



Protection occupation guide

Income protection, total permanent disability and
waiver of premium occupations guide

Introduction

Occupation is one of the risks we assess as part of our underwriting process when your client applies for protection. The price your client pays for income protection will depend on their occupation. Occupation will also determine acceptability for total permanent disability (TPD) and waiver of premium benefits that can be added to eligible products. It also determines the definition of disability at the point of claim.

Income Protection

To make the underwriting process easier for you and your client, we've developed this guide to explain:

- how we determine the risk of an occupation
- how we assess an occupation
- what our definition of incapacity is
- what happens if your client isn't working when they're incapacitated
- how much benefit your client will get
- how we calculate your client's normal earnings.

We've also included a list of occupations including details of any restrictions on minimum deferred periods or maximum ceasing ages. You can use this to make sure the illustration you give your client reflects their occupation correctly.

If you need more information about our income protection policies, please read the relevant policy conditions document.

How we determine the risk of an occupation

It's important that our underwriters understand the nature of your client's occupational duties. There can be a variety of risks specific to your client's job that we'll need to take into account. These can affect the price and cover we are able to offer.

So we may need to know:

- if your client performs any manual duties as part of their occupation and whether they need any special skills
- if your client works at heights, underground, offshore, at sea or underwater
- if your client works with hazardous chemicals, explosives or machinery
- if your client's occupation involves overseas business travel
- your client's annual business mileage.

Speak to our underwriters

We've tried to give you the information you need to understand our underwriting process. However, we can't cover every scenario in this guide. So if you're not sure how we'll assess your client's occupation, please call our underwriters on 0800 533 5192.

Applying for cover

As long as your client is working in one of the occupations we cover, it doesn't matter if they are employed or self-employed, or they work full or part-time. We'll still consider their application for income protection. If your client is applying for Income Protection+ (IP+) we won't place any restriction on the number of hours your client works each week if they're part time. However, if your client is applying for Living Costs Protection (LCP) they need to be working at least 16 hours a week.

How we assess an occupation:

- Business mileage – if your client is required to drive as part of their occupation, other than commuting to and from work, this may increase their premium and/or affect the deferred period we can offer.
- Multiple occupations on IP+ – if your client works in more than one occupation, we will look at their ability to perform each occupation. If your client is unable to perform only one of their occupations when they make a claim then we may be able to make a partial payment of benefit. Our underwriters will consider the risk of all roles when they assess the occupation.
- Multiple occupations where one of these forms less than 10 hours of their average working week on IP+ – this will be ignored at the point of claim in determining incapacity and the benefit calculation. This means the benefit will be calculated on the earnings from their main occupation and their incapacity will be assessed on how this affects their ability to perform their main occupation. We would only look to take the income into account as continued earnings if their hours in this second occupation increased to more than 10 hours a week.
- Multiple occupations on LCP – if your client works in more than one occupation then they need to be unable to perform all occupations when they make a claim in order to receive benefit.
- Overseas travel – if your client's occupation involves overseas travel, we may need to increase the premium. We'll take the type of occupation, duration, purpose of visits and countries visited into account. When assessing travel we'll also take the travel recommendations of the Foreign & Commonwealth Office into consideration.

- Oil and gas workers – we'll only cover your client if they work in the oil and gas industry within the EU, North America, Australia or New Zealand.

Residency

At the time of completing the application the person covered must meet our residency criteria, which is:

At the time the application is completed:

- The customer must be physically living legally in the UK, the Channel Islands, the Isle of Man or Gibraltar; and
- their main home is in the UK, the Channel Islands, the Isle of Man or Gibraltar and they have no current intention of moving anywhere else permanently.
- (for IP+ & LCP only), and you are legally permitted to work in the UK, the Channel Islands, the Isle of Man or Gibraltar.

Customers need to tell us if they move outside the UK, the Channel Islands, the Isle of Man or Gibraltar and their main residence is in another territory. Laws in the territory they become resident in may affect their ability to continue to benefit fully from the features of their policy. Aviva may need to change, reduce or remove any of their policy terms and will give them details once they've told us. They should seek their own independent advice.

Regardless of what is set out elsewhere in our policy terms, Aviva will not be obliged to exercise any of our rights and/or comply with any of our obligations under this policy, if to do so would cause, or be reasonably likely to cause, us to breach any law or regulation in any territory.

Occupation restrictions

We may apply some restrictions to occupations. For example, a maximum ceasing age or a minimum deferred period. These are shown in the full occupation list in this guide.

There are a number of occupations where we consider the risk to be too great for us to offer income protection cover.

Definition of incapacity

We want your clients to understand how we'll assess their inability to work in the event of a claim. So we just use an 'own occupation' definition of incapacity:

We'll pay the income protection benefit if the person covered by the policy was working in a full or part-time (at least 16 hours pw for Living Costs Protection) occupation immediately before the start of the incapacity, and, as a result of the incapacity, they are:

- unable to perform the activities or tasks of their occupation either on a full or part-time basis; and
- are not working in any other occupation.

'Occupation' means a trade, profession or type of work undertaken for profit or reward. It isn't a specific job with any particular employer and is independent of location.

What happens if my client isn't working when they are incapacitated?

We won't be able to provide cover if your client isn't working – or is a house person – when they apply for income protection.

However, we know that things may change after your client has taken out a policy so there may be a period of time when they aren't working. For example, they may be raising a family or caring for a sick relative. Or they may be made redundant or decide to take a career break or sabbatical.

Income Protection+

If this happens and your client isn't working – or is a house person – immediately before they are incapacitated, we'll assess them on an 'own occupation' definition for the job they were doing before they stopped working. We'll also calculate their benefit amount on the earnings they had before they stopped working.

This is known as 'restricted benefit'. This means we will pay benefit for a maximum of 12 months. Your client will not be able to make a further claim on the policy until they have returned to work for at least six consecutive months.

If they become ill or have an injury within three months of being made redundant, or are on maternity, parental or adoption leave (up to 52 weeks from the child's date of birth or legal adoption), we will treat their claim as if they were still working.

Living Costs Protection

If your client is unemployed or working less than 16 hours a week immediately before they become ill or have an injury they will be unable to claim on the policy.

We'll pay the benefit for a maximum of 12 months. Your client will not be able to make a further claim on the policy until they have returned to work for at least six consecutive months.

If your client becomes ill or has an injury whilst they are on maternity, parental or adoption leave (up to 52 weeks from the child's date of birth or legal adoption) they can claim benefit. We'll assess them on an 'own occupation' definition for the job they were doing before they stopped working.

How much benefit will my client get?

Income Protection+ only

We'll pay 65% of the first £60,000 of their gross earnings, and 45% of any gross earnings above £60,000 up to a maximum benefit amount of £240,000* a year (£20,000 a month).

If your client gets any income from other sources, we'll take the net amount of this income into account, which may reduce the amount we'll pay.

Income from other sources includes:

- continuing income from a business or employer
- income from a pension which is first paid after incapacity
- other insurance benefits paid due to incapacity that either make payments to your client or make regular payments on their behalf, such as mortgage payment protection, loan or credit card protection, pension premium protector.

* If your client chooses to increase their benefit each year through the increasing cover option the amount we pay can exceed the maximum of £240,000 (£20,000 a month).

Living Costs Protection only

If your client has a Living Costs Protection they can choose a monthly benefit of between £500 and £1,500. We won't ask what their earnings are and we won't take income from other sources off the amount we'll pay.

How long can the policy last?

Income Protection+ and Living Costs Protection must be taken out for a minimum of five years and can be taken out to a specific age. This ranges from age 50-70, although there are some restrictions for certain occupations and these are shown in the occupation list below. Therefore, if a 35 year old client takes a policy out until age 65, their policy will end at midnight on the day before their 65th birthday.

The policy can also be taken out for a specific term. Therefore, if a 35 year old client takes out a policy for a 30 year term, their policy must end at midnight on the day before their 66th birthday.

Arrangements for NHS doctors, surgeons, nurses and midwives

If your customer is an NHS doctor or surgeon registered with the General Medical Council or an NHS nurse or midwife registered with the Nursing and Midwifery Council then they need to set up their Income Protection+ policy on a single deferred period of 52 weeks. If they are on the full allocation of sick pay from the NHS they still need to set their policy up with a single 52 weeks deferred period.

They need to be employed directly by the NHS and if they work for a practice they will need to set up their policy with the relevant deferred period(s) in line with their sick pay from the practice.

In the event of a successful claim benefit will be paid when their sick pay from the NHS stops or reduces, regardless of the fact that they have a 52 week deferred period on their policy. We take into account any net sick pay they receive from the NHS so when they are receiving half pay from the NHS they will receive some benefit from us as well. Full details of our benefit calculation are shown in the 'Calculation of your Core Benefit' section in the policy conditions

How do you calculate normal earnings if my client is employed?

Income Protection+ only

We'll use your client's gross earnings, salary or wage from their employment in the 12 months immediately before their incapacity. This can include income from other sources such as dividends, bonus, commission, and benefits in kind.

If your client's income includes company dividends, we'll include them as part of their normal earnings as long as:

- paid from a private limited company that your client is a full time working director of; and
- paid to your client instead of regular salary in the 12 months, immediately before incapacity; and
- consistent with the level of regular salary which the paying company's trading position reasonably allows on a continuing basis; and
- paid from the net trading profit of the business and not retained profit.

We'll also consider your client's spouse's or civil partner's dividends if:

- the spouse/civil partner does not contribute to the profit of the business
- the share of the dividends will stop if your client is incapacitated
- the share of the dividends is not covered by any other insurance.

How do you calculate normal earnings if my client is self-employed?

Income Protection+ only

We'll use your client's gross personal income from their business in the 12 months immediately before their incapacity. This means your client's share of the pre-tax profit after expenses. Often this is their share of the business net profit.

What happens with my client's policy if they change their occupation?

Income Protection

If your customer changes their occupation once their policy is on risk, they do not need to advise us. If your customer changes to a lower risk occupation the policy can be amended, and their premium might go down.

It is important as their adviser that you to ensure their policy still meets their needs, and consideration should be given to the following:

- If their earnings have increased do they need to increase their benefit amount?
- If so, they may be able to do this under the life change benefit option.
- If their earnings have reduced, are they now over insured?
- We can reduce their benefit amount, or they may be able to use the benefit guarantee if they need to claim.

- Have their sick pay arrangements changed? If so, do they still have the appropriate deferred period on their policy?
- Does the ceasing age or term on the policy still meet their needs, or has their planned retirement age changed?

Full details can be found in the policy conditions on what and how changes can be made on the policy.

Depending on the type of change made on the policy, we may need to ask some more health and lifestyle questions. Where we do this, depending on the answers, we may not be able to carry out the change.

Living Costs Protection

If your customer changes their occupation once their policy is on risk, they do not need to advise us. If your customer changes to a lower risk occupation the policy can be amended, and their premium might go down. The benefit amount can be reduced on the policy once it has been on risk for at least six months. It's important to check that your customer is still working at least 16 hours a week in order to be eligible claim.

Total permanent disability

This benefit is available at an extra cost with a number of our products.

Your clients occupation and health at the time of application will determine which definition they receive, either:

- own occupation – unable before age 71 to do their own occupation ever again; or

- activities of daily work – unable before age 71 to perform three specified work tasks ever again.

For full details, please see the policy conditions for your products.

Waiver of premium

This benefit is available at an extra cost with a number of our products.

With waiver of premium we pay the premiums if your client can't work due to illness or injury, so that cover can be maintained.

We apply a deferred period during which time the policy holder must continue to pay premiums. When the deferred period ends, we'll start paying the premiums.

Some occupations have a minimum deferred period. This is shown in the full occupation list in this guide.

Note: Waiver of Premium is included on all Income Protection+ and Living Costs Protection policies.

