

# INELIGIBLE OCCUPATION LIST

## INCOME PROTECT INSURANCE

**Certain occupations aren't eligible for cover under HCF's Income Protect Insurance. The full list of excluded occupations are stated below. This list may be updated from time to time. Refer to the Income Protect PDS for full product terms and conditions.**

- Actor
- Air traffic controller
- Air transport professionals\*
- Alarm, security or surveillance monitor
- Amusement centre worker
- Animal attendants and trainers\*
- Aquaculture worker
- Armoured car escort
- Art director (film, television or stage)
- Art teacher (private tuition)
- Artist commercial/graphic-self employed
- Artistic director
- Author
- Beef cattle farm worker
- Beef cattle farmer
- Body artist
- Bookmaker
- Bookmaker's clerk
- Broadcast transmitter operator
- Builder's labourer
- Bulldozer operator
- Bungy jump master
- Camera operator (film, television or video)
- Circus operator/worker
- Commissioned defence force officer
- Commissioned fire officer
- Commissioned police officer
- Composer
- Construction rigger
- Cotton grower
- Courier - bike
- Crane chaser
- Crane, hoist or lift operator
- Crop farm workers\*
- Crowd controller
- Dairy cattle farm worker
- Dance teacher (private tuition)
- Dancer or choreographer
- Debt collector
- Deck hand
- Deer farmer
- Defence force member - other ranks
- Defence force senior officer
- Director (film, stage)
- Diver
- Diving instructor (open water)
- Dog handler or trainer
- Dog or horse racing official
- Doorperson or luggage porter
- Drama teacher (private tuition)
- Driller
- Driller's assistant
- Driver - explosives
- Driver - garbage truck
- Driver - gas/oil long distance
- Driver - tow truck
- Driver - train
- Driver truck long distance
- Driving - bus coach long distance
- Earth science technician
- Earthmoving labourer
- Earthmoving plant operator (general)
- Emergency medicine specialist
- Emergency service worker
- Entertainer or variety artist
- Erector - steel >10 metres
- Excavator operator
- Farmer/worker, heavy machin
- Felling, log, cattle
- Fashion designer
- Fencer
- Film, television, radio and stage directors\*
- Fire arm instructor
- Fire arm sales
- Fire fighter
- Fisherman (deep sea/rock)
- Fishing hand/fisherman
- Flight attendant
- Flying instructor
- Footballer
- Fruit and vegetable packer
- Fruit or nut farm worker
- Fruit or nut picker
- Furniture remove - long dist (outside metro area)
- Goat farmer
- Golfer
- Grain, oilseed or pasture farm worker (Aus)
- Gymnastics coach or instructor
- Helicopter pilot
- Horse breeder
- Horse riding coach or instructor
- Horse trainer
- Hunter-trapper
- Hunting guide
- Illustrator
- Intensive care ambulance paramedic (Aus)
- Ironer or presser
- Jockey
- Knitter
- Labourers
- Lagger
- Leaflet or newspaper deliverer
- Lifeguard
- Lift/escalator mechanic
- Livestock farm workers\*
- Livestock farmers\*
- Loader operator
- Logging assistant
- Logging plant operator
- Magician
- Marine biologist
- Marine transport professionals\*
- Massage therapist
- Master fisher
- Mine deputy
- Miner
- Mining engineer (excluding petroleum)
- Mining support worker
- Mixed crop and livestock farm worker
- Mixed crop and livestock farmer
- Mixed livestock farm worker
- Mixed livestock farmer
- Mobile plant operators\*
- Model
- Mountain or glacier guide
- Mushroom picker
- Music director
- Music teacher (private tuition)
- Other sports official
- Other wood processing machine
- Operator
- Outdoor adventure guides\*
- Outdoor adventure instructor
- Performing arts technicians\*
- Personal service workers\*
- Pig farmer
- Police officer
- Poultry farm worker
- Prison officer
- Private investigator
- Private tutors and teachers
- Production manager (mining)
- Radio presenter
- Railway track plant operator
- Railway track worker
- Recycling or rubbish collector
- Roof plumber
- Roof tiler
- Sawmill or timber yard worker
- Sawmilling operator
- Scaffolder
- Sculptor
- Senior non-commissioned defence force member
- Sex worker or escort
- Shearer
- Sheep farm worker
- Sheep farmer
- Ship's engineer
- Ship's master
- Ship's officer
- Ship's surveyor
- Shipwright
- Shot firer
- Singer
- Slaughterer
- Sports instructor/coach
- Sports umpire
- Sportspersons\*
- Stable hand
- Stage manager
- Steel fixer >10 meters
- Street sweeper operator
- Structural steel erector
- Sugar cane grower
- Swimming coach or instructor
- Tanker driver
- Tattoo artist
- Television presenter
- Tennis coach
- Tiler - roof
- Tip worker
- Tour guide
- Tow truck driver
- Train controller
- Train driver
- Train examiner
- Travel attendants\*
- Tree faller
- Trekking guide
- Trolley collector
- Truck driver's offsider
- Turf grower
- Vegetable picker
- Veterinary nurse - small animal
- Waterside worker
- White-water rafting guide

\* Occupation not elsewhere classified.