	Standard	Standard	Standard	Airline	
Floor sander	Dark Blue	Standard	Standard	Standard		
Floor Tiler	Light Blue	Standard	Standard	Standard	Trade qualified	
Florist	Dark Blue	Standard	Standard	Standard	Deliveries	
Florist	Light Blue	Standard	Standard	Standard	Sales only, 100% Office,	Y
Flying instructor	Dark Blue	Standard	Standard	Standard		
Food technologist	White Collar	Standard	Standard	Standard		
Football	ADL Only, No GSC	Standard	ADL Only	Not available	Coach ADL DB DB DB	
Football	ADL Only, No GSC	Standard	ADL Only	Not available		
Footwear shop	Light Blue	Standard	Standard	Standard	Proprietor 100% Office,	Y
Foreman	Dark Blue	Standard	Standard	Standard	Construction	
Forester	Dark Blue	Standard	Standard	Standard		
Fork Lift Driver	Dark Blue	Standard	Standard	Standard	No Docks	
Foundry worker	Dark Blue	Standard	Standard	Standard		
Freezing works	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
French polisher	Dark Blue	Standard	Standard	Standard		
Fruit & Vegetable wholesale	Dark Blue	Standard	Standard	Standard		

Occupation	MLC Occ Grading	Death Cover	TPD Cover	GSC Cover	Description / Details	100% Office Required
Fruit grower	Dark Blue	Standard	Standard	Standard		
Fruit picker	Dark Blue	Standard	Standard	Standard		
Fruiterer	Dark Blue	Standard	Standard	Standard	Employee	
Fruiterer	Dark Blue	Standard	Standard	Standard	Proprietor	
Funeral	Dark Blue	Standard	Standard	Standard	Driver/pallbearer	
Funeral	Dark Blue	Standard	Standard	Standard	Embalmer	
Funeral	Dark Blue	Standard	Standard	Standard	Undertaker	
Funeral	White Collar	Standard	Standard	Standard	Director, admin only 100% Office	Y
Furnace attendant	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Furniture New/Used	Dark Blue	Standard	Standard	Standard	Delivery	
Furniture New/Used	Light Blue	Standard	Standard	Standard	Sales only, 100% Office,	Y
Furniture removalist	Dark Blue	Standard	Standard	Standard	No interstate driving	
Furniture removalist	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Interstate driving	
Furniture restorer	Dark Blue	Standard	Standard	Standard		
Furrier	Light Blue	Standard	Standard	Standard		
 Garage Door Installer	Light Blue	Standard	Standard	Standard		
Garage/Service Station	Dark Blue	Standard	Standard	Standard	Attendant Full Time	
Garage/Service Station	Light Blue	Standard	Standard	Standard	Proprietor, full time, no manual work	
Garage/Service Station	Light Blue	Standard	Standard	Standard	Cashier/console operator, full time, sales only, 100% Office,	Y
Garbage Collector/Driver	Dark Blue	Standard	Standard	Standard		
Gardener	Dark Blue	Standard	Standard	Standard	Lawn Mowing	
Gardener	Dark Blue	Standard	Standard	Standard	Unqualified	
Gardener/Horticulturist	White Collar	Standard	Standard	Standard	Degree qualified, no lawn mowing	
Gas fitter	Light Blue	Standard	Standard	Standard	Trade qualified	
Gas inspector/meter reader	Light Blue	Standard	Standard	Standard		
Gas mechanic	Light Blue	Standard	Standard	Standard	Trade qualified	
Gas meter reader	Light Blue	Standard	Standard	Standard		
Gas pipe laying	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Gemcutter/setter	Light Blue	Standard	Standard	Standard		
General Insurance	White Collar	Standard	Standard	Standard	Agent/Broker	
General practitioner	White Collar	Standard	Standard	Standard		
General store	Light Blue	Standard	Standard	Standard	Proprietor/sales employee	
Geologist	Dark Blue	Standard	Standard	Standard	Full time, field work > 20%, not offshore, degree qualified	
Geologist	Light Blue	Standard	Standard	Standard	Full time, field work < 20%, not off shore, degree qualified	
Geologist	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Offshore (Oil/Gas) or underground	
Geologist	White Collar	Standard	Standard	Standard	Office duties only, degree qualified	
Geologist	White Collar	Standard	Standard	Standard	Office duties only, not degree qualified 100% Office	Y
Gift shop	Light Blue	Standard	Standard	Standard	Proprietor/sales employee 100% Office,	Y
Glass blower	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Furnace	
Glass cutter	Dark Blue	Standard	Standard	Standard		
Glazier/beveller/cutter/polisher	Dark Blue	Standard	Standard	Standard		
Goldsmith/silversmith	Light Blue	Standard	Standard	Standard		
Golf shop proprietor/employee	Light Blue	Standard	Standard	Standard	Shop On100% Office,	
Golf White	ADL Only, No GSC	Standard	ADL Only	Not available	Tuition and/or touring/tournaments	
Golf White	Dark Blue	Standard	Standard	Standard	Shop and tuition only	
Grader driver	Dark Blue	Standard	Standard	Standard	No mining	
Grader driver	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Mining, no underground, no explosives	
Graphic artist/designer	White Collar	Standard	Standard	Standard		
Grave digger	Dark Blue	Standard	Standard	Standard		
Greengrocer Shop	Dark Blue	Standard	Standard	Standard	Proprietor/employee	
Greenkeeper	Dark Blue	Standard	Standard	Standard	Lawn mowing	
Greenkeeper	Dark Blue	Standard	Standard	Standard	No lawn mowing	

Occupation	MLC Occ Grading	Death Cover	TPD Cover	GSC Cover	Description / Details	100% Office Required
Grocery shop	Dark Blue	Standard	Standard	Standard	Employee, full time	
Grocery shop	Light Blue	Standard	Standard	Standard	Proprietor	
Groundsperson (Curator/Greens)	Dark Blue	Standard	Standard	Standard	Lawn mowing, full time	
Groundsperson (Curator/Greens)	Dark Blue	Standard	Standard	Standard	No lawn mowing, full time	
Guard, prison	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Guest house	Dark Blue	Standard	Standard	Standard	Proprietor	
Gunsmith	Dark Blue	Standard	Standard	Standard	Proprietor	
Gym Instructor	Dark Blue	Standard	Standard	Standard	Full time	
Gynaecologist	White Collar	Standard	Standard	Standard		
Haberdasher Shop	Light Blue	Standard	Standard	Standard	Proprietor/sales employee 100% Office,	Y
Hairdresser/barber	Light Blue	Standard	Standard	Standard	Not working from home	
Handyman	Dark Blue	Standard	Standard	Standard		
Harbour pilot/tug boat operator	Dark Blue	Standard	Standard	Standard		
Hardware Supplies	Dark Blue	Standard	Standard	Standard	Yard Work	
Hardware Supplies	Light Blue	Standard	Standard	Standard	Sales only, 100% Office,	Y
Headmaster/headmistress	White Collar	Standard	Standard	Standard		
Health food shop	Light Blue	Standard	Standard	Standard	Proprietor/employee	
Health inspector	Light Blue	Standard	Standard	Standard		
Heavy equipment	Dark Blue	Standard	Standard	Standard	Driver/plant	
Helicopter Pilot	Dark Blue	Standard	Standard	Standard	No mustering	
Herbalist	White Collar	Standard	Standard	Standard	Qualified, not working from home 100% Office	Y
Hoist operator/driver	Dark Blue	Standard	Standard	Standard		
Home duties/Home maker	Dark Blue	Standard	Standard	Standard		
Homeopath	Light Blue	Standard	Standard	Standard	Other	
Homeopath	White Collar	Standard	Standard	Standard	Qualified, Australian registered, not working from home White	
Horse breaker	Dark Blue	Standard	Standard	Standard		
Horse breeder/dealer	Dark Blue	Standard	Standard	Standard		
