Insurance

Occupation Schedule for Individual Disability Insurance

(06/2016)
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SELF-EMPLOYMENT ASSISTANCE (SEA) PROGRAM

MILITARY

RESTRICTED BUSINESS
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OCCUPATIONS
  ACCOUNTANTS
  ACTORS/ACTRESSES
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  ACUPUNCTURISTS
  ADJUSTERS (SEE INSURANCE ADJUSTERS)
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ARTISTS, SCULPTORS
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ATHLETES
ATTORNEYS
AUCTIONEERS
AUDIOLOGISTS (SEE HEARING AID SALES)
AUDITORS
AUTHORS, JOURNALISTS, REPORTERS, WRITERS & COMPOSERS
AUTOMATED CASH DISPENSERS (ATM'S/ABM'S)
AUTOMOBILE PARTS DEALERS
AUTOMOBILE, OTHER EQUIPMENT & MOTORIZED EQUIPMENT SALES (SEE SALES – RETAIL, GROUP 1 OR 2)
AUTOMOBILE SERVICE AND REPAIRS
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BACTERIOLOGIST
BAILIFFS
BAKERIES
BANKS & TRUST COMPANIES
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BIOLOGIST
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BRICKLAYERS
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BUILDING MOVING OR DEMOLITION
BUILDING POWER WASH CLEANING & RESTORATION
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BUS DRIVERS
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BUSINESS CONSULTANTS (SEE CONSULTANTS)
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BUTLER
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CAMERA PERSON (SEE MOTION PICTURES, VIDEOS OR RECORDING STUDIOS & THEATRE)
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CLERK
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CLOWN THERAPIST
COAST GUARD
COLLECTION AGENCY
COMMERCIAL ARTISTS, GRAPHIC DESIGNERS (ALSO SEE SIGNS & BILLBOARDS OR SEE ADVERTISING AGENCIES)
COMMERCIAL PHOTOGRAPHERS (SEE PHOTOGRAPHERS)
COMPOSERS
COMPUTER INDUSTRY
CONSTRUCTION (ALSO SEE SPECIFIC TRADE)
CONSULTANTS, BUSINESS or Management (FOR COMPUTER CONSULTANT – SEE COMPUTER INDUSTRY)
COOK OR CHEF (SEE RESTAURANTS)
COPYWRITER (SEE ADVERTISING)
CORONER
CORPORATE EXECUTIVES (IF BUSINESS OR INDUSTRY IS NOT CLASSIFIED ELSEWHERE IN THIS GUIDE, SEE EXECUTIVE -- GUIDELINES IN GENERAL SECTION)
COSMETOLOGISTS, ESTHETICIANS (SEE PERSONAL SERVICES)
COURIER SERVICES
COURT REPORTERS
CROSSING GUARD
CRANE OPERATORS
CURATORS OF PUBLIC ART GALLERIES & MUSEUMS
CURLING RINK (SEE SKATING RINKS)
CUSTOMS BROKERS
CUSTOMS & IMMIGRATION SERVICES (SEE GOVERNMENT SERVICES)
DAIRIES (SEE MANUFACTURING)
DANCE STUDIO
DAY CARE CENTRES, NURSERY SCHOOLS – LICENSED
DECORATORS
DELIVERY PERSON (SEE DRIVERS)
DEMOLITION (SEE BUILDING MOVING OR DEMOLITION)
DENTAL HYGIENISTS & ASSISTANTS
DENTAL LABORATORIES
DENTAL THERAPISTS – LICENSED
DENTISTS
DENTURE THERAPISTS
DENTURISTS
DENTUROLOGISTS
DERMATOLOGISTS
DESIGNERS
DETECTIVES, PRIVATE
DIAMOND CUTTERS & POLISHERS
DIETICIANS – WITH A UNIVERSITY DEGREE
DISC JOCKEY
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DOCK WORKERS
DOG CATCHERS (see also Pet grooming & Kennels)
DOG TRAINER OR BREEDER (see Pet grooming & Kennels)
DOMESTIC HELP
DOOR INSTALLER
DRAFTSMEN
DRAPEY SEWERS (SEE SEAMSTRESSES)
DRESSMAKERS
DRIVERS
DRIVING SCHOOLS
DRUGGISTS (SEE PHARMACISTS)
DRUG STORES (FOR EMPLOYEES OTHER THAN PHARMACISTS, SEE SALES–RETAIL GROUP 1)
DRY CLEANERS & LAUNDRIES
DRY WALL INSTALLERS & TAPERS
ECONOMISTS
EDITOR (SEE PRINTING, PUBLISHING, NEWSPAPER INDUSTRY)
EDUCATION (SEE TEACHERS)
ELECTRICAL INDUSTRY (SEE PUBLIC UTILITIES)
ELECTRICIANS
ELECTROLOGISTS (SEE PERSONAL SERVICES)
ELECTRONIC TECHNICIANS
ELECTROPLATERS
ELEVATOR INSTALLERS & REPAIRERS
EMPLOYMENT AGENCIES
EMS (SEE AMBULANCE)
ENDODONTISTS
ENGINEERING TECHNICIANS
ENGINEERS – PROFESSIONAL (P. Eng)
ENTERTAINERS
ENTOMOLOGISTS
ENVIRONMENTAL SERVICES
EPIDEMIOLOGISTS
ERGONOMISTS
ERGOTHERAPIST (SEE OCCUPATIONAL THERAPISTS)
ESTHETICIANS (SEE PERSONAL SERVICES)
ESTIMATORS
EVENT PLANNERS
EXECUTIVE (IF BUSINESS OR INDUSTRY IS NOT CLASSIFIED ELSEWHERE IN THIS GUIDE, SEE EXECUTIVE – GUIDELINES IN GENERAL SECTION)
EXPLOSIVES MANUFACTURE, STORAGE OR HANDLING
EXPORTERS & IMPORTERS (SEE SALES – WHOLESALE)
EXTERMINATORS (ALSO SEE WILDLIFE REMOVAL)
FAMILY MEDIATORS
FARM IMPLEMENT DEALERS (SEE SALES – RETAIL GROUP 1)
FARMS, RANCHES, ORCHARDS, VINEYARDS, MAPLE SUGAR PRODUCER
FARRIERS
FAST FOOD OPERATIONS – (SEE RESTAURANTS)
FENCE
FINANCIAL SERVICES
FIRE ALARMS & EXTINGUISHERS – SALES & SERVICE (See Alarm Systems)
FIRE FIGHTING & PREVENTION
FIRE FIGHTING & PREVENTION (CONTINUED)
FIREWORKS DEALERS, MAKERS, PYROTECHNISTS
FISH FARMING/AQUACULTURE
FISH & GAME WARDENS
FISH PACKING OR CANNING (SEE MANUFACTURING)
FISHERMEN
FISHING & HUNTING GUIDES
FITNESS CENTRES, HEALTH SPAS, REDUCING SALONS & MARTIAL ARTS
FLEA MARKET OWNERS OR DEALERS
FLOOR FINISHERS & SANDERS
FLORISTS (SEE SALES – RETAIL GROUP 1)
FOREST RANGERS
FORESTRY TECHNICIANS
FORK LIFT DRIVERS
FOSTER PARENTS
FREIGHT FORWARDING (SEE SHIPPING & FORWARDING BROKERS)
FUMIGATORS (SEE WILDLIFE REMOVAL)
FUNERAL HOMES
FUR INDUSTRY (SEE SALES)
FURNACE & AIR CONDITIONING SERVICE & REPAIR
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FURNITURE REPAIRS
GAMBLING CASINOS
GAME WARDEN
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GARDENERS
GAS INDUSTRY (SEE OIL & NATURAL GAS, OR ALSO SEE PUBLIC UTILITIES)
GEMOLOGIST
GEOLOGISTS
GEOLOGY TECHNICIANS
GEOMORPHOLOGISTS
GLAZIERS
GOLF COURSES & DRIVING RANGES
GOVERNMENT SERVICES
GRAIN ELEVATOR (SEE MANUFACTURING)
GRAPHIC ARTIST / DESIGNER (SEE ADVERTISING AGENCIES OR ALSO SEE COMMERCIAL ARTISTS)
GREENHOUSE OPERATOR (SEE AGRICULTURE)
GRINDERS, BUFFERS, POLISHERS
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GUARDS, WATCHMEN
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GUNSMITH
HAIRDRESSERS, HAIRSTYLISTS (SEE PERSONAL SERVICES)
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HEAVY EQUIPMENT OPERATOR
HERBOLOGISTS (SEE PHYTOTHERAPISTS)
HOLISTIC MEDICINE
HOME CARE ATTENDANTS
HOMEMAKERS
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HOME SECURITY SYSTEM INSTALLATION (SEE ALARMS)
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INHALATION THERAPISTS
INSPECTORS
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INSURANCE ADJUSTERS
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INTERNET SALES
INTERPRETERS/TRANSLATORS
IRON OR STEEL STRUCTURAL WORKER
JAILOR OR JAIL GUARD (SEE POLICE & LAW ENFORCEMENT OFFICERS)
JANITORIAL, MAINTENANCE, HOUSECleansING & MAID SERVICES
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KARATE CENTRES (SEE FITNESS CENTRES)
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LIFEGUARD
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LOCKSMITHS
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MAGICIANS
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MAINTENANCE (SEE JANITORIAL)
MANICURISTS
MANUFACTURERS REPRESENTATIVES OR AGENTS (SEE SALES – WHOLESALE)
MANUFACTURING
MARINE INDUSTRY
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Masons & Stonersetters
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MAXILLOFACIAL SURGEONS
MAYOR
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MECHANICS
Medical Doctors (SEE PHYSICIANS & SURGEONS)
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MERCHANTS, SALES REPRESENTATIVES OR SALES CLERKS (SEE SALES)
METALLURGISTS
METEOROLOGISTS
METER READERS/INSTALLERS
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MILLWRIGHTS
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PHYSICIANS & SURGEONS
PHYSICISTS
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PLASTERERS
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PROSTHETISTS
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ROOMING HOUSE PROPRIETORS
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TELEPHONE SOLICITING, DOOR TO DOOR SALES, HOUSE PARTY SALES & COSMETIC SALES, TELEMARKETERS
SAND BLASTERS
SANITARIUMS (SEE NURSING HOMES)
SANITATION SERVICES
SAW FILERS (SEE LUMBER INDUSTRY)
SCAFFOLDING (SEE CONSTRUCTION)
SCIENTISTS
SCRAP METAL, JUNKYARD DEALERS, USED AUTO PARTS
SCULPTORS, ARTISTS
SEAMSTRESSES, DRAPERY SEWERS
SECRETARIES, STENOGRAPHIC SERVICES
SECURITY AGENCIES
SERVICE STATIONS (SEE AUTOMOBILE SERVICE)
SHEET METAL WORKERS
SHIPPING & FORWARDING BROKERS
SHOE REPAIR SHOPS
SHOESHINE PARLOURS
SIDING INSTALLERS (ALSO SEE ALUMINUM SIDING)
SIGN & BILLBOARDS – SALES & SERVICE
SKATING INSTRUCTORS
SKATING RINKS – ICE OR ROLLER
SKI INSTRUCTORS
SKI RESORTS (SEE HOTELS)
SNOW REMOVAL SERVICES
SOCIAL SERVICES & COUNSELLING AGENCIES
SPEECH PATHOLOGISTS OR THERAPISTS
SPORTS
STATIONARY ENGINEERS
STEAMFITTER
STEELWORKERS - STRUCTURAL (SEE CONSTRUCTION)
STEEPLEJACKS
STENOGRAPHERS (SEE SECRETARIES)
STEVEDORES (SEE DOCK WORKERS)
STEWARD (SEE AVIATION)
STOCKBROKERS (ALSO SEE FINANCIAL SERVICES)
STOCKYARDS (SEE MANUFACTURING)
STONE INDUSTRY (SEE MINING)
STONESETTERS & MASON (SEE MASON & STONE SETTERS)
STREET CLEANING (SEE SANITATION SERVICES)
STUDENTS (SEE STUDENT LIMITS IN UNDERWRITING GUIDELINES)
STYLISTS
SURVEYORS
SWIMMING POOL SALES & SERVICE (SEE ALSO SALES – DIRECT)
TAILORS
TALENT AGENT (SEE BOOKING OR TALENT AGENT)
TANNING SALONS
TATTOO ARTIST
TAXICAB COMPANIES
TAXIDERMY
TEACHERS – WITH A RECOGNIZED TEACHING DEGREE WORKING IN THE REGULAR SCHOOL SYSTEM
TECHNICAL WRITERS
TECHNICIANS, TECHNOLOGISTS – WITH NO SPECIAL HAZARDS
TELEPHONE ANSWERING SERVICES
TELEPHONE COMPANIES (SEE PUBLIC UTILITIES)
TELEVISION (SEE BROADCASTING)
TELEVISION CABLE COMPANIES
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TENNIS & RACQUET BALL CLUBS
TEXTILE MILL (SEE MANUFACTURING)
THEATRES, STAGE PRODUCTIONS (SEE MOTION PICTURES)
TILE SETTERS
TINSMITHS
TITLE SEARCHERS
TOLL COLLECTORS (SEE GOVERNMENT SERVICES)
TOOL & DIE MAKERS (SEE MANUFACTURING)
TRAILER PARK PROPRIETORS
TRANSLATORS/INTERPRETERS
TRANSPORTATION AND TRUCKING INDUSTRY
TRAPPERS AND HUNTERS
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WATER WELL DRILLERS
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WELFARE WORKERS (SEE SOCIAL SERVICES)
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WINDOW DRESSER OR TRIMMER (SEE DECORATORS)
WINDOW INSTALLER
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WINE PRODUCTION
WOOD WORKING & REFINISHING INDUSTRY
WRITERS
X-RAY INSPECTORS, REPAIRERS & TESTERS
X-RAY TECHNICIANS
YOGA INSTRUCTORS (SEE FITNESS CENTRES)
ZOO
ZOO THERAPIST
INTRODUCTION
The occupation schedule provides an alphabetical list of occupations and industries for the purpose of determining the correct occupational class for applicants. If an occupation is not listed, and there is any doubt as to proper classification, a preliminary inquiry with a full description of the industry and the applicant’s exact duties should be submitted in writing to the Living Benefits underwriting department.

