AustralianSuper

Income Protection

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

Your benefit payment period is the maximum time benefits may be paid 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 receive benefit payments for up to a maximum of two years. If your AustralianSuper Select employer arranges basic Income Protection, your benefit payment period is arranged by your employer.

Depending on your occupation, 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.

There are some occupations where you can't have 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 and/or up to age 65 (marked with an x)

Occupation	Up to five years	Up to age 65
Abalone diver	✗	✗
Abattoir		
Butcher (qualified)	✓	✗
Inspector	✓	✗
Slaughterer	✗	✗
Supervisor (no manual duties)	✓	✗
Worker	✗	✗
Actor/actress	✗	✗
Aerial photographer	✗	✗
Aerobics/gym instructor	✓	✗
Aged care worker	✓	✗
Agent		
Customs other	✓	✗
Heavy machinery	✓	✗
Light machinery	✓	✗
Repossession	✓	✗
Stock/station	✓	✗
Agronomist (field work)	✓	✗
Air-conditioning engineer/ installer/technician	✓	✗
Airline/aviation industry		
Air traffic controller	✗	✗
Baggage/cargo handler	✓	✗
Cleaner	✓	✗
Engineer (flying)	✗	✗
Engineer (no flying)	✓	✗
Flight attendant (regular commercial flights)	✗	✗
Flying doctor	✗	✗
Flying instructor	✗	✗
Maintenance worker	✓	✗
Mechanic (no flying)	✓	✗
Other manual	✗	✗
Pilot (charter flights)	✗	✗
Pilot (regular commercial flights)	✗	✗
Radio operator	✗	✗
Refueller	✗	✗
Supervisor (no manual duties)	✓	✗
Test pilot	✗	✗
Truck driver	✓	✗
Aluminium fixer/framer/installer	✓	✗
Ambulance service officer/driver	✓	✗
Amusement/games centre employee	✗	✗
Amusement/games centre owner	✓	✗
Animal breeder/trainer (small domestic animals, non racing)	✓	✗
Animal breeder/trainer (other)	✗	✗
Annealer	✓	✗
Announcer radio/TV/shopping centre	✗	✗
Antenna erector (heights over 10 metres)	✗	✗
Antenna erector (heights up to 10 metres)	✓	✗
Antique dealer (deliveries)	✓	✗
Antique dealer (restoration)	✓	✗
Appliance electrician/repairs/technician	✓	✗
Apprentice tradesperson (first year)	✗	✗

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
Apprentice tradesperson (second/third/fourth year)	✓	✗
Archaeologist (field work)	✗	✗
Armed forces volunteer/reserve	✗	✗
Armed forces personnel	✗	✗
Armed security guard	✗	✗
Armoured car driver	✗	✗
Artificial inseminator	✓	✗
Artist – commercial freelance (not working from home)	✗	✗
Asbestos industry – mining/supervisor/worker	✗	✗
Asphalt layer	✗	✗
Assembly line worker	✗	✗
Astrologer	✗	✗
Author	✗	✗
Backhoe owner/operator	✓	✗
Baker/pastry chef	✓	✗
Bakery (delivery)	✓	✗
Banana grower	✓	✗
Bar staff	✓	✗
Bargeman	✗	✗
Barista	✓	✗
Battery manufacturer	✓	✗
Battery exhaust muffler radiator – fitter/repairer	✓	✗
Beautician (working from home)	✗	✗
Bill poster	✗	✗
Blacksmith	✓	✗
Blaster	✗	✗
Blind awning screen manufacturer/installer	✓	✗
Boat builder	✓	✗
Bobcat owner/operator	✓	✗
Boilermaker	✓	✗
Bomb disposal	✗	✗
Bookmaker	✗	✗
Bootmaker	✓	✗
Bouncer	✗	✗
Boxer	✗	✗
Bread vendor	✓	✗
Brewery/distillery supervisor	✓	✗
Brewery/distillery worker	✗	✗
Brick manufacturer	✓	✗
Brick paver	✓	✗
Bricklayer	✓	✗
Brothel owner/operator	✗	✗
Builder foreman/supervisor (no manual duties)	✓	✗
Builders labourer	✓	✗

