

Income Protection

Occupations not eligible for a benefit payment period up to five years and up to age 65

Your benefit payment period is the maximum length of time that payments can be made if you're unable to work due to illness or injury.

If you receive basic Income Protection when you join or apply for it later, it'll be based on a benefit payment period up to two years. This means if you're unable to work due to illness or injury you may be paid a benefit for a maximum of two years. (If your employer provides basic Income Protection the benefit payment period is arranged by your employer.)

Depending on the work you do, you can apply to change your benefit payment period to up to five years or up to age 65. A longer benefit payment period will cost more.

Not all occupations are eligible for a benefit payment period up to five years or up to age 65. Your eligibility will be based on the occupation details you provide on your application, whether your occupation is listed below and other criteria.

There may be other occupations not listed that are also ineligible. If you're not eligible, you'll remain on a benefit payment period up to two years or as arranged by your employer.

If you need help or more information about Income Protection and benefit payment periods, see the *Insurance in your super* guide at australiansuper.com/InsuranceGuide

Occupations not eligible for a benefit payment period up to five years or up to age 65 (marked with an x)

Occupation	Up to five years	Up to age 65
Abalone diver	X	X
Abattoir		
Butcher (qualified)	✓	X
Inspector	✓	X
Slaughterer	X	X
Supervisor (no manual duties)	✓	X
Worker	X	X
Actor/actress	X	X
Aerial photographer	X	X
Aerobics/gym instructor	✓	X
Aged care worker	✓	X
Agent		
Customs other	✓	X
Heavy machinery	✓	X
Light machinery	✓	X
Repossession	✓	X
Stock/station	✓	X
Agronomist (field work)	✓	X
Air conditioning engineer/installer/technician	✓	X
Airline/aviation industry		
Air traffic controller	X	X
Baggage/cargo handler	✓	X
Cleaner	✓	X
Engineer (flying)	X	X
Engineer (no flying)	✓	X
Flight attendant (regular commercial flights)	X	X

Occupation	Up to five years	Up to age 65
Flying doctor	X	X
Flying instructor	X	X
Maintenance worker	✓	X
Mechanic (no flying)	✓	X
Other manual	X	X
Pilot (charter flights)	X	X
Pilot (regular commercial flights)	X	X
Radio operator	X	X
Refueller	X	X
Supervisor (no manual duties)	✓	X
Test pilot	X	X
Truck driver	✓	X
Aluminium fixer/framer/installer	✓	X
Ambulance service officer/driver	✓	X
Amusement/games centre employee	X	X
Amusement/games centre owner	✓	X
Animal breeder/trainer (small domestic animals, non racing)	✓	X
Animal breeder/trainer (other)	X	X
Annealer	✓	X
Announcer radio/TV/shopping centre	X	X
Antenna erector (heights over 10 metres)	X	X
Antenna erector (heights up to 10 metres)	✓	X
Antique dealer (deliveries)	✓	X
Antique dealer (restoration)	✓	X
Appliance electrician/repairs/technician	✓	X
Apprentice tradesperson (first year)	X	X

Occupations not eligible for a benefit payment period up to five years and/or up to age 65 (continued)

