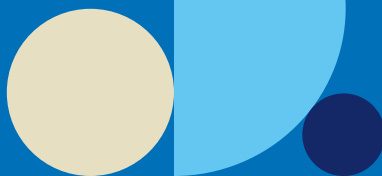


# Occupational Guide



# Occupational Guide

The Occupational Guide has been designed to assist you to determine which occupations are 'excluded occupations' in the personal division of legalsuper, or when applying for voluntary cover in the Employer division. Members working in some occupations are excluded by legalsuper's insurer, Zurich Australia Limited (Zurich) from Group Life and/or Salary Continuance cover. You can obtain clarification by contacting Zurich's Group Risk Insurance team on 1800 199 414.

This list is referred to in legalsuper's Product Disclosure Statements (PDS) and should be read in conjunction with that PDS. The information in this document is current as at 1 November 2025

Please note that the following terms have the definitions set out below:

**NA** means Cover is not available.

✓ means Cover is available.

**IC** means Cover is subject to individual consideration by Zurich.

Occupation	Death cover	TPD cover	Income Protection (Salary Continuance) Cover
Abalone Diver	IC	NA	NA
Actor/Actress	✓	NA	NA
Air Force (all ranks) Flight Crew	IC	NA	NA
Air Traffic Controller	✓	NA	NA
Announcer (Radio/Television)	✓	IC	IC
Antenna Erector – Heights over 10 metres	IC	NA	NA
Archaeologist (Field)	✓	IC	IC
Armoured Car Driver	✓	NA	NA
Army (all ranks) Bomb Disposal/Regional Force Surveillance Units	IC	NA	NA
Army (all ranks) Special Air Services	IC	NA	NA
Artist – Freelance – Not working from home	✓	IC	NA
Asbestos Workers	IC	NA	NA
Assayer (qualified) – Mines	✓	IC	IC
Author/Writer	✓	IC	NA
Aviation Industry – Agricultural (crop dusting and mustering)	IC	NA	NA
Aviation Industry – Charter Services, regular flights between recognised airports	✓	NA	NA
Aviation Industry – Flying Instructors – Over 100 hours	IC	NA	NA
Aviation Industry – Flying Instructors – Up to 100 hours	✓	NA	NA
Aviation Industry – Flying Doctor	✓	NA	NA
Aviation Industry – Public Transport (pilot/air crew)	✓	NA	NA
Aviation Industry – Test Pilot	IC	NA	NA
Biologist (Marine) – Diving	✓	IC	IC
Blaster/Explosive Handler	IC	NA	NA
Bookmaker	✓	NA	NA
Bouncer/Crowd Control	✓	NA	NA
Builders Labourer	✓	NA	NA
Bus/Coach Driver – Long distance/interstate	✓	NA	NA
Camera Person (film and television) – Freelance	✓	IC	NA

Occupation	Death cover	TPD cover	Income Protection (Salary Continuance) Cover
Caravan Park Worker/Employee	✓	NA	NA
Cartoonist – Freelance	✓	IC	IC
Choreographer/Dancer (film, theatre and television)	✓	NA	NA
Circus Aerialist (no safety nets)	IC	NA	NA
Circus Acrobat/Aerialist (safety nets)	IC	NA	NA
Circus Animal Trainer	IC	NA	NA
Coach (selected sports e.g. golf, swimming, tennis) minimum 3 years	✓	IC	IC
Commercial Pilot	✓	NA	NA
Composer	✓	NA	NA
Courier – Local (city/town only) – Bicycle, motor bike	✓	NA	NA
Crane Labourer or Hooker On	✓	NA	NA
Crane Operator/Derrick & Hoist	✓	NA	NA
Customs Officer – Ports, coastal outposts	✓	IC	IC
Debt Collector	✓	NA	NA
Decorator – Exterior over 10 metres	✓	NA	NA
Demolition Supervisor	✓	NA	NA
Demolition Worker	IC	NA	NA
Disc Jockey	✓	NA	NA
Diving (professional – not deep sea)	✓	NA	NA
Diving (professional – deep sea)	IC	NA	NA
Dockyard Worker	✓	NA	NA
Dog Breeder	✓	✓	NA
Dog Groomer – established 2 years minimum	✓	✓	NA
Dog Kennel Operator	✓	✓	NA
Dog Trainer	✓	✓	NA
Dogman	IC	NA	NA
Drover	✓	NA	NA
Engineer (qualified) – Flight (not office based)	✓	NA	NA
Engineer (qualified) – Mining (above ground)	✓	✓	IC
Engineer (qualified) – Mining (underground)	✓	✓	NA
Engineer (qualified) – Ship (sea going)	✓	✓	NA
Explosive Handling	IC	NA	NA
Explosives Transport Driver	✓	NA	NA
Exterminator/Fumigator/Pest Controller	✓	✓	NA
Factory Hand/Worker	✓	✓	NA
Farm Labourer	✓	NA	NA
Fencing Contractor/Subcontractor	✓	✓	NA
Fencing Labourer	✓	NA	NA

