

Occupational Underwriting Guidelines

Abbreviations:	S.I.	=	Serious Illness
	PTD (O)	=	Permanent Total Disability, Own Occupation
	WOP	=	Waiver of Premium
	PA	=	Personal Accident

OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Accountant	Yes	Yes	Yes	Yes	
Actor	Yes	No	No	Yes	
Actuary	Yes	Yes	Yes	Yes	
Acupuncturist	Yes	No	Yes	Yes	
Administrative / Clerical Worker	Yes	Yes	Yes	Yes	
Advertising Agent	Yes	No	Yes	Yes	
Aerial Erector	Yes*	No	No	No	Average & Maximum Heights
Aerial Photographer	Yes*	No	No	No	Aviation Questionnaire
Agricultural Inspector	Yes	No	Yes	Yes	
Agriculture Worker	Yes	No	No	No	
Air Traffic Controller	Yes	No	Yes	Yes	*Ceasing Age 55
Aircraft Maintenance Technician	Yes	No	No	Yes	
Airline Cabin Crew	Yes	No	Yes	Yes	
Alarm Installer	Yes	No	Yes	Yes	
Ambulance Crew	Yes	No	No	Yes	
Anaesthetist	Yes	No	Yes	Yes	

OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Animator	Yes	No	Yes	Yes	Details of Bomb Disposal
Announcer TV/Radio (studio work only)	Yes	No	Yes	Yes	
Antiques Dealer	Yes	No	Yes	Yes	
Archaeologist (depends on duties/no digging/excavating)	Yes	Yes	Yes	Yes	
Architect	Yes	Yes	Yes	Yes	
Archivist	Yes	Yes	Yes	Yes	
Army	Yes*	No	No	No	
Artist	Yes	No	No	Yes	
Assessor - Insurance Claims	Yes	Yes	Yes	Yes	
Auctioneer (non-manual)	Yes	Yes	Yes	Yes	
Auditor	Yes	Yes	Yes	Yes	
Author	Yes	No	Yes	Yes	
OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Baggage Handler/Loader (airport)	Yes	No	No	No	
Baker	Yes	No	Yes	Yes	
Bank Official	Yes	Yes	Yes	Yes	
Barber	Yes	No	Yes	Yes	
Barmaid	Yes	No	Yes	Yes	
Barman	Yes	No	Yes	Yes	
Barrister	Yes	Yes	Yes	Yes	
Beautician (shop based)	Yes	No	Yes	Yes	
Beauty Therapist	Yes	No	Yes	Yes	
Binman	Yes	No	No	No	
Biochemist	Yes	Yes	Yes	Yes	
Biologist (no underwater work/overseas travel)	Yes	Yes	Yes	Yes	
Blind Maker	Yes	No	Yes	Yes	
Book-keeper	Yes	Yes	Yes	Yes	

OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Bread man	Yes	No	No	No	
Bricklayer	Yes	No	No	No	
Builder	Yes*	No	No	No	
Builder Construction Industry	Yes*	No	No	No	
Builder's Labourer	Yes*	No	No	No	
Building Contractor (no manual duties)	Yes	No	Yes	Yes	
Bus Driver	Yes	No	No	Yes	
Business Consultant	Yes	Yes	Yes	Yes	
Butcher (no slaughtering)	Yes	No	Yes	Yes	
Butcher (slaughtering)	Yes	No	No	Yes	
OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Cable Layer	Yes	No	No	No	Depths worked at required
Café Proprietor	Yes	No	Yes	Yes	
Car Park Attendant	Yes	No	No	Yes	
Car Salesman	Yes	No	Yes	Yes	
Care Worker	Yes	No	No	Yes	
Caretaker	Yes	No	No	Yes	
Carpenter	Yes	No	Yes	Yes	
Carpet Layer/Fitter	Yes	No	No	Yes	
Cashier (not retail stores)	Yes	Yes	Yes	Yes	
Cattle Dealer	Yes	No	No	No	
Central Heating Installer	Yes	No	No	Yes	
Chauffeur	Yes	No	No	Yes	
Chef	Yes	No	Yes	Yes	
Chemical Engineer	Yes	Yes	Yes	Yes	
Chemist (shopkeeper)	Yes	No	Yes	Yes	
Child minder	Yes	No	No	Yes	
Chiropodist	Yes	Yes	Yes	Yes	

OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Chiropractor	Yes	Yes	Yes	Yes	*Ceasing Age 55
Cinema Manager	Yes	No	Yes	Yes	
Civil Engineer (clerical/administrative only)	Yes	Yes	Yes	Yes	
Cleaner	Yes	No	No	Yes	
Clergy	Yes	No	Yes	Yes	
Clock Maker / Repairer	Yes	No	Yes	Yes	
Coach Driver	Yes	No	No	Yes	
Coal Delivery	Yes	No	No	No	
Coast Guard (Office based)	Yes	Yes	Yes	Yes	
Commodity Broker/Dealer (not money/foreign exchange)	Yes	No	No	Yes	
Computer Analyst	Yes	Yes	Yes	Yes	
Computer Operator/Engineer	Yes	No	Yes	Yes	
Computer Programmer	Yes	Yes	Yes	Yes	
Construction Industry Worker	Yes*	No	No	No	
Coroner	Yes	Yes	Yes	Yes	
Counsellor	Yes	No	Yes	Yes	
Courier Car / Van	Yes	No	No	Yes	
Courier Motor Cycle	Yes*	No	No	No	
Crane Driver	Yes*	No	No	No	
Crèche Worker	Yes	No	Yes	Yes	
Curator Museum/Art Gallery	Yes	No	Yes	Yes	
Curtain Maker	Yes	No	Yes	Yes	
Customs & Excise Officer	Yes	Yes	Yes	Yes	
Average & Maximum Heights					
OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Dancer / Instructor	Yes	No	No	Yes	Details of Bomb Disposal
Defence Forces Member	Yes*	No	No	No	
Delivery (e.g. Milkman)	Yes	No	No	Yes	

OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Demolition worker	Yes*	No	No	No	Average & Maximum Heights *Ceasing Age 60
Dental Hygienist Nurse	Yes	No	Yes	Yes	
Dentist	Yes	No	No	Yes	
Digger Driver	Yes	No	No	No	
Disk Jockey	Yes	No	No	Yes	
Docker	Yes	No	No	No	
Doctor/Medical Practitioner	Yes	Yes	Yes	Yes	
Dog Breeder	Yes	No	Yes	Yes	
Draughtsman	Yes	Yes	Yes	Yes	
Dress Designer	Yes	No	Yes	Yes	
Dress Maker	Yes	No	Yes	Yes	
Driving Instructor	Yes	No	No	Yes	
Dry Cleaner (shop based)	Yes	No	Yes	Yes	
OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Economist	Yes	Yes	Yes	Yes	
Editor	Yes	Yes	Yes	Yes	
Electrical Engineer – Admin Only	Yes	Yes	Yes	Yes	
Electrical Engineer – Manual Duties	Yes	No	Yes	Yes	
Electrician	Yes	No	No	Yes	
Electricity Generating - Control Room Operator	Yes	Yes	Yes	Yes	
Electricity Generating- Administration only	Yes	Yes	Yes	Yes	
Embalmist	Yes	No	No	Yes	
Engineer	Yes	No	Yes	Yes	
Engineer - Civil	Yes	Yes	Yes	Yes	
Engineer - Industrial	Yes	No	Yes	Yes	
Engineer - Maintenance	Yes	No	Yes	Yes	
Engineer – Structural	Yes	Yes	Yes	Yes	

OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Engineer Telecommunications	Yes	No	Yes	Yes	Mining Questionnaire
ESB linesman	Yes	No	No	No	
Estate Agent	Yes	Yes	Yes	Yes	
Excavation Worker	Yes*	No	No	No	
OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Fabricator	Yes	No	No	No	Full occupational details required
Factory Worker	Yes	No	No	Yes	
Farm Labourer	Yes	No	No	No	
Farm Manager (no manual work)	Yes	No	Yes	Yes	
Farmer	Yes	No	No	Yes	
Fashion Designer	Yes	No	Yes	Yes	
FAS Worker	Yes	No	Yes	Yes	
Film Industry - Cameraman	Yes	No	Yes	Yes	
Film Industry - Director	Yes	Yes	Yes	Yes	
Film Industry - Producer	Yes	Yes	Yes	Yes	
Film Industry - Designer	Yes	No	Yes	Yes	
Film Industry - Editor	Yes	Yes	Yes	Yes	
Film Industry - Technician	Yes	No	Yes	Yes	
Fireman	Yes*	No	No	No	Fisherman Questionnaire
Fisherman	Yes*	No	No	No	
Fish Farmer (no work at sea)	Yes	No	No	Yes	
Fitness Instructor	Yes	No	No	No	
Fitter- manufacturing	Yes	No	No	Yes	
Florist	Yes	No	Yes	Yes	
Foreman	Yes	No	No	Yes	
Forester/ Ranger	Yes	No	No	Yes	
Fork Lift Driver	Yes	No	No	Yes	

OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Foundry Worker	Yes*	No	No	No	
Funeral Director / Undertaker	Yes	No	Yes	Yes	
Furniture Maker	Yes	No	No	Yes	
OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Garage Owner (non-manual)	Yes	No	Yes	Yes	
Garage Worker (general duties)	Yes	No	No	Yes	
Garda	Yes	No	No	No	
Gardener	Yes	No	Yes	Yes	
Gas Fitter	Yes	No	Yes	Yes	
General Maintenance	Yes	No	No	No	Exact duties required
General Operative	Yes	No	No	No	Full occupational details required
Geologist - depends on duties	Yes	No	Yes	Yes	Exact duties required for WOP & PA
Glass Cutter	Yes	No	No	No	
Glazier	Yes	No	No	No	
Golf Course Secretary / Manager	Yes	No	Yes	Yes	
Graphic Designer (computer only)	Yes	Yes	Yes	Yes	
Greengrocer	Yes	No	Yes	Yes	
Greenkeeper	Yes	No	Yes	Yes	
Guest House – Proprietor	Yes	No	Yes	Yes	
OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Hairdresser	Yes	No	Yes	Yes	
Haulage Contractor No Driving	Yes	No	Yes	Yes	
Haulage Driver	Yes	No	No	No	
Heavy Plant Driver	Yes*	No	No	No	
Horse Breeder (depending on duties)	Yes	No	No	Yes	
Horse Trainer	Yes	No	Yes	Yes	
Horticulturist	Yes	No	Yes	Yes	

OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Hotel Worker-Proprietor/Manager/Receptionist	Yes	Yes*	Yes*	Yes	*Depends on exact duties
Housewife/Husband	Yes	No	Yes	Yes*	
OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Insulator	Yes	No	No	No	
Insurance Broker/Agent	Yes	Yes	Yes	Yes	
Interior Designer	Yes	Yes	Yes	Yes	
Interpreter	Yes	No	Yes	Yes	
IT Consultant	Yes	Yes	Yes	Yes	
Investment Banker	Yes	Yes	Yes	Yes	
Investment Dealer	Yes	No	Yes	Yes	
JCB Driver	Yes*	No	No	No	
Jeweller (making/repairs)	Yes	No	No	Yes	
Jeweller (retailer)	Yes	No	Yes	Yes	
Jockey	Yes*	No	No	No	
Joiner	Yes	No	Yes	Yes	
Journalist	Yes	No	Yes	Yes	
Judge	Yes	Yes	Yes	Yes	
OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Kerb Layer	Yes	No	No	No	
Kitchen Hand	Yes	No	No	Yes	
OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Laboratory Technician (depending on duties)	Yes	No	Yes	Yes	
Labourer (no heights)	Yes	No	No	No	
Landscape Gardener	Yes	No	No	Yes	
Laundry Worker	Yes	No	No	Yes	
Law Searcher	Yes	Yes	Yes	Yes	
Lawyer	Yes	Yes	Yes	Yes	

OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Lecturer	Yes	No	Yes	Yes	
Librarian	Yes	Yes	Yes	Yes	
Lifeguard	Yes	No	No	No	
Lithographer	Yes	No	Yes	Yes	
Locksmith	Yes	No	Yes	Yes	
Long Distance/HGV Driver	Yes	No	No	No	
Lorry Driver	Yes	No	No	No	
Loss Adjuster	Yes	Yes	Yes	Yes	
OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Machine Driver	Yes*	No	No	No	
Machine Operator Driver	Yes*	No	No	Yes	
Machine Operator Factory	Yes	No	No	No	
Maintenance Engineer	Yes	No	Yes	Yes	
Management Consultant	Yes	Yes	Yes	Yes	
Marine Biologist (no overseas/underwater work)	Yes	Yes	Yes	Yes	
Marine Surveyor (no overseas/underwater work)	Yes	Yes	Yes	Yes	
Market Gardener	Yes	No	Yes	Yes	
Marketing Consultant	Yes	Yes	Yes	Yes	
Mechanic (garage)	Yes	No	Yes	Yes	
Metal Fabricator (no heights)	Yes	No	No	Yes	
Midwife	Yes	No	Yes	Yes	
Miller	Yes	No	No	Yes	
Miner	Yes*	No	No	No	Mining Questionnaire
Motorcycle Courier	Yes*	No	No	No	
Musician	Yes	No	No	Yes	
OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Newsagent	Yes	No	Yes	Yes	

OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Newspaper – Distributor	Yes	No	No	Yes	Job description required *Ceasing Age 60
Newspaper - Office Worker	Yes	Yes	Yes	Yes	
Newspaper - Printing (skilled workers only)	Yes	No	Yes	Yes	
Newspaper - Reporter/Photographer	Yes	No	Yes	Yes	
Nurse – Auxiliary/ Attendant	Yes	No	No	No	
Nurse – General	Yes	No	Yes	Yes	
Nurse – Psychiatric	Yes	No	No	No	
Occupational Therapist	Yes	Yes	Yes	Yes	
Oil Refinery – not over seas	Yes	No	Yes	Yes	
Optician	Yes	Yes	Yes	Yes	
Orthodontist	Yes	No	Yes	Yes	
Osteopath	Yes	No	Yes	Yes	
OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Painter/Decorator	Yes	No	Yes	Yes	Aviation Questionnaire Confirm Airline Aviation Questionnaire
Panel Beater	Yes	No	No	Yes	
Park Keeper/Ranger	Yes	No	Yes	Yes	
Pathologist	Yes	Yes	Yes	Yes	
Patrolman (security)	Yes	No	No	No	
Petrol Pump Attendant	Yes	No	No	Yes	
Pharmacist	Yes	Yes	Yes	Yes	
Phlebotomist	Yes	No	Yes	Yes	
Photographer (no overseas/aerial work)	Yes	No	Yes	Yes	
Physiotherapist	Yes	No	Yes	Yes	
Piano Tuner	Yes	No	Yes	Yes	
Pilot (Commercial Aviation)	Yes	No	No	Yes	
Pilot (Passenger Flights)	Yes	No	No	Yes	
Pilot (Private Aviation)	Yes	No	No	Yes	

OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Pipe Layer	Yes*	No	No	No	
Plant Hire Contractor- (depending on duties)	Yes	No	No	Yes	
Plasterer	Yes	No	No	Yes	
Plumber	Yes	No	Yes	Yes	
Pool Attendant	Yes	No	No	Yes	
Porter (Hospital /Hotel)	Yes	No	No	Yes	
Post Office - Engineer/Technician	Yes	No	Yes	Yes	
Post Office - Supervisor	Yes	Yes	Yes	Yes	
Postman	Yes	No	No	Yes	
Potter/ Craftsman	Yes	No	Yes	Yes	
Priest	Yes	No	Yes	Yes	
Printer	Yes	No	Yes	Yes	
Prison Officer	Yes	No	No	Yes	
Private Investigator	Yes	No	No	Yes	
Probation Officer	Yes	No	Yes	Yes	
Production Planner	Yes	Yes	Yes	Yes	
Property Owner	Yes	No	No	Yes	
Psychiatrist	Yes	Yes	Yes	Yes	
Psychologist	Yes	Yes	Yes	Yes	
Psychotherapist	Yes	Yes	Yes	Yes	
Public Relations Officer	Yes	Yes	Yes	Yes	
Publican	Yes	No	No	Yes	
Publisher	Yes	Yes	Yes	Yes	
Purchasing Manager	Yes	Yes	Yes	Yes	
OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Quantity Surveyor	Yes	Yes	Yes	Yes	
Quarry Worker	Yes*	No	No	No	Mining Questionnaire

OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Radio - Office Worker	Yes	Yes	Yes	Yes	
Radio - Producer	Yes	No	Yes	Yes	
Radio - -Reporter	Yes	No	Yes	Yes	
Radio - Technician	Yes	No	Yes	Yes	
Radiographer	Yes	No	Yes	Yes	
Radiologist	Yes	No	Yes	Yes	
Rail Line Maintenance	Yes	No	No	No	
Railway - Booking Office/Clerical	Yes	Yes	Yes	Yes	
Railway - Ticket Inspector	Yes	No	Yes	Yes	
Receptionist	Yes	Yes	Yes	Yes	
Recording Engineer	Yes	No	Yes	Yes	
Recruitment Consultant / Officer	Yes	Yes	Yes	Yes	
Refrigeration Engineer	Yes	No	Yes	Yes	
Refuse Collector	Yes	No	No	No	
Restaurateur	Yes	No	Yes	Yes	
Retired	Yes	No	No	No	
Road Sweeper	Yes	No	No	No	
Roofer	Yes*	No	No	No	
OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Salesperson-Travelling (depending on duties)	Yes	No	Yes	Yes	Average & Maximum Heights
Saw Mill Worker	Yes	No	No	NO	
Scaffolder	Yes*	No	No	No	
Scientist	Yes	Yes	Yes	Yes	
Scrap Merchant	Yes	No	No	No	
Seaman – Merchant Navy	Yes*	No	No	No	
Seaman - Navy	Yes	No	No	No	
Seaman – Passenger Ferries	Yes	No	No	Yes	
					Exact duties and cargo carried

OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Secretary	Yes	Yes	Yes	Yes	
Security Guard (cash transportation)	Yes	No	No	No	
Security Guard (indoors)	Yes	No	Yes	Yes	
Security Van Driver	Yes	No	No	Yes	
Service Manager	Yes	No	Yes	Yes	
Sheet Metal Worker	Yes	No	No	No	
Shoemaker	Yes	No	Yes	Yes	
Shop Assistant / Sales Person	Yes	No	Yes	Yes	
Shop Keeper	Yes	No	Yes	Yes	
Sign Erector	Yes*	No	No	No	Heights for PTD
Sign Writer	Yes	No	Yes	Yes	
Social Worker	Yes	No	Yes	Yes	
Software Engineer	Yes	Yes	Yes	Yes	
Soldier	Yes*	No	No	No	Details of Bomb Disposal
Solicitor	Yes	Yes	Yes	Yes	
Sound Technician	Yes	No	Yes	Yes	
Speech Therapist	Yes	Yes	Yes	Yes	
Spray Painter	Yes	No	Yes	Yes	
Stable Hand	Yes	No	No	No	
Stage Manager (depending on duties)	Yes	No	Yes	Yes	
Steel Erector	Yes*	No	No	No	Average & Maximum Heights
Steel Fabricator	Yes*	No	No	No	Average & Maximum Heights
Stevedore	Yes*	No	No	No	1 per mille for Life Cover Exclude ARB si
Stockbroker	Yes	No	Yes	Yes	*Ceasing Age 55
Stonemason	Yes	No	No	No	
Store Detective	Yes	No	Yes	Yes	

OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Storeman	Yes	No	No	Yes	*Own or Suited definition only Ceasing Age 55
Student	Yes	No	No	No	
Stud Groom	Yes	No	No	No	
Surgeon	Yes	No	Yes	Yes	
Surveyor	Yes	Yes	Yes	Yes	

OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Tailor	Yes	No	Yes	Yes	
Tarmac Layer	Yes	No	No	No	
Taxi Driver	Yes	No	No	Yes	
Taxidermist	Yes	No	Yes	Yes	
Teacher	Yes	No	Yes	Yes	
Technician	Yes	No	Yes	Yes	
Telecom Technician	Yes	No	Yes	Yes	
Telephonist	Yes	No	Yes	Yes	
Telesales	Yes	No	Yes	Yes	
Theatre manager	Yes	No	Yes	Yes	
Tiler - Floor/Wall	Yes	No	Yes	Yes	
Tool Maker	Yes	No	No	Yes	
Town Planner	Yes	Yes	Yes	Yes	
Traffic Warden	Yes	No	No	Yes	
Train Driver	Yes	No	No	Yes	
Translator	Yes	No	Yes	Yes	
Travel Agent	Yes	Yes	Yes	Yes	
Tree Surgeon	Yes*	No	No	No	
Turf Accountant (office staff)	Yes	No	Yes	Yes	
TV network- Office worker	Yes	Yes	Yes	Yes	
TV network- Producer	Yes	Yes	Yes	Yes	
TV network- Reporter	Yes	No	Yes	Yes	

OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
TV network- Technician	Yes	No	Yes	Yes	
TV network – Presenter	Yes	No	Yes	Yes	
TV Repairman	Yes	No	Yes	Yes	
Typist	Yes	No	Yes	Yes	
OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Undertaker	Yes	No	Yes	Yes	
Unemployed	Yes	No	No	No	
Upholsterer	Yes	No	Yes	Yes	
Usher (court)	Yes	Yes	Yes	Yes	
OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Valet – Car	Yes	No	No	No	
Van Driver	Yes	No	No	Yes	
Veterinary Surgeon	Yes	No	Yes	Yes	
OCCUPATION	S.I.	PTD (O)	WOP	PA	NOTES
Waiter/Waitress	Yes	No	Yes	Yes	Average & Maximum Heights
Warehouse Person	Yes	No	No	No	
Watch Maker / Repairer	Yes	No	Yes	Yes	
Welder	Yes	No	No	Yes	
Window Cleaner	Yes	No	No	No	
Window Dresser	Yes	No	Yes	Yes	
Window Installer / Fitter	Yes	No	No	No	
Wine & Spirits Dealer	Yes	No	Yes	Yes	
Wood Machinist	Yes	No	Yes	Yes	
Zoologist (no overseas/field work)	Yes	Yes	Yes	Yes	