Occupation	Up to five years	Up to age 65	Occupation	Up to five years	Up to age 65
Apprentice tradesperson (second/third/fourth year)	✓	✗	Building supply yard worker	✓	✗
Archaeologist (field work)	✗	✗	Bulldozer owner/operator	✓	✗
Armed forces volunteer/reserve	✗	✗	Bus driver (local/metro)	✓	✗
Armed forces personnel	✗	✗	Bus driver (long distance)	✗	✗
Armed security guard	✗	✗	Butcher (slaughtering)	✗	✗
Armoured car driver	✗	✗	Cablemaker	✓	✗
Artificial inseminator	✓	✗	Café/coffee shop owner/operator/employee	✓	✗
Artist – commercial freelance (not working from home)	✗	✗	Camera person (aerial)	✗	✗
Asbestos industry – mining/supervisor/worker	✗	✗	Camera person (freelance)	✗	✗
Asphalt layer	✗	✗	Camera person (on location, Australia only)	✓	✗
Assembly line worker	✗	✗	Cane farmer	✓	✗
Astrologer	✗	✗	Cane harvester	✗	✗
Author	✗	✗	Car and truck salesperson	✓	✗
Backhoe owner/operator	✓	✗	Car assembly worker	✗	✗
Baker/pastry chef	✓	✗	Car detailer	✓	✗
Bakery (delivery)	✓	✗	Car washer	✗	✗
Banana grower	✓	✗	Car wrecker	✗	✗
Bar staff	✓	✗	Caravan park owner/operator/employee	✗	✗
Bargeman	✗	✗	Caretaker	✓	✗
Barista	✓	✗	Carpenter	✓	✗
Battery manufacturer	✓	✗	Carpet cleaner	✓	✗
Battery exhaust muffler radiator – fitter/repairs	✓	✗	Carpet layer	✓	✗
Beautician (working from home)	✗	✗	Cartage contractor (local/metro)	✓	✗
Bill poster	✗	✗	Cartage contractor (long distance)	✗	✗
Blacksmith	✓	✗	Casino (govt. licensed) croupier/waiter/bar staff	✓	✗
Blaster	✗	✗	Caterer	✓	✗
Blind awning screen manufacturer/installer	✓	✗	Cattery operator	✓	✗
Boat builder	✓	✗	Ceiling fixer	✓	✗
Bobcat owner/operator	✓	✗	Cellarman	✗	✗
Boilermaker	✓	✗	Cement manufacturer	✓	✗
Bomb disposal	✗	✗	Cement renderer	✓	✗
Bookmaker	✗	✗	Cemetery crematorium worker	✗	✗
Bootmaker	✓	✗	Chauffer	✓	✗
Bouncer	✗	✗	Chef (unqualified)	✓	✗
Boxer	✗	✗	Child care worker (not own children working from home)	✗	✗
Bread vendor	✓	✗	Chimney sweep (heights over 10 metres)	✗	✗
Brewery/distillery supervisor	✓	✗	Chimney sweep (heights up to 10 metres)	✓	✗
Brewery/distillery worker	✗	✗	Civil engineer (not university qualified field work)	✓	✗
Brick manufacturer	✓	✗	Cleaner		
Brick paver	✓	✗	Brick	✗	✗
Bricklayer	✓	✗	Carpet	✓	✗
Brothel owner/operator	✗	✗	Factory/hospital/school/store/general/household/office	✓	✗
Builder foreman/supervisor (no manual duties)	✓	✗	Window (heights over 10 metres)	✗	✗
Builders labourer	✓	✗	Window (heights up to 10 metres)	✓	✗

Occupations not eligible for a benefit payment period up to five years and/or up to age 65 (continued)