Occupation	Up to five years	Up to age 65
Building supply yard worker	✓	✗
Bulldozer owner/operator	✓	✗
Bus driver (local/metro)	✓	✗
Bus driver (long distance)	✗	✗
Butcher (slaughtering)	✗	✗
Cablemaker	✓	✗
Café/coffee shop owner/operator/employee	✓	✗
Camera person (aerial)	✗	✗
Camera person (freelance)	✗	✗
Camera person (on location, Australia only)	✓	✗
Cane farmer	✓	✗
Cane harvester	✗	✗
Car and truck salesperson	✓	✗
Car assembly worker	✗	✗
Car detailer	✓	✗
Car washer	✗	✗
Car wrecker	✗	✗
Caravan park owner/operator/employee	✗	✗
Caretaker	✓	✗
Carpenter	✓	✗
Carpet cleaner	✓	✗
Carpet layer	✓	✗
Cartage contractor (local/metro)	✓	✗
Cartage contractor (long distance)	✗	✗
Casino (govt. licensed) croupier/waiter/bar staff	✓	✗
Caterer	✓	✗
Cattery operator	✓	✗
Ceiling fixer	✓	✗
Cellarman	✗	✗
Cement manufacturer	✓	✗
Cement renderer	✓	✗
Cemetery crematorium worker	✗	✗
Chauffer	✓	✗
Chef (unqualified)	✓	✗
Child care worker (not own children working from home)	✗	✗
Chimney sweep (heights over 10 metres)	✗	✗
Chimney sweep (heights up to 10 metres)	✓	✗
Civil engineer (not university qualified field work)	✓	✗
Cleaner		
Brick	✗	✗
Carpet	✓	✗
Factory/hospital/school/store/general/household/office	✓	✗
Window (heights over 10 metres)	✗	✗
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		
Fashion designer (freelance)	✗	✗
Model	✗	✗
Pattern maker	✓	✗
Process worker/machinist	✗	✗
Club worker		
Bar person/manager with bar work	✓	✗
Bouncer/security staff	✗	✗
Entertainer	✗	✗
Other	✗	✗
Coach (selected sports)	✗	✗
Coach driver (local/metro)	✓	✗
Coach driver (long distance)	✗	✗
Commercial artist (self employed not working at home)	✗	✗
Composer	✗	✗
Concreter	✗	✗
Cook (unqualified)	✓	✗
Courier		
Bicycle/motor cycle	✗	✗
Car and small van	✓	✗
Truck (local/metro)	✓	✗
Truck (long distance)	✗	✗
Crane driver/operator	✗	✗
Crop duster/sprayer (ground, non flying)	✓	✗
Curator/groundsman	✓	✗
Curtain installer	✓	✗
Customs officer	✓	✗
Dairy industry		
Delivery	✓	✗
Farm owner without employee	✓	✗
Process worker employee	✗	✗
Supervisor	✓	✗
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		
Ambulance	✓	✗
Armoured car	✗	✗
Bulldozer/earthmoving and construction (owner/operator)	✓	✗
Bus/truck/van (local/metro)	✓	✗
Bus/truck/van (long distance)	✗	✗
Cement truck/forklift	✓	✗
Chauffeur	✓	✗
Crane	✗	✗
Courier truck (local/metro)/ small van/car	✓	✗
Courier motorcycle/bicycle	✗	✗
Dairy deliveryman/milkman	✓	✗
Explosives/dangerous goods	✗	✗
Hire car owner/driver	✓	✗
Garbage collector/ice cream truck/tow truck	✓	✗
Petrol tanker (local)	✓	✗
Removalist	✗	✗
Taxi (owner driver)	✓	✗
Driving instructor	✓	✗
Drover	✗	✗
Dry cleaning industry manager/owner/ supervisor/other	✓	✗
Dyer	✓	✗
Earthmoving 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
Entertainment agent	✗	✗
Equipment hire – repair and maintenance/sales	✓	✗
Excavation contractor	✓	✗
Exotic dancer	✗	✗
Explosives industry worker (above/below ground)	✗	✗
Exterminator and fumigator	✓	✗
Factory worker	✗	✗
Faith healer	✗	✗
Farm contractor/labourer worker	✗	✗
Farm manager	✓	✗
Farmer		
Banana/cane/oyster/poultry	✓	✗
Grazier owner (with full-time employees)	✓	✗
Grazier owner (with no full-time employees)	✓	✗
Market gardener	✓	✗
Orchardist	✓	✗
Farrier	✓	✗
Fashion designer – clothing (freelance)	✗	✗
Fast food takeaway employee	✓	✗
Fencing contractor	✓	✗
Ferry master (harbour only/harbour pilot)	✓	✗
Fertiliser manufacturer other	✗	✗
Fertiliser manufacturer supervisor	✓	✗
Fibreglass		
Moulder	✓	✗
Other	✗	✗
Supervisor	✓	✗
Film/music/radio/television/theatre industry		
Director producer	✗	✗
Editor	✓	✗
Script writer	✗	✗
Stage hand	✗	✗
Stage manager	✓	✗
Announcer newsreader	✗	✗
Stuntman/woman	✗	✗
Actor/actress	✗	✗
Firefighter	✗	✗
Fisherman deep-sea/harbour/estuary/other	✗	✗
Fitness centreowner/operator/instructor	✓	✗
Fitter and turner	✓	✗
Floor coverer/layer	✓	✗
Floor sander/surfacer	✗	✗
Floor tiler (qualified)	✓	✗
Floor tiler (unqualified)	✗	✗

