

# Income Protection

Occupations not eligible for a benefit payment period of 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 temporarily 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 two year benefit payment period. This means benefits may be paid up to 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. Your eligibility is based on the occupation details you provide on your application for cover and whether your occupation is listed below.

There may be other occupations not listed that are also ineligible. If you're not eligible, you'll remain on a benefit payment period of 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](https://australiansuper.com/InsuranceGuide)

## Occupations not eligible for a benefit payment period of up to five years and/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

Occupation	Up to five years	Up to age 65
Cleaner	✓	x
Engineer (flying)	x	x
Engineer (no flying)	✓	x
Flight attendant (regular commercial flights)	x	x
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 (other)	x	x

Occupations not eligible for a benefit payment period of 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
Animal breeder/trainer (small domestic animals, non racing)	✓	×	Bobcat owner/operator	✓	×
Annealer	✓	×	Boilermaker	✓	×
Announcer radio/TV/shopping centre	×	×	Bomb disposal	×	×
Antenna erector (heights over 10 metres)	×	×	Bookmaker	×	×
Antenna erector (heights up to 10 metres)	✓	×	Bootmaker	✓	×
Antique dealer (deliveries)	✓	×	Bouncer	×	×
Antique dealer (restoration)	✓	×	Boxer	×	×
Appliance electrician/repairs/technician	✓	×	Bread vendor	✓	×
Apprentice tradesperson (first year)	×	×	Brewery/distillery supervisor	✓	×
Apprentice tradesperson (second/third/fourth year)	✓	×	Brewery/distillery worker	×	×
Archaeologist (field work)	×	×	Brick manufacturer	✓	×
Armed forces volunteer/reserve	×	×	Brick paver	✓	×
Armed forces personnel	×	×	Bricklayer	✓	×
Armed security guard	×	×	Brothel owner/operator	×	×
Armoured car driver	×	×	Builder foreman/supervisor (no manual duties)	✓	×
Artificial inseminator	✓	×	Builders labourer	✓	×
Artist - commercial freelance (not working from home)	×	×	Building supply yard worker	✓	×
Asbestos industry - mining/supervisor/worker	×	×	Bulldozer owner/operator	✓	×
Asphalt layer	×	×	Bus driver (local/metro)	✓	×
Assembly line worker	×	×	Bus driver (long distance)	×	×
Astrologer	×	×	Butcher (slaughtering)	×	×
Author	×	×	Cablemaker	✓	×
Backhoe owner/operator	✓	×	Café/coffee shop owner/operator/employee	✓	×
Baker/pastry chef	✓	×	Camera person (aerial)	×	×
Bakery (delivery)	✓	×	Camera person (freelance)	×	×
Banana grower	✓	×	Camera person (on location, Australia only)	✓	×
Bar staff	✓	×	Cane farmer	✓	×
Bargeman	×	×	Cane harvester	×	×
Barista	✓	×	Car and truck salesperson	✓	×
Battery manufacturer	✓	×	Car assembly worker	×	×
Battery exhaust muffler radiator - fitter/repairs	✓	×	Car detailer	✓	×
Beautician (working from home)	×	×	Car washer	×	×
Bill poster	×	×	Car wrecker	×	×
Blacksmith	✓	×	Caravan park owner/operator/employee	×	×
Blaster	×	×	Caretaker	✓	×
Blind awning screen manufacturer/installer	✓	×	Carpenter	✓	×
Boat builder	✓	×	Carpet cleaner	✓	×
			Carpet layer	✓	×
			Cartage contractor (local/metro)	✓	×
			Cartage contractor (long distance)	×	×