Occupation	Up to five years	Up to age 65
Clothing industry		
<i>Fashion designer (freelance)</i>	✗	✗
<i>Model</i>	✗	✗
<i>Pattern maker</i>	✓	✗
<i>Process worker/machinist</i>	✗	✗
Club worker		
<i>Bar person/manager with bar work</i>	✓	✗
<i>Bouncer/security staff</i>	✗	✗
<i>Entertainer</i>	✗	✗
<i>Other</i>	✗	✗
Coach (selected sports)	✗	✗
Coach driver (local/metro)	✓	✗
Coach driver (long distance)	✗	✗
Commercial artist (self employed not working at home)	✗	✗
Composer	✗	✗
Concreter	✗	✗
Cook (unqualified)	✓	✗
Courier		
<i>Bicycle/motor cycle</i>	✗	✗
<i>Car and small van</i>	✓	✗
<i>Truck (local/metro)</i>	✓	✗
<i>Truck (long distance)</i>	✗	✗
Crane driver/operator	✗	✗
Crop duster/sprayer (ground, non flying)	✓	✗
Curator/groundsman	✓	✗
Curtain installer	✓	✗
Customs officer	✓	✗
Dairy industry		
<i>Delivery</i>	✓	✗
<i>Farm owner without employee</i>	✓	✗
<i>Process worker employee</i>	✗	✗
<i>Supervisor</i>	✓	✗
Dance instructor	✓	✗
Dancer	✗	✗
Debt collector	✗	✗
Deckhand	✗	✗
Decorator exterior (heights over 10 metres)	✗	✗
Decorator exterior (heights up to 10 metres)	✓	✗
Decorator interior (only)	✓	✗
Deep sea fisherman	✗	✗
Demolition – no explosive use/ explosive use/supervisor	✗	✗
Department store – storeperson/ deliveries/heavier manual	✓	✗
Designer clothing (freelance)	✗	✗
Detective (private)	✗	✗
Detention centre officer	✗	✗
Diemaker	✓	✗

Occupation	Up to five years	Up to age 65
Diesel mechanic	✓	✗
Disc jockey	✗	✗
Diver (professional)	✗	✗
Dockworker	✗	✗
Dockyard terminal operator (office only)	✓	✗
Dog breeder/trainer (no racing involvement)	✓	✗
Dog groomer/washer	✓	✗
Dogman	✗	✗
Drainage contractor (domestic)	✓	✗
Dredger	✓	✗
Driller (local worker only)	✓	✗
Driller – using explosives/other	✗	✗
Driver		
<i>Ambulance</i>	✓	✗
<i>Armoured car</i>	✗	✗
<i>Bulldozer/earthmoving and construction (owner/operator)</i>	✓	✗
<i>Bus/truck/van (local/metro)</i>	✓	✗
<i>Bus/truck/van (long distance)</i>	✗	✗
<i>Cement truck/forklift</i>	✓	✗
<i>Chauffeur</i>	✓	✗
<i>Crane</i>	✗	✗
<i>Courier truck (local/metro)/ small van/car</i>	✓	✗
<i>Courier motorcycle/bicycle</i>	✗	✗
<i>Dairy deliveryman/milkman</i>	✓	✗
<i>Explosives/dangerous goods</i>	✗	✗
<i>Hire car owner/driver</i>	✓	✗
<i>Garbage collector/ice cream truck/tow truck</i>	✓	✗
<i>Petrol tanker (local)</i>	✓	✗
<i>Removalist</i>	✗	✗
<i>Taxi (owner driver)</i>	✓	✗
Driving instructor	✓	✗
Drover	✗	✗
Dry cleaning industry manager/ owner/ supervisor/other	✓	✗
Dyer	✓	✗
Earth moving contractor owner/operator	✓	✗
Editor film	✓	✗
Electric gate garage door installer	✓	✗
Electrician – industrial (high voltage)	✗	✗
Electroplater/enameller	✓	✗
Elevator mechanic/installer	✓	✗
Embalmer	✓	✗
Engineer (manual duties)	✓	✗
Engineer – mining (underground/offshore)	✗	✗
Entertainer	✗	✗

Occupations not eligible for a benefit payment period up to five years and/or up to age 65 (continued)