Occupation list

Key:

- U: IP+/LCP/WOP is unavailable for this occupation.
- A: IP+/LCP is available for this occupation.
- (60) = Termination age not to exceed as shown.
- (M8) = Minimum deferred period (in weeks) as shown.
- IC = Individual consideration – Please call our underwriters on 0800 533 5192 with details of the occupational duties and they will advise whether this is an occupation we can consider and, if so, what occupation title to use.
- Own: acceptable under own occupation definition.
- ADW: acceptable under Activities of Daily Work definition.

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Occupation	IP+ & LCP	TPD	WOP
A			
Abattoir inspector	A	Own	Own
Abattoir worker	U	ADW	U
Abrasive wheels worker	A	ADW	Own (M13)
Account executive	A	Own	Own
Accountant	A	Own	Own
Accounts administrator/assistant	A	Own	Own
Acidifier operator	A	ADW	Own
Acrobat	U	U	U
Actor, actress (no stunt work)	U	ADW	U
Actuary	A	Own	Own
Acupuncturist	A	ADW	Own
Administration manager	A	Own	Own
Administrator - office	A	Own	Own
Advertising executive	A	Own	Own
Advertising manager	A	Own	Own
Aerial erector (40' up)	U	ADW	U
Aerial erector (up to 40')	A	ADW	Own
Aerial photography	A	ADW	Own
Aerobics instructor	A (50)	ADW	Own (M13)
Agent	A	Own	Own
Agricultural engineer	A	ADW	Own (M13)
Agricultural worker	A	ADW	Own (M13)
Agronomist	A	Own	Own
Air compressor operator	A	ADW	Own
Air frame service fitter	A	ADW	Own
Air pump attendant - coastal etc	A	ADW	Own
Air pump attendant - deep sea	U	ADW	U
Air traffic control assistant	A	ADW	Own
Air traffic controller	A	ADW	Own
Air traffic planner	A	ADW	Own
Aircraft electronics service fitter	A	ADW	Own
Aircraft engine service fitter	A	ADW	Own
Aircraft finisher	A	ADW	Own
Aircraft inspector	A	Own	Own

Occupation	IP+ & LCP	TPD	WOP
Aircraft instrument mechanic	A	ADW	Own
Aircraft joiner	A	ADW	Own
Aircraft maintenance technician	A	ADW	Own
Aircraft marshaller	A	ADW	Own
Aircraft refueller	A	ADW	Own
Aircrew (including flight engineer)	U	ADW	U
Airline cabin staff	A (55)	ADW	Own
Airline pilots	U	ADW	U
Airport manager	A	Own	Own
Airport superintendent	A	Own	Own
Alternative therapist/ complimentary therapist	A	Own	Own
Ambassador	A	Own	Own
Ambulance driver	A (65,M8)	ADW	Own (M13)
Ambulanceman (no driving)	A (65)	ADW	Own (M13)
Amusement arcade worker	U	ADW	U
Amusement park worker	U	ADW	U
Anaesthetist	A	Own	Own
Analyst - business	A	Own	Own
Analyst - city	A	Own	Own
Analyst - investment	A	Own	Own
Analyst - other	A	Own	Own
Analyst - systems	A	Own	Own
Analytical chemist	A	Own	Own
Ancient monuments inspector	A	Own	Own
Animal nursing auxiliary	A	Own	Own
Animal trainer/keeper	A	ADW	Own
Animator	U	ADW	U
Annealer	A	ADW	Own (M13)
Announcer - radio & tv - entertainment	A	ADW	Own
Announcer - station personnel - railways	A	Own	Own
Anodiser	A	ADW	Own
Antique dealer	A	Own	Own
Antique restorer	A	ADW	Own

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A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Occupation	IP+ & LCP	TPD	WOP
Arc welder	A	ADW	Own (M13)
Archaeologist	A	Own	Own
Archaeologist (other countries)	A	Own	Own
Architect	A	Own	Own
Architect (office)	A	Own	Own
Archivist	A	Own	Own
Armed forces - Army - aircrew	U	ADW	U
Armed forces - Army - bomb disposal	U	ADW	U
Armed forces - Army - no bomb disposal	U	ADW	U
Armed forces - Army - SAS	U	ADW	U
Armed forces - full time reservist -no special duties	U	ADW	U
Armed forces - full time reservist - special duties	U	ADW	U
Armed forces - Navy - aircrew	U	ADW	U
Armed forces - Navy - diving	U	ADW	U
Armed forces - Navy - no diving	U	ADW	U
Armed forces - Navy - SBS	U	ADW	U
Armed forces - RAF - aircrew	U	ADW	U
Armed forces - RAF - no flying	U	ADW	U
Aromatherapist	A	Own	Own
Arranger	A	ADW	Own
Art director	A	Own	Own
Art gallery attendant	A	Own	Own
Art gallery curator	A	Own	Own
Art gallery guide	A	Own	Own
Art gallery manager - commercial	A	Own	Own
Artexer	A	ADW	Own (M13)
Artist - freelance painter	U	ADW	U
Artist commercial	A	ADW	Own
Artist's model	U	IC	U
Asbestos inspector	A	ADW	Own
Asbestos worker	U	ADW	U
Asphalter	U	ADW	U
Assembler - woodworking industry	A	ADW	Own
Assembly inspector	A	Own	Own

Occupation	IP+ & LCP	TPD	WOP
Assessor (claims/insurance)	A	Own	Own
Assistant cameraman	A	Own	Own
Assistant director	A	Own	Own
Assistant editor	A	Own	Own
Assistant superintendent	A	Own	Own
Assistant tool pusher	A (65)	ADW	Own (M13)
Associate producer	A	Own	Own
Assumed non-hazardous (for quotation only)	IC	IC	IC
Astrologer	U	ADW	U
Astronomer	A	Own	Own
Atomic energy worker	A	ADW	Own
Attendant - bingo - entertainment	A	ADW	Own
Attendant - fairground etc - entertainment	U	ADW	U
Au pair	U	ADW	U
Auctioneer	A	Own	Own
Audiometrician	A	Own	Own
Auditor	A	Own	Own
Author	U	ADW	U
Autoclave operator	A	ADW	Own (M13)
Autolysis man	A	ADW	Own
Automatic train attendant	A	ADW	Own
Auxiliary nurse	A	ADW	Own
B			
Baggage handler	A	ADW	Own
Baggage manager	A	Own	Own
Baggage master	U	ADW	U
Baggage porter	A	ADW	Own
Bailiff	U	ADW	U
Baker	A	ADW	Own
Bakery equipment operator	A	ADW	Own (M13)
Bakery shop manager	A	Own	Own
Baler	A	ADW	Own (M13)
Band leader	U	IC	U
Band mill sawyer	U	ADW	U

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A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Occupation	IP+ & LCP	TPD	WOP
Bank staff	A	Own	Own
Banksman	A	ADW	Own (M13)
Banksman's assistant	U	ADW	U
Bar manager/proprietor	A	ADW	Own (M13)
Bar steward	A	ADW	Own (M13)
Barber	A	ADW	Own
Barber - shop manager/proprietor	A	ADW	Own
Bargeman - merchant marine	U	ADW	U
Bargeman - quarrying	U	ADW	U
Bargemaster	U	ADW	U
Barley roaster	A	ADW	Own (M13)
Barmaid	A	ADW	Own (M13)
Barman	A	ADW	Own (M13)
Barrelman	A	ADW	Own
Barrister	A	Own	Own
Barrister, advocate	A	Own	Own
Batman	A	ADW	Own
Battery assembler	A	ADW	Own (M13)
Battery repairer	A	ADW	Own
Beautician	A	Own	Own
Beautician shop manager/proprietor	A	Own	Own
Bed & breakfast proprietor	A	ADW	Own
Beekeeper, apiarist	A	Own	Own
Belt maker	A	ADW	Own
Belt patrol man	U	ADW	U
Bench hand - production fitting -metal manufacture	A	ADW	Own (M13)
Bench hand - rubber industry - natural	A	ADW	Own (M13)
Berthing superintendent	A	Own	Own
Betting shop manager (on course)	U	ADW	U
Betting shop manager (shop based)	A	Own	Own

Occupation	IP+ & LCP	TPD	WOP
Bill poster/sticker	A	ADW	Own (M13)
Bin man	U	ADW	U
Bindery assistant	A	ADW	Own
Binding machine attendant	A	ADW	Own
Bingo hall manager	A	Own	Own
Biochemist	A	Own	Own
Biochemist - lecturing and research	A	Own	Own
Biological scientist	A	Own	Own
Biologist (no travel/underwater)	A	Own	Own
Biologist (overseas travel)	A	Own	Own
Biologist (underwater work)	A	Own	Own
Biscuit baker	A	ADW	Own
Blacksmith	A	ADW	Own (M13)
Blancher	A	ADW	Own
Blaster - quarry	U	ADW	U
Bleacher - paper & board manufacture	A	ADW	Own (M13)
Bleacher - textile & clothing industry	A	ADW	Own (M13)
Blender	A	ADW	Own
Block cutter	A	ADW	Own
Boarding school matron	A	Own	Own
Boat builder	A	ADW	Own
Boatswain - fishing industry	U	ADW	U
Boatswain - merchant marine	U	ADW	U
Boatswain's mate	U	ADW	U
Bodyguard	U	IC	U
Boiler - confectionery etc - food & drink	A	ADW	Own
Boiler - fruit & veg - food & drink	A	ADW	Own
Boiler - meat, fish etc - food & drink	A	ADW	Own
Boiler cleaner	A	ADW	Own
Boiler operator - electrical supply	A	ADW	Own
Boiler operator - water supply industry	A	ADW	Own
Boiler operator/fireman	A	ADW	Own
Bomb disposal - elsewhere	U	ADW	U

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Occupation	IP+ & LCP	TPD	WOP
Bomb disposal - mainland Britain	U	ADW	U
Book illustrator	U	ADW	U
Book seller	A	Own	Own
Bookbinder	A	Own	Own
Book-keeper	A	Own	Own
Bookmaker - on course	U	ADW	U
Bookmaker - shop manager	A	Own	Own
Bookmaker - shop owner	A	Own	Own
Bookmaker - shop staff	A	Own	Own
Boom operator	A	Own	Own
Borer - mining	U	IC	U
Borer - tunnelling	U	ADW	U
Borstal matron	A	ADW	Own
Bosun (third hand)	U	ADW	U
Botanist (no overseas field work)	A	Own	Own
Bottle washer (hand or machine)	A	ADW	Own
Bottling machine attendant	A	ADW	Own
Box maker	A	ADW	Own
Box office cashier	A	Own	Own
Box office clerk	A	Own	Own
Box office manager	A	Own	Own
Brakesman	U	ADW	U
Brazer	A	ADW	Own
Bread baker	A	ADW	Own
Bread roundsman	U	ADW	U
Breakdown recovery man	A (65,M8)	ADW	Own (M13)
Brewer	A	Own	Own
Brewery manager	A	Own	Own
Bricklayer	A	ADW	Own (M13)
Bridge man	A	ADW	Own (M13)
Briner	A	ADW	Own
Broker - insurance IFA	A	Own	Own
Broker - insurance non IFA	A	Own	Own
Broker - money/investments	A (60)	ADW	Own
Broker - oil	A (60)	ADW	Own
Broker - other	A	Own	Own

