

**OCCUPATION CLASSIFICATION FOR ACCIDENTAL DEATH & DISMEMBERMENT/ACCIDENT DEATH BENEFIT & DISABILITY INCOME PLAN**

<b>Occupation</b>	<b>ADDB/ADB</b>	<b>DI</b>	<b>Remarks On DI Class</b>
Accountant	1	1	
Accounts Assistant	1	1	
Actor/Actress	4	Decline	
Actuary	1	1	
Admin Assistant	1	1	
Administrator	1	1	
Advertiser / Advertising Agent	2	2	
Agent (estate/travel/insurance)	2	2	
Aircraft Engineer	4	**IC	** IC – Individual Consideration
Airport Security (unarmed)	4	4	
Architect	1	1	
Armed Forces Personnel (Admin)	1	Decline	
Armed Forces Personnel (Combat)	4	Decline	
Artist	2	Decline	
Athlete (track & field only)	4	Decline	
Auctioneer	1	1	
Auditor	1	1	
Author	1	IC	
Author (salaried)	1	2	Re-definition of disability is required.
Baggage Porter	3	4	
Baker	3	3	
Bank Teller	1	1	
Banker / Bank Officer	1	1	
Barber	2	3	
Beautician	2	2	
Blacksmith	3	4	
Boat Man	4	Decline	
Book Keeper	1	1	
Broker (Insurance)*	2	2	* Class 1 for FA selling Aviva products
Bus Inspector	2	2	
Butcher	4	4	
Cabin Crew	3	3	Re-definition of disability is required
Canteen Assistant / Operator	3	3	
Car Park Attendant	3	3	
Carpenter	4	4	
Cashier	1	1	
Chambermaid	3	4	
Chauffeur	3	2	Re-definition of disability is required.
Chef / Cook	3	3	
Chemist	2	2	
Chief Executive Officer	1	1	
Civil Engineer	2	2	

Cleaner	3	IC	
Clerk	1	1	
Coach(Sports)	3	Decline	
Computer Analyst/Programmer	1	1	
Construction Foreman	4	Decline	
Construction Worker	4	Decline	
Consultant	1	1	
Craftsman	3	IC	
Crane Driver	4	Decline	
Curator (museum)	2	2	
Customer Service Officer	1	1	
Dance Hostess	4	Decline	
Dancer (Professional)	4	Decline	
Dental Assistant / Nurse	1	2	
Dentist	1	3	Re-definition of disability is required.
Designer (Interior)	1	2	
Despatch / Delivery Man	4	Decline	
Detective	4	IC	
Diplomat	1	IC	
Dividing Instructor	4	Decline	
Dock Worker	4	Decline	
Doctor	1	2	
Draughtsman	1	1	
Driver	4	IC	Sbj to job nature/vehicle. Fr ClassI 3 to Decline with Re-defn
Driving Instructor	3	2	Re-definition of disability is required.
Economist	1	1	
Editor	1	1	
Electrician	4	4	
Engineer	2	2	
Engineer (admin/office based)	1	1	
Entertainer	3	Decline	
Executive (office based)	1	1	
Factory Worker	3	4	
Fashion Model	2	Decline	
Financial Controller	1	1	
Financial Planner	2	2	
Fireman	4	Decline	
Fisherman	4	Decline	
Fishmonger	4	4	
Fitness Instructor	3	Decline	
Florist	3	3	
Forklift Driver	4	Decline	
Garage Worker	4	4	
Gardener	3	4	
General Manager	1	1	
General Worker	4	Decline	

Goldsmith	3	3	
Hairstylist	2	2	Re-definition of disability is required.
Hawker	3	4	
Hotel (Public Relations Officer)	1	1	
Housewife	2	Decline	
Jeweller	2	2	
Jockey	4	Decline	
Journalist	4	IC	
Judge	1	1	
Juvenile	2	Decline	
Landscape Artist	2	2	Re-definition of disability is required.
Lawyer	1	1	
Lecturer (University/Polytec)	1	1	
Legal officer	1	1	
Librarian	1	1	
Life Guard	2	Decline	
Locksmith	3	3	
Loss Adjustor	2	2	
Machine Operator	3	3	
Machinist	4	4	
Manager (office based)	1	1	
Managing Director	1	1	
Marine Deck Entertainer	4	Decline	
Marine Deck Officer	4	Decline	
Marketing Staff (office based)	1	1	
Masseur / Masseur	3	Decline	
Minister of Religion	2	IC	
Money Broker *	2	Decline	* including commodity/derivatives/foreign exchange/futures broker
Motor Cycle Delivery Rider	4	Decline	
Motor Vehicle Dealer	2	3	
Musician (Entertainment)	2	Decline	
National Serviceman	2	Decline	
Nurse	2	3	Re-definition of disability is required.
Odd Job Labourer	4	Decline	
Oil Refinery Admin Personnel	1	1	
Oil Refinery Worker (Offshore)	4	IC	
Oil Refinery Worker (Inland)	4	IC	
Optician	1	2	
Optometrist	1	2	
Others_Class_1	1	1	
Others_Class_2	2	2	
Others_Class_3	3	3	
Others_Class_4	4	4	
Packer	3	3	
Pastor	2	IC	
Pharmacist	1	2	

Photographer	3	IC	
Pilot (Commercial -passenger)	3	Decline	
Plumber	4	3	
Policeman	2	Decline	
Politician	1	IC	
Postman	3	3	
President (Company)	1	1	
Principal (School)	1	2	
Prison Officer/Warden	4	Decline	
Promoter (Sales)	2	2	
Receptionist	1	1	
Remisier (commission based)	2	Decline	
Renovation Contractor	3	3	
Reporter	4	IC	
Research & Development Engineer	1	1	
Retiree	2	Decline	
Sailor	4	Decline	
Sales Personnel (outdoor)	2	2	
Seamstress	2	3	
Secretary	1	1	
Security Guard (armed)	3	Decline	
Security Guard (unarmed)	3	IC	
Self-employed	2	IC	
Shipping Admin Personnel	1	1	
Shop Assistant	1	2	
Shop Manager (administrative)	1	1	
Skilled Production Line Operator	3	4	
Social Worker (Health)	3	2	Red-definition of disability is required
Sole Proprietor	2	IC	
Statistician	1	1	
Stockbroker (fixed salary)	2	IC	
Store Keeper	3	3	
Student	2	Decline	
Supervisor	3	IC	
Surgeon	1	2	Re-definition of disability is required.
Surveyor	2	2	
Tailor	2	2	Re-definition of disability is required.
Teacher (Academic)	1	2	
Teacher (PE-full time)	1	IC	Re-definition of disability is required.
Technician (Qualified)	3	3	
Telephone Operator	1	1	
Tour Guide	2	2	
Traffic Police	4	Decline	
Tutor (Private)	2	IC	
Typist	1	1	
Underwriter	1	1	

Unemployed	4	Decline	
Veterinary Surgeon	2	2	
Waiter / Waitress	3	Decline	
Welder(Not underwater/oil/gas)	4	4	
Window Cleaner(over 2 stories)	4	Decline	
Zoo keeper	4	4	

**Important Note:**

In determining the occupational class, it is important to base on the nature of duties, working environment and other factors (e.g. effects of the economic situation on business/job stability, claims experience, etc) rather than just by the job title. This listing is not exhaustive and serves as a general guide only. The underwriter reserves the right to alter the wordings in the provision when necessary. For any occupation not stated in the list, please refer to underwriter for clarification.