Occupations not eligible for a benefit payment period of 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
Casino (govt. licensed) croupier/waiter/bar staff	✓	×	Courier		
Caterer	✓	×	<i>Bicycle/motor cycle</i>	×	×
Cattery operator	✓	×	<i>Car and small van</i>	✓	×
Ceiling fixer	✓	×	<i>Truck (local/metro)</i>	✓	×
Cellarman	×	×	<i>Truck (long distance)</i>	×	×
Cement manufacturer	✓	×	Crane driver/operator	×	×
Cement renderer	✓	×	Crop duster/sprayer (ground, non flying)	✓	×
Cemetery crematorium worker	×	×	Curator/groundsman	✓	×
Chauffer	✓	×	Curtain installer	✓	×
Chef (unqualified)	✓	×	Customs officer	✓	×
Child care worker (not own children working from home)	×	×	Dairy industry		
Chimney sweep (heights over 10 metres)	×	×	<i>Delivery</i>	✓	×
Chimney sweep (heights up to 10 metres)	✓	×	<i>Farm owner without employee</i>	✓	×
Civil engineer (not university qualified field work)	✓	×	<i>Process worker employee</i>	×	×
Cleaner			<i>Supervisor</i>	✓	×
<i>Brick</i>	×	×	Dance instructor	✓	×
<i>Carpet</i>	✓	×	Dancer	×	×
<i>Factory/hospital/school/store/general/household/office</i>	✓	×	Debt collector	×	×
<i>Window (heights over 10 metres)</i>	×	×	Deckhand	×	×
<i>Window (heights up to 10 metres)</i>	✓	×	Decorator exterior (heights over 10 metres)	×	×
Clothing industry			Decorator exterior (heights up to 10 metres)	✓	×
<i>Fashion designer (freelance)</i>	×	×	Decorator interior (only)	✓	×
<i>Model</i>	×	×	Deep sea fisherman	×	×
<i>Pattern maker</i>	✓	×	Demolition - no explosive use/explosive use/supervisor	×	×
<i>Process worker/machinist</i>	×	×	Department store - storeperson/deliveries/heavier manual	✓	×
Club worker			Designer clothing (freelance)	×	×
<i>Bar person/manager with bar work</i>	✓	×	Detective (private)	×	×
<i>Bouncer/security staff</i>	×	×	Detention centre officer	×	×
<i>Entertainer</i>	×	×	Diemaker	✓	×
<i>Other</i>	×	×	Diesel mechanic	✓	×
Coach (selected sports)	×	×	Disc jockey	×	×
Coach driver (local/metro)	✓	×	Diver (professional)	×	×
Coach driver (long distance)	×	×	Dockworker	×	×
Commercial artist (self employed not working at home)	×	×	Dockyard terminal operator (office only)	✓	×
Composer	×	×	Dog breeder/trainer (no racing involvement)	✓	×
Concreter	×	×	Dog groomer/washer	✓	×
Cook (unqualified)	✓	×	Dogman	×	×
			Drainage contractor (domestic)	✓	×

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

Occupation	Up to five years	Up to age 65
Dredger	✓	×
Driller (local worker only)	✓	×
Driller - using explosives/other	×	×
<b>Driver</b>		
<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	×	×
Entertainment agent	×	×
Equipment hire - repair and maintenance/sales	✓	×

Occupation	Up to five years	Up to age 65
Excavation contractor	✓	×
Exotic dancer	×	×
Explosives industry worker (above/below ground)	×	×
Exterminator and fumigator	✓	×
Factory worker	×	×
Faith healer	×	×
Farm contractor/labourer worker	×	×
Farm manager	✓	×
<b>Farmer</b>		
<i>Banana/cane/oyster/poultry</i>	✓	×
<i>Grazier owner (with full time employees)</i>	✓	×
<i>Grazier owner (with no full time employees)</i>	✓	×
<i>Market gardener</i>	✓	×
<i>Orchardist</i>	✓	×
Farrier	✓	×
Fashion designer - clothing (freelance)	×	×
Fast food takeaway employee	✓	×
Fencing contractor	✓	×
Ferry master (harbour only/harbour pilot)	✓	×
Fertiliser manufacturer other	×	×
Fertiliser manufacturer supervisor	✓	×
<b>Fibreglass</b>		
<i>Moulder</i>	✓	×
<i>Other</i>	×	×
<i>Supervisor</i>	✓	×
<b>Film/music/radio/television/theatre industry</b>		
<i>Director producer</i>	×	×
<i>Editor</i>	✓	×
<i>Script writer</i>	×	×
<i>Stage hand</i>	×	×
<i>Stage manager</i>	✓	×
<i>Announcer newsreader</i>	×	×
<i>Stuntman/woman</i>	×	×
<i>Actor/actress</i>	×	×
Firefighter	×	×
Fisherman deepsea/harbour/estuary/other	×	×
Fitness centre owner/operator/instructor	✓	×
Fitter and turner	✓	×