Occupation	IP+ & LCP	TPD	WOP
Bronzer	A	ADW	Own (M13)
Broom/brush maker	A	ADW	Own
Buffet car attendant	A	ADW	Own
Builder	A	ADW	Own (M13)
Building inspector	A	Own	Own
Building site agent -building and construction	A	Own	Own
Building society worker	A	Own	Own
Building surveyor	A	Own	Own
Bulldozer driver	U	ADW	U
Bunker control man	A	ADW	Own (M13)
Burglar alarm fitter	A	ADW	Own
Bus conductor (no driving)	A	ADW	Own
Bus driver	A (65,M8)	ADW	Own (M13)
Bus inspector	A	Own	Own
Business consultant	A	Own	Own
Butcher	A	ADW	Own
Butcher shop proprietor	A	Own	Own
Butler	A	Own	Own
Butter blender	A	ADW	Own
Butter maker	A	ADW	Own
Buyer - retail	A	Own	Own
Buyer - stocks and shares	A	Own	Own
C			
Cabin boy	U	ADW	U
Cabinet maker	A	ADW	Own
Cable former	A	ADW	Own
Cable hand	U	ADW	U
Cable jointer	A	ADW	Own
Cable laying diver	U	ADW	U
Cable tester	A	ADW	Own
Cafe cashier	A	Own	Own
Cafe manager	A	Own	Own
Cafe proprietor (licensed)	A	ADW	Own
Cafe proprietor (unlicensed)	A	Own	Own

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A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Occupation	IP+ & LCP	TPD	WOP
Cafe worker	A	ADW	Own
Calibrator	A	Own	Own
Call centre manager	A	Own	Own
Call centre worker	A	Own	Own
Caller	A	Own	Own
Calligrapher	U	ADW	U
Camera repair technician	A	ADW	Own
Cameraman - outside work	A	ADW	Own
Cameraman - studio	A	Own	Own
Cameraman - war or disaster reporting	U	IC	U
Candle maker	A	ADW	Own
Canine beautician	A	Own	Own
Canine behaviourist	A	ADW	Own
Canning machine attendant	A	ADW	Own
Canteen assistant	A	ADW	Own
Canteen manager	A	Own	Own
Canvasser	A	ADW	Own
Captain - merchant marine	U	ADW	U
Captain - oil & natural gas industries	U	ADW	U
Car delivery driver	A (65,M8)	ADW	Own (M13)
Car hire company proprietor (admin and driving)	A (65,M8)	Own	Own (M13)
Car lasher	U	ADW	U
Car park attendant	A	ADW	Own
Car rental company manager	A	Own	Own
Car rental company worker	A	Own	Own
Car salesman (s/e or commission)	A	Own	Own
Car salesman (salaried)	A	Own	Own
Car valeter	A	ADW	Own
Caravan site manager	A	Own	Own
Caravan site staff	A	Own	Own
Carbon printer	A	Own	Own
Carbonation man	A	ADW	Own
Carboniser	A	ADW	Own
Care assistant	A	ADW	Own
Care worker - residential	A	ADW	Own

Occupation	IP+ & LCP	TPD	WOP
Careers advisor	A	Own	Own
Caretaker, janitor	A	ADW	Own
Cargo clerk	A	Own	Own
Cargo superintendent	A	Own	Own
Carpenter - construction industry	A	ADW	Own (M13)
Carpenter - film industry - entertainment	A	ADW	Own (M13)
Carpenter & joiner	A	ADW	Own (M13)
Carpet cleaner	A	ADW	Own
Carpet company director (office based admin only)	A	Own	Own
Carpet designer	A	Own	Own
Carpet fitter	A	ADW	Own (M13)
Carpet salesman	A	Own	Own
Carpet shop assistant	A	Own	Own
Carpet shop manager (admin)	A	Own	Own
Carpet shop owner (no manual duties)	A	Own	Own
Carriage cleaner	A	ADW	Own
Carriage examiner	A	Own	Own
Cartographer	A	Own	Own
Cartoonist	U	ADW	U
Cartridge filler	A	ADW	Own (M13)
Carwash attendant	A	ADW	Own
Cashier - bank, building society	A	Own	Own
Cashier - shop, cafe, supermarket	A	Own	Own
Casino cashier	A	Own	Own
Caster	A	ADW	Own (M13)
Casting director	A	Own	Own
Casting machine operator	A	ADW	Own (M13)
Caterer - offshore/at sea	A	ADW	Own
Catering assistant	A	ADW	Own
Catering manager	A	Own	Own
Cathead man	U	ADW	U

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Occupation	IP+ & LCP	TPD	WOP
Caulker	A	ADW	Own (M13)
CCTV installer/maintenance - under 40ft	A	ADW	Own
CCTV installer/maintenance -40ft & over	U	ADW	U
Ceiling fixer	A	ADW	Own (M13)
Cell tester	A	ADW	Own
Cementer	U	ADW	U
Cemetery worker	A	ADW	Own
Ceramicist	A	Own	Own
Chain maker	A	ADW	Own
Chair maker	A	ADW	Own
Chambermaid - housekeeper	A	ADW	Own (M13)
Charge nurse	A	ADW	Own
Charity worker - admin only	A	Own	Own
Charity worker - overseas work	U	IC	U
Charity worker - UK work	A	Own	Own
Chartered engineer (some site duties)	A	Own	Own
Chartered engineer (admin only)	A	Own	Own
Chartered surveyor (admin only)	A	Own	Own
Chartered surveyor (some site duties)	A	Own	Own
Chassis builder	A	ADW	Own (M13)
Chauffeur	A (65,M8)	ADW	Own (M13)
Chef	A	ADW	Own
Chemical engineer - offshore	A	ADW	Own
Chemical engineer - UK	A	Own	Own
Chemical plumber	A	ADW	Own
Chemical plumber's mate	U	ADW	U
Chemist - industrial	A	Own	Own
Chemist - retail	A	Own	Own
Child protection co-ordinator	A	Own	Own
Child support agency (csa) worker	A	Own	Own
Child welfare officer	A	Own	Own
Childminder	A	Own	Own

Occupation	IP+ & LCP	TPD	WOP
Children's inspector	A	Own	Own
Children's matron	A	Own	Own
Children's nursery proprietor	A	Own	Own
Children's play-group leader	A	Own	Own
Chimney sweep	A	ADW	Own (M13)
Chip shop owner	A	Own	Own
Chip shop worker	A	Own	Own
Chip/money changer	A	Own	Own
Chipper & painter	A	ADW	Own (M13)
Chipper (hand)	U	ADW	U
Chipping driver	U	ADW	U
Chiropodist	A	Own	Own
Chiropractor	A	Own	Own
Church organist	A	ADW	Own
Cinema projectionist	A	Own	Own
Circus hand	U	U	U
Circus manager	U	ADW	U
Civil engineer	A	Own	Own
Civil servant	A	Own	Own
Claims adjuster	A	Own	Own
Claims assessor	A	Own	Own
Cleaner - commercial premises	A	ADW	Own (M13)
Cleaner - domestic premises	A	ADW	Own (M13)
Cleaner - industrial	A	ADW	Own (M13)
Clergy	A	Own	Own
Clerical staff	A	Own	Own
Clerical worker	A	Own	Own
Clerk of works	A	Own	Own
Cloakroom attendant - club/nightclub - entertainment	A	Own	Own
Cloakroom attendant - theatre, ballet etc - entertainment	A	Own	Own
Clock & watch assembler	A	ADW	Own
Clock/watch maker	A	ADW	Own
Clock/watch repairer	A	ADW	Own

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Occupation	IP+ & LCP	TPD	WOP
Cloth cutter	A	ADW	Own
Clothing designer	A	Own	Own
Clown	U	U	U
Club manager	A	ADW	Own (M13)
Club proprietor	A	ADW	Own (M13)
Club steward	A	ADW	Own (M13)
Coach - sports	U	ADW	U
Coach driver	A (65,M8)	ADW	Own (M13)
Coach painter	A	ADW	Own
Coal cutter mover	U	ADW	U
Coal cutterman	U	ADW	U
Coal dry cleaning plant operator	U	ADW	U
Coal face workers	U	ADW	U
Coal melter	U	ADW	U
Coal merchant - admin only	U	ADW	U
Coal merchant - some delivery	U	ADW	U
Coal trimmer	U	ADW	U
Coal washery operator	U	ADW	U
Coal yard foreman	U	ADW	U
Coal yard man	U	ADW	U
Coastguard (office based)	A	Own	Own
Coastguard (otherwise)	A	ADW	Own
Coffin maker	A	ADW	Own
Coil former	A	ADW	Own (M13)
Coil winder	A	ADW	Own (M13)
College lecturer	A (65)	ADW	Own
Colour calculator	A	Own	Own
Colour matcher	A	Own	Own
Colour mixer	A	Own	Own
Columnist	A	ADW	Own
Comedian	U	ADW	U
Commentator - no overseas travel etc	A	ADW	Own
Commentator - otherwise	A	ADW	Own

Occupation	IP+ & LCP	TPD	WOP
Commercial diving	U	ADW	U
Commercial manager (office sales)	A	Own	Own
Commercial pilots	U	ADW	U
Commercial traveller	A	ADW	Own
Commissionaire	A	ADW	Own
Community development worker	A	Own	Own
Community nurse	A	ADW	Own
Company director (admin duties only)	A	Own	Own
Company secretary	A	Own	Own
Compass adjuster	A	Own	Own
Compliance manager	A	Own	Own
Composer	U	ADW	U
Compositor	A	Own	Own
Compounder	A	ADW	Own
Computer analyst	A	Own	Own
Computer company technical support manager	A	Own	Own
Computer operator	A	Own	Own
Computer programmer	A	Own	Own
Computer programmer/analyst	A	Own	Own
Computer salesman (office based)	A	Own	Own
Computer software manager	A	Own	Own
Computer software salesman (includes travelling)	A	Own	Own
Computer systems installer	A	Own	Own
Computer wirer	A	Own	Own
Computer workshop technical engineer	A	Own	Own
Concert promoter	A	Own	Own
Concrete erector - 40' up	U	ADW	U
Concrete erector - up to 40'	U	ADW	U
Concrete finisher	A	ADW	Own (M13)
Concrete paving driver	U	ADW	U
Concrete shutterer	A	ADW	Own (M13)
Concreteer	U	ADW	U
Conductor - music industry -entertainment	U	ADW	U

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Occupation	IP+ & LCP	TPD	WOP
Conductor - train crew - railways	A	Own	Own
Confectioner	A	Own	Own
Conference organising assistant	A	Own	Own
Conference organising manager	A	Own	Own
Conjurer	U	U	U
Construction work	U	ADW	U
Contact lens technician	A	ADW	Own
Continuity clerk	A	Own	Own
Control engineer	A	Own	Own
Control room operator	A	Own	Own
Conveyancer	A	Own	Own
Conveyer operator	A	ADW	Own (M13)
Cook	A	ADW	Own
Cooper	A	ADW	Own (M13)
Coppersmith	A	ADW	Own (M13)
Copyholder	A	Own	Own
Copyholder (newspapers etc)	A	Own	Own
Copytaster	A	Own	Own
Copywriter	A	Own	Own
Core borer	U	ADW	U
Core builder	A	ADW	Own
Coremaker	A	ADW	Own
Coroner	A	Own	Own
Correspondent - no travel etc -journalism	A	ADW	Own
Correspondent - no travel etc - radio& tv - entertainment	A	ADW	Own
Correspondent - otherwise - journalism	A	ADW	Own
Correspondent - otherwise -radio & tv - entertainment	A	ADW	Own
Costermonger	U	ADW	U
Costume designer	A	Own	Own
Costumier	A	Own	Own
Counsellor	A	Own	Own
Counter staff - dry cleaning	A	Own	Own
Counter staff - laundry	A	Own	Own