Occupation	Up to five years	Up to age 65	Occupation	Up to five years	Up to age 65
Entertainment agent	✗	✗	Florist (deliveries)	✓	✗
Equipment hire – repair and maintenance/sales	✓	✗	Forest (maintenance worker)	✗	✗
Excavation contractor	✓	✗	Forest ranger	✓	✗
Exotic dancer	✗	✗	Forest technician	✓	✗
Explosives industry worker (above/below ground)	✗	✗	Fork lift driver	✓	✗
Exterminator and fumigator	✓	✗	Foundry worker	✗	✗
Factory worker	✗	✗	Fruit grower/orchardist	✓	✗
Faith healer	✗	✗	Fruit packer/picker	✗	✗
Farm contractor/labourer worker	✗	✗	Fruit/vegetable providore/wholesaler	✓	✗
Farm manager	✓	✗	Fumigator	✓	✗
Farmer			Funeral driver/pallbearer	✓	✗
<i>Banana/cane/oyster/poultry</i>	✓	✗	Funeral embalmer	✓	✗
<i>Grazier owner (with full time employees)</i>	✓	✗	Funeral (other)	✗	✗
<i>Grazier owner (with no full time employees)</i>	✓	✗	Furniture removalist	✗	✗
<i>Market gardener</i>	✓	✗	Furniture restorer	✓	✗
<i>Orchardist</i>	✓	✗	Furniture retailer (deliveries)	✓	✗
Farrier	✓	✗	Garage door installer	✓	✗
Fashion designer – clothing (freelance)	✗	✗	Garbage collector	✓	✗
Fast food takeaway employee	✓	✗	Gardener domestic landscape	✓	✗
Fencing contractor	✓	✗	Gas fitter	✓	✗
Ferry master (harbour only/harbour pilot)	✓	✗	Gas pipe layer	✗	✗
Fertiliser manufacturer other	✗	✗	Geologist – exploration/field work (no explosives/underground)	✓	✗
Fertiliser manufacturer supervisor	✓	✗	Glass blower/furnaceman	✓	✗
Fibreglass			Glazier	✓	✗
<i>Moulder</i>	✓	✗	Glue manufacturer other	✗	✗
<i>Other</i>	✗	✗	Glue manufacturer supervisor	✓	✗
<i>Supervisor</i>	✓	✗	Goldsmith silversmith	✓	✗
Film/music/radio/television/theatre industry			Golf professional (shop/tuition only)	✓	✗
<i>Director producer</i>	✗	✗	Golf professional (touring)	✗	✗
<i>Editor</i>	✓	✗	Grave digger	✓	✗
<i>Script writer</i>	✗	✗	Grazier owner (with full time employees)	✓	✗
<i>Stage hand</i>	✗	✗	Grazier owner (with no full time employees)	✓	✗
<i>Stage manager</i>	✓	✗	Greengrocer	✓	✗
<i>Announcer newsreader</i>	✗	✗	Greenkeeper/groundsman	✓	✗
<i>Stuntman/woman</i>	✗	✗	Grocer	✓	✗
<i>Actor/actress</i>	✗	✗	Guard (armed)	✗	✗
Firefighter	✗	✗	Guard (unarmed, no unusual hazards)	✓	✗
Fisherman deepsea/harbour/estuary/other	✗	✗	Guest house proprietor	✓	✗
Fitness centreowner/operator/instructor	✓	✗	Gunsmith	✓	✗
Fitter and turner	✓	✗	Gymnasium instructor	✓	✗
Floor coverer/layer	✓	✗	Gymnasium owner operator	✓	✗
Floor sander/surfacers	✗	✗	Gyprock fixer	✓	✗
Floor tiler (qualified)	✓	✗	Handyman	✓	✗
Floor tiler (unqualified)	✗	✗	Harbour pilot	✓	✗

Occupations not eligible for a benefit payment period up to five years and/or up to age 65 (continued)