Occupation	Death cover	TPD cover	Income Protection (Salary Continuance) Cover
Fireman	✓	✓	NA
Fisherman – Ashore daily	✓	✓	NA
Fisherman – Not ashore daily – Deep sea and cray	IC	NA	NA
Fitness Instructor (full-time)	✓	✓	NA
Flight Attendant (public transport)	✓	NA	NA
Flying Personnel (regular public transport) – Cabin, crews, pilots, engineers, flight attendants, technicians	✓	NA	NA
Foundry Worker	✓	✓	NA
Freezing Works Employee	✓	✓	NA
Fruit Picker (full-time)	✓	✓	NA
Furniture Removalist	✓	✓	NA
Furniture Retailer (new and used) – Deliveries	✓	✓	NA
Garbage Collector	✓	NA	NA
Gas Pipe Layer	✓	NA	NA
Golf Professional – Touring	✓	NA	NA
Grave Digger	✓	NA	NA
Home Duties/Homemaker (not as an employee)	✓	✓	NA
Horse Breaker	✓	NA	NA
Horse Breeder	✓	✓	NA
Housekeeper (employed full-time)	✓	NA	NA
Industrial Chemist – Hazardous materials	IC	IC	IC
Investor	✓	NA	NA
Jackaroo	✓	NA	NA
Jillaroo	✓	NA	NA
Jockey – Flat racing	✓	NA	NA
Jockey – Jumps	IC	NA	NA
Journalist (radio, TV, newspaper) – Freelance	✓	IC	IC
Journalist (radio, TV, newspaper) – Salaried (some overseas assignments)	✓	IC	IC
Kitchen Hand	✓	✓	NA
Labourer	✓	NA	NA
Lifeguard – Professional	✓	NA	NA
Linesperson (electrical/telephone) – Heights over 10 metres	✓	NA	NA
Linesperson (electrical/telephone) – Heights up to 10 metres	✓	✓	NA
Log Hauler/Cartage	✓	NA	NA
Machinist – Clothing	✓	✓	NA
Marine Biologist – Diving	✓	IC	IC
Market Stall Holder	✓	✓	NA
Masseur (qualified) – Working from home	✓	✓	NA
Meat Boner	✓	✓	NA