Occupation	IP+ & LCP	TPD	WOP
Counter staff - post office/ telecommunications	A	Own	Own
Couriers	U	ADW	U
Court bailiff	A	Own	Own
Court usher	A	Own	Own
Crab fisherman	U	ADW	U
Crane erector	U	ADW	U
Crane operator	U	ADW	U
Crane slinger	U	ADW	U
Credit agent	A	Own	Own
Credit controller	A	Own	Own
Critic	A	ADW	Own
Crop sprayer - on ground	U	ADW	U
Crop sprayer - pilot	U	ADW	U
Crossing keeper	A	Own	Own
Croupier	A	ADW	Own
Crushing worker	A	ADW	Own (M13)
Curator - zoo	A	Own	Own
Curator (museum)	A	Own	Own
Curer	A	ADW	Own
Customer care officer	A	Own	Own
Customer service staff	A	Own	Own
Customs and excise	A	Own	Own
Cutter	A	ADW	Own
Cutting machine operator	A	ADW	Own (M13)
D			
Dairyman	A	ADW	Own
Dancer	U	ADW	U
Dancing teacher	A (50)	ADW	Own (M13)
Data controller	A	Own	Own
Data inputter	A	Own	Own
Dealer - money/shares/investment	A (60)	ADW	Own
Debt collector	U	ADW	U
Deck chair attendant	U	ADW	U
Deck hand	U	ADW	U
Deck officer	U	ADW	U

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Occupation	IP+ & LCP	TPD	WOP
Decorator	A	ADW	Own
Delivery driver	A (65,M8)	ADW	Own (M13)
Demolition worker - no explosives	U	ADW	U
Demolition worker - using explosives	U	IC	U
Demonstrator	A	Own	Own
Dental assistant	A	Own	Own
Dental auxiliary	A	Own	Own
Dental consultant	A (65)	ADW	Own
Dental hygienist	A	ADW	Own
Dental nurse	A	Own	Own
Dental practitioner	A (65)	ADW	Own
Dental receptionist	A	Own	Own
Dental technician	A	Own	Own
Dental therapist	A	ADW	Own
Dentist	A (65)	ADW	Own
Department store manager	A	Own	Own
Department store worker	A	Own	Own
Dermatologist	A	Own	Own
Design cutter	A	ADW	Own
Designer	A	Own	Own
Detention centre warden	A	ADW	Own
Diamond workers	A	ADW	Own
Die cutter	A	ADW	Own
Die setter	A	ADW	Own
Diesel locomotive fitter	A	ADW	Own (M13)
Dietician	A	Own	Own
Dining car attendant	A	ADW	Own
Dinner lady	A	ADW	Own
Director - company - admin only	A	Own	Own
Director - company - other	A	Own	Own
Director - managing - admin only	A	Own	Own
Director - managing - other	A	Own	Own
Director - musical	A	ADW	Own
Director - other	A	Own	Own
Director - sales - management only	A	Own	Own
Director - sales - some selling	A	Own	Own

Occupation	IP+ & LCP	TPD	WOP
Director - tv and film	A	Own	Own
Director & medical consultant	A	Own	Own
Disc jockey	U	ADW	U
Disinfecting officer	A	ADW	Own
Disinfector	A	ADW	Own
Dispatch rider	U	ADW	U
Dispatcher	A	Own	Own
Distiller	A	ADW	Own
Distillery manager	A	Own	Own
District nurse	A	ADW	Own
Diver	U	ADW	U
Diver (north sea)	U	ADW	U
Diver's linesman - coastal etc	U	ADW	U
Diver's linesman - deep sea	U	ADW	U
Dock foreman	U	ADW	U
Dock master	A	Own	Own
Dock superintendent	A	ADW	Own
Docker	U	ADW	U
Doctor - health	A	Own	Own
Doctor - merchant marine	U	ADW	U
Dog catcher	A	ADW	Own
Dog walker	A	ADW	Own
Dogger	A	ADW	Own (M13)
Domestic electrician	A	ADW	Own
Domestic premises cleaner	A	ADW	Own (M13)
Domestic supervisor (hospital)	A	ADW	Own
Domestic tiler	A	ADW	Own
Donkeyman	U	ADW	U
Door to door salesman	U	ADW	U
Doorman	U	ADW	U
Double glazing - installer/fitter	A	ADW	Own (M13)
Double glazing surveyor	A	Own	Own
Drainage layer/clearer	U	ADW	U
Draper	A	Own	Own
Draughtsman	A	Own	Own
Drawer (bar, plate, rod, etc)	A	ADW	Own

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Occupation	IP+ & LCP	TPD	WOP
Drayman	A	ADW	Own (M13)
Dredger driver	U	ADW	U
Dredgerman	U	ADW	U
Dresser	A	Own	Own
Dressmaker	A	Own	Own
Drier	A	ADW	Own (M13)
Driller - offshore	U	ADW	U
Driller - onshore	A	ADW	Own (M13)
Driver - construction	U	ADW	U
Driver - delivery	A (65,M8)	ADW	Own (M13)
Driver - HGV	A (65,M8)	ADW	Own (M13)
Driver - industrial plant	U	ADW	U
Driver - PSV	A (65,M8)	ADW	Own (M13)
Driver - refuse	U	ADW	U
Driver - tractor	A (65,M8)	ADW	Own (M13)
Driving examiner	A (65,M8)	ADW	Own (M13)
Driving instructor	A (65,M8)	ADW	Own (M13)
Drop ball operator	U	ADW	U
Dry cleaning machine operator	A	ADW	Own
Dry salter	A	ADW	Own
Dustman/refuse collector	U	ADW	U
Dyer	A	ADW	Own
E			
Ecological consultant outside UK	A	Own	Own
Ecological consultant UK	A	Own	Own
Economist	A	Own	Own
Editor	A	Own	Own
Editorial assistant	A	Own	Own
Education assistant	A	ADW	Own
Educational advisor	A	Own	Own
Effluent inspector	A	Own	Own

Occupation	IP+ & LCP	TPD	WOP
Electric logger	A	ADW	Own (M13)
Electrical contractor	A	ADW	Own
Electrical engineer	A	ADW	Own
Electrical fitter	A	ADW	Own
Electrical wireman	A	ADW	Own
Electrician - offshore	U	ADW	U
Electrician UK based - domestic	A	ADW	Own
Electrician UK based - industrial	A	ADW	Own
Electronics fitter	A	ADW	Own
Electronics installer	A	ADW	Own
Electronics mechanic	A	ADW	Own
Electronics repairer	A	ADW	Own
Electronics service mechanic	A	ADW	Own
Electronics wireman	A	ADW	Own
Electroplater	A	ADW	Own
Electrotyper	A	ADW	Own
Embalmer	A	Own	Own
Embassy employee	A	ADW	Own
Embroiderer	A	ADW	Own
Employment agency owner (admin only)	A	Own	Own
Employment agency worker	A	Own	Own
Enameller	A	ADW	Own
Engine driver	A (65,M8)	ADW	Own (M13)
Engine tester	A	ADW	Own
Engineer - admin and site visits only	A	Own	Own
Engineer - admin only	A	Own	Own
Engineer - heavy manual	A	ADW	Own (M13)
Engineer - light manual	A	ADW	Own
Engineer - offshore	U	ADW	U
Engineer - sales	A	Own	Own
Engineer - works at heights over 40 ft	U	ADW	U
Engineering fitter	A	ADW	Own
Engineering technician	A	ADW	Own
Engraver	A	ADW	Own
Enrolled nurse	A	ADW	Own

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Occupation	IP+ & LCP	TPD	WOP
Entertainer - entertainment industry	U	ADW	U
Entertainment agent -entertainment industry	A	Own	Own
Entertainment manager -entertainment industry	A	Own	Own
Entertainments officer	A	ADW	Own
Environmental health officer	A	Own	Own
Equestrian artiste	U	ADW	U
Equestrianism - riding instructor	U	ADW	U
Equestrianism - show jumping	U	ADW	U
Equipment cleaner	A	ADW	Own (M13)
Erector - aircraft/aerospace	A	ADW	Own
Erector - production fitting -metal manufacture	A	ADW	Own
Escapologist	U	U	U
Estate agent	A	Own	Own
Estate manager - all aspects (no manual work)	A	Own	Own
Estate ranger	A	ADW	Own
Estimator	A	Own	Own
Estimator (mainly office duties)	A	Own	Own
Etcher - pottery industry	A	ADW	Own
Etcher - precious metals, engraving etc - metal manufacture	A	ADW	Own
Etcher - printing industry	A	ADW	Own
Etcher (creative)	U	ADW	U
Examiner - process	A	Own	Own
Excavator driver	U	ADW	U
Exhaust fitter	A	ADW	Own (M13)
Exhausterman	A	ADW	Own (M13)
Exhibition foreman	A	Own	Own
Exhibition space sales manager	A	Own	Own
Exhibition stand fitter	A	ADW	Own
Explosives inspector	A	Own	Own
Export agent	A	Own	Own
Extruder	A	ADW	Own (M13)

Occupation	IP+ & LCP	TPD	WOP
F			
Fabric designer	A	Own	Own
Fabricator - welder/fitter	A	ADW	Own (M13)
Facilities assistant	A	Own	Own
Facilities procurement officer	A	Own	Own
Factory (Worker)	A	ADW	Own (M13)
Factory inspector	A	Own	Own
Factory manager (mainly admin)	A	Own	Own
Fairground worker	U	ADW	U
Farm manager (manual duties)	A	ADW	Own
Farm manager (no manual duties)	A	Own	Own
Farm owner (manual duties)	A	ADW	Own
Farm owner (no manual duties)	A	ADW	Own
Farm worker/labourer	A	ADW	Own (M13)
Farrier	A	ADW	Own (M13)
Fashion model	U	IC	U
Fashion photographer	A	ADW	Own
Fashion stylist	A	Own	Own
Fast food restaurant assistant	A	ADW	Own
Fast food restaurant manager (admin only)	A	Own	Own
Fat extractor man	A	ADW	Own
Fencing contractor	A	ADW	Own
Ferryman	U	ADW	U
Fight arranger	U	ADW	U
Film developer	A	Own	Own
Film joiner	A	Own	Own
Film processor	A	Own	Own
Filmsetting machine operator	A	Own	Own
Financial adviser	A	Own	Own
Financial planner/paraplanner	A	Own	Own
Finisher - toys and textiles	A	ADW	Own
Fire eater	U	U	U
Fire prevention officer	A	Own	Own
Firefighter - fire service	U	ADW	U

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A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
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Occupation	IP+ & LCP	TPD	WOP
Fish and chip shop owner	A	Own	Own
Fish and chip shop worker	A	Own	Own
Fish farmer	A	ADW	Own
Fish preparer	A	ADW	Own (M13)
Fisherman	U	ADW	U
Fishery officer/warden	A	Own	Own
Fishmonger	A	Own	Own
Fitness instructor	A (50)	ADW	Own (M13)
Fitter - motor vehicle & cycle industry	A	ADW	Own
Fitter-assembler	A	ADW	Own (M13)
Fixer mason	A	ADW	Own
Flame cutter - 40' up	U	ADW	U
Flame cutter - up to 40'	U	ADW	U
Flight attendant	A (55)	ADW	Own
Flight dispatcher	A	Own	Own
Flight operations manager	A	Own	Own
Flight planner	A	Own	Own
Floor layer	A	ADW	Own
Floor manager	A	Own	Own
Floor tiler	A	ADW	Own
Floorman	A	ADW	Own (M13)
Floorman - oil rig industry	U	ADW	U
Florist	A	Own	Own
Flour confectioner	A	ADW	Own
Food technologist	A	Own	Own
Football manager - professional players	U	ADW	U
Forecourt attendant	A	Own	Own
Foreman - heavy manual	A	ADW	Own (M13)
Foreman - light manual	A	ADW	Own
Foreman - no manual	A	Own	Own
Foreman - offshore	A (65)	ADW	Own (M13)
Foreman - other	A	Own	Own