The application must show clearly and concisely, the business in which the applicant is engaged, and the exact occupation and duties, preferably in the words that are used in the occupation schedule. Do not use general terms such as “salesperson”, “executive”, or “clerk” without further description, as not all persons in each of these occupations belong in the same class.

CLASSIFYING OCCUPATIONS

Class 4A
This classification includes certain professionals and executives who, because of favourable experience, qualify for a preferential rate basis for disability coverage. These are indicated in the schedule as 4A.

Class 3A
This classification encompasses other professionals, and 100% office workers whose particular occupations exhibit a high degree of stability and responsibility. A number of occupations do not qualify for 3A consideration because the related industry has produced less favourable experience.

Class 2A
This classification contains supervisory positions of various operations, without manual work, and certain skilled and technical workers.

Class A
This classification includes skilled manual workers who have no unusual accident hazard.

Class B
This classification covers the most hazardous insurable work. Also in Class B are a number of occupations whose experience has not been favourable enough to classify at Class A rates.

Uninsurable Occupations
In cases where an occupation is listed as “no” in these guidelines, this means coverage is not available for any disability product; unless otherwise noted i.e.: See Fundamental.

Critical illness coverage may be available to persons whose occupation is listed here as “no”. The underwriter will often make an alternate offer to consider for critical illness, or you may wish to discuss this possibility with the underwriting department.
CRITERIA DEFINITIONS OF TERMS USED IN THE OCCUPATIONAL SCHEDULE

Business Owner and Business Overhead Expense
Business Overhead Expense coverage (Plan 906) is not available unless a business owner has a regular place of business away from home. Also, Business Overhead Expense coverage (Plan 906) is not available to farmers, truck drivers or Class B risks.

The duties of a business owner will determine the appropriate occupational class. For example, the owner of a bakery which is shown as Class A would be considered at Class B instead if he/she had driving duties.

Workers on Contract
There is an increasing trend in government and private industry to hire people under contract, leaving them to pay their own benefits. These people, who are under full-time contracts with a single employer, do not qualify as self-employed.

Supervisor/Supervision
This term indicates the occupation has supervisory and limited manual duties.

Supervision/Supervisory Duties Only
This term indicates the occupation has only supervisory duties, NO manual duties.

Consultants
Persons who have recently become self-employed as a consultant can more easily be insured if full details accompany the application. Without these details, it may not be possible to insure such an individual as it is essential that we can verify that the employment situation and income are well established. Please refer to the Underwriting Guidelines for newly self-employed individuals for more information.
RULES FOR UPGRADING
Applicants whose occupations are shown with an asterisk (*) in the schedule, are eligible to be upgraded by the following rules. Those occupations that are not shown with an asterisk are ineligible for upgrading.

1. Class 3A to 4A requires three years in present occupation and $65,000 income for the past two calendar years.
2. Class 2A to 3A requires three years in present occupation and $55,000 income for the past two calendar years.
3. Class A to 2A requires three years in present occupation and $45,000 income for the past two calendar years.
4. Class B will not be upgraded.

Any eligible occupation can be upgraded by ONE class only, even if income is sufficient for the next level.

EXECUTIVE – GUIDELINES
An Executive is primarily an owner or full-time employee with managerial, technical or administrative duties, employed by a well-established firm whose occupation is not classified elsewhere in this guide.

Those not meeting the following criteria will be classed as Office Workers, Class 3A.

Executive – Class 4A

1. Working full-time for a business or institution, which is financially sound, well-established, in existence for at least two years, likely to experience a stable future and is not in an industry listed as uninsurable.
2. Business location is other than personal residence.
3. Daily duties are office managerial, administrative, technical or supervisory, with no physical or manual duties.
4. Direct sales of the company’s products and services are limited to less than 20% of duties.
5. The business has ten or more full-time year-round employees.
6. Minimum net annual earned income of $65,000 for the past two calendar years.
7. Does not supervise employees with physical or manual duties.
DUAL OCCUPATIONS
If an applicant has two or more occupations and incomes, we will classify at the lower occupation if the applicant works at that occupation more than an average of four hours per week.

If a person has more than one occupation and income, we are unable to insure only one of the two occupations and incomes. For example, a medical doctor who is also a university professor cannot be insured only for the private practice and the income from it. We take into consideration the duties and incomes of both occupations at underwriting. If one occupation has group coverage, we would program around it, or use a group offset.

