



Guide to Occupations

For Income Protection, Waiver of Premium and Total Permanent Disability Own Occupation

We will use the customer’s job title to determine eligibility for Income Protection, Total Permanent Disability Own Occupation and Waiver of Premium. For all disability benefits we will ask the customer to confirm if they have more than one occupation. For Income Protection and Total Permanent Disability Own Occupation we will ask the customer to split their occupation activities into different tasks, such as:

- Whether driving is essential and if so their annual mileage.
- Whether machinery is used or duties involve physical activity. This will be provided as a percentage of their time at work.
- Amount of outdoor working. This will be provided as a percentage of their time at work.

Occupation class*	Definition	Eligibility for other benefits	
		Income Protection	Waiver of Premium
1a	White collar occupations with no appreciable accident or health risks. These occupations will usually be office bound, will not require the person to be driving as part of their job and there will be no manual duties at all. Examples of typical occupations that might usually be included in this class would be: <ul style="list-style-type: none"> • Actuaries • Accountants • Solicitors 	Yes	All are eligible
1	White collar occupations with low levels of accident or health risks. These occupations will usually be office bound, will not require the person to be driving as part of their job and there will be no manual duties at all. Examples of typical occupations that might usually be included in this class would be: <ul style="list-style-type: none"> • Clerical workers • Operations managers • Highly qualified technicians (professional engineers, draughtsmen, computer operators etc) • Managerial and clerical employees in manufacturing industries • Estate agents 	Yes	All are eligible
1b	This class is reserved for Medical Practitioners only. Examples of typical occupations that might be included in this class would be: <ul style="list-style-type: none"> • Doctor • Surgeon • Consultant – medical • Psychiatrist 	Yes	All are eligible
2	These will be mainly white collar and skilled occupations, predominately administrative in nature that may involve light or minimal manual duties. Some driving may be involved to meet customers or there may be a need to inspect the work of others, possibly travelling to the work site to do so, but once on site there will be no involvement in manual work. Standing or bending may be involved but lifting or carrying heavy items would not be a significant part of the daily routine. The work would be mainly indoor and power tools and / or machinery would only be used exceptionally. Examples of typical occupations that might usually be included in this class would be: <ul style="list-style-type: none"> • Foremen and supervisory staff in light/medium blue collar industries • Photographers • Quality controllers • Most shopkeepers • A foreman who will supervise others with manual duties • Chefs 	Yes	Majority are eligible

Occupation class*		Definition	Eligibility for other benefits	
Income Protection			Waiver of Premium	Total Permanent Disability Own Occupation
2b	This class is reserved for certain medical occupations only. Examples of typical occupations that might be included in this class would be: <ul style="list-style-type: none"> • Nurse • Chiropractor • Dentist 	Yes	Available for the majority, with the exception of care workers and nurses.	
2c	This class is reserved for certain education occupations only. Examples of typical occupations that might be included in this class would be: <ul style="list-style-type: none"> • Teacher • Lecturer 	Yes	Available for higher education and management positions only.	
3	These occupations may be skilled or unskilled, performing mostly light manual duties. Examples of typical occupations that might usually be included in this class would be: <ul style="list-style-type: none"> • Butchers • Airline cabin crew • Sports/fitness instructors • Train drivers • Commercial airline pilots 	Yes	Unavailable for most occupations. Available for occupations that involve admin, minimal or light manual work. Examples include baker, shop manager or canteen manager.	
4	These occupations may be skilled or unskilled and may be at risk of disability due to heavy manual labour or accidents while working with machinery. This accident risk may be significant enough for there to be a need to rate life or accidental death cover. Examples of typical occupations that might usually be included in this class would be: <ul style="list-style-type: none"> • Carpenters and plumbers • Bus drivers • Lorry drivers • Interior painter and decorators 	Yes	Not eligible	
Decline	These occupations will include: <ul style="list-style-type: none"> • Those where there is a significant risk of accidents in the workplace • Those where there is a significant risk of health problems as a result of their occupational duties • Those where the claims experience for this occupation or sector has been very poor • Those where there is a significant risk of moral hazard or difficulty in being able to properly manage claims • Those where more than one of these factors are present Examples of typical occupations that might usually be included in this class would be: <ul style="list-style-type: none"> • Publicans • The majority of those working in the fishing industry • House persons • Labourers • Scaffolders • Pilots/aircrew (excl commercial airlines) • Firefighters 	No	Not eligible	

*Occupation groups are listed in Income Protection price order, lowest to highest.

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