Occupation	IP+ & LCP	TPD	WOP
Forest ranger	A	ADW	Own
Forest worker	A	ADW	Own
Forestry officer	A	Own	Own
Forge hammerman	U	ADW	U
Forge pressman	U	ADW	U
Forger	A	ADW	Own (M13)
Fork lift truck driver	A (65,M8)	ADW	Own (M13)
Fortune teller	U	U	U
Foster parent	U	ADW	U
Frame finisher	A	ADW	Own
Freezer operator	A	ADW	Own
Freight clerk	A	Own	Own
Freight manager - airport	A	Own	Own
Freight manager - docks	A	Own	Own
French polisher	A	ADW	Own
Fruitier	A	ADW	Own
Fuel technologist	A	Own	Own
Funeral director	A	Own	Own
Funeral director's assistant	A	Own	Own
Furnace control room operator	U	ADW	U
Furnace operator - cemetery, crematorium	U	ADW	U
Furnace operator - other	U	ADW	U
Furniture designer	A	Own	Own
Furniture maker	A	ADW	Own
Furniture remover	A	ADW	Own (M13)
Furniture restorer	A	ADW	Own
Furniture retailer	A	Own	Own
G			
Gallery assistant	A	Own	Own
Gallery owner (admin only)	A	Own	Own
Gallery owner (including manual work)	A	Own	Own
Galley hand	U	ADW	U
Galvaniser	A	ADW	Own (M13)
Gamekeeper	A	ADW	Own

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A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Occupation	IP+ & LCP	TPD	WOP
Ganger	A	ADW	Own
Gantry crane driver	U	ADW	U
Garage - mechanic	A	ADW	Own (M13)
Garage - petrol pump attendant	A	ADW	Own
Garage proprietor (admin only)	A	ADW	Own
Garage repair shop supervisor (including manual duties)	A	ADW	Own (M13)
Gardener	A	ADW	Own (M13)
Gas appliance mechanic	A	ADW	Own
Gas compressor operator	A	ADW	Own (M13)
Gas fitter	A	ADW	Own
Gas meter tester	A	ADW	Own
Gem cutter	A	ADW	Own
Gem polisher	A	ADW	Own
Gem setter	A	ADW	Own
Geologist - mining	A	Own	Own
Geologist - no aerial/offshore etc	A	Own	Own
Geologist - oil & natural gas industries (exploration & production)	A	ADW	Own
Geophysicist - mining	A	ADW	Own
Geophysicist - oil & natural gas industries (exploration & production)	A	ADW	Own
Glamour model	U	IC	U
Glass blower	A	ADW	Own (M13)
Glass worker	A	ADW	Own
Glazer	A	ADW	Own (M13)
Glazier	A	ADW	Own (M13)
Gold beater	A	ADW	Own
Goldsmith	A	ADW	Own
Golf - caddie	U	ADW	U
Governor	A	Own	Own
GP - general practitioner - doctor	A	Own	Own
Grader	A	ADW	Own

Occupation	IP+ & LCP	TPD	WOP
Grain merchant (office based)	A	Own	Own
Graphic designer	A	Own	Own
Grave digger	U	ADW	U
Greaser	U	ADW	U
Greenkeeper	A	ADW	Own
Grinder	A	ADW	Own (M13)
Grocer	A	ADW	Own
Groom	A	ADW	Own (M13)
Ground equipment service mechanic	A	ADW	Own
Ground hostess/steward	A	Own	Own
Ground movement controller	A	ADW	Own
Groundsman	A	ADW	Own
Groundworker	U	ADW	U
Guard - railway	A	ADW	Own
Guard - security	A (65)	ADW	Own (M13)
Guest house proprietor	A	Own	Own
Guest house proprietor (admin only)	A	Own	Own
Guillotine operator	U	ADW	U
Gummer	U	ADW	U
Gunsmith	A	ADW	Own
H			
Haberdasher	A	Own	Own
Hairdresser - mobile	A	ADW	Own
Hairdresser - salon	A	ADW	Own
Hairdresser shop manager	A	ADW	Own
Hairdresser shop proprietor	A	ADW	Own
Hammerman	U	ADW	U
Handyman	U	ADW	U
Harbour master	A	Own	Own
Harbour pilot	A (55)	ADW	Own (M13)
Hardware shop retailer	A	Own	Own
Harness maker	A	ADW	Own
Hat maker	A	ADW	Own
Hatchery worker	A	ADW	Own

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A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Occupation	IP+ & LCP	TPD	WOP
Haulage contractor	A (65,M8)	ADW	Own (M13)
Haulier (no driving)	A	ADW	Own (M13)
Head gardener	A	ADW	Own (M13)
Head groundsman	A	ADW	Own
Head keeper - zoo	A	ADW	Own
Head roustabout	U	ADW	U
Headteacher	A (65)	ADW	Own
Health & safety officer	A	Own	Own
Health and fitness club manager (admin only)	A	Own	Own
Health and fitness club trainer	A (50)	ADW	Own (M13)
Health counsellor	A	Own	Own
Health radiation monitor	A	ADW	Own
Health visitor	A	Own	Own
Heating and ventilating fitter	A	ADW	Own
Heavy goods driver (no loading) UK only	A (65,M8)	ADW	Own (M13)
Heavy goods vehicle driver	A (65,M8)	ADW	Own (M13)
Helicopter engineer	A	ADW	Own
Helicopter pilot - oil rig industry	U	ADW	U
Helicopter pilot - onshore	U	ADW	U
Historic building guide	A	Own	Own
Hod carrier - construction	U	ADW	U
Hoist driver	A	ADW	Own (M13)
Hoist operator	A	ADW	Own (M13)
Holiday representative	A	Own	Own
Home help	A	ADW	Own
Homeless centre manager (admin only)	A	Own	Own
Homeopath	A	Own	Own
Horse breeder	A	ADW	Own (M13)
Horse racing - flat jockey	U	ADW	U
Horse racing - national hunt	U	ADW	U

Occupation	IP+ & LCP	TPD	WOP
Horticulturist	A	ADW	Own
Hospital matron	A	ADW	Own
Hospital porter - health	A	ADW	Own
Hospital storeman	A	ADW	Own
Hospital ward orderly	A	ADW	Own
Hostel matron	A	Own	Own
Hostel warden	A	Own	Own
Hostess	A	ADW	Own
Hotel concierge	A	Own	Own
Hotel detective	A	ADW	Own
Hotel doorman	A	ADW	Own
Hotel maid	A	ADW	Own (M13)
Hotel manager (office based)	A	Own	Own
Hotel porter	A	ADW	Own
Hotel proprietor	A	Own	Own
Hotel receptionist	A	Own	Own
House maid	A	ADW	Own (M13)
Housekeeper	A	ADW	Own (M13)
Housewife/house-husband	U	ADW	U
Housing association development manager (inc site visits)	A	Own	Own
Housing inspector	A	Own	Own
Housing manager	A	Own	Own
Human resources advisor	A	Own	Own
Human resources analyst	A	Own	Own
Human resources assistant	A	Own	Own
Human resources consultant	A	Own	Own
Human resources officer	A	Own	Own
Hydro-extractor operator	A	ADW	Own
Hydrographic engineer/surveyor	A	Own	Own
Hygienist	A	Own	Own
Hypnotherapist	A	Own	Own
Hypnotist	U	ADW	U
I			
Ice cream van driver	U	ADW	U

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Occupation	IP+ & LCP	TPD	WOP
Illusionist	U	ADW	U
Illustrator	U	ADW	U
Immigration officer - admin only	A	Own	Own
Immigration officer - otherwise	A	Own	Own
Impersonator	U	ADW	U
Importer	A	Own	Own
Incinerator operator	A	ADW	Own (M13)
Independent financial adviser - IFA	A	Own	Own
Industrial chemist	A	Own	Own
Industrial designer	A	Own	Own
Industrial relations officer	A	Own	Own
Industrial trainer	A	Own	Own
Inseminator	A	ADW	Own
Inspector (not police)	A	Own	Own
Instructor - aviation, diving, etc	U	ADW	U
Instructor - no special risks	A	Own	Own
Instrument maker	A	ADW	Own
Instrument repairer	A	ADW	Own
Insulator - asbestos work inc	U	ADW	U
Insulator - no asbestos work	A	ADW	Own (M13)
Insurance agent	A	Own	Own
Insurance assessor	A	Own	Own
Insurance broker	A	Own	Own
Insurance inspector	A	Own	Own
Interior designer	A	Own	Own
Internal auditor	A	Own	Own
Interpreter	A	Own	Own
Investment analyst	A	Own	Own
Ironer	A	ADW	Own
IT analyst	A	Own	Own
IT manager - admin only	A	Own	Own
IT programmer	A	Own	Own
IT technician	A	Own	Own
J			
Janitor	A	ADW	Own
Jetty hand	U	ADW	U

Occupation	IP+ & LCP	TPD	WOP
Jeweller	A	ADW	Own
Jewellery enameller	A	ADW	Own
Jewellery making & repair	A	ADW	Own
Jewellery moulder	A	ADW	Own
Joiner - construction industry	A	ADW	Own (M13)
Joiner - ship building, ship repair & marine engineering	A	ADW	Own
Jointer	A	ADW	Own
Journalist - no travel etc	A	Own	Own
Journalist - otherwise	A	ADW	Own
Judge	A	Own	Own
Judge's clerk	A	Own	Own
Juggler	U	U	U
Justice of the peace	A	Own	Own
K			
Kebab van vendor	U	ADW	U
Keeper - zoo	A	ADW	Own
Kennel hand	A	ADW	Own
Kerb layer	U	ADW	U
Key cutter	A	ADW	Own
Keyboard operator (type setting)	A	Own	Own
Kiln attendant	U	ADW	U
Kiln operator	U	ADW	U
Kitchen porter	A	ADW	Own
Kitchen staff	A	ADW	Own
Knife thrower	U	U	U
Knitter	A	ADW	Own
L			
Labeller	A	ADW	Own
Laboratory manager (supervisory and some testing)	A	Own	Own
Laboratory technician	A	Own	Own
Labourer	U	ADW	U
Lagger	U	ADW	U
Laminator	A	ADW	Own (M13)
Land agent	A	Own	Own
Land drainage worker	U	ADW	U

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Occupation	IP+ & LCP	TPD	WOP
Land surveyor	A	Own	Own
Landlord (property - inc manual work)	A	Own	Own
Landlord (property - no manual work)	A	Own	Own
Landscape gardener	A	ADW	Own (M13)
Landscape painter	U	ADW	U
Lathe operator	A	ADW	Own (M13)
Launderette assistant	A	ADW	Own
Laundryman	A	ADW	Own
Lavatory attendant	A	ADW	Own (M13)
Lawyer	A	Own	Own
Leading fireman	U	ADW	U
Leather technologist	A	Own	Own
Leather worker	A	ADW	Own
Lecturer	A (65)	ADW	Own
Left luggage attendant	A	ADW	Own
Legal adviser	A	Own	Own
Legal executive	A	Own	Own
Legal practice manager	A	Own	Own
Legal secretary	A	Own	Own
Letting agent - holiday homes	A	Own	Own
Librarian	A	Own	Own
Library assistant	A	Own	Own
Life coach	A	Own	Own
Life-boatman - crew	A (55)	ADW	Own (M13)
Lifeboatman (enrolled crew)	A (55)	ADW	Own (M13)
Lifeguard	A (50)	ADW	Own (M13)
Lift attendant	A	ADW	Own
Lift engineer	A	ADW	Own
Lift erector	A	ADW	Own
Light goods vehicle driver	A (65,M8)	ADW	Own (M13)
Lighterman	U	ADW	U
Lighting manager	A	Own	Own