Horse riding	Dark Blue	Standard	Standard	Standard		
Horse strapper	Dark Blue	Standard	Standard	Standard		
Horse trainer	Dark Blue	Standard	Standard	Standard		
Horses, bookmaker	Light Blue	Standard	Standard	Standard		
Horses, jockey	ADL Only, No GSC	Standard	ADL Only	Not available		
Horticulturist/Gardener	Dark Blue	Standard	Standard	Standard	Other	
Horticulturist/Gardener	Dark Blue	Standard	Standard	Standard	Qualified, full time, no mowing	
Hospital	Dark Blue	Standard	Standard	Standard	Orderly	
Hospital	Dark Blue	Standard	Standard	Standard	Porter	
Hospital	White Collar	Standard	Standard	Standard	Clerical/admin worker only 100% Office	Y
Hospital Administrator/Manager	White Collar	Standard	Standard	Standard		
Hospital worker	Dark Blue	Standard	Standard	Standard	Domestic	
Hospital worker	White Collar	Standard	Standard	Standard	Clerical 100% Office	Y
Hotel/Motel/Club Manager	Dark Blue	Standard	Standard	Standard	With bar work	
Hotel/Motel/Club Manager	Light Blue	Standard	Standard	Standard	With no bar work	
Housekeeper/maid	Dark Blue	Standard	Standard	Standard	Full time employee	
Human Resources Personnel	White Collar	Standard	Standard	Standard	Not qualified 100% Office	Y
Human Resources Personnel	White Collar	Standard	Standard	Standard		
Hunting,	ADL Only, No GSC	Standard	ADL Only	Not available		
Hypnotherapist	White Collar	Standard	Standard	Standard	Qualified, Australian registered 100% Office	Y
Ice cream shop	Dark Blue	Standard	Standard	Standard	Employee	
Ice cream shop	Light Blue	Standard	Standard	Standard	Proprietor	
Icecream van driver	Dark Blue	Standard	Standard	Standard		
Importer/Exporter	White Collar	Standard	Standard	Standard	Admin.Only 100% Office	Y
Inspector	Light Blue	Standard	Standard	Standard	Beach	

Occupation	MLC Occ Grading	Death Cover	TPD Cover	GSC Cover	Description / Details	100% Office Required
Inspector	Light Blue	Standard	Standard	Standard	Building	
Inspector	Light Blue	Standard	Standard	Standard	Gas	
Inspector	Light Blue	Standard	Standard	Standard	Health 100% Office,	Y
Inspector	Light Blue	Standard	Standard	Standard	Schools 100% Office,	Y
Instructor (Driving)	Dark Blue	Standard	Standard	Standard		
Instrument maker	Dark Blue	Standard	Standard	Standard		
Insulation installer	Dark Blue	Standard	Standard	Standard		
Insurance agent/broker/consultant	White Collar	Standard	Standard	Standard	Other 100% Office	Y
Insurance agent/broker/consultant	White Collar	Standard	Standard	Standard		
Insurance Investigator	Light Blue	Standard	Standard	Standard	Employed by Insurance comp , salaried	
Insurance Loss Assessor/Adjuster	Light Blue	Standard	Standard	Standard	Field work	
Insurance Loss Assessor/Adjuster	White Collar	Standard	Standard	Standard	Office only 100% Office	Y
Interior Decorator/Designer	Dark Blue	Standard	Standard	Standard	Not qualified	
Interior decorator/Designer	White Collar	Standard	Standard	Standard	Qualified, no manual work 100% Office	Y
Interpreter	White Collar	Standard	Standard	Standard	Not qualified 100% Office	Y
Interpreter	White Collar	Standard	Standard	Standard		
Investigator, Private	Dark Blue	Standard	Standard	Standard		
Investment advisor	White Collar	Standard	Standard	Standard	Others 100% Office	Y
Investment advisor	White Collar	Standard	Standard	Standard		
Investor	Light Blue	Standard	Standard	Standard	Property/developer	
Ironing contractor	Dark Blue	Standard	Standard	Standard		
Ironmonger	Dark Blue	Standard	Standard	Standard	Metal dealer	
Jackaroo/jillaroo	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Janitor	Dark Blue	Standard	Standard	Standard		
Jeweller	Light Blue	Standard	Standard	Standard	Cutter/Setter/Setter/Engraver	
Jeweller	Light Blue	Standard	Standard	Standard	Manufacture/repair	
Jeweller	Light Blue	Standard	Standard	Standard	Sales only, 100% Office,	Y
Jillaroo/jackeroo	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Jockey	ADL Only, No GSC	Standard	ADL Only	Not available		
Joiner	Light Blue	Standard	Standard	Standard	Trade qualified	
Journalist (Newspaper)	Dark Blue	Standard	Standard	Standard	Some overseas assignments, no freelance	
Journalist (Radio/TV/Newspaper)	Light Blue	Standard	Standard	Standard	Full Time, no overseas assignments, no freelance	
Judge	White Collar	Standard	Standard	Standard		
Juice vendor,	Light Blue	Standard	Standard	Standard	Proprietor	
Kennel operator/proprietor/employee	Dark Blue	Standard	Standard	Standard		
Key punch operator	White Collar	Standard	Standard	Standard		
Keyboard operator	White Collar	Standard	Standard	Standard		
Kindergarten	Dark Blue	Standard	Standard	Standard	Other	
Kindergarten	Light Blue	Standard	Standard	Standard	Qualified, Australian registered, not working from home 100% Office,	Y
Kitchenhand	Dark Blue	Standard	Standard	Standard		
Laboratory chemist	White Collar	Standard	Standard	Standard		
Laboratory Technician	Light Blue	Standard	Standard	Standard		
Laboratory Technician	Dark Blue	Standard	Standard	Standard	Offshore, Oil & Gas	
Labourer	Dark Blue	Standard	Standard	Standard		
Land Broker	Light Blue	Standard	Standard	Standard		
Landscape Architect	White Collar	Standard	Standard	Standard	Qualified, no manual 100% Office	Y
Landscape Gardener	Dark Blue	Standard	Standard	Standard	Mowing	
Landscape Gardener	Dark Blue	Standard	Standard	Standard	Qualified, no mowing	
Lathe operator	Dark Blue	Standard	Standard	Standard		
Laundry	Light Blue	Standard	Standard	Standard	Proprietor, no manual	
Laundry staff	Dark Blue	Standard	Standard	Standard		
Lawnmower Contractor	Dark Blue	Standard	Standard	Standard	Full time	

Occupation	MLC Occ Grading	Death Cover	TPD Cover	GSC Cover	Description / Details	100% Office Required
Lawnmower Retailer	Dark Blue	Standard	Standard	Standard	Service/repairs	
Lawnmower shop	Light Blue	Standard	Standard	Standard	Proprietor, sales only, 100% Office,	Y
Lawyer	White Collar	Standard	Standard	Standard		
Lecturer	White Collar	Standard	Standard	Standard	Other 100% Office	Y
Lecturer	White Collar	Standard	Standard	Standard		
Legal secretary	White Collar	Standard	Standard	Standard		
Librarian	White Collar	Standard	Standard	Standard	Other 100% Office	Y
Librarian	White Collar	Standard	Standard	Standard		
Library curator	White Collar	Standard	Standard	Standard		
Lifeguard	ADL Only, No GSC	Standard	ADL Only	Not available	Amaturer	
Lifeguard	ADL Only, No GSC	Standard	ADL Only	Not available		
Lift installer/mechanic	Dark Blue	Standard	Standard	Standard	Qualified	
Lift mechanic/installer	Dark Blue	Standard	Standard	Standard	Qualified	
Light Fittings Shop	Light Blue	Standard	Standard	Standard	Proprietor/sales employee 100% Office,	Y
Linesperson	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Electrical <15 metres	
Linesperson	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Electrical >15 metres	
Lingerie shop	Light Blue	Standard	Standard	Standard	Proprietor/sales employee 100% Office,	Y
Linotyper/lithographer	Light Blue	Standard	Standard	Standard		
Liquor store	Light Blue	Standard	Standard	Standard	Proprietor/employee	