Occupation	Death cover	TPD cover	Income Protection (Salary Continuance) Cover
Meat Packer	✓	✓	NA
Merchant Seaman	✓	NA	NA
Mining Industry – Surface Worker (qualified tradesperson – handling explosives)	IC	NA	NA
Mining Industry – Underground Faceworker	✓	NA	NA
Mining Industry – Underground Worker (handling explosives)	IC	NA	NA
Mining Industry – Underground Worker (supervisor or qualified tradesperson)	✓	✓	NA
Model (clothing/catwalk/photography)	✓	NA	NA
Music Teacher (full-time) – Working from home	✓	IC	IC
Musician	✓	IC	NA
Navy Personnel (all ranks) – Divers	✓	NA	NA
Navy Personnel (all ranks) – Seagoing	✓	NA	NA
Navy Personnel (all ranks) – Shore duties only	✓	✓	NA
Navy Personnel (all ranks) – Submariners	✓	NA	NA
Navy Personnel (all ranks) – Volunteer Reserves	IC	IC	IC
Oil and Gas Industry – Offshore workers – Derrickman, Crane Operator	✓	NA	NA
Oil and Gas Industry – Offshore workers – Engineer (no manual)	✓	✓	NA
Oil and Gas Industry – Offshore workers – Laboratory Technician	✓	✓	NA
Oil and Gas Industry – Offshore workers – Labourer	✓	NA	NA
Oil and Gas Industry – Offshore workers – Tool Pusher, Driller	IC	NA	NA
Oil and Gas Industry – Onshore workers – Derrickman, Crane Operator	✓	NA	NA
Oil and Gas Industry – Onshore workers – Labourer	✓	NA	NA
Oil and Gas Industry – Onshore workers – Tool Pusher, Driller	✓	NA	NA
Oil and Gas Industry – Pipeline – Machine Operator, Welder	✓	NA	NA
Oil and Gas Industry – Pipeline – Repairman, Trench Worker	✓	NA	NA
Oil and Gas Industry – Pipeline – Supervisor	✓	✓	NA
Oil and Gas Industry – Refineries – Other workers	✓	NA	NA
Oil and Gas Industry – Refineries – Supervisor	✓	✓	NA
Other	IC	IC	IC
Overseer (stock or station)	✓	NA	NA
Oyster Farmer	✓	✓	NA
Painter – Working at heights over 10 metres	✓	NA	NA
Passenger Ship/Bulk Cargo, Container Carrier – Officers and crew	✓	NA	NA
Personal Trainer	✓	NA	NA
Pest Controller/Exterminator	✓	✓	NA
Petrol Tank Driver	✓	NA	NA
Photographer (freelance) – Australia only	✓	IC	IC
Piano Tuner (established 2 years minimum)	✓	IC	IC
Police – Motorcycle Police	✓	NA	NA

Occupation	Death cover	TPD cover	Income Protection (Salary Continuance) Cover
Police – Other Officers	✓	✓	NA
Police – Rescue Squad and Tactical Response	✓	NA	NA
Police – Special Weapons	✓	NA	NA
Police – Superintendent, Senior Officer	✓	✓	NA
Prisons – Guard, Other workers	✓	NA	NA
Private Detective/Investigator	✓	NA	NA
Probation/Parole Officer – Unqualified	✓	✓	IC
Professional Sportsperson	✓	NA	NA
Property Developer – Investor	✓	✓	NA
Public Servant – Administration only	✓	✓	IC
Public Servant – Other workers	✓	IC	IC
Railway Worker (Govt. employee) – Office/Administration only	✓	✓	IC
Railway Worker (Govt. employee) – Other workers	✓	NA	NA
Removalist	✓	✓	NA
Reporter – Freelance	✓	IC	IC
Reporter – Radio, TV, Newspaper – Salaried (some overseas assignments)	IC	IC	IC
Research Chemist	IC	IC	IC
Rigger – Heights over 10 metres	IC	NA	NA
Rigger – Heights up to 10 metres only	✓	NA	NA
Road Worker/Maker	✓	✓	NA
Roadie (music)	✓	NA	NA
Rock Driller	✓	NA	NA
Rodeo Rider	IC	NA	NA
Roof Carpenter	✓	✓	NA
Roof Plumber	✓	✓	NA
Roof Tiler	✓	✓	NA
Rubbish Removalist (Owner driver)	✓	NA	NA
Sand Blaster	IC	NA	NA
Sawmill Worker – Other workers	✓	IC	NA
Scaffolder – Heights over 10 metres	IC	NA	NA
Scaffolder – Heights up to 10 metres only	✓	NA	NA
Scientist – Hazardous chemicals	IC	IC	IC
Scrap Dealer	✓	NA	NA
Scriptwriter (film theatre television)	✓	IC	NA
Search and Rescue Worker – Full-time	✓	NA	NA
Search and Rescue Worker – Part-time	✓	IC	IC
Security Guard – Armed	✓	NA	NA
Shearer	✓	NA	NA
Ship Pilot/Skipper	✓	NA	NA