Occupation	IP+ & LCP	TPD	WOP
Lighting technician	A	Own	Own
Linesman	U	ADW	U
Linesman's mate	U	ADW	U
Liquidator	A	Own	Own
Literary agent	A	Own	Own
Lithographer	A	Own	Own
Lithographic assistant	A	Own	Own
Lithographic plate grainer	A	ADW	Own
Lithographic plate preparer	A	ADW	Own
Loader	A	ADW	Own (M13)
Loader operator	U	ADW	U
Lobster fisherman	U	ADW	U
Local government officer	A	Own	Own
Local newspaper editor	A	Own	Own
Lock keeper	A	ADW	Own
Locksmith	A	ADW	Own
Locomotive driver	A (65,M8)	ADW	Own (M13)
Locomotive guard	A	ADW	Own
Lollipop man/lady	A	ADW	Own
Loss adjuster	A	Own	Own
Lumberjack	U	ADW	U
M			
Machine attendant	A	ADW	Own
Machine maintenance worker	A	ADW	Own (M13)
Machine operator - processing	A	ADW	Own
Machine tool setter - operator	A	ADW	Own (M13)
Machinery electrician	A	ADW	Own
Machinist	A	ADW	Own
Magazine editor	A	Own	Own
Magazine illustrator	U	ADW	U
Magazine writer	U	ADW	U
Magician	U	ADW	U
Magistrate - stipendiary	A	Own	Own
Mail sorter	A	ADW	Own
Maintenance fitter	A	ADW	Own

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A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Occupation	IP+ & LCP	TPD	WOP
Maintenance manager	A	Own	Own
Maintenance repairer	A	ADW	Own (M13)
Maintenance technician	A	ADW	Own (M13)
Maitre d’hotel	A	ADW	Own
Make-up artist	A	Own	Own
Malt roaster	A	ADW	Own
Maltster	A	ADW	Own
Management consultant - usually	A	Own	Own
Manager - admin only	A	Own	Own
Manager - heavy manual work	A	ADW	Own (M13)
Manager - light manual work	A	Own	Own
Manager - offshore	A	ADW	Own
Manager - other	A	Own	Own
Manager - retail	A	Own	Own
Manager - sales	A	Own	Own
Manager (off site)	A	Own	Own
Managing director - light manual duties	A	Own	Own
Managing director - other	A	Own	Own
Managing director - retail	A	Own	Own
Managing director - sales management	A	Own	Own
Managing director - selling	A	Own	Own
Managing director -admin/office based only	A	Own	Own
Managing director -heavy manual duties	A	ADW	Own (M13)
Manhole maker	U	ADW	U
Manicurist	A	Own	Own
Marine biologist	A	Own	Own
Marine engineer	A	ADW	Own
Marine installation fitter	A	ADW	Own
Marine surveyor	A	Own	Own
Market gardener	A	ADW	Own
Market or street trader	U	ADW	U
Market or street traders assistant	U	ADW	U
Market porter - usually	U	ADW	U

Occupation	IP+ & LCP	TPD	WOP
Market research analyst	A	Own	Own
Market research interviewer	A	ADW	Own
Market researcher - street research	U	ADW	U
Market researcher (office based)	A	Own	Own
Marketing consultant - international	A	Own	Own
Marketing manager	A	Own	Own
Marketing research manager (office based)	A	Own	Own
Marriage guidance counsellor	A	Own	Own
Martial arts instructor	U	ADW	U
Mason	A	ADW	Own
Mason bricklayer	A	ADW	Own (M13)
Mason’s labourer	U	ADW	U
Masseur	A	ADW	Own
Masseuse	A	ADW	Own
Mate, second hand	U	ADW	U
Mathematician	A	Own	Own
Mattress maker	A	ADW	Own
Meat cutter	A	ADW	Own
Meat inspector	A	Own	Own
Meat trimmer	A	ADW	Own
Mechanic	A	ADW	Own (M13)
Mechanic - oil rig	U	ADW	U
Mechanical engineer	A	ADW	Own (M13)
Medical practitioner	A	Own	Own
Medical receptionist	A	Own	Own
Medical secretary	A	Own	Own
Medium	U	IC	U
Member of parliament, politician	A	Own	Own
Messenger - motorcycle	U	ADW	U
Messenger - not motorcycle	A	Own	Own
Metallographer	A	Own	Own
Metallurgist	A	Own	Own
Meteorologist	A	Own	Own
Meter collector	A	Own	Own

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Occupation	IP+ & LCP	TPD	WOP
Meter fixer/tester	A	ADW	Own
Meter reader	A	Own	Own
Microfilm operator	A	Own	Own
Midwife	A	ADW	Own
Milk roundsman	A (65,M8)	ADW	Own (M13)
Milker	A	ADW	Own
Miller	A	ADW	Own (M13)
Milliner	A	ADW	Own
Miner	U	ADW	U
Mineralogist	A	Own	Own
Mini cab driver	A (65,M8)	ADW	Own (M13)
Mining engineer	A	Own	Own
Mining officer	A	Own	Own
Mining surveyor	A	Own	Own
Minister of religion	A	Own	Own
Missionary	U	IC	U
Mixer - processing	A	ADW	Own
Mobile crane driver	U	ADW	U
Model maker	A	ADW	Own
Money broker	A (60)	ADW	Own
Mortuary attendant	A	ADW	Own
Motor bike instructor	U	ADW	U
Motor cycle courier	U	ADW	U
Motor cycle messenger	U	ADW	U
Motor fleet manager	A	Own	Own
Motor service manager (admin only)	A	ADW	Own
Motorman	A	ADW	Own (M13)
Mould maker	A	ADW	Own (M13)
Moulder	A	ADW	Own (M13)
Mud engineer	A (65)	ADW	Own (M13)
Mud logger	A (65)	ADW	Own (M13)

Occupation	IP+ & LCP	TPD	WOP
Mud man	A (65)	ADW	Own (M13)
Museum attendant	A	Own	Own
Museum curator	A	Own	Own
Museum guide	A	Own	Own
Music teacher (private)	A (65)	ADW	Own
Musical instrument maker	A	ADW	Own
Musical instrument repairer	A	ADW	Own
Musician - professional	U	IC	U
N			
Nail technician/beautician	A	Own	Own
Nanny	A	Own	Own
Nature reserve worker/warden	A	ADW	Own
Navigator	U	ADW	U
News photographer - otherwise	A	ADW	Own
News photographer -no overseas travel etc	A	ADW	Own
Newsagent (not delivering papers)	A	Own	Own
Newspaper reporter - freelance	A	ADW	Own
Newsreader	A	ADW	Own
Newsvendor	U	ADW	U
NHS manager	A	Own	Own
Night watchman	U	ADW	U
Nuclear engineer	A	Own	Own
Nuclear plant attendant	A	ADW	Own
Nuclear scientist	A	Own	Own
Nurse	A	ADW	Own
Nurse - midwife	A	ADW	Own
Nurse - sister	A	ADW	Own
Nurse - teaching duties only	A	ADW	Own
Nursery school assistant	A	ADW	Own
Nurseryman	A	ADW	Own
Nursing auxiliary	A	ADW	Own
Nursing home proprietor (admin only)	A	Own	Own
O			
Obstetrician	A	Own	Own
Occupational therapist	A	Own	Own
Oceanographer	A	Own	Own

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A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Occupation	IP+ & LCP	TPD	WOP
Office clerk	A	Own	Own
Office fitter	A	ADW	Own
Office messenger	A	Own	Own
Office receptionist	A	Own	Own
Off-licence employee	A	Own	Own
Off-licence manager	A	Own	Own
Oiler and greaser	A	ADW	Own
Old people's home matron	A	Own	Own
Old people's home warden	A	Own	Own
Operations manager -light engineering company	A	Own	Own
Operations officer	A	Own	Own
Optical instrument fitter	A	ADW	Own
Optical instrument maker	A	ADW	Own
Optical instrument mechanic	A	ADW	Own
Optical instrument repairer	A	ADW	Own
Optical printer	A	Own	Own
Optician	A	Own	Own
Opticians assistant	A	Own	Own
Orchestrator	U	ADW	U
Orthodontic technician	A	Own	Own
Orthodontist	A (65)	ADW	Own
Orthopaedic surgeon	A	ADW	Own
Orthoptist	A	Own	Own
Osteopath	A	ADW	Own
Other - occupation not listed	IC	IC	IC
Outdoor pursuits centre instructor	A (65)	ADW	Own
Ovensman	A	ADW	Own
Overhead crane driver	U	ADW	U
Overhead linesman	U	ADW	U
Overhead linesman's mate	U	ADW	U
Oyster fisherman	U	ADW	U
P			
Packaging machine attendant	A	ADW	Own (M13)
Packer	A	ADW	Own
Painter	A	ADW	Own
Painter - woodworking industry	A	ADW	Own

Occupation	IP+ & LCP	TPD	WOP
Painter & decorator (interior)	A	ADW	Own
Painter (exterior) - 40' up	U	ADW	U
Painter (exterior) - up to 40'	A	ADW	Own
Panel beater	A	ADW	Own
Paper maker (hand)	A	ADW	Own
Paper merchant	A	Own	Own
Paramedic (driver)	A (65,M8)	ADW	Own (M13)
Paramedic (no driving)	A (65)	ADW	Own (M13)
Park keeper	A	ADW	Own
Park ranger	A	ADW	Own
Parks superintendent	A	ADW	Own
Parliamentary agent	A	Own	Own
Party organiser	A	Own	Own
Passenger officer	U	ADW	U
Pasteuriser	A	ADW	Own
Patent agent	A	Own	Own
Pathologist	A	Own	Own
Pattern maker - metal, plastic etc	A	ADW	Own
Paviour	U	ADW	U
Pawnbroker	A	Own	Own
PE teacher	A (65)	ADW	Own
Pedicurist	A	Own	Own
Personal assistant (pa)	A	Own	Own
Pest control manager	A	Own	Own
Pest control operator	A	ADW	Own
Petrol pump attendant	A	ADW	Own
Pharmacist	A	Own	Own
Pharmacologist	A	Own	Own
Pharmacy assistant	A	Own	Own
Phlebotomist	A	ADW	Own
Photocopier engineer	A	ADW	Own
Photocopying machine operator	A	ADW	Own
Photographer	A	Own	Own
Photographer - aerial	A	ADW	Own
Photographic finisher	A	Own	Own
Photographic model	U	IC	U

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A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Occupation	IP+ & LCP	TPD	WOP
Photographic mounter	A	Own	Own
Physician	A	Own	Own
Physicist	A	Own	Own
Physiotherapist	A	ADW	Own
Piano/organ tuner	A	ADW	Own
Pickler	A	ADW	Own
Picture framer	A	Own	Own
Pier master	A	Own	Own
Pile driver	U	ADW	U
Pilot	U	ADW	U
Pipe fitter	U	ADW	U
Pipe jointer	A	ADW	Own (M13)
Pipe layer	U	ADW	U
Pipe/powerline survey work	A	ADW	Own (M13)
Pitch melter	A	ADW	Own (M13)
Planning engineer	A	Own	Own
Planning inspector	A	Own	Own
Plant attendant	A	ADW	Own
Plant hire manager (some manual work)	U	ADW	U
Plant hire owner (some manual work)	U	ADW	U
Plant hire proprietor (admin only)	A	Own	Own
Plant operator	U	ADW	U
Plasterer	A	ADW	Own (M13)
Plastic coating operator	A	ADW	Own
Plate cutter	A	ADW	Own
Plate moulder	A	ADW	Own
Plate separator	A	ADW	Own
Platelayer	U	ADW	U
Plateman	U	ADW	U
Plater - aircraft/aerospace	A	ADW	Own
Plater - motor vehicle & cycle industry	A	ADW	Own
Plater - ship building, ship repair & marine engineering	A	ADW	Own (M13)