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

Occupation	Up to five years	Up to age 65
Floor coverer/layer	✓	×
Floor sander/surfacers	×	×
Floor tiler (qualified)	✓	×
Floor tiler (unqualified)	×	×
Florist (deliveries)	✓	×
Forest (maintenance worker)	×	×
Forest ranger	✓	×
Forest technician	✓	×
Fork lift driver	✓	×
Foundry worker	×	×
Fruit grower/orchardist	✓	×
Fruit packer/picker	×	×
Fruit/vegetable providore/ wholesaler	✓	×
Fumigator	✓	×
Funeral driver/pallbearer	✓	×
Funeral embalmer	✓	×
Funeral (other)	×	×
Furniture removalist	×	×
Furniture restorer	✓	×
Furniture retailer (deliveries)	✓	×
Garage door installer	✓	×
Garbage collector	✓	×
Gardener domestic landscape	✓	×
Gas fitter	✓	×
Gas pipe layer	×	×
Geologist - exploration/field work (no explosives/ underground)	✓	×
Glass blower/furnaceman	✓	×
Glazier	✓	×
Glue manufacturer other	×	×
Glue manufacturer supervisor	✓	×
Goldsmith silversmith	✓	×
Golf professional (shop/tuition only)	✓	×
Golf professional (touring)	×	×
Grave digger	✓	×
Grazier owner (with full time employees)	✓	×
Grazier owner (with no full time employees)	✓	×
Greengrocer	✓	×
Greenkeeper/groundsman	✓	×
Grocer	✓	×
Guard (armed)	×	×

Occupation	Up to five years	Up to age 65
Guard (unarmed, no unusual hazards)	✓	×
Guest house proprietor	✓	×
Gunsmith	✓	×
Gymnasium instructor	✓	×
Gymnasium owner operator	✓	×
Gyprock fixer	✓	×
Handyman	✓	×
Harbour pilot	✓	×
Harbourmaster	✓	×
Harvester	×	×
Health and safety inspector/officer	✓	×
Helicopter pilot	×	×
Hoist driver/operator	×	×
Home care worker (not family/friend)	✓	×
Home duties	×	×
Horse racing industry		
<i>Bookmaker</i>	×	×
<i>Breaker</i>	×	×
<i>Breeder</i>	✓	×
<i>Jockey (flat racing/jumps)</i>	×	×
<i>Riding instructor</i>	×	×
<i>Stablehand</i>	×	×
<i>Strapper</i>	×	×
<i>Trainer</i>	✓	×
<i>Trotting driver</i>	×	×
Horticulturist	✓	×
Hospital		
<i>Domestic worker</i>	✓	×
<i>Nurse (enrolled or nurses aide)</i>	✓	×
<i>Nurse (psychiatric)</i>	✓	×
<i>Orderly/wardsman</i>	✓	×
<i>Porter</i>	✓	×
Hospitality		
<i>Bar staff</i>	✓	×
<i>Bottleshop sales</i>	✓	×
<i>Bouncer</i>	×	×
<i>Chef/cook (unqualified)</i>	✓	×
<i>Head waiter</i>	✓	×
<i>Housekeeper/chambermaid</i>	✓	×
<i>Porter</i>	✓	×
<i>Publican/manager</i>	✓	×
<i>Waiter/waitress</i>	✓	×

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

Occupation	Up to five years	Up to age 65
<i>Kitchen hand</i>	✓	×
House reblocker	×	×
Housekeeper (employed)	✓	×
Incineration operator	×	×
Insecticide manufacturer (other)	×	×
Insecticide manufacturer supervisor	✓	×
Instrument manufacturer	✓	×
Insulation installer	✓	×
Insurance investigator	✓	×
Interior decorator (manual duties)	✓	×
Investor	×	×
Ironing contractor	✓	×
Jack hammer operator	×	×
Jackaroo	×	×
Janitor	✓	×
Jewellery industry - cutter/engraver/polisher/setter	✓	×
Jillaroo	×	×
Jockey (flat racing/jumps)	×	×
Joiner	✓	×
Journalist/reporter (freelance)	×	×
Journalist/reporter (salaried) on air/studio	×	×
Journalist/reporter (salaried) overseas assignments	×	×
Juice delivery	✓	×
Kennel operator	✓	×
Knitter (in mill)	✓	×
Labourer	✓	×
Land broker (not university qualified)	✓	×
Landscape gardener (qualified owner with full time employees)	✓	×
Lapidary	✓	×
Lathe operator (qualified)	✓	×
Laundromat owner/operator	✓	×
Laundry worker	✓	×
Lawn mowing contractor	✓	×
Lead industry	×	×
Lifeguard	×	×
Lift installer/mechanic	✓	×
Line marker	✓	×
Linesman (heights over 10 metres)	×	×