At claim time if the insured is totally disabled in one occupation and can perform the duties of the second occupation, we would consider that person to be partially or residually disabled.

GUIDELINES FOR THOSE WORKING IN HOME
We are seeing an increasing trend towards more people working in their homes. The following guidelines have been developed to assist you in determining the insurability of these individuals. Please note that these guidelines assume that the occupation of the applicant is an insurable occupation, as per our occupation schedule. If our occupation schedule indicates that the occupation in home is a “No”, then the following guidelines do not apply.

Eligible Select 4A Professionals
Accountants (CA, CMA, CGA only), actuaries, acupuncturists with M.D. degree, architects, chiropodists, professional engineers, lawyers, notaries (Quebec), optometrists, osteopaths, pharmacists, physicians and surgeons, dental specialists (excludes dentists in general dental practice), podiatrists and psychologists (with a Ph.D. only)

<table>
<thead>
<tr>
<th>Working up to 100% of the time in home, in the absence of any other underwriting issues</th>
</tr>
</thead>
<tbody>
<tr>
<td>Will be considered for:</td>
</tr>
<tr>
<td>&gt; Any Plan</td>
</tr>
<tr>
<td>&gt; Benefit period to age 65</td>
</tr>
<tr>
<td>&gt; Any elimination period</td>
</tr>
<tr>
<td>&gt; Optional benefits, including Disability in Your Occupation, if desired</td>
</tr>
</tbody>
</table>
### Other Insurable Occupational Classes

<table>
<thead>
<tr>
<th>Working up to 50% of the time in home, in the absence of any underwriting issues</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Will be considered for:</strong></td>
</tr>
<tr>
<td>&gt; Any Plan</td>
</tr>
<tr>
<td>&gt; Any benefit period to age 65</td>
</tr>
<tr>
<td>&gt; Any available elimination period, Optional benefits as requested</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Working up to 90% of the time in home, in the absence of any underwriting issues</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Subject to meeting all of following criteria:</strong></td>
</tr>
<tr>
<td>&gt; Minimum net earned income $25,000 before perks for each of the past 2 years</td>
</tr>
<tr>
<td>&gt; Minimum 2 years in current business</td>
</tr>
<tr>
<td>&gt; Proof of income for the past 2 years submitted for review. (Interim income statements are not acceptable proof)</td>
</tr>
<tr>
<td>&gt; Full details and copies of current contracts, client lists and all other information concerning their business submitted for review.</td>
</tr>
<tr>
<td>&gt; Mandatory Personal History Interview (PHI)</td>
</tr>
<tr>
<td><strong>Will be considered for:</strong></td>
</tr>
<tr>
<td>&gt; Any Plan</td>
</tr>
<tr>
<td>&gt; Any benefit period requested, including to age 65</td>
</tr>
<tr>
<td>&gt; Minimum 90-day elimination period</td>
</tr>
<tr>
<td>&gt; No optional benefits</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Those that do not meet all of the above criteria will be considered for:</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt; A maximum benefit period of 2 or 5 years (depending on the merits of the case) under the Professional or Foundation Series OR a benefit to age 65 under a Bridge policy</td>
</tr>
<tr>
<td>&gt; Minimum 90-day elimination period</td>
</tr>
<tr>
<td>&gt; No optional benefits</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Working more than 90% of the time in home, in the absence of any underwriting issues</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Subject to meeting all of following criteria:</strong></td>
</tr>
<tr>
<td>&gt; Minimum net earned income $25,000 before perks for each of the past 2 years</td>
</tr>
<tr>
<td>&gt; Minimum 2 years in current business</td>
</tr>
<tr>
<td>&gt; Proof of income for the past 2 years submitted for review. (Interim income statements are not acceptable proof)</td>
</tr>
<tr>
<td><strong>Will be considered for:</strong></td>
</tr>
<tr>
<td>&gt; Maximum 2 or 5 year benefit period (depending on the merits of the case) under the Professional or Foundation Series OR a benefit period to age 65 under a Bridge policy</td>
</tr>
<tr>
<td>&gt; Minimum 90-day elimination period</td>
</tr>
<tr>
<td>&gt; No optional benefits</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Individual consideration for a benefit period to age 65 (minimum 90 ep’s and no optional benefits) will be given to the following individuals who, in addition to the above criteria, also:</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt; Have business premises that are separate from the living area of their residence</td>
</tr>
<tr>
<td>&gt; Have separate business and residence phone numbers</td>
</tr>
<tr>
<td>&gt; Have a separate business entrance that is sign-posted</td>
</tr>
<tr>
<td>&gt; Maintain a business that requires the coming and going of clients (Examples: psychologist, registered massage therapist, hairdresser/barber, mechanic)</td>
</tr>
<tr>
<td><strong>Those that do not meet all of the above criteria will be considered for:</strong></td>
</tr>
<tr>
<td>&gt; Coverage under a Bridge contract only, with a benefit period to age 65</td>
</tr>
<tr>
<td>&gt; Minimum 90-day elimination period</td>
</tr>
<tr>
<td>&gt; No optional benefits</td>
</tr>
</tbody>
</table>

If working in home and newly self-employed, please refer to the Guidelines for Newly Self-Employed Individuals for additional information.

**SEASONAL EMPLOYMENT**
Applicants Employed on a Seasonal Basis
Applicants employed on a seasonal basis may be insurable if they are employed full-time (at least 30 hours per week) for at least nine months each year. Any coverage offered will require a minimum elimination period of 90 days and will be subject to a stable pattern of insurable income. Benefits received from EI are not insurable income.

Applicants who work less than nine months per year due to Seasonal Lay-offs
Applicants who work less than nine months per year due to seasonal lay-offs are usually ineligible for disability coverage as are any persons collecting unemployment insurance benefits at the time of application.

Commercial Fishermen
Individual whose primary occupation is commercial fishing and who have periods of seasonal employment, and collect Employment Insurance during the year may be considered on the following basis:

<table>
<thead>
<tr>
<th>Minimum number of months worked per year</th>
<th>Minimum number of hours worked per week</th>
<th>Minimum number of months collecting EI</th>
<th>Product Available</th>
<th>Minimum EP Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>9</td>
<td>30</td>
<td>3</td>
<td>The Foundation Bridge</td>
<td>90 Days</td>
</tr>
<tr>
<td>8</td>
<td>30</td>
<td>4</td>
<td>The Foundation Bridge</td>
<td>120 Days</td>
</tr>
</tbody>
</table>

The above table is a guideline for situations where the applicant does not work year-round. There may be situations where a longer EP is required, based on the circumstances of the overall case (medical history or other unfavourable factors). Fishermen working less than 8 months of the year, or collecting EI at the time of application are not insurable.

Persons who work Fulltime on a year-round basis at more than one Occupation
Persons who work full-time on a year-round basis at more than one occupation due to seasonal conditions would usually be considered for coverage as a “dual occupation” situation. Please refer to the “Dual occupations” section of the Occupation schedule for further details.

Note: The above details are guidelines only. Each situation will be considered individually and there may be situations where a minimum elimination period of 120 or 180 days will be required or where coverage cannot be offered at all. Financial and medical history and all other factors of the case will affect the ultimate decision.
GUIDELINES FOR NEWLY SELF-EMPLOYED INDIVIDUALS

Underwriting and assessing employment stability and income for applicants who have recently become self-employed is particularly challenging. While we recognise their need to obtain quality disability insurance, it is difficult to determine how successful an individual will be in the early years of self-employment.

The following guidelines have been designed to assist you in determining the appropriate level of benefit for these situations. The more information that can be provided to us with the application, the more accurately we will be able to assess the risk.

Factors to consider for Newly Self-Employed Applicants:

<table>
<thead>
<tr>
<th>Favourable Factors</th>
<th>Unfavourable Factors</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Prior experience and/or related occupation</td>
<td>• No prior experience and/or related occupation</td>
</tr>
<tr>
<td>• Working on a contract basis with former employer</td>
<td>• No contracts or short-term contract only</td>
</tr>
<tr>
<td>• Secure current, long-term, renewable contract</td>
<td>• EI funds exhausted leading to a self-employment situation</td>
</tr>
<tr>
<td>• In business at least 6 months</td>
<td>• In business less than 6 months</td>
</tr>
<tr>
<td>• Professional or skilled occupation</td>
<td>• Non-professional or non-skilled occupation</td>
</tr>
<tr>
<td>• Solid past employment and earnings</td>
<td>• Sporadic employment and earnings history</td>
</tr>
<tr>
<td>• Has employees</td>
<td>• No employees</td>
</tr>
<tr>
<td>• Year-to-date business income operating at a profit and financial statements available</td>
<td>• Year-to-date business income operating at a loss</td>
</tr>
<tr>
<td>• No history of financial problems</td>
<td>• Past financial problems or bankruptcy</td>
</tr>
<tr>
<td>• No medical concerns</td>
<td>• Medical concerns</td>
</tr>
<tr>
<td>• Business established away from home</td>
<td>• Working from home</td>
</tr>
<tr>
<td>• Full-time, year-round employment</td>
<td>• Severance and/or retirement package(s) from former employer(s)</td>
</tr>
<tr>
<td>• Purchased an existing, profitable business</td>
<td>• Seasonal occupation</td>
</tr>
</tbody>
</table>

Each situation is evaluated on its own merits and some may not fall clearly into either of the above categories. The underwriting department can provide assistance in assessing any borderline or questionable situation, prior to submission of an application.
**Newly Self-Employed Individuals with Prior Industry Experience:**

If, in addition to prior industry experience, the newly self-employed applicant demonstrates:

- past employment stability, and
- at least $50,000 earned income in the last calendar year, supportable by financial documentation, and
- works at least 30 hours per week on a year-round basis in an insurable occupation, and
- favourable factors as indicated above,

We may consider a limited amount of coverage until earnings from the new, self-employed situation can be verified. In these situations, amounts of coverage up to $2,500 per month can be considered under a Professional Series or Foundation Series policy. We will reconsider the amount of coverage once the applicant is able to provide us with financial documentation for a full year that supports a higher amount of indemnity. Alternatively, we may consider a higher amount with a benefit period of 5 years or less, or for coverage under a Bridge Series policy. Longer elimination periods may also be necessary until the business is firmly established. Each case will be evaluated on its own merits.