Lithographer	Light Blue	Standard	Standard	Standard		
Livestock auctioneer/buyer/broker	Light Blue	Standard	Standard	Standard		
Locksmith	Light Blue	Standard	Standard	Standard	Trade qualified	
Log hauler	Dark Blue	Standard	Standard	Standard		
Loss adjuster / assessor	Light Blue	Standard	Standard	Standard	Field work	
Loss adjuster / assessor	White Collar	Standard	Standard	Standard	Office only 100% Office	Y
Lumber Merchant	White Collar	Standard	Standard	Standard	(Office/Sales)	
Machinist	Dark Blue	Standard	Standard	Standard	Clothing	
Machinist	Dark Blue	Standard	Standard	Standard	Metal, trade qualified	
Machinist	Dark Blue	Standard	Standard	Standard	Repair & maintenance, trade qualified	
Machinist	Dark Blue	Standard	Standard	Standard	Sailmaking, trade qualified	
Machinist	Dark Blue	Standard	Standard	Standard	Wood,trade qualified	
Magistrate	White Collar	Standard	Standard	Standard		
Mail contractor/sorter	Dark Blue	Standard	Standard	Standard		
Mail van driver	Dark Blue	Standard	Standard	Standard		
Maintenance worker	Dark Blue	Standard	Standard	Standard		
Maintenance/Repair worker	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Mining, semi qualified, no underground, no explosives	
Maitre'd	Dark Blue	Standard	Standard	Standard	Cooking and/or waitering	
Maitre'd	Light Blue	Standard	Standard	Standard	No cooking or waitering	
MakeUp Artist	Light Blue	Standard	Standard	Standard	Filmmaking/theatre/television (no overseas assignment),full time employee	
Management Consultant	White Collar	Standard	Standard	Standard	Other 100% Office	Y
Management Consultant	White Collar	Standard	Standard	Standard		
Manager	White Collar	Standard	Standard	Standard	Office/Admin only, no manual 100% Office	Y
Manicurist	Light Blue	Standard	Standard	Standard	Not working from home	
Manufacturer's agent	Light Blue	Standard	Standard	Standard		
Manufacturing	Dark Blue	Standard	Standard	Standard	Production line	
Manufacturing	Dark Blue	Standard	Standard	Standard	Skilled trade qualified	
Manufacturing	Light Blue	Standard	Standard	Standard	Supervisor, no manual work	
Manufacturing	White Collar	Standard	Standard	Standard	Senior executive 100% Office	Y
Marina proprietor	Dark Blue	Standard	Standard	Standard		
Marine architect	White Collar	Standard	Standard	Standard	Other 100% Office	Y
Marine architect	White Collar	Standard	Standard	Standard		
Marine engineer	Dark Blue	Standard	Standard	Standard	Trade qualified	

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Occupation	MLC Occ Grading	Death Cover	TPD Cover	GSC Cover	Description / Details	100% Office Required
Marine surveyor	Dark Blue	Standard	Standard	Standard	Trade qualified	
Market gardener	Dark Blue	Standard	Standard	Standard		
Market researcher,	White Collar	Standard	Standard	Standard		
Marketing executive/manager	White Collar	Standard	Standard	Standard		
Marketing/sales manager	White Collar	Standard	Standard	Standard	Office only, other 100% Office	Y
Martial arts instructor	ADL Only, No GSC	Standard	ADL Only	Not available		
Mason	Dark Blue	Standard	Standard	Standard	Trade qualified	
Masseur	Dark Blue	Standard	Standard	Standard	Australian registered/trade qualified, not working from home	
Matron	White Collar	Standard	Standard	Standard	Admin only 100% Office	
Meat Boner	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Meat Inspector	Light Blue	Standard	Standard	Standard		
Meat Packer	Dark Blue	Standard	Standard	Standard		
Mechanic	Dark Blue	Standard	Standard	Standard	Mining, qualified, no underground, no explosives	
Mechanic	Light Blue	Standard	Standard	Standard	Trade qualified	
Medical practitioner	White Collar	Standard	Standard	Standard		
Merchant banker	White Collar	Standard	Standard	Standard	Other 100% Office	Y
Merchant banker	White Collar	Standard	Standard	Standard		
Merchant Navy	Dark Blue	Standard	Standard	Standard	Officers Australia only	
Merchant Navy	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Crew	
Merchant navy	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Dockworkers	
Merchant Navy	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Seaman/Officers	
Metal Industry	Light Blue	Standard	Standard	Standard	Supervisor, no manual work	
Metal worker	Dark Blue	Standard	Standard	Standard	Trade qualified	
Metallurgist	Dark Blue	Standard	Standard	Standard	Field/non office work, trade qualified	
Metallurgist	Dark Blue	Standard	Standard	Standard	Unskilled	
Metallurgist	White Collar	Standard	Standard	Standard	Office duties, degree qualified	
Metals dealer	Dark Blue	Standard	Standard	Standard	Scrap	
Meteorologist	White Collar	Standard	Standard	Standard	Other 100% Office	Y
Meteorologist	White Collar	Standard	Standard	Standard		
Meter Reader	Light Blue	Standard	Standard	Standard	(Gas/Electrical)	
Microbiologist	White Collar	Standard	Standard	Standard	Other 100% Office	Y
Microbiologist	White Collar	Standard	Standard	Standard		
Midwife	Light Blue	Standard	Standard	Standard	Qualified	
Milk delivery	Dark Blue	Standard	Standard	Standard		
Milk vendor	Dark Blue	Standard	Standard	Standard		
Milkbar	Dark Blue	Standard	Standard	Standard	Employee	
Milkbar	Light Blue	Standard	Standard	Standard	Proprietor	
Millinery shop	Light Blue	Standard	Standard	Standard	Proprietor/employee	
Mine surveyor	Dark Blue	Standard	Standard	Standard	Qualified, no underground, no explosives	
Mine Surveyor	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Qualified, underground	
Mining	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Asbestos	
Mining	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Surface worker, explosives	
Mining	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Surface worker, no explosives,	
Mining	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Underground faceworker, no explosives	
Mining	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Underground, explosives handler	
Mining Backhoe/bodbat/bulldozer operator	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	No underground, no explosives	
Mining Earthmover/dump Truck operator	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	No underground, no explosives	
Mining Electrician	Dark Blue	Standard	Standard	Standard	Qualified, no underground, no explosives	
Mining Engineer	Dark Blue	Standard	Standard	Standard	Qualified, no underground, no explosives	
Mining Fitter & Turner	Dark Blue	Standard	Standard	Standard	Qualified, no underground, no explosives	
Mining Industry	White Collar	Standard	Standard	Standard	Admin/clerk only 100% Office	Y
Mining Maintenance/repair worker	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Semi	

Occupation	MLC Occ Grading	Death Cover	TPD Cover	GSC Cover	Description / Details	100% Office Required
Mining Mechanic	Dark Blue	Standard	Standard	Standard	Qualified, no underground, no explosives	
Mining Truck driver	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	No underground, no explosives, no loading/unloading	
Mining Welder	Dark Blue	Standard	Standard	Standard	Qualified, no underground, no explosives	