Occupation	IP+ & LCP	TPD	WOP
Plater (including boiler)	A	ADW	Own (M13)
Playschool/group worker/leader	A	Own	Own
Playwright	U	ADW	U
Plumber - construction/industrial	A	ADW	Own (M13)
Plumber - domestic	A	ADW	Own (M13)
Pneumatic drill operator	U	ADW	U
Poet	U	ADW	U
Pointsman	U	ADW	U
Police	U	ADW	U
Police frogman	U	ADW	U
Politician	A	Own	Own
Pollution inspector	A	Own	Own
Pop musician	U	IC	U
Pop singer	U	IC	U
Port control signalman	A	Own	Own
Port health inspector	A	Own	Own
Porter - meat, fish etc - food & drink	U	ADW	U
Porter - station personnel - railways	A	ADW	Own
Portrait painter	U	ADW	U
Portrait photographer	A	Own	Own
Postal courier driver	A (65,M8)	ADW	Own (M13)
Postal courier manager	A	Own	Own
Postman	A (65,M8)	ADW	Own (M13)
Postman (no driving)	A	ADW	Own
Pot fisherman	U	ADW	U
Potman	U	ADW	U
Potter	U	ADW	U
Poultry dresser	A	ADW	Own
Poultry plucker	A	ADW	Own
Poultryman	A	ADW	Own
Power loader man	U	ADW	U
Power loader operator	U	ADW	U
Power station charge engineer	A	Own	Own
Power station manager	A	Own	Own

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A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Occupation	IP+ & LCP	TPD	WOP
Power station superintendent	A	Own	Own
PR executive	A	Own	Own
Practice manager	A	Own	Own
Precision instrument fitter	A	ADW	Own
Precision instrument maker	A	ADW	Own
Precision instrument repairer	A	ADW	Own
Preparer	A	Own	Own
Press cutter	A	ADW	Own
Press officer	A	Own	Own
Press operator - processing	A	ADW	Own (M13)
Press tool setter	A	ADW	Own
Presser - fruit & veg - food & drink	A	ADW	Own
Presser - laundry	A	ADW	Own
Priest	A	Own	Own
Printer	A	ADW	Own
Printing director (purely admin)	A	Own	Own
Prison officer	A	ADW	Own
Private detective	U	ADW	U
Probation officer	A	Own	Own
Process worker	A	ADW	Own
Producer - tv/film/theatre	A	Own	Own
Production manager	A	Own	Own
Professional sportsperson	U	ADW	U
Project co-ordinator	A	Own	Own
Project manager/programme manager	A	Own	Own
Projectionist	A	Own	Own
Prompter	A	Own	Own
Proofer	A	ADW	Own
Property & estate manager	A	Own	Own
Property developer (no manual work)	A	Own	Own
Property manager	A	Own	Own
Proprietor	U	ADW	U
Psychiatrist	A	Own	Own
Psychologist	A	Own	Own
Psychotherapist	A	Own	Own

Occupation	IP+ & LCP	TPD	WOP
Public hall bookings office manager	A	Own	Own
Public health inspector	A	Own	Own
Public house manager (salaried)	A	ADW	Own (M13)
Public lighting fitter-erector	A	ADW	Own
Public relations officer	A	Own	Own
Publican	A	ADW	Own (M13)
Publisher	A	Own	Own
Pumpman	U	ADW	U
Puppeteer	U	ADW	U
Purchasing officer/manager (not retail)	A	Own	Own
Purifier man	A	ADW	Own (M13)
Purser	U	ADW	U
Pusherman	U	ADW	U
Q			
Quality control engineer	A	Own	Own
Quality control inspector	A	Own	Own
Quantity surveyor	A	Own	Own
Quarry manager	A	Own	Own
Quarryman	U	ADW	U
Quartermaster	U	ADW	U
Queen's counsel	A	Own	Own
R			
Rabbi	A	Own	Own
Racetrack steward	A	Own	Own
Radar controller/operator	A	Own	Own
Radar observer	A	Own	Own
Radio and tv repairer	A	ADW	Own
Radio station manager	A	Own	Own
Radio/radar operator	A	Own	Own
Radio/tv announcer/presenter	A	ADW	Own
Radio/tv director/producer	A	Own	Own
Radiographer - health	A	Own	Own
Radiologist	A	Own	Own
Radiotherapist	A	Own	Own

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Occupation	IP+ & LCP	TPD	WOP
Rag & bone dealer	U	ADW	U
Receptionist	A	Own	Own
Record producer - entertainment industry	A	Own	Own
Recording engineer	A	Own	Own
Recruitment consultant	A	Own	Own
Rector	A	Own	Own
Reflexologist	A	ADW	Own
Refuse collector	U	ADW	U
Registrar	A	Own	Own
Reinsurance broker	A	Own	Own
Relationship manager	A	Own	Own
Rent collector	A	Own	Own
Reporter/writer - no overseas travel etc	A	Own	Own
Reporter/writer - otherwise	A	ADW	Own
Rescue diver	U	ADW	U
Research chemist (managerial)	A	Own	Own
Research information officer (office based)	A	Own	Own
Research projects manager (deals with hazardous substances)	A	Own	Own
Research survey clerk	A	Own	Own
Researcher - journalism	A	Own	Own
Researcher - radio & tv -entertainment	A	Own	Own
Reservations clerk	A	Own	Own
Reservoir attendant	A	ADW	Own
Residential care worker	A	ADW	Own
Residential home proprietor (admin only)	A	Own	Own
Residential home proprietor (full involvement in caring)	A	ADW	Own
Restaurant proprietor - no cooking	A	Own	Own
Restorer (paintings)	A	ADW	Own
Restorer (stone, brickwork)	A	ADW	Own
Retail shop manager	A	Own	Own
Retail shop manager - admin only	A	Own	Own
Retired	U	ADW	U
Riding instructor	U	ADW	U

Occupation	IP+ & LCP	TPD	WOP
Rig electrician	U	ADW	U
Rig maintenance diver	U	ADW	U
Rig mechanic	U	ADW	U
Rigger - docks	U	ADW	U
Rigger - film industry -entertainment	A	ADW	Own
Rigger - gas supply industry	A	ADW	Own (M13)
Rigger - industrial/plant machinery	U	ADW	U
Rigger - oil & natural gas industries (exploration & production)	U	ADW	U
Rigger - ship building, ship repair & marine engineering	U	ADW	U
Ripper	U	IC	U
River inspector	A	Own	Own
Riveter	U	ADW	U
Road crew member - 'roadie'	U	IC	U
Road manager - rock band	U	IC	U
Road marker	U	ADW	U
Road patrolman	A (65,M8)	ADW	Own (M13)
Road safety officer	A	Own	Own
Road sweeper - mechanical	U	ADW	U
Road sweeper (hand)	U	ADW	U
Road tester - garage trade	A (65)	ADW	Own
Road tester - motor vehicle & cycle industry	A (65)	ADW	Own
Road worker/labourer	U	ADW	U
Roaster	A	ADW	Own
Rodent destroyer	A	ADW	Own
Roller blind maker	A	ADW	Own
Rollerman	A	ADW	Own
Roofer - 40' up	U	ADW	U
Roofer - up to 40'	A	ADW	Own (M13)
Roofing inspector (mostly office based - some estimating)	A	Own	Own
Rope maker	A	ADW	Own
Roughneck	U	ADW	U
Roustabout	U	ADW	U

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A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Occupation	IP+ & LCP	TPD	WOP
Roustabout pusher - oil rig industry	U	ADW	U
RSPCA inspector	A	Own	Own
Rubber & plastics worker	A	ADW	Own
Rubber technologist	A	Own	Own
S			
Saddler	A	ADW	Own
Safety inspector	A	Own	Own
Safety officer	A	Own	Own
Safety officer - oil rig industry	A (65)	ADW	Own
Sailing instructor	U	ADW	U
Salary administrator	A	Own	Own
Sales & marketing manager	A	Own	Own
Sales assistant - retail	A	Own	Own
Sales executive	A	Own	Own
Sales manager	A	Own	Own
Sales support administrator	A	Own	Own
Salter	A	ADW	Own
Salvage diver	U	ADW	U
Salvage man	U	ADW	U
Sandblaster	A	ADW	Own (M13)
Satellite aerial fixer (domestic only)	A	ADW	Own
Saturation tank attendant	A	ADW	Own
Saw doctor or repairer or sharpener	A	ADW	Own (M13)
Scaffolder	A	ADW	Own (M13)
Scaffolder offshore oil or gas	U	ADW	U
Scene shifter	A	ADW	Own (M13)
Scenery painter	A	ADW	Own
School assistant	A	ADW	Own
School bursar	A	Own	Own
School inspector	A	Own	Own
Scrap breaker	U	ADW	U
Scrap dealer	U	ADW	U
Screen printer	A	ADW	Own
Screeener - quarrying	U	ADW	U
Screenmaker	A	ADW	Own

Occupation	IP+ & LCP	TPD	WOP
Screwman	U	ADW	U
Script writer	U	ADW	U
Sculptor	U	ADW	U
Seaman	U	ADW	U
Secretary	A	Own	Own
Security consultant	A	Own	Own
Security guard	A (65)	ADW	Own (M13)
Security manager	A	Own	Own
Seismologist	A	Own	Own
Set designer	A	Own	Own
Sewage works attendant	A	ADW	Own (M13)
Sewage works manager	A	Own	Own
Sewerman	U	ADW	U
Sewing machine mechanic	A	ADW	Own
Sewing machinist	A	ADW	Own
Shaftsman	U	ADW	U
Sheep shearer	U	ADW	U
Sheet fixer	U	ADW	U
Sheet metal worker	U	ADW	U
Shelf filler	A	ADW	Own
Shepherd	A	ADW	Own
Ship's broker	A	Own	Own
Shipping clerk	A	Own	Own
Shoe maker	A	ADW	Own
Shoe repairer	A	ADW	Own
Shop assistant	A	Own	Own
Shop fitter	A	ADW	Own (M13)
Shotblaster	A	ADW	Own (M13)
Shotfirer	U	ADW	U
Shredding machine operator	A	ADW	Own
Shunter - marshalling/goods yard - railways	U	ADW	U
Shunter - mining	U	ADW	U
Sieve operator - food	A	ADW	Own
Sieve operator - quarry	A	ADW	Own (M13)

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Occupation	IP+ & LCP	TPD	WOP
Sifter - food	A	ADW	Own
Sifter - quarry	U	ADW	U
Sign writer (40' up)	U	ADW	U
Sign writer (no work at heights)	A	ADW	Own
Signalman	A	Own	Own
Siloman	A	ADW	Own (M13)
Siloman - docks	A	ADW	Own (M13)
Siloman - quarry	A	ADW	Own (M13)
Silversmith	A	ADW	Own
Sister (hospital)	A	ADW	Own
Site agent	A	Own	Own
Skiing - snow - prof instructor	U	ADW	U
Skipper	U	ADW	U
Slate cutter	A	ADW	Own
Slate dresser	A	ADW	Own
Slate splitter	A	ADW	Own
Slater - 40' up	U	ADW	U
Slater - up to 40'	A	ADW	Own (M13)
Slaughterer	A	ADW	Own (M13)
Slaughterhouse manager	A	Own	Own
Sleeping car attendant	A	ADW	Own
Sleeve designer	U	ADW	U
Smeller	A	ADW	Own
Smith - gold, silver etc	A	ADW	Own
Smoker	A	ADW	Own
Social worker	A	ADW	Own
Sociologist	A	Own	Own
Solderer	A	ADW	Own (M13)
Solicitor	A	Own	Own
Song writer	U	ADW	U
Sorter - dry cleaning	A	ADW	Own
Sorter - laundry	A	ADW	Own
Sorter - post office/ telecommunications	A	ADW	Own