Occupation	Up to five years	Up to age 65	Occupation	Up to five years	Up to age 65
Harbourmaster	✓	✗	Jack hammer operator	✗	✗
Harvester	✗	✗	Jackaroo	✗	✗
Health and safety inspector/officer	✓	✗	Janitor	✓	✗
Helicopter pilot	✗	✗	Jewellery industry – cutter/engraver/polisher/setter	✓	✗
Hoist driver/operator	✗	✗	Jillaroo	✗	✗
Home care worker (not family/friend)	✓	✗	Jockey (flat racing/jumps)	✗	✗
Home duties	✗	✗	Joiner	✓	✗
Horse racing industry			Journalist/reporter (freelance)	✗	✗
Bookmaker	✗	✗	Journalist/reporter (salaried) on air/studio	✗	✗
Breaker	✗	✗	Journalist/reporter (salaried) overseas assignments	✗	✗
Breeder	✓	✗	Juice delivery	✓	✗
Jockey (flat racing/jumps)	✗	✗	Kennel operator	✓	✗
Riding instructor	✗	✗	Knitter (in mill)	✓	✗
Stablehand	✗	✗	Labourer	✓	✗
Strapper	✗	✗	Land broker (not university qualified)	✓	✗
Trainer	✓	✗	Landscape gardener (qualified owner with full time employees)	✓	✗
Trotting driver	✗	✗	Lapidary	✓	✗
Horticulturist	✓	✗	Lathe operator (qualified)	✓	✗
Hospital			Laundromat owner/operator	✓	✗
Domestic worker	✓	✗	Laundry worker	✓	✗
Nurse (enrolled or nurses aide)	✓	✗	Lawn mowing contractor	✓	✗
Nurse (psychiatric)	✓	✗	Lead industry	✗	✗
Orderly/wardsman	✓	✗	Lifeguard	✗	✗
Porter	✓	✗	Lift installer/mechanic	✓	✗
Hospitality			Line marker	✓	✗
Bar staff	✓	✗	Linesman (heights over 10 metres)	✗	✗
Bottleshop sales	✓	✗	Linesman (heights up to 10 metres)	✓	✗
Bouncer	✗	✗	Linoleum layer	✓	✗
Chef/cook (unqualified)	✓	✗	Lithographer	✓	✗
Head waiter	✓	✗	Livestock buyer/dealer	✓	✗
Housekeeper/chambermaid	✓	✗	Locksmith	✓	✗
Porter	✓	✗	Logging contractor log hauler	✗	✗
Publican/manager	✓	✗	Lumber merchant supervisor (up to 10% manual duties)	✓	✗
Waiter/waitress	✓	✗	Lumber yard worker	✓	✗
Kitchen hand	✓	✗	Machinery/equipment hire and service (repair and maintenance)	✓	✗
House reblocker	✗	✗	Machinist clothing/metal/wood/sailmaking	✓	✗
Housekeeper (employed)	✓	✗	Maid	✓	✗
Incineration operator	✗	✗	Manicurist (not working at home)	✓	✗
Insecticide manufacturer (other)	✗	✗	Manicurist (working at home)	✗	✗
Insecticide manufacturer supervisor	✓	✗	Manufacturer (other)	✗	✗
Instrument manufacturer	✓	✗	Marina owner/operator	✓	✗
Insulation installer	✓	✗	Marine biologist	✗	✗
Insurance investigator	✓	✗			
Interior decorator (manual duties)	✓	✗			
Investor	✗	✗			
Ironing contractor	✓	✗			

Occupations not eligible for a benefit payment period up to five years and/or up to age 65 (continued)