Occupation	Up to five years	Up to age 65
Linesman (heights up to 10 metres)	✓	×
Linoleum layer	✓	×
Lithographer	✓	×
Livestock buyer/dealer	✓	×
Locksmith	✓	×
Logging contractor log hauler	×	×
Lumber merchant supervisor (up to 10% manual duties)	✓	×
Lumber yard worker	✓	×
Machinery/equipment hire and service (repair and maintenance)	✓	×
Machinist clothing/metal/wood/sailmaking	✓	×
Maid	✓	×
Manicurist (not working at home)	✓	×
Manicurist (working at home)	×	×
Manufacturer (other)	×	×
Marina owner/operator	✓	×
Marine biologist	×	×
Marine industry		
<i>Officer/crew (bulk/container or cruise ships)</i>	×	×
<i>Salvage vessel officer/crew</i>	×	×
<i>Shipyard worker</i>	×	×
<i>Surveyor engineer</i>	×	×
Market gardener	✓	×
Market stall holder	×	×
Martial arts instructor	×	×
Meat industry - cold store worker/processor	×	×
Meat industry - packer	×	×
Meat industry - slaughterer	×	×
Mechanic	✓	×
Merchant marine personnel	×	×
Metal industry		
<i>Annealer</i>	✓	×
<i>Electroplater/enameller</i>	✓	×
<i>Fitter and turner</i>	✓	×
<i>Ironmonger</i>	×	×
<i>Scrap dealer</i>	×	×
<i>Sheet metal worker</i>	✓	×
Metallurgist (field work including underground work)	×	×
Meter reader	✓	×

Occupations not eligible for a benefit payment period of 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
Milk bar employee/owner/operator	✓	×	Painter (spray)	✓	×
Milkman milk delivery	✓	×	Panel beater	✓	×
Mining			Paramedic	✓	×
<i>Asbestos worker</i>	×	×	Park ranger	✓	×
<i>Surface worker (no explosives)</i>	✓	×	Parking station attendant	✓	×
<i>Surface worker (using explosives)</i>	×	×	Parking warden/officer	✓	×
<i>Underground worker/faceworker</i>	×	×	Parole officer	×	×
<i>Underground worker - mechanic/electrician</i>	×	×	Paver	✓	×
<i>Underground explosives handler</i>	×	×	Personal trainer	×	×
Minister of religion	✓	×	Pest controller	✓	×
Model	×	×	Petrol tanker driver (local/metro)	✓	×
Motor vehicle			Petrol tanker driver (long distance)	×	×
<i>Assembly production line</i>	×	×	Photographer - aerial (more than 100 hours a year)	×	×
<i>Dealer/sales</i>	✓	×	Photographer - aerial (up to 100 hours a year)	✓	×
<i>Mechanic</i>	✓	×	Photographer (on location)	✓	×
<i>Panel beater/spray painter/detailer</i>	✓	×	Picture framer	✓	×
<i>Parts retailer/parts and accessories fitter</i>	✓	×	Pilot (harbour)	✓	×
<i>Wrecker</i>	×	×	Pipelayer	✓	×
Museum attendant	✓	×	Pipeline worker (no offshore work)	✓	×
Music teacher (working at home)	×	×	Plant operator	✓	×
Musician orchestral	✓	×	Plasterer	✓	×
Musician other	×	×	Plumber/gas fitter (roof)	✓	×
Newsagent (deliveries)	✓	×	Police officer	×	×
Newsreader	×	×	Post sorter	✓	×
Nurse - assistant/enrolled	✓	×	Postal delivery officer (bicycle/motorcycle)	×	×
Nurse - psychiatric	✓	×	Postal delivery officer (car/van/truck/on foot)	✓	×
Nursery person	✓	×	Pottery and ceramics potter (not working at home)	✓	×
Oil and gas			Poultry farmer/poulterer	✓	×
<i>Distributor (no delivery)</i>	✓	×	Power station skilled (other)	✓	×
<i>Onshore worker other</i>	×	×	Printer	✓	×
<i>Pipeline offshore worker</i>	×	×	Prison/correctional/detention centre officer	×	×
<i>Refinery worker</i>	×	×	Private detective - enquiry agent	×	×
<i>Tanker driver (local/metro)</i>	✓	×	Process server	✓	×
<i>Truck driver (long distance)</i>	×	×	Process/production worker	✓	×
Orchardist	✓	×	Produce merchant	✓	×
Packer	×	×	Professional sportsperson	×	×
Painter (heights over 10 metres)	×	×	Property developer/investor	×	×
Painter (heights up to 10 metres)	✓	×	Public servant (manual duties)	×	×