Applicants who are employed under a long-term contract (minimum of 6 months), who have prior experience in the industry plus a stable pattern of employment and earnings may be considered for amounts in excess of the $2,500 specified above. To consider such a situation, we require a copy of their contract or an employment letter outlining their compensation, hours and the length of the contract. As well, we will require complete details of any expenses that will be deducted for tax purposes. These situations will also be evaluated individually. Coverage may be reduced because of the large amount of personal expenses that can be deducted from gross earnings. We will consider additional amounts of coverage once a stable pattern of earnings has been established and the individual can provide proof of income for a full year.

Optional benefits are available subject to our regular underwriting rules.

**Newly Self-Employed Individuals without Prior Industry Experience**

We will consider up to $1,000 per month with any Elimination Period (EP) or Benefit Period (BP) under the Bridge Series policy for the following newly self-employed applicant:

- Past stable employment history, and
- Had $12,000 earned income in the last calendar year, supported by proof of income, and
- Works at least 20 hours per week on a year-round basis, in an insurable occupation.

We will consider up to $500 per month with any Elimination Period (EP) or Benefit Period (BP) under the Bridge Series policy for those who do not qualify for the above, provided they:

- Had $12,000 earned income in the last calendar year, and
- Work at least 20 hours per week on a year-round basis.

In both situations, optional benefits are available subject to our regular underwriting rules.

In situations where the applicant has an unstable employment history, prior income below our minimum insurable income or other unfavourable factors, coverage may be postponed until the applicant has been in business at least one full year and can provide complete financial documentation for their new self-employment situation.

If newly self-employed and working in home, please refer to the Guidelines For Those Working In Home for additional information.
SELF-EMPLOYMENT ASSISTANCE (SEA) PROGRAM

We will consider for disability insurance some applicants who are currently participating in the SEA program. To be eligible for coverage, the SEA participants must have been approved for full SEA benefits initially and they must still be eligible for SEA benefits at the time of application. This means that SEA has not discontinued benefits to the applicant prior to the application due to poor earnings or failure to provide the required income verification to SEA. “Full” SEA benefits means that SEA approved benefits for the remaining duration of time, up to a total of 52 weeks, or the maximum benefits available when the applicant was initially approved for the SEA program. The underwriter may require verification that these conditions are met.

We will consider $500 per month coverage under the Bridge series regardless of income in the last twelve months. We will consider $1,000 per month coverage under the Bridge series with proof of prior earned income of at least $12,000 in the last calendar year.

These offers are available with any Elimination Period (EP) or Benefit Period (BP) and optional benefits are available subject to our regular underwriting rules.

Otherwise, our normal underwriting rules apply. All questions on the application must be answered fully and accurately. The producer should note in the Remarks section of the application that the applicant is a qualifying SEA participant.

An applicant who can provide proof of income that justifies a higher indemnity may be considered subject to our normal underwriting rules and issue and participation limits.

Note: All policy definitions and limitations apply. It is important that a low-earning policyholder understand that he/she may receive reduced or no benefits at claim time under the Integration of Benefits section of the Bridge contract.

We reserve the right to discontinue this offer of coverage to SEA applicants at any time.
MILITARY

Generally, members of the regular armed forces or those expecting to enter the service cannot be considered for disability insurance. In addition to the risks which may be inherent in the duties as a member of the military, there is the additional difficulty that a dual occupation ("major/dentist") represents at time of claim.

Members of the reserves are usually insurable unless their service presents unusual hazards or there is a possibility of being called to active duty in the foreseeable future. Full details should be provided to underwriting either with the application or before an application is taken, if there is any doubt about the insurability of a specific applicant.

We will underwrite an application within the 90 days preceding discharge from the military if the applicant has a specific insurable employment situation to commence upon discharge.

Please note that Armed Forces Personnel are insurable under Fundamental Series.

RESTRICTED BUSINESS

(Includes Internet/On-line Gambling and the Marijuana Industry)

From time to time, RBC will restrict certain businesses where the overall risk of offering our products and services has been deemed to be outside RBC values and risk policy guidelines. The following industries have been deemed by RBC to be restricted in the case of all platforms, meaning that we are not to market to, accept any business from or enter into any business or financial arrangement with these types of businesses:

- Internet/On-line Gambling
- Marijuana Industry (Including Medical marijuana)

Applications for insurance are not to be written, or accepted, for owners or employees who are directly associated with these businesses.

However, we are permitted to accept applications for businesses (and their employees) that support these industries if they are engaged in legal commercial activities and are not solely engaged in the type of business activity that is restricted, but which may, as a matter of course, provide services to these businesses (such as providers of supplies or equipment or professional services such as accounting and legal services).
<table>
<thead>
<tr>
<th>OCCUPATIONS</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>ACCOUNTANTS</td>
<td></td>
<td>4A</td>
</tr>
<tr>
<td>C.A.; C.G.A.; C.M.A.; CPA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial Controllers*; Others*</td>
<td></td>
<td>3A</td>
</tr>
<tr>
<td>ACTORS/ACTRESSES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Actors/Actresses</td>
<td>No (See Fundamental)</td>
<td></td>
</tr>
<tr>
<td>ACTUARIES</td>
<td></td>
<td>4A</td>
</tr>
<tr>
<td>F.S.A.; A.S.A.; F.C.I.A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Others*</td>
<td></td>
<td>3A</td>
</tr>
<tr>
<td>ACUPUNCTURISTS</td>
<td></td>
<td>4A</td>
</tr>
<tr>
<td>M.D.s</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Others*</td>
<td></td>
<td>2A</td>
</tr>
<tr>
<td>ADJUSTERS (SEE INSURANCE ADJUSTERS)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ADMINISTRATIVE ASSISTANTS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Administrative assistants*</td>
<td></td>
<td>3A</td>
</tr>
<tr>
<td>ADVERTISING AGENCIES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agency Owners; Managers (See Executive)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consultants*; Account executives*; Salespeople*; Graphic artists; Layout people; Copywriters</td>
<td>3A</td>
<td></td>
</tr>
<tr>
<td>AEROBICS INSTRUCTOR</td>
<td></td>
<td>B</td>
</tr>
<tr>
<td>Aerobics Instructor</td>
<td></td>
<td></td>
</tr>
<tr>
<td>AGENT (SEE INSURANCE INDUSTRY OR PUBLICITY AGENT)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>AGRICULTURE (ALSO SEE FARMS)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nurseries; Greenhouses; Feed lots; Hatcheries; Fish Farms</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Back To Top
<table>
<thead>
<tr>
<th>Occupation</th>
<th>Category</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners* – supervising only; Agronomists*; Buyers*</td>
<td>2A</td>
</tr>
<tr>
<td>Working owners*; Supervisors*</td>
<td>A</td>
</tr>
<tr>
<td>Other workers – full-time, year-round</td>
<td>B</td>
</tr>
<tr>
<td>Others</td>
<td>No (see Fundamental - Farm)</td>
</tr>
</tbody>
</table>

**AIR CONDITIONING & HEATING INSTALLERS**

Air conditioning & heating installers*  

**AIRCRAFT AND HELICOPTER PILOT (SEE AVIATION)**

**AIR HAMMER/DRILL OPERATORS**

Air hammer/Drill operators  

**AIRPORT WORKERS (SEE AVIATION)**

**AIR TRAFFIC CONTROLLER (SEE AVIATION)**

**ALARM SYSTEMS (FIRE ALARMS & EXTINGUISHERS; HOME SECURITY) – SALES & SERVICE**

Owners*; Salespeople* – office & sales only  
Owners* – supervising installations; Sales* & service people*  
Owners* doing installations; Installers*
**ALUMINUM SIDING**

Owners* (no manual duties); Sales Managers* – sales & supervision only; 2A
Salespeople* – no delivering or servicing

Installers A

**AMBULANCE SERVICE**

Owners* – 100% office duties, no driving 2A

Other owners* – supervising & dispatching only; Dispatchers* – no driving 2A

Drivers; Paramedics B

**AMUSEMENT PARK OWNERS & EMPLOYEES**

Amusement park owners and employees No (See Fundamental)