Occupation	Up to five years	Up to age 65	Occupation	Up to five years	Up to age 65
Marine industry			Nurse – assistant/enrolled	✓	✗
Officer/crew (bulk/container or cruise ships)	✗	✗	Nurse – psychiatric	✓	✗
Salvage vessel officer/crew	✗	✗	Nursery person	✓	✗
Shipyard worker	✗	✗	Oil and gas		
Surveyor engineer	✗	✗	Distributor (no delivery)	✓	✗
Market gardener	✓	✗	Onshore worker other	✗	✗
Market stall holder	✗	✗	Pipeline offshore worker	✗	✗
Martial arts instructor	✗	✗	Refinery worker	✗	✗
Meat industry – cold store worker/processor	✗	✗	Tanker driver (local/metro)	✓	✗
Meat industry – packer	✗	✗	Truck driver (long distance)	✗	✗
Meat industry – slaughterer	✗	✗	Orchardist	✓	✗
Mechanic	✓	✗	Packer	✗	✗
Merchant marine personnel	✗	✗	Painter (heights over 10 metres)	✗	✗
Metal industry			Painter (heights up to 10 metres)	✓	✗
Annealer	✓	✗	Painter (spray)	✓	✗
Electroplater/enameller	✓	✗	Panel beater	✓	✗
Fitter and turner	✓	✗	Paramedic	✓	✗
Ironmonger	✗	✗	Park ranger	✓	✗
Scrap dealer	✗	✗	Parking station attendant	✓	✗
Sheet metal worker	✓	✗	Parking warden/officer	✓	✗
Metallurgist (field work including underground work)	✗	✗	Parole officer	✗	✗
Meter reader	✓	✗	Paver	✓	✗
Milk bar employee/owner/operator	✓	✗	Personal trainer	✗	✗
Milkman milk delivery	✓	✗	Pest controller	✓	✗
Mining			Petrol tanker driver (local/metro)	✓	✗
Asbestos worker	✗	✗	Petrol tanker driver (long distance)	✗	✗
Surface worker (no explosives)	✓	✗	Photographer – aerial (more than 100 hours a year)	✗	✗
Surface worker (using explosives)	✗	✗	Photographer – aerial (up to 100 hours a year)	✓	✗
Underground worker/faceworker	✗	✗	Photographer (on location)	✓	✗
Underground worker – mechanic/electrician	✗	✗	Picture framer	✓	✗
Underground explosives handler	✗	✗	Pilot (harbour)	✓	✗
Minister of religion	✓	✗	Pipelayer	✓	✗
Model	✗	✗	Pipeline worker (no offshore work)	✓	✗
Motor vehicle			Plant operator	✓	✗
Assembly production line	✗	✗	Plasterer	✓	✗
Dealer/sales	✓	✗	Plumber/gas fitter (roof)	✓	✗
Mechanic	✓	✗	Police officer	✗	✗
Panel beater/spray painter/detailer	✓	✗	Post sorter	✓	✗
Parts retailer/parts and accessories fitter	✓	✗	Postal delivery officer (bicycle/motorcycle)	✗	✗
Wrecker	✗	✗	Postal delivery officer (car/van/truck/on foot)	✓	✗
Museum attendant	✓	✗	Pottery and ceramics potter (not working at home)	✓	✗
Music teacher (working at home)	✗	✗	Poultry farmer/poulterer	✓	✗
Musician orchestral	✓	✗	Power station skilled (other)	✓	✗
Musician other	✗	✗	Printer	✓	✗
Newsagent (deliveries)	✓	✗			
Newsreader	✗	✗			

Occupations not eligible for a benefit payment period up to five years and/or up to age 65 (continued)

Occupation	Up to five years	Up to age 65
Prison/correctional/detention centre officer	✗	✗
Private detective – enquiry agent	✗	✗
Process server	✓	✗
Process/production worker	✓	✗
Produce merchant	✓	✗
Professional sportsperson	✗	✗
Property developer/investor	✗	✗
Public servant (manual duties)	✗	✗
Quarry worker (blasting/no blasting)	✗	✗
Railway driver/guard/worker	✗	✗
Refrigerator mechanic	✓	✗
Removalist	✗	✗
Renderer	✓	✗
Repairman serviceman (heavy equipment)	✓	✗
Reporter (salaried) overseas assignments	✗	✗
Respite care worker	✗	✗
Restaurant bar staff/waiter/ waitress	✓	✗
Restaurant kitchen hand	✓	✗
Restaurant manager/owner	✓	✗
Retiree	✗	✗
Riding instructor	✗	✗
Rigger	✗	✗
Road construction worker	✓	✗
Roof plumber (heights over 10 metres)	✗	✗
Roof plumber (heights up to 10 metres)	✓	✗
Roof tiler (heights over 10 metres)	✗	✗
Roof tiler (heights up to 10 metres)	✓	✗
Roofer	✓	✗
Saddlemaker	✓	✗
Sailmaker	✓	✗
Sales representative (heavy machinery)	✓	✗
Sales representative other (deliveries)	✓	✗
Sales representative (stock/station)	✓	✗
Salvage vessel officer	✗	✗
Sandblaster	✗	✗
Sanitation services – garbage collector	✓	✗
Sanitation services – incinerator operator	✗	✗
Sanitation services – street cleaning	✓	✗
Saw doctor	✓	✗
Sawmill worker other	✗	✗
Sawmill worker supervisor	✓	✗
Sawyer	✗	✗
Scaffolder	✗	✗
School teacher music (working from home)	✗	✗
Scrap metal dealer	✗	✗
Sculptor	✗	✗