Minister of religion	White Collar	Standard	Standard	Standard		
Monumental mason	Dark Blue	Standard	Standard	Standard	Trade qualified	
Motel	Dark Blue	Standard	Standard	Standard	Proprietor, serving liquor	
Motel	Light Blue	Standard	Standard	Standard	Proprietor, not serving liquor	
Motel industry	Dark Blue	Standard	Standard	Standard	Cleaner	
Motor mechanic	Light Blue	Standard	Standard	Standard	Trade qualified	
Motor vehicle accessories and spare parts	Light Blue	Standard	Standard	Standard	Proprietor	
Motor vehicle dealer	Light Blue	Standard	Standard	Standard		
Motor vehicle detailer	Dark Blue	Standard	Standard	Standard		
Motor Vehicle Industry	Dark Blue	Standard	Standard	Standard	Production work	
Motor Vehicle Industry	Dark Blue	Standard	Standard	Standard	Qualified tradesperson	
Motor vehicle spray painter	Dark Blue	Standard	Standard	Standard		
Motorcycle courier	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Moulder	Dark Blue	Standard	Standard	Standard	Other	
Moulder	Dark Blue	Standard	Standard	Standard	Trade qualified	
Muffler Fitter	Dark Blue	Standard	Standard	Standard		
Museum curator	White Collar	Standard	Standard	Standard		
Music Teacher	Light Blue	Standard	Standard	Standard	Full time in school, university or college	100% Office, Y
Musical Equipment Shop	Light Blue	Standard	Standard	Standard	Proprietor	
Musician Orchestra	Light Blue	Standard	Standard	Standard	Full time, salaried	
Mustering by plane	Dark Blue	Standard	Standard	Standard		
Naturopath	Dark Blue	Standard	Standard	Standard	Other	
Naturopath	White Collar	Standard	Standard	Standard	Qualified, Australian registered, not working from home	White
Navy, all ranks	Decline	N/A	N/A	N/A		
Neurologist	White Collar	Standard	Standard	Standard		
Newsagent	Dark Blue	Standard	Standard	Standard	Deliveries	
Newsagent proprietor/employee	Light Blue	Standard	Standard	Standard	Sales only, 100% Office,	Y
Newspaper compositor	Light Blue	Standard	Standard	Standard		
Newspaper editor	White Collar	Standard	Standard	Standard		
Newspaper Industry	White Collar	Standard	Standard	Standard	Clerical only 100% Office	Y
Newspaper journalist	Dark Blue	Standard	Standard	Standard	Some overseas assignments	
Newspaper Journalist	Light Blue	Standard	Standard	Standard	Full time, no overseas assignment	
Newspaper Photographer	Dark Blue	Standard	Standard	Standard	Aerial	
Newspaper Photographer	Dark Blue	Standard	Standard	Standard	No overseas assignments, full time, salaried	
Newspaper photographer	Dark Blue	Standard	Standard	Standard	Some overseas assignments	
Newsreader	White Collar	Standard	Standard	Standard		
Nurse	Dark Blue	Standard	Standard	Standard	Nurses' aide	
Nurse	Dark Blue	Standard	Standard	Standard	State enrolled	
Nurse	Light Blue	Standard	Standard	Standard	Dental 100% Office,	Y
Nurse	Light Blue	Standard	Standard	Standard	Midwife, qualified	
Nurse	Light Blue	Standard	Standard	Standard	Psychiatric, qualified	
Nurse	Light Blue	Standard	Standard	Standard	Registered	
Nurse	Light Blue	Standard	Standard	Standard	vVeterinar100% Office,	
Nurse	White Collar	Standard	Standard	Standard	Clinical, educator, class room duties only	100% Office Y
Nurse	White Collar	Standard	Standard	Standard	Director of nursing	100% Office Y
Nurse	White Collar	Standard	Standard	Standard	Unit Manager	
Nursery	Light Blue	Standard	Standard	Standard	Sales only, 100% Office,	Y
Nursery person	Dark Blue	Standard	Standard	Standard	Other	
Obstetrician	White Collar	Standard	Standard	Standard		

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Occupation	MLC Occ Grading	Death Cover	TPD Cover	GSC Cover	Description / Details	100% Office Required
Occupation Therapist	White Collar	Standard	Standard	Standard		
Office	White Collar	Standard	Standard	Standard	Clerical/typist 100% Office	Y
Office equipment	Light Blue	Standard	Standard	Standard	Repairs	
Office supplies, stationery	Light Blue	Standard	Standard	Standard	Sales only, 100% Office,	Y
Office worker	White Collar	Standard	Standard	Standard	Administration 100% Office	Y
Office worker	White Collar	Standard	Standard	Standard	Bookkeeper 100% Office	
Office worker	White Collar	Standard	Standard	Standard	Government employee Office	
Office Worker	White Collar	Standard	Standard	Standard	Reception/secretary/personal assistant 100% Office	Y
Oil & gas pipeline worker	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	On shore	
Oil & Gas refineries	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Oil/Petrol/Gas	White Collar	Standard	Standard	Standard	Admin/management, not on rig 100% Office	Y
Oil/Petrol/Gas Delivery	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Oil/Petrol/Gas Distributor	Dark Blue	Standard	Standard	Standard		
Oil/Petrol/Gas Exploration	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Off shore	
Open cut mining	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Surface, explosives	
Open cut mining	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Surface, no explosives	
Ophthalmologist	White Collar	Standard	Standard	Standard		
Optician	White Collar	Standard	Standard	Standard		
Optometrist	White Collar	Standard	Standard	Standard		
Orchardist/Fruit Grower Farmer	Dark Blue	Standard	Standard	Standard	Owner/manager, full time	
Orderly/wardsman	Dark Blue	Standard	Standard	Standard		
Orthodontist	White Collar	Standard	Standard	Standard		
Orthopaedic Surgeon	White Collar	Standard	Standard	Standard		
Osteopath	White Collar	Standard	Standard	Standard	Qualified, Australian registered only, not working from home Office	
Outdoor Supplies	Light Blue	Standard	Standard	Standard	Tents, BBQs Sales only 100% office	Y
Overseer (stock or station)	Dark Blue	Standard	Standard	Standard		
Oyster farmer	Dark Blue	Standard	Standard	Standard	Owner/manager, full time	
P Packer	Dark Blue	Standard	Standard	Standard		
Paediatrician	White Collar	Standard	Standard	Standard		
Paint/Wallpaper Shop	Light Blue	Standard	Standard	Standard	Proprietor/employee	
Painter/Decorator	Dark Blue	Standard	Standard	Standard	< 15m, trade qualified	
Painter/Decorator	Dark Blue	Standard	Standard	Standard	Spray	
Painter/Decorator	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	> 15m or not qualified, minimum 3 years experience	
Pallbearer	Dark Blue	Standard	Standard	Standard		
Panel beater	Dark Blue	Standard	Standard	Standard	Trade qualified	
Paper/Pulp Industry	Dark Blue	Standard	Standard	Standard		
Paper/Pulp Industry	White Collar	Standard	Standard	Standard	Admin, no manual 100% Office	Y
Parachutist	ADL Only, No GSC	Standard	ADL Only	Not available		
Paramedic	Dark Blue	Standard	Standard	Standard		
Park ranger	Dark Blue	Standard	Standard	Standard		
Parking meter attendant	Dark Blue	Standard	Standard	Standard		
Parking officer	Light Blue	Standard	Standard	Standard		
Pastrycook	Dark Blue	Standard	Standard	Standard	Other	
Pastrycook	Light Blue	Standard	Standard	Standard	Trade qualified	
Pathologist	White Collar	Standard	Standard	Standard		
Pathology analyst	White Collar	Standard	Standard	Standard	Other 100% Office	Y