**AMUSEMENTS & SPORTS (SEE SPECIFIC ACTIVITY, I.E. GOLF COURSES)**

**ANESTHESIOLOGISTS** 4A

**ANIMAL CONTROL (SEE WILDLIFE REMOVAL)**

**ANIMAL TRAINERS** No (see Fundamental - Dog)

**ANIMATORS (SEE MOTION PICTURES, VIDEOS)**

**ANTIQUE DEALERS – WITH A FULL-TIME REGULAR PLACE OF BUSINESS AWAY FROM HOME**

 Dealers* – no restoring, truck driving or delivering 2A

Restoring* A

Truck driving or delivering B

**APPLIANCE, RADIO & TV REPAIRS**

Owners*; Repairers* – bench work only A

Other owners or repairers doing pick-ups and deliveries B
APPRAISERS

Real estate* 2A

Other appraisers (not hazardous) 3A

AQUACULTURE (See Fish Farming)

AQUATICS COACH

Aquatics/Swimming Coach* – employed full time, year round A

ARBORIST (SEE TREE SURGEON)

ARCADES

Owners and Managers (office and supervisory duties only) A

Cashiers B

ARCHEOLOGISTS

No field duties 4A

With field duties 2A

ARCHITECTS

Architects 4A

ARCHITECTURAL TECHNICIANS, TECHNOLOGISTS

100% office* 3A

On site duties 2A

ARMED FORCES MEMBERS

Armed forces members No (see Fundamental)

ART GALLERIES – COMMERCIAL

(SEE SALES – RETAIL – GROUP 1)

ARTIFICIAL INSEMINATORS

Artificial Inseminators* A
<table>
<thead>
<tr>
<th>Classification</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ARTISTS, SCULPTORS</strong></td>
<td>Artists; Sculptors No (see Fundamental)</td>
</tr>
<tr>
<td><strong>ARTS &amp; CRAFTS INDUSTRY – POTTERY; CERAMICS; STAINED GLASS; WEAVING; NEEDLECRAFT</strong></td>
<td>Owners* – Instructors* &amp; artisans* with a regular place of business A</td>
</tr>
<tr>
<td></td>
<td>In home No (see Fundamental)</td>
</tr>
<tr>
<td><strong>ASPHALT PAVING (SEE CEMENT &amp; CONCRETE WORKERS AND/OR CONSTRUCTION)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>ATHLETES</strong></td>
<td>Athletes No (see Fundamental)</td>
</tr>
<tr>
<td><strong>ATTORNEYS</strong></td>
<td>Attorneys 4A</td>
</tr>
<tr>
<td><strong>AUCTIONEERS</strong></td>
<td>Auctioneers* 2A</td>
</tr>
<tr>
<td><strong>AUDIOLOGISTS (SEE HEARING AID SALES)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>AUDITORS</strong></td>
<td>Auditors* 3A</td>
</tr>
<tr>
<td><strong>AUTHORS, JOURNALISTS, REPORTERS, WRITERS &amp; COMPOSERS</strong></td>
<td>Authors, Journalists (freelance), Reporters (freelance), Writers &amp; Composers No (See Fundamental)</td>
</tr>
<tr>
<td></td>
<td>Newspaper reporters* (employees only) 2A</td>
</tr>
<tr>
<td></td>
<td>Technical Writers* 3A</td>
</tr>
<tr>
<td><strong>AUTOMATED CASH DISPENSERS (ATM’S/ABM’S)</strong></td>
<td>Owners*, Dealers* – 100% office duties only A</td>
</tr>
<tr>
<td></td>
<td>Other owners; Other dealers B</td>
</tr>
<tr>
<td></td>
<td>Repairmen, service or repairs B</td>
</tr>
</tbody>
</table>
AUTOMOBILE PARTS DEALERS

New parts (See Sales – Retail, Group 1)

Used parts (See Scrap Metal)

AUTOMOBILE, OTHER EQUIPMENT & MOTORIZED EQUIPMENT
SALES (SEE SALES – RETAIL, GROUP 1 OR 2)

AUTOMOBILE SERVICE AND REPAIRS

Includes body shops, muffler and transmission shops, service stations and gas bars

Owners*; Managers*; Stock clerks*; Cashiers*; Licensed mechanics*

A

Other workers

B

Auto glass repair shops

Owners* - office & supervision only

A

Other owners; installers

B

Car Wash, Car cleaning & Revitalizing

Owners*; Managers* – supervisory duties only, no manual duties

A

Other owners & employees

No (See Fundamental)
AVIATION

Airports & Commercial airlines

Air traffic controllers; Pilots; Crew members; Flight attendants; Stewards  No (see Fundamental)

Operations/Airport personnel (baggage handlers, ticket agents etc)  (See Transportation)

Private airlines & airports

Owners* – office & supervision only  2A

Operations/Airport personnel (baggage handlers, ticket agents etc)  (See Transportation)

Mechanics*  A

Pilots (non-commercial - Helicopter & fixed wing) & Instructors – No fire bombing, crop dusting or other hazardous flying.

Up to age 50 - Maximum five year benefit period  2A

Over age 50 – Maximum 2 year benefit period  2A

Other Pilots (with hazardous flying activities)  No (see Fundamental)

AWNING (INSTALLATION etc. – class same as Aluminum Siding)

BACTERIOLOGIST

With PhD (no field or lab duties)  4A

All others  3A

BAILIFFS

Bailiffs*  2A

BAKERIES

Owners*; Managers*; Bakers*; Sales clerks*; no deliveries  A

Other workers; Drivers  B
<table>
<thead>
<tr>
<th>Category</th>
<th>Occupation</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>BANKS &amp; TRUST COMPANIES</strong></td>
<td>Officers</td>
<td>4A</td>
</tr>
<tr>
<td></td>
<td>Managers*; Tellers*; Other office staff*</td>
<td>3A</td>
</tr>
<tr>
<td></td>
<td>Guards</td>
<td>B</td>
</tr>
<tr>
<td><strong>BANQUET HALL, CONVENTION CENTRE, RECREATION CENTRE, LEGION HALL, COMMUNITY CENTRE</strong></td>
<td>Manager* with office duties only, no bartending or janitorial duties</td>
<td>2A</td>
</tr>
<tr>
<td><strong>BARBERS</strong></td>
<td>Barbers*</td>
<td>A</td>
</tr>
<tr>
<td><strong>BARS, TAVERNS, NIGHTCLUBS, CABARETS OR LOUNGES</strong></td>
<td>Managers (office and supervisory duties only)</td>
<td>A</td>
</tr>
<tr>
<td></td>
<td>Disc jockeys</td>
<td>A</td>
</tr>
<tr>
<td></td>
<td>Waiters, waitresses, bartenders, cooks (see Restaurants)</td>
<td></td>
</tr>
<tr>
<td><strong>BARTENDERS (SEE RESTAURANTS)</strong></td>
<td>No (See Fundamental)</td>
<td></td>
</tr>
<tr>
<td><strong>BEAUTY PARLOUR OPERATOR OR BEAUTICIAN (SEE PERSONAL SERVICES)</strong></td>
<td>No (See Fundamental)</td>
<td></td>
</tr>
<tr>
<td><strong>BED AND BREAKFAST</strong></td>
<td>No (See Fundamental)</td>
<td></td>
</tr>
<tr>
<td><strong>BEE KEEPERS</strong></td>
<td>Bee Keepers*</td>
<td>A</td>
</tr>
<tr>
<td><strong>BILLIARD PARLOURS</strong></td>
<td>Owners* – office &amp; supervision only</td>
<td>2A</td>
</tr>
<tr>
<td></td>
<td>Other owners*; Cashiers*</td>
<td>A</td>
</tr>
<tr>
<td></td>
<td>Other workers</td>
<td>No (See Fundamental / Athletics)</td>
</tr>
</tbody>
</table>
BIOCHEMISTS (SEE CHEMISTS)

BIOLOGIST
With at least a Master's degree – 100% office duties, no field duties 4A
With at least a Master's degree – any field duties 3A

BLACKSMITHS & FARRIERS
Blacksmiths & farriers B

BODYGUARDS
No (See Fundamental)

BOOKING OR TALENT AGENT
Not working from home* 2A
From home* A

BOOKKEEPERS
With a regular place of business away from home* 3A
In home (no upgrade) 3A (see Guidelines for Those Working in Home)

BOTANISTS
With at least a Master’s degree and no field duties 4A
All others* 3A

BOWLING ALLEYS
Owners* – office & supervision only 2A
Other owners*; Cashiers* A
Other workers No (See Fundamental/ Athletics)
### BREWMASTER

Brew master* (working in an established brewery)  
Others -  

No (see Fundamental)

### BRICKLAYERS

Bricklayers  

A

### BROADCASTING – RADIO & TELEVISION

Announcers*; Producers*; Directors*; Researchers*; Editors*; Script writers*  
Camera operators*; Lighting technicians*; Supervisors*; Other technicians*  

Choreographers*; Wardrobe & makeup personnel*; Assistant camera operators*; Assistant lighting & sound technicians*; Assistant designers*; Set decorators* & dressers*  

Actors/Actresses; Entertainers  

No (See Fundamental)

Others  

Individual consideration

### BROKERS - (class under specific industry, i.e.: financial services, shipping & forwarding)

### BUFFER, POLISHER OR GRINDER

Buffer, Polisher or Grinder  

B

### BUILDING MOVING OR DEMOLITION

Owners* – office and supervision only, no manual duties  
Other owners & other workers  