Occupation	Up to five years	Up to age 65
Seaman	✗	✗
Search and rescue worker	✗	✗
Second hand dealer	✓	✗
Security guard/officer (armed)	✗	✗
Security guard/officer (unarmed)	✓	✗
Service station mechanic/owner/operator	✓	✗
Sex worker	✗	✗
Shearer shearing contractor	✗	✗
Sheetmetal worker	✓	✗
Shipping		
Harbour pilot	✓	✗
Salvage vessel officer/crew	✗	✗
Shore personnel other	✗	✗
Seagoing personnel	✗	✗
Shipyards worker	✗	✗
Shoemaker repairer	✓	✗
Shop		
Adult books/goods	✗	✗
Antiques deliveries/restoration	✓	✗
Aquarium	✓	✗
Bakery (deliveries)	✓	✗
Bicycle repairs	✓	✗
Bootmaker	✓	✗
Bottleshop/liquor store	✓	✗
Brassware	✓	✗
Cafe employee	✓	✗
Carpet floor covering	✓	✗
Delicatessen/milkbar employee	✓	✗
Disposal store	✓	✗
Dry cleaner	✓	✗
Fast food owner/operator	✓	✗
Fishmonger	✓	✗
Florist deliveries	✓	✗
Fruiterer/greengrocer/grocer/supermarket other	✓	✗
Furniture deliveries	✓	✗
General store	✓	✗
Glazier	✓	✗
Gunsmith	✓	✗
Hardware/building supplies/yard work	✓	✗
Lawnmower service and repairs	✓	✗
Locksmith	✓	✗
Motor vehicle accessories and spare parts	✓	✗
Newsagent deliveries	✓	✗
Not otherwise classified (heavy goods)	✓	✗
Nursery (manual duties)	✓	✗
Office supply stationer (deliveries)	✓	✗

Occupations not eligible for a benefit payment period up to five years and/or up to age 65 (continued)