Pathology analyst	White Collar	Standard	Standard	Standard		
Paver	Dark Blue	Standard	Standard	Standard	Trade qualified	
Pawnbroker	Dark Blue	Standard	Standard	Standard	Proprietor	
Pay TV/Antenna Installer	Dark Blue	Standard	Standard	Standard	<15 metres	
Pay TV/Antenna Installer	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	>15 metres	
Payroll guard	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		

Occupation	MLC Occ Grading	Death Cover	TPD Cover	GSC Cover	Description / Details	100% Office Required
Periodontist	White Collar	Standard	Standard	Standard		
Personal Trainer	Dark Blue	Standard	Standard	Standard		
Personnel Consultant	White Collar	Standard	Standard	Standard	Other 100% Office	Y
Personnel Consultant	White Collar	Standard	Standard	Standard		
Pest controller	Dark Blue	Standard	Standard	Standard		
Pet/aquarium shop	Dark Blue	Standard	Standard	Standard	Proprietor/employee	
Petrol attendant	Dark Blue	Standard	Standard	Standard		
Petroleum driver	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Pharmacist/chemist	White Collar	Standard	Standard	Standard		
Photo Processing operator	Light Blue	Standard	Standard	Standard		
Photocopying	Light Blue	Standard	Standard	Standard	Sales / repairs	
Photoengraver	Dark Blue	Standard	Standard	Standard		
Photographer	Dark Blue	Standard	Standard	Standard	Aerial	
Photographer	Dark Blue	Standard	Standard	Standard	On location, some overseas assignments, no freelance	
Photographer	Light Blue	Standard	Standard	Standard	On location, full time, salaried, no aerial, no overseas assignments	
Photographer	Light Blue	Standard	Standard	Standard	Studio onl100% Office,	
Photographic Shop	Dark Blue	Standard	Standard	Standard	Proprietor/employee, repairs and maintenance	
Photographic Shop	Light Blue	Standard	Standard	Standard	Proprietor/employee, sales only 100% Office,	Y
Photography model	Light Blue	Standard	Standard	Standard		
Physical education teacher	Light Blue	Standard	Standard	Standard		
Physician	White Collar	Standard	Standard	Standard		
Physicist	White Collar	Standard	Standard	Standard		
Physiotherapist	White Collar	Standard	Standard	Standard	Other, member of APA Office	
Physiotherapist	White Collar	Standard	Standard	Standard		
Piano tuner	Light Blue	Standard	Standard	Standard		
Picture Framer	Dark Blue	Standard	Standard	Standard		
Pilot, harbour	Dark Blue	Standard	Standard	Standard		
Pilot/aircrew	Light Blue	Standard	Standard	Standard	Commercial airline	
Pipe layer	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Gas	
Pipeline repairman/trench	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Plant Operator	Dark Blue	Standard	Standard	Standard		
Plasterer	Light Blue	Standard	Standard	Standard	Trade qualified	
Plumber	Dark Blue	Standard	Standard	Standard	Roofs	
Plumber	Dark Blue	Standard	Standard	Standard	Roofs	
Plumber	Light Blue	Standard	Standard	Standard	Supervisor, up to 20% manual, Trade qualified	
Plumber	Light Blue	Standard	Standard	Standard	Trade qualified	
Podiatrist	White Collar	Standard	Standard	Standard	Fegree qualified Office	
Poker/Gaming Staff Hotel/Club	Dark Blue	Standard	Standard	Standard	No bar work	
Police	Dark Blue	Standard	Standard	Standard	All ranks	
Police	White Collar	Standard	Standard	Standard	Admin only 100% Office	
Polishers/french	Dark Blue	Standard	Standard	Standard		
Porter	Dark Blue	Standard	Standard	Standard	Hotel/motel/club	
Post Office	Dark Blue	Standard	Standard	Standard	Postal delivery	
Post Office	Dark Blue	Standard	Standard	Standard	Postal sorter	
Post Office	White Collar	Standard	Standard	Standard	Postal manager/clerk 100% Office	Y
Post office agent	White Collar	Standard	Standard	Standard		
Pottery/Ceramics	Dark Blue	Standard	Standard	Standard	Potter, not working from home	
Priest	White Collar	Standard	Standard	Standard	100% Office	Y
Principal, school	White Collar	Standard	Standard	Standard		
Printer	Dark Blue	Standard	Standard	Standard	Other	
Printer	White Collar	Standard	Standard	Standard	Admin/Clerical only 100% Office	Y
Printer	White Collar	Standard	Standard	Standard	Skilled	

Occupation	MLC Occ Grading	Death Cover	TPD Cover	GSC Cover	Description / Details	100% Office Required
Printing Bookbinder	Light Blue	Standard	Standard	Standard		
Prison	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Officer/warden/guard	
Prison	White Collar	Standard	Standard	Standard	Admin/Clerical only, no prisoner contact	100% Office
Private Detective/Investigator	Dark Blue	Standard	Standard	Standard		Y
Process worker	Dark Blue	Standard	Standard	Standard	All industries	
Produce merchant	Dark Blue	Standard	Standard	Standard	Employee	
Produce merchant	Dark Blue	Standard	Standard	Standard	Proprietor	
Producer, Film/TV/Radio	White Collar	Standard	Standard	Standard	Time, salaried	100% Office
Producer, Theatre	Light Blue	Standard	Standard	Standard		Y
Professor	White Collar	Standard	Standard	Standard	University, degree qualified	White
Project Manager	Light Blue	Standard	Standard	Standard	Construction, on site, no manual, no mining	
Project Manager	White Collar	Standard	Standard	Standard	Admin/office only	100% Office
Projectionist, cinema	Light Blue	Standard	Standard	Standard		Y
Proofreader	White Collar	Standard	Standard	Standard	100% Office	
Property	Light Blue	Standard	Standard	Standard	Investor/developer	Y
Psychiatrist	White Collar	Standard	Standard	Standard		
Psychologist	White Collar	Standard	Standard	Standard		
Public Relations consultant	White Collar	Standard	Standard	Standard	Tertiary qualified, other	100% Office
Public Relations consultant	White Collar	Standard	Standard	Standard		Y
Public servant/government	White Collar	Standard	Standard	Standard		
Publican	Dark Blue	Standard	Standard	Standard	Employee, full time	
Publican	Dark Blue	Standard	Standard	Standard	Manager/proprietor, full time	
Publisher	White Collar	Standard	Standard	Standard	100% Office	Y
Purchasing Officer	White Collar	Standard	Standard	Standard	Office Only	100% Office
Quality Controller	Light Blue	Standard	Standard	Standard	Other	Y
Quality Controller	White Collar	Standard	Standard	Standard	Office only	100% Office
Quantity surveyor	Light Blue	Standard	Standard	Standard		Y
Quarry worker	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	No explosives	
Quarry worker	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	With explosives	
Rabbi	White Collar	Standard	Standard	Standard	100% Office	Y
Radar/Speed Camera	Dark Blue	Standard	Standard	Standard	Technician/Installer	
Radio announcer	White Collar	Standard	Standard	Standard		
Radio director/editor/producer	White Collar	Standard	Standard	Standard	Full time, salaried, no overseas assignments	100% Office
Radio journalist	Dark Blue	Standard	Standard	Standard	Some overseas assignments, no freelance	
Radio journalist	Light Blue	Standard	Standard	Standard	Full time, salaried, no overseas assignments	
Radio operator	White Collar	Standard	Standard	Standard	Airports (not air traffic controller)	100% Office