Occupations not eligible for a benefit payment period of 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
Quarry worker (blasting/no blasting)	x	x	Scaffolder	x	x
Railway driver/guard/worker	x	x	School teacher music (working from home)	x	x
Refrigerator mechanic	✓	x	Scrap metal dealer	x	x
Removalist	x	x	Sculptor	x	x
Renderer	✓	x	Seaman	x	x
Repairman serviceman (heavy equipment)	✓	x	Search and rescue worker	x	x
Reporter (salaried) overseas assignments	x	x	Second hand dealer	✓	x
Respite care worker	x	x	Security guard/officer (armed)	x	x
Restaurant bar staff/waiter/waitress	✓	x	Security guard/officer (unarmed)	✓	x
Restaurant kitchen hand	✓	x	Service station mechanic/owner/operator	✓	x
Restaurant manager/owner	✓	x	Sex worker	x	x
Retiree	x	x	Shearer shearing contractor	x	x
Riding instructor	x	x	Sheetmetal worker	✓	x
Rigger	x	x	Shipping		
Road construction worker	✓	x	Harbour pilot	✓	x
Roof plumber (heights over 10 metres)	x	x	Salvage vessel officer/crew	x	x
Roof plumber (heights up to 10 metres)	✓	x	Shore personnel other	x	x
Roof tiler (heights over 10 metres)	x	x	Seagoing personnel	x	x
Roof tiler (heights up to 10 metres)	✓	x	Shipyards worker	x	x
Roofer	✓	x	Shoemaker repairer	✓	x
Saddlemaker	✓	x	Shop		
Sailmaker	✓	x	Adult books/goods	x	x
Sales representative (heavy machinery)	✓	x	Antiques deliveries/restoration	✓	x
Sales representative other (deliveries)	✓	x	Aquarium	✓	x
Sales representative (stock/station)	✓	x	Bakery (deliveries)	✓	x
Salvage vessel officer	x	x	Bicycle repairs	✓	x
Sandblaster	x	x	Bootmaker	✓	x
Sanitation services - garbage collector	✓	x	Bottleshop/liquor store	✓	x
Sanitation services - incinerator operator	x	x	Brassware	✓	x
Sanitation services - street cleaning	✓	x	Cafe employee	✓	x
Saw doctor	✓	x	Carpet floor covering	✓	x
Sawmill worker other	x	x	Delicatessen/milkbar employee	✓	x
Sawmill worker supervisor	✓	x	Disposal store	✓	x
Sawyer	x	x	Dry cleaner	✓	x
			Fast food owner/operator	✓	x
			Fishmonger	✓	x
			Florist deliveries	✓	x
			Fruiterer/greengrocer/grocer/supermarket other	✓	x
			Furniture deliveries	✓	x
			General store	✓	x
			Glazier	✓	x
			Gunsmith	✓	x