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

Occupation	Up to five years	Up to age 65
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)	✗	✗
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	✗	✗

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
Marine industry		
Officer/crew (bulk/container or cruise ships)	✗	✗
Salvage vessel officer/crew	✗	✗
Shipyard worker	✗	✗
Surveyor engineer	✗	✗
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		
Annealer	✓	✗
Electroplater/enameller	✓	✗
Fitter and turner	✓	✗
Ironmonger	✗	✗
Scrap dealer	✗	✗
Sheet metal worker	✓	✗
Metallurgist (field work including underground work)	✗	✗
Meter reader	✓	✗
Milk bar employee/owner/operator	✓	✗
Milkman milk delivery	✓	✗
Mining		
Asbestos worker	✗	✗
Surface worker (no explosives)	✓	✗
Surface worker (using explosives)	✗	✗
Underground worker/faceworker	✗	✗
Underground worker – mechanic/ electrician	✗	✗
Underground explosives handler	✗	✗
Minister of religion	✓	✗
Model	✗	✗
Motor vehicle		
Assembly production line	✗	✗
Dealer/sales	✓	✗
Mechanic	✓	✗
Panel beater/spray painter/detailer	✓	✗
Parts retailer/parts and accessories fitter	✓	✗
Wrecker	✗	✗
Museum attendant	✓	✗
Music teacher (working at home)	✗	✗
Musician orchestral	✓	✗
Musician other	✗	✗
Newsagent (deliveries)	✓	✗
Newsreader	✗	✗

Occupation	Up to five years	Up to age 65
Nurse – assistant/enrolled	✓	✗
Nurse – psychiatric	✓	✗
Nursery person	✓	✗
Oil and gas		
Distributor (no delivery)	✓	✗
Onshore worker other	✗	✗
Pipeline offshore worker	✗	✗
Refinery worker	✗	✗
Tanker driver (local/metro)	✓	✗
Truck driver (long distance)	✗	✗
Orchardist	✓	✗
Packer	✗	✗
Painter (heights over 10 metres)	✗	✗
Painter (heights up to 10 metres)	✓	✗
Painter (spray)	✓	✗
Panel beater	✓	✗
Paramedic	✓	✗
Park ranger	✓	✗
Parking station attendant	✓	✗
Parking warden/officer	✓	✗
Parole officer	✗	✗
Paver	✓	✗
Personal trainer	✗	✗
Pest controller	✓	✗
Petrol tanker driver (local/metro)	✓	✗
Petrol tanker driver (long distance)	✗	✗
Photographer – aerial (more than 100 hours a year)	✗	✗
Photographer – aerial (up to 100 hours a year)	✓	✗
Photographer (on location)	✓	✗
Picture framer	✓	✗
Pilot (harbour)	✓	✗
Pipelayer	✓	✗
Pipeline worker (no offshore work)	✓	✗
Plant operator	✓	✗
Plasterer	✓	✗
Plumber/gas fitter (roof)	✓	✗
Police officer	✗	✗
Post sorter	✓	✗
Postal delivery officer (bicycle/motorcycle)	✗	✗
Postal delivery officer (car/van/truck/on foot)	✓	✗
Pottery and ceramics potter (not working at home)	✓	✗
Poultry farmer/poulterer	✓	✗
Power station skilled (other)	✓	✗
Printer	✓	✗