Radiographer	White Collar	Standard	Standard	Standard	Qualified Office	Y
Radiologist (medical)	White Collar	Standard	Standard	Standard		
Radiotherapist	White Collar	Standard	Standard	Standard		
Railway worker	Dark Blue	Standard	Standard	Standard	Tracks	
Railway worker	Light Blue	Standard	Standard	Standard	Platform	
Railway worker	White Collar	Standard	Standard	Standard	Admin/office only	100% Office
Ranger	Dark Blue	Standard	Standard	Standard	Forest/park	Y
Real Estate	White Collar	Standard	Standard	Standard	Principal of Agency, minimum 5 sales staff	White
Real estate agent	Light Blue	Standard	Standard	Standard	Qualified	100% Office,
Real estate auctioneer	White Collar	Standard	Standard	Standard	Qualified	100% Office
Real estate developer	Light Blue	Standard	Standard	Standard		Y
Real estate valuer	White Collar	Standard	Standard	Standard	Australian registered, full time	100% Office
Receptionist	White Collar	Standard	Standard	Standard	100% Office	Y
Record & cd shop	Light Blue	Standard	Standard	Standard	Proprietor/employee	100% Office,
Recording/Sound engineer	Light Blue	Standard	Standard	Standard	Qualified, full time, salaried	
Refineries	Dark Blue	Standard	Standard	Standard	Worker	Y

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Occupation	MLC Occ Grading	Death Cover	TPD Cover	GSC Cover	Description / Details	100% Office Required
Reflexologist	White Collar	Standard	Standard	Standard	Qualified, Australian registered, not working from home Office	
Refrigeration Mechanic	Light Blue	Standard	Standard	Standard	Trade qualified	
Refueller, airports	Dark Blue	Standard	Standard	Standard		
Rehabilitation Consultant	White Collar	Standard	Standard	Standard	Medically qualified Office	
Removalist	Dark Blue	Standard	Standard	Standard	No interstate driving	
Removalist	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Interstate driving	
Repair/service person	Dark Blue	Standard	Standard	Standard	Machinery/white goods only	
Repair/service person	Light Blue	Standard	Standard	Standard	Office equipment only, 100% Office,	Y
Reporter	Dark Blue	Standard	Standard	Standard	Some overseas assignments, no freelance	
Reporter	Light Blue	Standard	Standard	Standard	Full time, salaried, no overseas assignments	
Research chemist	White Collar	Standard	Standard	Standard		
Restaurant Maitre' d/Manager/Proprietor	Dark Blue	Standard	Standard	Standard	Some cooking or waiting	
Restaurant Maitre' d/Manager/Proprietor	Light Blue	Standard	Standard	Standard	No cooking or waiting	
Riding instructor	Dark Blue	Standard	Standard	Standard		
Rigger/scaffolder/steel fixer	Dark Blue	Standard	Standard	Standard	<15m, trade qualified	
Rigger/scaffolder/steel fixer	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	>15m	
Road builder/marker	Dark Blue	Standard	Standard	Standard		
Road Maintenance/Construction	Dark Blue	Standard	Standard	Standard		
Road Sweeper	Dark Blue	Standard	Standard	Standard	Driver	
Roadie, music/recording	Dark Blue	Standard	Standard	Standard		
Rock driller	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Roller Door Installer	Dark Blue	Standard	Standard	Standard		
Roof tiler	Dark Blue	Standard	Standard	Standard	< 15 meters, trade qualified	
Roof tiler	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	> 15 metres	
Sail maker	Dark Blue	Standard	Standard	Standard	Trade qualified	
Sailor, Merchant	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Sailor, Navy	Dark Blue	Standard	Standard	Standard		
Sales Assistant/Department store	Light Blue	Standard	Standard	Standard		
Sales Representative	Dark Blue	Standard	Standard	Standard	Car/light van only, metro area	
Sales Representative	Light Blue	Standard	Standard	Standard	Car only, metro area, no deliveries, installations or repairs of goods 100% Office	Y
Sales Representative	Light Blue	Standard	Standard	Standard	Car only, metro area, up to 20% deliveries, no lifting greater than 5kg	
Sales/Business Development Manager	White Collar	Standard	Standard	Standard	Office only, other 100% Office	Y
Sales/Business Development Manager	White Collar	Standard	Standard	Standard	Supervision of office staff 100% Office	Y
Sand blaster	Dark Blue	Standard	Standard	Standard		
Saw and knife sharpener	Dark Blue	Standard	Standard	Standard		
Sawmill	Dark Blue	Standard	Standard	Standard	Manager/supervisor only	
Sawmill worker	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Scaffolder	Dark Blue	Standard	Standard	Standard	<15m, trade qualified	
Scaffolder	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	>15m	
School Inspector	Light Blue	Standard	Standard	Standard		
School principal	White Collar	Standard	Standard	Standard		
School teacher	Light Blue	Standard	Standard	Standard	Physical education, degree qualified	
School teacher	White Collar	Standard	Standard	Standard		
Scientific officer	White Collar	Standard	Standard	Standard		
Scientist	White Collar	Standard	Standard	Standard	Degree qualified, no field work White	
Scientist	White Collar	Standard	Standard	Standard		
Scrap dealer	Dark Blue	Standard	Standard	Standard		
Scrapmetal worker	Dark Blue	Standard	Standard	Standard		
Screen printer	Dark Blue	Standard	Standard	Standard		
Screen/Awning/Blind Installer	Dark Blue	Standard	Standard	Standard		
Scriptwriter	White Collar	Standard	Standard	Standard		
Seaman, Merchant	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Full time, salaried, not working from home 100% Office	

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Occupation	MLC Occ Grading	Death Cover	TPD Cover	GSC Cover	Description / Details	100% Office Required
Seaman, Navy	Dark Blue	Standard	Standard	Standard		
Secondhand goods proprietor/employee	Dark Blue	Standard	Standard	Standard	With deliveries	
Secondhand shop	Light Blue	Standard	Standard	Standard	Proprietor/employee, no deliveries, sales only, 100% Office,	Y
Secretary	White Collar	Standard	Standard	Standard	100% Office	Y
Security Guard (armed / unarmed)	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Senior Business/Executive Manager	White Collar	Standard	Standard	Standard	Office only 100% Office	Y
Service Station/Garage	Dark Blue	Standard	Standard	Standard	Attendant, full time	
Service Station/Garage	Light Blue	Standard	Standard	Standard	Cashier/console operator, full time, sales only, no manual work	
Service Station/Garage	Light Blue	Standard	Standard	Standard	Proprietor, full time, sales only, no manual	
Sewage Plant Worker	Dark Blue	Standard	Standard	Standard		
Sewing machinist	Dark Blue	Standard	Standard	Standard		
Sex shop/adult books	Light Blue	Standard	Standard	Standard	Proprietor/employee	
Sharebroker	White Collar	Standard	Standard	Standard	Full time, not working from home White	
Shearer	Dark Blue	Standard	Standard	Standard		
Shed/Carport Erector	Dark Blue	Standard	Standard	Standard		
Sheep classer	Light Blue	Standard	Standard	Standard		
Sheet metal worker	Dark Blue	Standard	Standard	Standard	Trade qualified	
Ship's engineer	Dark Blue	Standard	Standard	Standard	Not armed forces	
Shipwright	Dark Blue	Standard	Standard	Standard		