Occupations not eligible for a benefit payment period of 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
Hardware/building supplies/yard work	✓	x	Stock and station agent	✓	x
Lawnmower service and repairs	✓	x	Stockman	x	x
Locksmith	✓	x	Stonemason	✓	x
Motor vehicle accessories and spare parts	✓	x	Storeman/packer	✓	x
Newsagent deliveries	✓	x	Street cleaner	x	x
Not otherwise classified (heavy goods)	✓	x	Structural steel erector/rigger	x	x
Nursery (manual duties)	✓	x	Student	x	x
Office supply stationer (deliveries)	✓	x	Stuntman/woman	x	x
Outdoor supplies	✓	x	Sugar refinery (other)	x	x
Paint and wallpaper	✓	x	Supermarket (deliveries)	✓	x
Pawnbroker	x	x	Surfboard shaper	✓	x
Photocopying repairs	✓	x	Surveyor marine/mine/remote areas	✓	x
Photographic service and repairs	✓	x	Surveyor field (university qualified)	✓	x
Secondhand goods (deliveries)	✓	x	Surveyor (using explosives)	x	x
Supermarket deliveries	✓	x	Swimming pool attendant/instructor	✓	x
Takeaway food employee	✓	x	Swimming pool builder	✓	x
Shopfitter	✓	x	Tailor/dressmaker (qualified, not working at home)	✓	x
Shower screen/mirror installer	✓	x	Tailor/dressmaker (qualified, working at home)	x	x
Sign erector (heights over 10 metres)	x	x	Take away/fast food employee	✓	x
Sign erector (heights up to 10 metres)	✓	x	Tanker driver (local/metro)	✓	x
Sign writer (heights over 10 metres)	x	x	Tanker driver (long distance)	x	x
Sign writer (heights up to 10 metres)	✓	x	Tanner	✓	x
Silversmith/goldsmith	✓	x	Tattooist	x	x
Singer	x	x	Taxi driver employee	x	x
Skylight fitter	✓	x	Taxi driver owner driver	✓	x
Slaughterer	✓	x	Taxidermist	✓	x
Social worker (not university qualified)	✓	x	Teacher music (working from home)	x	x
Soft drink deliverer/manufacture/other	✓	x	Teachers aide	✓	x
Sports/fitness centre instructor	✓	x	Telecommunications linesman (heights over 10 metres)	x	x
Sports/fitness centre owner/operator	✓	x	Telecommunications linesman (heights up to 10 metres)	✓	x
Sportsperson	x	x	Telephone technician (underground/heights up to 10 metres)	✓	x
Spray painter	✓	x	Tennis coach	✓	x
Station hand	x	x	Textile worker (qualified)	✓	x
Steel erector fixer	✓	x	Textile worker supervisor	✓	x
Steeplejack	x	x	Textile worker (unqualified)	x	x
Stevedore	x	x	Tiler - floor/wall (qualified/unqualified)	✓	x
			Tiler - roof (heights over 10 metres)	x	x

## Occupations not eligible for a benefit payment period of 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
Tiler - roof (heights up to 10 metres)	✓	×	Vehicle wrecker	×	×
Timber merchant (manual work)	✓	×	Vending machine operator	✓	×
Timber merchant (no manual duties)	✓	×	Vicar	✓	×
Tobacco industry other	×	×	Vignerons	✓	×
Tool maker	✓	×	Vineyard employee/owner/operator	✓	×
Tour guide	×	×	Waiter/waitress	✓	×
Tow truck driver	✓	×	Wallpaper hanger	✓	×
Track worker	×	×	Warehouseman	×	×
Train driver/guard	×	×	Washing machine mechanic	✓	×
Tram driver	×	×	Waterproofers	✓	×
Tree feller	×	×	Waterside worker	×	×
Tree surgeon	✓	×	Weaver (not working from home)	✓	×
Trench digger (mechanical)	×	×	Weaver (working from home)	×	×
Trotting driver	×	×	Welder	✓	×
Truck and van driver (local/metro)	✓	×	Welfare officer	✓	×
Truck and van driver (long distance)	×	×	Wharf labourer	×	×
Tugboat captain (harbour only)	✓	×	Window cleaner (heights over 10 metres)	×	×
Tugboat captain other	×	×	Window cleaner (heights up to 10 metres)	✓	×
Turner (qualified)	✓	×	Window dresser	✓	×
Tyre and battery - manufacture/repairs/fitting	✓	×	Window tinter	✓	×
Underground worker (no explosives)	×	×	Windscreen fitter installer/glazier	✓	×
Underground worker (using explosives)	×	×	Wiremaker	✓	×
Unemployed person	×	×	Wool classer	✓	×
Upholsterer	✓	×	Wrecker	×	×
Usher	✓	×	Youth worker	✓	×
			Zoo keeper/attendant	✓	×

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

### Contact us

**Call** **1300 300 273**  
8am to 8pm AEST/AEDT weekdays  
**Email** [australiansuper.com/email](mailto:australiansuper.com/email)

**Web** [australiansuper.com](http://australiansuper.com)  
**Mail** GPO Box 1901, MELBOURNE VIC 3001



This fact sheet was issued in October 2017 by AustralianSuper Pty Ltd ABN 94 006 457 987 AFSL 233788, Trustee of AustralianSuper ABN 65 714 394 898 and may contain general financial advice that does not take into account your personal objectives, situation or needs. Before making a decision about AustralianSuper, consider your financial requirements and read the Product Disclosure Statement, available at [australiansuper.com/pds](http://australiansuper.com/pds) or by calling **1300 300 273**.