Occupation	IP+ & LCP	TPD	WOP
Sorter (scrap metal)	U	ADW	U
Sound balancer	A	Own	Own
Sound mixer	A	Own	Own
Sound recordist	A	Own	Own
Sound technician	A	Own	Own
Special air service (SAS)	U	ADW	U
Special boat service (SBS)	U	ADW	U
Special effects technician	A	Own	Own
Speech therapist	A	Own	Own
Spiderman	U	ADW	U
Spinner	A	ADW	Own
Sports equipment maker	A	ADW	Own
Sports equipment repairer	A	ADW	Own
Spot-welder	A	ADW	Own (M13)
Spray painter	A	ADW	Own
Stablehand	A	ADW	Own (M13)
Staff nurse	A	ADW	Own
Stage doorkeeper	A	ADW	Own
Stage hand	A	ADW	Own
Stage manager	A	Own	Own
Stage technician	A	ADW	Own
Stamper (identification markings)	A	ADW	Own (M13)
Station manager	A	Own	Own
Station officer - fire	U	ADW	U
Stationer	A	Own	Own
Statistician	A	Own	Own
Steel erector - 40' up	U	ADW	U
Steel erector - up to 40'	U	ADW	U
Steeplejack	U	ADW	U
Stenographer	A	Own	Own
Steriliser	A	ADW	Own
Stevedore	U	ADW	U
Stitcher	A	ADW	Own
Stockbroker	A	Own	Own
Stockroom storeman	A	ADW	Own
Stocktaker	A	Own	Own

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Occupation	IP+ & LCP	TPD	WOP
Stone breaker	U	ADW	U
Stone/slate polisher	A	ADW	Own (M13)
Stonemason	A	ADW	Own
Store detective	A	Own	Own
Storekeeper	A	ADW	Own
Storeman	A	ADW	Own
Structural engineer	A	Own	Own
Student	U	ADW	U
Stunt man	U	U	U
Submariner	U	ADW	U
Sugar beet cutter/slicer	A	ADW	Own
Sugar boiler	A	ADW	Own
Supermarket cashier	A	Own	Own
Supermarket manager	A	Own	Own
Surgeon	A	ADW	Own
Surgery nurse	A	ADW	Own
Surgery receptionist	A	Own	Own
Surgical appliance maker	A	ADW	Own
Surgical shoe maker	A	ADW	Own
Surveyor - oil & natural gas industries (exploration & production)	A	ADW	Own
Surveyor - ship building, ship repair & marine engineering	A	Own	Own
Swimming Instructor	A (50)	ADW	Own (M13)
Swimming pool attendant	A	ADW	Own
Switchboard operator	A	Own	Own
Sword swallower	U	U	U
Systems programmer	A	Own	Own
T			
Tailor	A	ADW	Own
Takeaway food shop assistant	A	Own	Own
Takeaway food shop manager -no serving	A	Own	Own
Tamperman	U	ADW	U
Tank room attendant	A	ADW	Own
Tanker driver	A (65,M8)	ADW	Own (M13)

Occupation	IP+ & LCP	TPD	WOP
Tanker filler	A	ADW	Own
Tanner	A	ADW	Own
Tarmac layer - construction industry	U	ADW	U
Tarmac layer - road maintenance & construction	U	ADW	U
Tattoo artist	A	ADW	Own
Tax consultant	A	Own	Own
Tax inspector	A	Own	Own
Taxi business administrator	A	Own	Own
Taxi business proprietor (no driving)	A	Own	Own
Taxi driver	A (65,M8)	ADW	Own (M13)
Taxidermist	A	Own	Own
Teacher	A (65)	ADW	Own
Teacher's assistant	A (65)	ADW	Own
Technician - admin and site visits	A	Own	Own
Technician - admin only	A	Own	Own
Technician - heavy manual	A	ADW	Own (M13)
Technician - light manual	A	Own	Own
Technician - other	A	Own	Own
Telecommunication technical officer	A	Own	Own
Telegraphist	A	Own	Own
Telephone customer advisor	A	Own	Own
Telephone exchange superintendent	A	Own	Own
Telephone fitter	A	ADW	Own
Telephone operator	A	Own	Own
Telephone repairer	A	ADW	Own
Telephone supervisor	A	Own	Own
Telephone systems sales director	A	Own	Own
Telephonist	A	Own	Own
Telesales caller	A	Own	Own
Telesales manager	A	Own	Own
Television engineer	A	ADW	Own
Test engineer	A	Own	Own
Test pilots	U	ADW	U

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A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Occupation	IP+ & LCP	TPD	WOP
Tester	A	ADW	Own
Textile worker	A	ADW	Own (M13)
Thatcher	A	ADW	Own
Theatre sound engineer	A	Own	Own
Ticket inspector	A	Own	Own
Tiler - 40' up	U	ADW	U
Tiler - up to 40'	A	ADW	Own (M13)
Timber merchant (no manual work)	A	Own	Own
Timberman	A	ADW	Own (M13)
Tobacconist	A	Own	Own
Tool fitter	A	ADW	Own
Tool maker	A	ADW	Own
Tool pusher	A (65)	ADW	Own (M13)
Tour guide	A	Own	Own
Tour manager	A	Own	Own
Tower crane driver	U	ADW	U
Town planner	A	Own	Own
Toxicologist	A	Own	Own
Trackman	U	ADW	U
Trade union official (full time)	A	Own	Own
Traffic warden	A	ADW	Own
Train crew inspector	A	Own	Own
Train crew supervisor	A	Own	Own
Train driver	A (65,M8)	ADW	Own (M13)
Trainer - education/office based	A	Own	Own
Tram driver/conductor	A (65,M8)	ADW	Own (M13)
Translator	A	Own	Own
Transport company operations manager (office based)	A	Own	Own
Transport manager	A	Own	Own
Travel agent (office based)	A	Own	Own
Travel courier	A	Own	Own
Trawlerman	U	ADW	U

Occupation	IP+ & LCP	TPD	WOP
Tree feller	U	ADW	U
Tree surgeon	A	ADW	Own (M13)
Trenchman	U	ADW	U
Tugman	U	ADW	U
Tunneller - no explosives etc	U	ADW	U
Tunneller - using explosives etc	U	IC	U
Turf accountant (on course)	U	ADW	U
Turf accountant (shop)	A	Own	Own
Turf cutter/layer	A	ADW	Own
Turner - machining, shaping etc -metal manufacture	A	ADW	Own
Turner - pottery industry	A	ADW	Own
Turnstile operator	A	ADW	Own
Tutor (salaried)	A (65)	ADW	Own
Tutor (self-employed)	A (65)	ADW	Own
Type caster	A	ADW	Own
Typesetter	A	Own	Own
Typograph operator	A	ADW	Own
Typographical designer	A	Own	Own
Tyre/exhaust fitter	A	ADW	Own (M13)

U

Umpire	U	ADW	U
Under secretary	A	Own	Own
Undertaker	A	Own	Own
Undertaker's director's assistant	A	Own	Own
Underwriter	A	Own	Own
Unemployed	U	ADW	U
University lecturer	A (65)	ADW	Own
Unknown occupation (assumed non-hazardous for quotation)	IC	IC	IC
Upholsterer	A	ADW	Own
Usher/usherette	A	Own	Own

V

Vacuum plant operator	A	ADW	Own (M13)
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- (M8) = Minimum deferred period (in weeks) as shown.
- IC = Individual consideration – Please call our underwriters on 0800 533 5192 with details of the occupational duties and they will advise whether this is an occupation we can consider and, if so, what occupation title to use.
- Own: acceptable under own occupation definition.
- ADW: acceptable under Activities of Daily Work definition.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
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Occupation	IP+ & LCP	TPD	WOP
Valet/valet	A	ADW	Own
Valuer	A	Own	Own
Valveman	A	ADW	Own (M13)
Van driver	A (65,M8)	ADW	Own (M13)
Varnisher	A	ADW	Own
Vatman	A	ADW	Own
Vehicle body builder	A	ADW	Own (M13)
Vehicle body fitter	A	ADW	Own (M13)
Vending machine engineer	A	ADW	Own
Venetian blind maker	A	ADW	Own
Ventriloquist	U	ADW	U
Venture capitalist	A	Own	Own
Verger	A	Own	Own
Veterinarian	A	ADW	Own
Veterinary assistant	A	Own	Own
Vicar	A	Own	Own
Video conference engineer	A	Own	Own
Video recorder operator	A	Own	Own
Vintner	A	Own	Own
Vision mixer	A	Own	Own
Vocational training instructor	A	Own	Own
W			
Wages clerk	A	Own	Own
Wages inspector	A	Own	Own
Waiter, waitress	A	ADW	Own
Wallpaper printer	A	ADW	Own
Warden	A	Own	Own
Wardrobe mistress	A	Own	Own
Warehouse manager	A	Own	Own
Warehouseman	A	ADW	Own (M13)
Washer	A	ADW	Own
Waste disposal/recycling operative	U	ADW	U
Wasteman, salvage man	U	ADW	U
Watch & clock maker	A	ADW	Own

Occupation	IP+ & LCP	TPD	WOP
Watch & clock repairer	A	ADW	Own
Watchman (inland waterways)	U	ADW	U
Watchstander	U	ADW	U
Water bailiff	A	Own	Own
Water infusion man	U	ADW	U
Water meter reader/fitter/tester	A	ADW	Own
Water skiing - prof instructor	U	ADW	U
Water treatment plant operator	A	ADW	Own
Waterworks manager	A	Own	Own
Weaver	A	ADW	Own (M13)
Website/webpage designer	A	Own	Own
Wedding photographer	A	Own	Own
Weighbridge clerk	A	Own	Own
Weighbridgeman	A	Own	Own
Weights & measures inspector	A	Own	Own
Welder - 40' up	U	ADW	U
Welder - up to 40'	A	ADW	Own (M13)
Welfare officer	A	Own	Own
Welfare worker	A	Own	Own
Wicker worker	A	ADW	Own
Wig maker	A	Own	Own
Winch operator	A	ADW	Own (M13)
Winchman	U	ADW	U
Window cleaner (40' up)	U	ADW	U
Window cleaner (up to 40')	A	ADW	Own (M13)
Window dresser	A	Own	Own
Window/conservatory fitter	A	ADW	Own (M13)
Windscreen fitter/repairer	A	ADW	Own
Wire winder	U	ADW	U
Wood carver	A	ADW	Own
Wood worker	A	ADW	Own (M13)
Woodcutter	U	ADW	U
Woodman	U	ADW	U
Working partner	U	ADW	U

Key:

- U: IP+/LCP is unavailable for this occupation.
- A: IP+/LCP is available for this occupation.
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A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Occupation	IP+ & LCP	TPD	WOP
Wrapping machine attendant	A	ADW	Own
Writer	U	ADW	U
X			
X-ray technician - radiologist	A	Own	Own
Y			
Yacht & boat builder	A	ADW	Own
Yard assistant	A	ADW	Own (M13)
Yard cleaner	U	ADW	U
Yarn worker	A	ADW	Own
Yoga teacher	A (50)	ADW	Own (M13)
Youth hostel assistant and cook	A	ADW	Own
Youth hostel manager (some manual work)	A	Own	Own
Youth leader (full time)	A	Own	Own
Youth worker (full time)	A	Own	Own
Z			
Zoo curator	A	Own	Own
Zoo director	A	Own	Own
Zoo keeper	A	ADW	Own
Zoo keeper - large zoos	A	ADW	Own
Zoo keeper - small zoos	A	ADW	Own
Zoological research associate	A	Own	Own
Zoological researcher	A	Own	Own
Zoologist	A	Own	Own
Zoologist (no overseas field work)	A	Own	Own

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