Shipyards worker	Dark Blue	Standard	Standard	Standard		
Shoe shop	Light Blue	Standard	Standard	Standard	Proprietor/employee	
Shoemaker/repairer	Light Blue	Standard	Standard	Standard		
Shopfitter	Dark Blue	Standard	Standard	Standard	Other	
Shopfitter	Light Blue	Standard	Standard	Standard	Trade qualified	
Shower screen installer	Dark Blue	Standard	Standard	Standard		
Signwriter	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	>15 m	
Signwriter	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Trade qualified, < 15m	
Silversmith	Light Blue	Standard	Standard	Standard	Trade qualified	
Singer/Entertainer	Light Blue	Standard	Standard	Standard	Scheme's with more than 20% Singers to be	
Skylight fitter	Dark Blue	Standard	Standard	Standard	<15 m	
Skylight fitter	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	>15 m	
Slaughterer	Dark Blue	Standard	Standard	Standard		
Social worker	Light Blue	Standard	Standard	Standard	Qualified, field visits	
Social worker	White Collar	Standard	Standard	Standard	Qualified, office only 100% Office	Y
Soil Technician	Light Blue	Standard	Standard	Standard	Qualified	
Solicitor	White Collar	Standard	Standard	Standard		
Sound engineer	Light Blue	Standard	Standard	Standard	Full time, salaried	
Sound engineer	Light Blue	Standard	Standard	Standard	Qualified, full time, salaried	
Speech Therapist/pathologist	White Collar	Standard	Standard	Standard	Qualified, Australian registered, not working from home White	
Speed/Radar Camera Technician/ Installer	Dark Blue	Standard	Standard	Standard		
Spirit Merchant	Light Blue	Standard	Standard	Standard		
Sport Centre Proprietor/Manager	White Collar	Standard	Standard	Standard	Office only, no instructing, no manual work 100% Office	Y
Sporting shop	Light Blue	Standard	Standard	Standard	Proprietor/employee, sales only 100% Office,	Y
Sports coach/guide	ADL Only, No GSC	Standard	ADL Only	Not available	Tennis, Swimming not professional	
Sports gymnasium instructor	ADL Only, No GSC	Standard	ADL Only	Not available		
Sportsperson	Dark Blue	Standard	Standard	Standard		
Spray painter	Dark Blue	Standard	Standard	Standard		
Squash Court	White Collar	Standard	Standard	Standard	Proprietor, fulltime, office only, no instruction 100% Office	Y
Stablehand/strapper	Dark Blue	Standard	Standard	Standard		
Stage Hand	Dark Blue	Standard	Standard	Standard	Roadie	
Stage Manager	Light Blue	Standard	Standard	Standard	Theatre	
Stationery Shop	Light Blue	Standard	Standard	Standard	Proprietor/sales only employee 100% Office,	Y

Occupation	MLC Occ Grading	Death Cover	TPD Cover	GSC Cover	Description / Details	100% Office Required
Statistician	White Collar	Standard	Standard	Standard		
Steel Erector/Fixer	Dark Blue	Standard	Standard	Standard	< 15m, trade qualified	
Steel Erector/Fixer	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	> 15m	
Steeplejack	Dark Blue	Standard	Standard	Standard		
Stenographer	White Collar	Standard	Standard	Standard	100% Office	Y
Stevedore, dockyard labourer	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Steward/stewardess, airline	Light Blue	Standard	Standard	Standard		
Stock & Station Agent	Dark Blue	Standard	Standard	Standard		
Stockbroker	White Collar	Standard	Standard	Standard	Not working from home White	
Stockman	Dark Blue	Standard	Standard	Standard		
Stockyard worker/drover	Dark Blue	Standard	Standard	Standard		
Stonemason	Dark Blue	Standard	Standard	Standard	Trade qualified	
Storeperson	Dark Blue	Standard	Standard	Standard	Department/supermarket store	
Strapper	Dark Blue	Standard	Standard	Standard		
Stuntperson	ADL Only, No GSC	Standard	ADL Only	Not available	Film/Theatre/TV	
Submariner	Decline	N/A	N/A	N/A		
Substation operator	Dark Blue	Standard	Standard	Standard		
Sugar Cane Farmer	Dark Blue	Standard	Standard	Standard	Owner/Manager	
Supermarket	Dark Blue	Standard	Standard	Standard	Deliveries	
Supermarket	Light Blue	Standard	Standard	Standard	Cashier on 100% Office,	
Supermarket	Light Blue	Standard	Standard	Standard	Proprietor	
Surgeon	White Collar	Standard	Standard	Standard		
Surveyor	Dark Blue	Standard	Standard	Standard	Aviation	
Surveyor	Dark Blue	Standard	Standard	Standard	Marine, qualified	
Surveyor	Dark Blue	Standard	Standard	Standard	Mining, qualified, no underground, no explosives	
Surveyor	Light Blue	Standard	Standard	Standard	Field, qualified	
Surveyor	Light Blue	Standard	Standard	Standard	Quantity surveyor, qualified 100% Office,	Y
Surveyor	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Mining, underground, qualified	
Surveyor	White Collar	Standard	Standard	Standard	Consulting / office, qualified 100% Office	
Surveyor	White Collar	Standard	Standard	Standard	Office worker, qualified 100% Office	Y
Swimming Coach	Dark Blue	Standard	Standard	Standard	Full time	
Swimming pool	Dark Blue	Standard	Standard	Standard	Attendant	
Swimming Pool Builder	Dark Blue	Standard	Standard	Standard	Excavation	
Swimming pool builder	Dark Blue	Standard	Standard	Standard	Trade qualified	
Swimming Pool Shop	Light Blue	Standard	Standard	Standard	Proprietor/employee, no manual work	
Swimming Pool/Aquatic Centre Manager	White Collar	Standard	Standard	Standard	Admin only, salaried, full time 100% Office	Y
Switch operator/repairer	Dark Blue	Standard	Standard	Standard		
Systems Analyst/Consultant/ Programmer	White Collar	Standard	Standard	Standard		
Tab Agent	Light Blue	Standard	Standard	Standard	Full time, salaried	
Tab Agent	White Collar	Standard	Standard	Standard	Full time only, manager/proprietor 100% Office	Y
Tailor	Light Blue	Standard	Standard	Standard	Trade qualified, not working from home	
Takeaway food shop	Dark Blue	Standard	Standard	Standard	Proprietor/employee	
Tanker driver	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Tanner	Dark Blue	Standard	Standard	Standard		
Taxation consultant	White Collar	Standard	Standard	Standard	Others 100% Office	Y
Taxation Consultant	White Collar	Standard	Standard	Standard		
Taxi owner/driver	Dark Blue	Standard	Standard	Standard		
Taxidermist	Dark Blue	Standard	Standard	Standard		
Teacher	White Collar	Standard	Standard	Standard	School principal, degree qualified White	
Teacher	White Collar	Standard	Standard	Standard	School, degree qualified 100% Office	
Teacher School	Light Blue	Standard	Standard	Standard	Physical education, degree qualified	
Teacher's aide	Light Blue	Standard	Standard	Standard	Not full time or salaried	

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Occupation	MLC Occ Grading	Death Cover	TPD Cover	GSC Cover	Description / Details	100% Office Required
Teacher's aide	White Collar	Standard	Standard	Standard	Full time, salaried 100% Office	Y
Technician	Light Blue	Standard	Standard	Standard	Cinema	
Technician, Music recording/Radio/TV	Light Blue	Standard	Standard	Standard	Full time, salaried	
Technician, Radio/television	Light Blue	Standard	Standard	Standard	Full time, salaried	
Telephone Technician	Light Blue	Standard	Standard	Standard		
Telephonist	White Collar	Standard	Standard	Standard	100% Office	Y