Occupation	Death cover	TPD cover	Income Protection (Salary Continuance) Cover
Shop Assistant – Amusement parlour	✓	NA	NA
Shopkeeper/Proprietor – Amusement parlour – Employee	✓	NA	NA
Signwriter – Heights over 10 metres	✓	NA	NA
Singer	✓	NA	NA
Slaughterer (meat industry)	✓	NA	NA
Stablehand (horses)	✓	NA	NA
Steel Erector	IC	NA	NA
Steeplejack	IC	NA	NA
Stevedore	✓	NA	NA
Steward/Stewardess (airlines)	✓	NA	NA
Stockyard Worker	✓	NA	NA
Storeperson	✓	✓	NA
Strapper (horses)	✓	NA	NA
Student	✓	IC	NA
Stunt Person	IC	NA	NA
Surveyor – qualified – Marine/Mining	✓	IC	IC
Surveyor – qualified – Mining	✓	IC	IC
Swimming Pool – Attendant (full-time)	✓	✓	NA
Swimming Pool – Instructor	✓	✓	IC
Tailor (full-time) – Working from home or in a factory	✓	✓	IC
Taxi Driver – Employee	✓	✓	NA
Tennis Coach (no touring or professional playing)	✓	✓	IC
Tow Truck Driver	✓	NA	NA
Train Driver – Metropolitan/Interstate	✓	✓	NA
Train Driver – Mining	✓	IC	NA
Tram Driver	✓	✓	NA
Tree Surgeon/Lopper/Remover	✓	NA	NA
Trotting Driver	✓	NA	NA
Truck Driver (owner only) – Interstate long distance – Overnight stays – Outside local city or town	✓	NA	NA
Tugboat Operator	✓	NA	NA
Tunneller	✓	NA	NA
Wharf/Waterside Worker	✓	NA	NA
Window Cleaner – City, Industrial, High rise	✓	NA	NA
Wrecker – Other Workers	✓	NA	NA
Writer	✓	IC	NA
Yoga Instructor	✓	✓	NA
Unemployed	✓	IC	NA

**Group Risk Administration**  
Phone 1800 648 921  
Email [group.risk@zurich.com.au](mailto:group.risk@zurich.com.au)

**Group Risk Claims**  
Phone 1800 648 921  
Email [group.claims@zurich.com.au](mailto:group.claims@zurich.com.au)

**Group Risk Underwriting**  
Phone 1800 199 414  
Email [group.risk.uw@zurich.com.au](mailto:group.risk.uw@zurich.com.au)

[www.zurich.com.au](http://www.zurich.com.au)

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Zurich group insurance is issued by Zurich Australia Limited (ABN 92 000 010 195) (Zurich).

The information in this brochure is current as at August 2023 and is subject to change. Group Life Insurance Policy and Group Income Protection Policy (Policies) are issued to Legal Super Pty Limited (ABN 37 004 455 789 AFSL 246315) as the Trustee of legalsuper (ABN 60 346 078 879) by Zurich Australia Limited (Zurich) (ABN 92 000 010 195, AFSL 232510). You should read the legalsuper product disclosure statement (PDS) (available free of charge online at [legalsuper.com.au](http://legalsuper.com.au) or by calling 1800 060 312) before deciding whether to acquire or continue holding this product, or obtaining cover under the Policies. Zurich is a wholly owned subsidiary of Zurich Financial Services Australia Limited (ABN 92 000 010 195).

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