No (See Fundamental)

### BUILDING POWER WASH CLEANING & RESTORATION

Owners* – 100% office duties  
Other owners*, office & supervisory duties only, no manual duties  

Others  

Classify by trade

Labourers; Sandblasters (see “S” – Sandblasters)  

No (See Fundamental)
BUILDING SERVICES – APARTMENTS; CONDOMINIUMS; COMMERCIAL PROPERTIES

Property managers* – 100% office duties, no supervision 3A

Other property managers* and Superintendents* (no janitorial or maintenance duties, no manual duties) A

Janitors; Maintenance workers B

BULLDOZER OPERATORS

Bulldozer operators B

BUS DRIVERS

Bus drivers B

BUS LINES (SEE TRANSPORTATION)

BUSINESS CONSULTANTS (SEE CONSULTANTS)

BUSINESS MACHINES & SUPPLIES

Dealers*; Salespeople* – no service or repairs, no deliveries 3A

Sales & Service* or Repairs*, no deliveries 2A

Delivering B

BUTCHERS

Butchers* – no slaughtering A

Butchers – slaughtering B

BUTLER

No (see Fundamental – Domestic Servant)

BUYERS

Buyers* – merchandise, office duties only 3A

Buyers* – produce or livestock 2A

Buyers* – fur, hide or pelt A
BY-LAW OFFICERS (SEE GOVERNMENT SERVICES)

CABINETMAKERS

Cabinetmakers* A

CABLE TV SALES & SERVICE (SEE TELEVISION CABLE COMPANIES)

CALL CENTRES

With a regular place of business away from home Owners* – 100% office duties, 3A  
Management & supervision, no phone answering

Other owners*; phone operators* 2A

In home No (see Fundamental)

CAMERA PERSON (SEE MOTION PICTURES, VIDEOS OR RECORDING STUDIOS & THEATRE)

CAMPGROUND PROPRIETORS & WORKERS

Campground proprietors & workers No (see Fundamental)

CARNIVAL OR CIRCUS

Owners, employees or performers No (see Fundamental)

CARPENTERS

Carpenters* A

CARPET & RUG CLEANING, REPAIRING & INSTALLING

Owners* – office and sales duties only 2A

Owners* – office & supervision only A

Other owners; Cleaners; Repairers; Installers B
CASHIER (SEE SALES)

CASINOS (SEE GAMBLING)

CATERING SERVICES (SEE RESTAURANTS)

CEILING

Ceiling – suspended installers* A

CEMENT & CONCRETE WORKERS & FINISHERS

Asphalt; cement & concrete workers & finishers A

CEMETARIES AND CREMATORIES

Office duties only* 2A

Custodian or caretaker B

CHAUFFEURS

Chauffeurs B

CHEFS OR COOKS (SEE RESTAURANTS)

CHEMISTS

Chemists with PhD 4A

Other chemists 3A

CHILDCARE WORKERS (SEE DAY CARE CENTRES)

CHIMNEY SWEEPS

Chimney sweeps B

CHIROPODISTS

Chiropodists 4A

CHIROPRACTORS

Chiropractors 3A
CINEMA (SEE MOTION PICTURES, VIDEOS, OR RECORDING STUDIOS & THEATRE)

CIRCUS

CLAIM ADJUSTERS (SEE INSURANCE ADJUSTERS)

CLEANERS & LAUNDRIES (SEE DRY CLEANERS)

CLEANING PERSONS (SEE JANITORIAL)

CLERGY

Clergy* 3A

CLERK

Clerk* – office duties only 3A

CLOCK OR WATCH REPAIRS (SEE JEWELLERY & WATCH MANUFACTURE OR REPAIRS)

CLOWN THERAPIST

With ECE designation and mainly in Hospital setting A

COAST GUARD

Crew - Maximum 5 yr BP B

COLLECTION AGENCY

Owners*; Managers* – office only 2A

Collectors* A

COMMERCIAL ARTISTS, GRAPHIC DESIGNERS (ALSO SEE SIGNS & BILLBOARDS OR SEE ADVERTISING AGENCIES)

Commercial Artists, Graphic Designers 3A

COMMERCIAL PHOTOGRAPHERS (SEE PHOTOGRAPHERS)

COMPOSERS

No (See Fundamental - Musician)
COMPUTER INDUSTRY

Executives; Consultants; Designers; Analysts; Programmers 4A
IT (Information Technology) support* ie: (help desk); 100% office duties only 3A
Technicians* – servicing or setting up 2A
Retail sales (See Sales – retail group 1)

CONSTRUCTION (ALSO SEE SPECIFIC TRADE)

Contractors* – 100% office duties only 3A
Contractors* – office & supervision only, no manual duties 2A
Working contractors Classify as per trade
Estimators*; Timekeepers*; Inspectors*; Superintendents* – no manual duties 2A
Supervisors* A
Other workers – non-hazardous, if not listed elsewhere B
Other workers – hazardous duties No (See Fundamental)
Iron or Structural Steel Worker, Scaffolding Erectors No (See Fundamental – Steel/Iron)

CONSULTANTS, BUSINESS or Management (FOR COMPUTER CONSULTANT – SEE COMPUTER INDUSTRY)

Office & consulting only * 3A
Others (other than business or management consultants, the nature of the business/industry and the applicant’s duties are required to determine the appropriate occupation class)
COOK OR CHEF (SEE RESTAURANTS)
COPYWRITER (SEE ADVERTISING)
CORONER 4A
CORPORATE EXECUTIVES (IF BUSINESS OR INDUSTRY IS NOT CLASSIFIED ELSEWHERE IN THIS GUIDE, SEE EXECUTIVE -- GUIDELINES IN GENERAL SECTION)
COSMETOLOGISTS, ESTHETICIANS (SEE PERSONAL SERVICES)

COURIER SERVICES
Owners* – 100% office duties 3A
Other Owners*; Workers* – not driving A
Drivers B
Bicycle Couriers No (see Fundamental)

COURT REPORTERS
Court reporters* 3A

CROSSING GUARD B

CRANE OPERATORS
Crane operators A

CURATORS OF PUBLIC ART GALLERIES & MUSEUMS
Curators of public art galleries & museums 4A

CURLING RINK (SEE SKATING RINKS)

CUSTOMS BROKERS
Customs brokers* 3A

CUSTOMS & IMMIGRATION SERVICES (SEE GOVERNMENT SERVICES)

DAIRIES (SEE MANUFACTURING)
DANCE STUDIO
Managers* (office and supervisory duties only) 2A
Instructors* - with a regular place of business away from home A
In home No (see Fundamental)

DAY CARE CENTRES, NURSERY SCHOOLS – LICENSED
Teachers* with E.C.E. degree (not in home) 2A
Other teachers* or child care workers* (not in home) A
Cook B
In home No (see Fundamental)
Nannies No (see Fundamental)

DECORATORS
Interior decorators* - consulting only (no manual duties) 2A
Others* A
Window and display decorators* A

DELIVERY PERSON (SEE DRIVERS)

DEMOLITION (SEE BUILDING MOVING OR DEMOLITION)

DENTAL HYGIENISTS & ASSISTANTS
Dental hygienists & assistants B

DENTAL LABORATORIES
Owners*; Managers*; Technicians* 3A

DENTAL THERAPISTS – LICENSED
Dental therapists – Licensed* 3A
<table>
<thead>
<tr>
<th>Occupation</th>
<th>Classification</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DENTISTS</strong></td>
<td></td>
</tr>
<tr>
<td>Dentists (in general dental practice)</td>
<td>3A</td>
</tr>
<tr>
<td>Dental Specialists (including periodontists, oral &amp; maxillofacial surgeons, prosthodontists, pediatric dentists (pedodontists), specialists in oral medicine and pathology, dental health specialists and orthodontists)</td>
<td>4A</td>
</tr>
<tr>
<td><strong>DENTURE THERAPISTS</strong></td>
<td></td>
</tr>
<tr>
<td>Denture therapists*</td>
<td>3A</td>
</tr>
<tr>
<td><strong>DENTURISTS</strong></td>
<td></td>
</tr>
<tr>
<td>Denturists*</td>
<td>3A</td>
</tr>
<tr>
<td><strong>DENTUROLOGISTS</strong></td>
<td></td>
</tr>
<tr>
<td>Denturologists*</td>
<td>3A</td>
</tr>
<tr>
<td><strong>DERMATOLOGISTS</strong></td>
<td>4A</td>
</tr>
<tr>
<td><strong>DESIGNERS</strong></td>
<td></td>
</tr>
<tr>
<td>Industrial; Interior; Fashion – with a university degree in design, office work only, with a regular place of business away from home*</td>
<td>3A</td>
</tr>
<tr>
<td>In home (no upgrade)</td>
<td>3A (see Guidelines for Those Working in Home)</td>
</tr>
<tr>
<td>Set designers</td>
<td>(See Motion Pictures)</td>
</tr>
<tr>
<td><strong>DETECTIVES, PRIVATE</strong></td>
<td></td>
</tr>
<tr>
<td>Detectives, private</td>
<td>B</td>
</tr>
<tr>
<td><strong>DIAMOND CUTTERS &amp; POLISHERS</strong></td>
<td></td>
</tr>
<tr>
<td>Diamond cutters* &amp; polishers* (hand workers)</td>
<td>2A</td>
</tr>
<tr>
<td>Machine work*</td>
<td>A</td>
</tr>
</tbody>
</table>
DIETICIANS – WITH A UNIVERSITY DEGREE