Telephonist/Switch Operator	White Collar	Standard	Standard	Standard		
Television announcer	White Collar	Standard	Standard	Standard		
Television Antenna Installer	Dark Blue	Standard	Standard	Standard	<15 metres	
Television Antenna Installer	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	>15 metres	
Television cameraperson	Dark Blue	Standard	Standard	Standard	Overseas assignments	
Television cameraperson	Light Blue	Standard	Standard	Standard	Full time, salaried, no overseas assignments	
Television repairperson	Dark Blue	Standard	Standard	Standard		
Tennis Coach	Dark Blue	Standard	Standard	Standard	Full time	
Test pilot	Decline	N/A	N/A	N/A		
Tiler, floor/wall	Light Blue	Standard	Standard	Standard	Trade qualified	
Tiler, roof	Dark Blue	Standard	Standard	Standard	<15 m, trade qualified	
Tiler, roof	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	> 15m	
Timber merchant	Dark Blue	Standard	Standard	Standard		
Timber merchant	White Collar	Standard	Standard	Standard	Office only 100% Office	Y
Tobacconist	Light Blue	Standard	Standard	Standard	Proprietor/employee 100% Office,	Y
Toolmaker	Light Blue	Standard	Standard	Standard	Trade qualified	
Tour guide/operator	Dark Blue	Standard	Standard	Standard		
Tow truck driver	Dark Blue	Standard	Standard	Standard		
Town planner	White Collar	Standard	Standard	Standard	Qualified 100% Office	Y
Toy shop	Light Blue	Standard	Standard	Standard	Proprietor/employee, sales only 100% Office,	Y
Trades Assistant	Dark Blue	Standard	Standard	Standard		
Train driver	Dark Blue	Standard	Standard	Standard		
Train Guard	Dark Blue	Standard	Standard	Standard		
Train Inspector	Light Blue	Standard	Standard	Standard		
Tram driver	Dark Blue	Standard	Standard	Standard		
Tramway worker	Dark Blue	Standard	Standard	Standard		
Travel agent/consultant	White Collar	Standard	Standard	Standard		
Tree felling/lopping	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Tree surgeon	Dark Blue	Standard	Standard	Standard	Qualified	
Trotting driver	Dark Blue	Standard	Standard	Standard		
Truck Driver	Dark Blue	Standard	Standard	Standard		
Truck driver	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Local (non mining) i.e. under 200km from base	
Truck driver	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Long distance i.e. greater than 200km from base	
Tugboat Operator	Dark Blue	Standard	Standard	Standard	Mining, no underground, no explosives, no loading/unloading	
Tunneller	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Harbour Only	
Tunneller	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Explosives	
Tupperware Salesperson	Light Blue	Standard	Standard	Standard	No explosives	
Tutor	White Collar	Standard	Standard	Standard	Full time,salaried, no deliveries	
TV Director/Producer/Editor	White Collar	Standard	Standard	Standard	University	
TV Journalist	Dark Blue	Standard	Standard	Standard	Full time, salaried, no overseas assignments 100% Office	
TV Journalist	Light Blue	Standard	Standard	Standard	Some overseas assignments	
Typesetter	Light Blue	Standard	Standard	Standard	Full time, salaried, no overseas assignments	
Typist	White Collar	Standard	Standard	Standard		
Tyre and battery	Light Blue	Standard	Standard	Standard	100% Office	Y
Tyre/Battery	Dark Blue	Standard	Standard	Standard	Sales only, 100% Office,	Y
Underground mining	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Manufacturer, repairs and fitting Explosives handler	



Occupation	MLC Occ Grading	Death Cover	TPD Cover	GSC Cover	Description / Details	100% Office Required
Underground mining	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Faceworker, no explosives	
Undertaker	Dark Blue	Standard	Standard	Standard		
Underwriter	White Collar	Standard	Standard	Standard	Manager White	
Underwriter	White Collar	Standard	Standard	Standard	Other 100% Office	Y
University	White Collar	Standard	Standard	Standard	Non teaching, clerical only 100% Office	
University Lecturer/Tutor/Dean	White Collar	Standard	Standard	Standard	Degree qualified, full time, salaried White	
Upholsterer	Dark Blue	Standard	Standard	Standard	Trade qualified	
Urologist	White Collar	Standard	Standard	Standard		
Valuer (Registered.) Real Estate	White Collar	Standard	Standard	Standard	Qualified 100% Office	Y
Vehicle wrecker	Dark Blue	Standard	Standard	Standard		
Veterinarian	Light Blue	Standard	Standard	Standard	Livestock	
Veterinarian	White Collar	Standard	Standard	Standard	Domestic pets, degree qualified Office	
Veterinary nurse	Light Blue	Standard	Standard	Standard	Qualified	
Video duplicator/editor	Light Blue	Standard	Standard	Standard	Full time, salaried	
Video shop	Light Blue	Standard	Standard	Standard	Proprietor/employee, sales only 100% Office,	Y
Vigneron	Light Blue	Standard	Standard	Standard	Qualified wine maker	
Viticulturalist	Light Blue	Standard	Standard	Standard	Owner/Manager, full time	
Volunteer Reserve armed forces	Refer to MLC	MLC Decision	MLC Decision	MLC Decision		
Waiter/Waitress Restaurant	Dark Blue	Standard	Standard	Standard	Full time, salaried	
Wall tiler	Light Blue	Standard	Standard	Standard	Trade qualified	
Wallpaper hanger	Dark Blue	Standard	Standard	Standard		
Wallpaper shop	Light Blue	Standard	Standard	Standard	Proprietor/employee	
Wardrobe (Film/Theatre/TV)	Light Blue	Standard	Standard	Standard	Full time, salaried	
Warehouse person	Dark Blue	Standard	Standard	Standard		
Washing machine mechanic	Dark Blue	Standard	Standard	Standard	Trade qualified	
Watchmaker	Light Blue	Standard	Standard	Standard		
Waterproofofer	Dark Blue	Standard	Standard	Standard		
Weaver	Dark Blue	Standard	Standard	Standard		
Welder	Dark Blue	Standard	Standard	Standard	Not working from home	
Welder	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Mining/pipeline, qualified, no underground, no explosives	
Welfare officer	Light Blue	Standard	Standard	Standard	Trade qualified, no Pipeline	
Welfare officer	White Collar	Standard	Standard	Standard	Qualified, field visits	
Wharf/waterside worker	Refer to MLC	MLC Decision	MLC Decision	MLC Decision	Qualified, office only 100% Office	Y
White sportsperson	ADL Only, No GSC	Standard	ADL Only	Not available		
Window cleaner	ADL Only, No GSC	Standard	ADL Only	Not available	>15m	
Window cleaner	Dark Blue	Standard	Standard	Standard	<15m	
Window dresser	Light Blue	Standard	Standard	Standard		
Windscreen fitter/glazier	Dark Blue	Standard	Standard	Standard		
Wine merchant	Light Blue	Standard	Standard	Standard		
Wire maker	Dark Blue	Standard	Standard	Standard	Qualified	
Wool Buyer	Light Blue	Standard	Standard	Standard		
Wool Classer	Dark Blue	Standard	Standard	Standard		
Wrecker	Dark Blue	Standard	Standard	Standard		
X Ray Technician	White Collar	Standard	Standard	Standard	Ray Technician	
Zookeeper/wildlife attendant	Dark Blue	Standard	Standard	Standard		
Zoologist	Light Blue	Standard	Standard	Standard	Field work, degree qualified, no overseas assignments	
Zoologist	White Collar	Standard	Standard	Standard	No field work, degree qualified, no overseas assignments	