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	✗	✗
Shipyard worker	✗	✗
Shoemaker repairer	✓	✗
Shop		
Adult books/goods	✗	✗
Antiques deliveries/restoration	✓	✗
Aquarium	✓	✗
Bakery (deliveries)	✓	✗
Bicycle repairs	✓	✗
Bootmaker	✓	✗
Bottleshop/liquor store	✓	✗
Brassware	✓	✗
Café 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
Outdoor supplies	✓	✗
Paint and wallpaper	✓	✗
Pawnbroker	✗	✗
Photocopying repairs	✓	✗
Photographic service and repairs	✓	✗
Secondhand goods (deliveries)	✓	✗
Supermarket deliveries	✓	✗
Takeaway food employee	✓	✗
Shopfitter	✓	✗
Shower screen/mirror installer	✓	✗
Sign erector (heights over 10 metres)	✗	✗
Sign erector (heights up to 10 metres)	✓	✗
Sign writer (heights over 10 metres)	✗	✗
Sign writer (heights up to 10 metres)	✓	✗
Silversmith/goldsmith	✓	✗
Singer	✗	✗
Skylight fitter	✓	✗
Slaughterer	✓	✗
Social worker (not university qualified)	✓	✗
Soft drink deliverer/manufacture/other	✓	✗
Sports/fitness centre instructor	✓	✗
Sports/fitness centre owner/ operator	✓	✗
Sportsperson	✗	✗
Spray painter	✓	✗
Station hand	✗	✗
Steel erector fixer	✓	✗
Steeplejack	✗	✗
Stevedore	✗	✗
Stock and station agent	✓	✗
Stockman	✗	✗
Stonemason	✓	✗
Storeman/packer	✓	✗
Street cleaner	✗	✗
Structural steel erector/rigger	✗	✗
Student	✗	✗
Stuntman/woman	✗	✗
Sugar refinery (other)	✗	✗
Supermarket (deliveries)	✓	✗
Surfboard shaper	✓	✗
Surveyor marine/mine/remote areas	✓	✗
Surveyor field (university qualified)	✓	✗
Surveyor (using explosives)	✗	✗
Swimming pool attendant/instructor	✓	✗
Swimming pool builder	✓	✗
Tailor/dressmaker (qualified, not working at home)	✓	✗
Tailor/dressmaker (qualified, working at home)	✗	✗

Occupation	Up to five years	Up to age 65
Takeaway/fast food employee	✓	✗
Tanker driver (local/metro)	✓	✗
Tanker driver (long distance)	✗	✗
Tanner	✓	✗
Tattooist	✗	✗
Taxi driver employee	✗	✗
Taxi driver owner driver	✓	✗
Taxidermist	✓	✗
Teacher music (working from home)	✗	✗
Teacher's aide	✓	✗
Telecommunications linesman (heights over 10 metres)	✗	✗
Telecommunications linesman (heights up to 10 metres)	✓	✗
Telephone technician (underground/ heights up to 10 metres)	✓	✗
Tennis coach	✓	✗
Textile worker (qualifed)	✓	✗
Textile worker supervisor	✓	✗
Textile worker (unqualified)	✗	✗
Tiler – floor/wall (qualified/unqualified)	✓	✗
Tiler – roof (heights over 10 metres)	✗	✗
Tiler – roof (heights up to 10 metres)	✓	✗
Timber merchant (manual work)	✓	✗
Timber merchant (no manual duties)	✓	✗
Tobacco industry other	✗	✗
Tool maker	✓	✗
Tour guide	✗	✗
Tow truck driver	✓	✗
Track worker	✗	✗
Train driver/guard	✗	✗
Tram driver	✗	✗
Tree feller	✗	✗
Tree surgeon	✓	✗
Trench digger (mechanical)	✗	✗
Trotting driver	✗	✗
Truck and van driver (local/metro)	✓	✗
Truck and van driver (long distance)	✗	✗
Tugboat captain (harbour only)	✓	✗
Tugboat captain other	✗	✗
Turner (qualified)	✓	✗
Tyre and battery – manufacture/repairs/ fitting	✓	✗
Underground worker (no explosives)	✗	✗
Underground worker (using explosives)	✗	✗
Unemployed person	✗	✗
Upholsterer	✓	✗
Usher	✓	✗

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	✓	✗
Waterproofer	✓	✗
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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