Office & consulting only* 3A
Supervisory duties* 2A
Handling food* A
Registered Holistic Nutritionist (RHN) * A

DISC JOCKEY

Disc jockey A

DISPATCHERS (see Transportation)

DIVERS, SCUBA & OTHER

Divers, scuba & other No (see Fundamental)
Underwater construction involving scuba diving No (see Fundamental - Diver)

DOCK WORKERS

Superintendents*; Wharf masters* – no manual duties 2A
Supervisors*; Checkers*; Overseers* – no manual duties A
Guards; Heavy equipment operators B

Longshoremen; Stevedores No (see Fundamental /Marine)

DOG CATCHERS (see also Pet grooming & Kennels)

Dog catchers B

DOG TRAINER OR BREEDER (see Pet grooming & Kennels)

DOMESTIC HELP

Domestic Help No (see Fundamental)

DOOR INSTALLER

Door installer* A
DRAFTSMEN
Office work only* 3A

DRAPEY SEWERS (SEE SEAMSTRESSES)

DRESSMAKERS
Dressmakers* A

DRIVERS
Hazardous materials include caustic chemicals, explosives, nuclear waste, or any materials requiring special handling that is potentially harmful. Propane, gas & oil are not considered hazardous materials.

Truck drivers; Delivery vehicles; Couriers; Bus drivers; Taxi drivers; Tow truck drivers; Armoured truck drivers; Fork lift drivers; Heavy equipment operators; Garbage truck drivers (non-hazardous, residential only) B

Truck drivers hauling hazardous materials; Garbage truck drivers picking up hazardous materials; Garbage truck helpers No (see Fundamental)

DRIVING SCHOOLS
Owners* – office and supervision only 2A

Owners* – teaching; Teachers* A

DRUGGISTS (SEE PHARMACISTS)

DRUG STORES (FOR EMPLOYEES OTHER THAN PHARMACISTS, SEE SALES–RETAIL GROUP 1)

DRY CLEANERS & LAUNDRIES
Owners* – office only 2A

Owners* – office & supervision only A

Owners – manual duties; Other workers; Drivers B

DRY WALL INSTALLERS & TAPERS
Drywall installers* & tapers* A
ECONOMISTS
Office & consulting only with M.B.A. or equivalent, with a regular place of business away from home 4A
Others* 3A

EDITOR (SEE PRINTING, PUBLISHING, NEWSPAPER INDUSTRY)

EDUCATION (SEE TEACHERS)

ELECTRICAL INDUSTRY (SEE PUBLIC UTILITIES)

ELECTRICIANS
Journeymen* or Masters* 2A
Others* A

ELECTROLOGISTS (SEE PERSONAL SERVICES)

ELECTRONIC TECHNICIANS
Working on computers, control panels, etc.* 2A

ELECTROPLATERS
Electroplaters* A

ELEVATOR INSTALLERS & REPAIRERS
Elevator installers & repairers B

EMPLOYMENT AGENCIES
Owners*; Managers*; Consultants*, Head Hunters*, Recruiters* 3A

EMS (SEE AMBULANCE)

ENDODONTISTS
Endodontists 4A

ENGINEERING TECHNICIANS
Engineering technicians* 2A
ENGINEERS – PROFESSIONAL (P. Eng)

Office, consulting & non-hazardous field & plant 4A

Oil fields & mining, with field duties* 3A

ENTERTAINERS

Entertainers  No (refer to specific occupations in Fundamental)

ENTOMOLOGISTS

Research, no field duties 4A

Field duties 3A

ENVIRONMENTAL SERVICES

Owners*, managers* - 100% office duties 2A

Other owners*, managers*, supervisors* - no manual duties, supervision only, no on-site duties relating to or supervision of employees involved with: mould remediation, biohazard disposal or biohazard property restoration or biohazard clean-up  A

Other owners, managers, supervisors or other employees involved with on site supervision, evaluation, removal or transportation of toxic or hazardous materials, mould remediation, biohazard disposal or biohazard property restoration or biohazard clean-up  No (see Fundamental – Garbage)

EPIDEMIOLOGISTS

Epidemiologist MD 4A

Non-MD* 3A

ERGONOMISTS

Ergonomist* 3A
ERGOTHERAPIST (SEE OCCUPATIONAL THERAPISTS)

ESTHETICIANS (SEE PERSONAL SERVICES)

ESTIMATORS
Office & consulting only*  
Construction estimators*  

EVENT PLANNERS
Event Planners*  

EXECUTIVE (IF BUSINESS OR INDUSTRY IS NOT CLASSIFIED ELSEWHERE IN THIS GUIDE, SEE EXECUTIVE – GUIDELINES IN GENERAL SECTION)

EXPLOSIVES MANUFACTURE, STORAGE OR HANDLING
Explosives manufacturer, storage or handling  

EXPORTERS & IMPORTERS (SEE SALES – WHOLESALE)

EXTERMINATORS (ALSO SEE WILDLIFE REMOVAL)
Owners*  
Other workers  

FAMILY MEDIATORS
Lawyers doing mediation  
FMC (Family Mediation Canada) Certified Mediators* or Accredited Family Mediators*(Acc. FM)  
Social workers doing mediation (see Social Services)

FARM IMPLEMENT DEALERS (SEE SALES – RETAIL GROUP 1)
FARMS, RANCHES, ORCHARDS, VINEYARDS, MAPLE SUGAR PRODUCER

Owners* – owning at least 25% of the operation 2A
Other owners*; Supervisors* A
Workers – full-time, year-round B
Others No (see Fundamental)

FARRIERS

Farriers B

FAST FOOD OPERATIONS – (SEE RESTAURANTS)

FENCE

Fence installation, repair* A

FINANCIAL SERVICES

Corporate executives whose job duties do not include sales or trading of Stocks, bonds or other activities listed below. (See Executive)

Stockbrokers, financial advisors, financial consultants, investment advisors/salespeople, mutual fund advisors/salespeople, financial planners, portfolio managers, money traders, investment brokers, any individual whose job duties include sales and trading of stocks, bonds or other financial vehicles.

With less than 5 years experience or a minimum of $150,000 net earned income (incl. perks) for each of the last two complete years 3A
With at least 5 years experience and a minimum of $150,000 net earned income (incl. perks) for each of the last two complete years 4A
Floor Traders B

Venture Capitalist Industry

Venture Capitalists, Venture Capital Investors, Equity Investors, (investing own accounts) No
Others (employees with office duties, no ownership) (not investing own accounts) IC

FIRE ALARMS & EXTINGUISHERS – SALES & SERVICE (See Alarm Systems)
**FIRE FIGHTING & PREVENTION**

**Municipal & industrial**

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Benefit Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fire chiefs* – supervising only</td>
<td>2A</td>
</tr>
<tr>
<td>Marshals* &amp; Superintendents* – maximum 10 year benefit period</td>
<td>A</td>
</tr>
<tr>
<td>Firefighters – maximum 10 year benefit period</td>
<td>B</td>
</tr>
<tr>
<td>Volunteer Firefighters (class as per full-time occupation)</td>
<td></td>
</tr>
</tbody>
</table>

**FIRE FIGHTING & PREVENTION (CONTINUED)**

**Government services**

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Benefit Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rangers* &amp; wardens* – maximum 10 year benefit period</td>
<td>A</td>
</tr>
<tr>
<td>Firefighters</td>
<td>No (see Fundamental)</td>
</tr>
</tbody>
</table>

**FIREWORKS DEALERS, MAKERS, PYROTECHNISTS**

No (see Fundamental)

**FISH FARMING/AQUACULTURE**

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Benefit Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners* – owning at least 25% of the operation</td>
<td>2A</td>
</tr>
<tr>
<td>Other owners*; Supervisors*</td>
<td>A</td>
</tr>
<tr>
<td>Workers – full-time, year-round</td>
<td>B</td>
</tr>
<tr>
<td>Others</td>
<td>No (see Fundamental)</td>
</tr>
</tbody>
</table>

**FISH & GAME WARDENS**

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Benefit Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fish &amp; game wardens*</td>
<td>A</td>
</tr>
</tbody>
</table>

**FISH PACKING OR CANNING (SEE MANUFACTURING)**

**FISHERMEN**

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Benefit Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fishermen*</td>
<td>A</td>
</tr>
</tbody>
</table>

**FISHING & HUNTING GUIDES**

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Benefit Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fishing &amp; hunting guides</td>
<td>No (see Fundamental)</td>
</tr>
</tbody>
</table>
FITNESS CENTRES, HEALTH SPAS, REDUCING SALONS & MARTIAL ARTS

Certified Personal Trainers (CPT) with degree in Kinesiology
Owners* – office & supervision only
Other owners; Instructors; Personal trainers

Attendants

FLEA MARKET OWNERS OR DEALERS

Flea Market Owners or Dealers

FLOOR FINISHERS & SANDERS

Owners* - office & sales duties only
Owners* - office & supervision only
Installers (wood, ceramic or tile)
Floor finishers & sanders
Carpet installation

FLORISTS (SEE SALES – RETAIL GROUP 1)

FOREST RANGERS

Forest rangers*

FORESTRY TECHNICIANS

Forester with Registered Professional Forester Designation (RPF)*
Forestry technicians*