Occupation	Up to five years	Up to age 65	Occupation	Up to five years	Up to age 65
Outdoor supplies	✓	✗	Take away/fast food employee	✓	✗
Paint and wallpaper	✓	✗	Tanker driver (local/metro)	✓	✗
Pawnbroker	✗	✗	Tanker driver (long distance)	✗	✗
Photocopying repairs	✓	✗	Tanner	✓	✗
Photographic service and repairs	✓	✗	Tattooist	✗	✗
Secondhand goods (deliveries)	✓	✗	Taxi driver employee	✗	✗
Supermarket deliveries	✓	✗	Taxi driver owner driver	✓	✗
Takeaway food employee	✓	✗	Taxidermist	✓	✗
Shopfitter	✓	✗	Teacher music (working from home)	✗	✗
Shower screen/mirror installer	✓	✗	Teachers aide	✓	✗
Sign erector (heights over 10 metres)	✗	✗	Telecommunications linesman (heights over 10 metres)	✗	✗
Sign erector (heights up to 10 metres)	✓	✗	Telecommunications linesman (heights up to 10 metres)	✓	✗
Sign writer (heights over 10 metres)	✗	✗	Telephone technician (underground/ heights up to 10 metres)	✓	✗
Sign writer (heights up to 10 metres)	✓	✗	Tennis coach	✓	✗
Silversmith/goldsmith	✓	✗	Textile worker (qualified)	✓	✗
Singer	✗	✗	Textile worker supervisor	✓	✗
Skylight fitter	✓	✗	Textile worker (unqualified)	✗	✗
Slaughterer	✓	✗	Tiler – floor/wall (qualified/unqualified)	✓	✗
Social worker (not university qualified)	✓	✗	Tiler – roof (heights over 10 metres)	✗	✗
Soft drink deliverer/manufacture/other	✓	✗	Tiler – roof (heights up to 10 metres)	✓	✗
Sports/fitness centre instructor	✓	✗	Timber merchant (manual work)	✓	✗
Sports/fitness centre owner/ operator	✓	✗	Timber merchant (no manual duties)	✓	✗
Sportsperson	✗	✗	Tobacco industry other	✗	✗
Spray painter	✓	✗	Tool maker	✓	✗
Station hand	✗	✗	Tour guide	✗	✗
Steel erector fixer	✓	✗	Tow truck driver	✓	✗
Steeplejack	✗	✗	Track worker	✗	✗
Stevedore	✗	✗	Train driver/guard	✗	✗
Stock and station agent	✓	✗	Tram driver	✗	✗
Stockman	✗	✗	Tree feller	✗	✗
Stonemason	✓	✗	Tree surgeon	✓	✗
Storeman/packer	✓	✗	Trench digger (mechanical)	✗	✗
Street cleaner	✗	✗	Trotting driver	✗	✗
Structural steel erector/rigger	✗	✗	Truck and van driver (local/metro)	✓	✗
Student	✗	✗	Truck and van driver (long distance)	✗	✗
Stuntman/woman	✗	✗	Tugboat captain (harbour only)	✓	✗
Sugar refinery (other)	✗	✗	Tugboat captain other	✗	✗
Supermarket (deliveries)	✓	✗	Turner (qualified)	✓	✗
Surfboard shaper	✓	✗	Tyre and battery – manufacture/repairs/ fitting	✓	✗
Surveyor marine/mine/remote areas	✓	✗	Underground worker (no explosives)	✗	✗
Surveyor field (university qualified)	✓	✗	Underground worker (using explosives)	✗	✗
Surveyor (using explosives)	✗	✗	Unemployed person	✗	✗
Swimming pool attendant/instructor	✓	✗	Upholsterer	✓	✗
Swimming pool builder	✓	✗	Usher	✓	✗
Tailor/dressmaker (qualified, not working at home)	✓	✗			
Tailor/dressmaker (qualified, working at home)	✗	✗			

Occupations not eligible for a benefit payment period up to five years and/or up to age 65 (continued)

Occupation	Up to five years	Up to age 65
Vehicle wrecker	✗	✗
Vending machine operator	✓	✗
Vicar	✓	✗
Vigneron	✓	✗
Vineyard employee/owner/operator	✓	✗
Waiter/waitress	✓	✗
Wallpaper hanger	✓	✗
Warehouseman	✗	✗
Washing machine mechanic	✓	✗
Waterproofing	✓	✗
Waterside worker	✗	✗
Weaver (not working from home)	✓	✗
Weaver (working from home)	✗	✗
Welder	✓	✗

Occupation	Up to five years	Up to age 65
Welfare officer	✓	✗
Wharf labourer	✗	✗
Window cleaner (heights over 10 metres)	✗	✗
Window cleaner (heights up to 10 metres)	✓	✗
Window dresser	✓	✗
Window tinter	✓	✗
Windscreen fitter installer/glazier	✓	✗
Wiremaker	✓	✗
Wool classer	✓	✗
Wrecker	✗	✗
Youth worker	✓	✗
Zoo keeper/attendant	✓	✗

AustralianSuper insurance is provided by TAL Life Limited (the Insurer) ABN 70 050 109 450 AFSL 237848.

Contact us

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