FORK LIFT DRIVERS

Fork lift drivers

FOSTER PARENTS

Foster parents
FREIGHT FORWARDING (SEE SHIPPING & FORWARDING BROKERS)

FUMIGATORS (SEE WILDLIFE REMOVAL)

FUNERAL HOMES
Owners*; Directors* 2A
Embalmers*; Assistants* A

FUR INDUSTRY (SEE SALES)

FURNACE & AIR CONDITIONING SERVICE & REPAIR
Owners*; Service & repairers* A

FURNITURE MOVERS (SEE MOVING & STORAGE & WAREHOUSES)

FURNITURE REPAIRS
Furniture repairs* A

GAMBLING CASINOS
Owners No
Managers * with supervisory duties 2A
Dealers, Pit boss A

GAME WARDEN
Game warden* A

GARBAGE & WASTE DISPOSAL (SEE SANITATION)

GARDENERS
Gardeners B

GAS INDUSTRY (SEE OIL & NATURAL GAS, OR ALSO SEE PUBLIC UTILITIES)

GEMOLOGIST
Gemologist* 2A
GEOLOGISTS

Office & consulting & non-hazardous field duties 4A
Oil fields & mining with field duties* 3A

GEOLOGY TECHNICIANS

Geology technicians* 2A

GEOMORPHOLOGISTS

Office & Consulting & non-hazardous field duties 4A
Other field duties* 3A

GLAZIERS

Glaziers* A

GOLF COURSES & DRIVING RANGES

Owners* – office & supervision only 2A
Other owners*; Managers*; Golf pros* – working full-time, year round A
Greens keepers working full-time, year-round B

GOVERNMENT SERVICES

Court officials* & clerks*; Customs & Immigration officials*; Health & Welfare officials*; Revenue Canada & other tax officials* – 100% office duties 3A
Assessors*; Inspectors*; with office duties only 2A
Social & welfare workers (see Social Services)

By-law officers* A
Customs & Immigration officers; A
Toll collectors B

Back To Top
GRAIN ELEVATOR (SEE MANUFACTURING)

GRAPHIC ARTIST / DESIGNER (SEE ADVERTISING AGENCIES OR ALSO SEE COMMERCIAL ARTISTS)

GREENHOUSE OPERATOR (SEE AGRICULTURE)

GRINDERS, BUFFERS, POLISHERS
Grinders, Buffers, Polishers B

GROUP HOMES
No

GUARDS, WATCHMEN
Guardians, Watchmen B

GUIDE
Guide* – museum or public building 2A
Others No (see Fundamental)

GUNSMITH
Gunsmith* A

HAIRDRESSERS, HAIRSTYLISTS (SEE PERSONAL SERVICES)

HAIRDRESSING ATTENDANTS
Hairdressing attendants No (Fundamental class 4)

HEALTH SPAS (SEE FITNESS CENTRES)

HEARING AIDS – SALES & SERVICE
Owners*, Audiologists* & Salespeople* 3A
Service people* 2A

HEATING & AIR CONDITIONING INSTALLERS
Heating & air conditioning installers* A
HEAVY EQUIPMENT OPERATOR

Heavy equipment operator B

HERBOLOGISTS (SEE PHYTOTHERAPISTS)

HOLISTIC MEDICINE

Registered Holistic Nutritionist (RHN) A

All others No (see Fundamental)

HOME CARE ATTENDANTS

Home Care Attendants, Residential Custodial Care No (see Fundamental / Health)

HOMEMAKERS

Homemakers No

HOMEOPATH (SEE NATUROPATH)

HOME SECURITY SYSTEM INSTALLATION (SEE ALARMS)

HORSE CHIROPRACTOR A

HORSE RACING INDUSTRY

Starters, Judges, Stewards, Officials 2A

Pari-mutuel clerks A

Jockeys No

HORTICULTURAL & LANDSCAPE SERVICES (SEE LANDSCAPE & HORTICULTURAL SERVICES)
## HOSPITALS & SANITARIUMS

<table>
<thead>
<tr>
<th>Position</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital Administrators* or Managers *</td>
<td>3A</td>
</tr>
<tr>
<td>Nursing directors; Nursing instructors; Nurse practitioners; Registered nurses; Pharmacy assistants</td>
<td>2A</td>
</tr>
<tr>
<td>Technicians* (i.e. ultrasound, radiology, respirology, cardiac etc)</td>
<td>2A</td>
</tr>
<tr>
<td>R.N.A.s &amp; L.P.N.s; R.P.N.s</td>
<td>A</td>
</tr>
<tr>
<td>Attendants; Orderlies; Nurses’ aids; Chefs &amp; cooks; Paramedics</td>
<td>B</td>
</tr>
<tr>
<td>Kitchen &amp; laundry workers; Janitorial &amp; housekeeping staff;</td>
<td>B</td>
</tr>
<tr>
<td>Personal Support Workers (PSW)</td>
<td>No (see Fundamental / Health)</td>
</tr>
</tbody>
</table>

## HOTELS & MOTELS – OPEN YEAR-ROUND

<table>
<thead>
<tr>
<th>Position</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners*; Managers* – office duties only</td>
<td>2A</td>
</tr>
<tr>
<td>Other owners*; Managers* – supervising only; Desk clerks*</td>
<td>A</td>
</tr>
<tr>
<td>Housekeeper; Doorkeeper; Bellhop; Janitors –</td>
<td>B</td>
</tr>
<tr>
<td>Restaurant Staff</td>
<td>(See Restaurants)</td>
</tr>
<tr>
<td>Bed &amp; Breakfast</td>
<td>No (see Fundamental)</td>
</tr>
</tbody>
</table>

## HOUSECLEANING & MAID SERVICES (SEE JANITORIAL MAINTENANCE)

## HUNTERS (SEE TRAPPERS & HUNTERS)

## HUNTING & FISHING GUIDES

<table>
<thead>
<tr>
<th>Position</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hunting &amp; Fishing Guides</td>
<td>No (see Fundamental / Fish &amp; Game)</td>
</tr>
</tbody>
</table>

## HYDROGRAPHERS

<table>
<thead>
<tr>
<th>Position</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hydrographers*-- time spent on water - 50% or less</td>
<td>2A</td>
</tr>
<tr>
<td>Hydrographers*-- time spent on water – more than 50%</td>
<td>A</td>
</tr>
</tbody>
</table>
IMMIGRATION SERVICES (SEE GOVERNMENT SERVICES)

IMPORTERS (SEE SALES – WHOLESALE)

INCOME TAX SERVICES
Owners *; Office workers* 3A

INHALATION THERAPISTS
Inhalation therapists* 2A

INSPECTORS
Inspectors* – Banks; Other financial institutions; Schools; 3A
Inspectors* – Building; Insurance; Safety; Home; Health 2A
Inspectors* – Aircraft (ground), caissons, livestock, lumber, mines, oil wells, telegrapher, telephone (line work) A

INSULATION INSTALLERS
Insulation installers A

INSURANCE ADJUSTERS
Owners*; Adjusters* – other than fire & marine 3A
Other owners*; Adjusters* – fire & marine 2A

INSURANCE INDUSTRY
RBC sales managers 4A
Other RBC branch managers with no sales duties*; RBC Sales Consultants* 3A
RBC Dominion Security Insurance Advisors; RBC Insurance Career Representatives; RBC Prestige producers; Industry Sales Partners; MGA owners and producers; other insurance brokers and agents
With less than 24 months experience 2A
With more than 24 months experience 3A
With 5 years experience and a minimum of $75,000 (including perk allowance) net earned income for the last two complete calendar years 4A
INTERIOR DECORATORS (SEE DECORATORS)

INTERNET SALES

With regular place of business away from home: 2A
  Owners, managers, supervisors, employees – 100% office duties
  Owners, managers, supervisors, employees – any manual duties excluding deliveries A
  Driving; deliveries B

Working in home (proof of income for at least 1 full year in business required; Working from Home guidelines apply): Owners, managers, supervisors, employees – 100% office duties 2A
  Owners, managers, supervisors, employees – any manual duties excluding deliveries A
  Driving; deliveries B

INTERPRETERS/TRANSLATORS

Interpreters*/Translators* 3A

IRON OR STEEL STRUCTURAL WORKER

No (see Fundamental - Steel/iron)

JAILOR OR JAIL GUARD (SEE POLICE & LAW ENFORCEMENT OFFICERS)

JANITORIAL, MAINTENANCE, HOUSECLEANING & MAID SERVICES

Owners* – office duties only A
Owners – office & supervision only B
Others B

JEWELLERY & WATCH MANUFACTURE OR REPAIRS

Owners* – office and sales only 3A
Other owners*; Salespeople*; Handworkers* 2A
Machine workers* A
JOURNALISTS (SEE AUTHORS)

JUDO CENTRES (SEE FITNESS CENTRES)

JUNK DEALERS (SEE SCRAP METAL DEALERS)

KARATE CENTRES (SEE FITNESS CENTRES)

KENNELS (SEE PET GROOMING & KENNELS)

KINESIOLOGISTS

Kinesiologists* with university degree 3A

Others* 2A

LABORATORIES – MEDICAL & OTHER NON-HAZARDOUS LABS

Owners* – office & supervision only 3A

Other owners*; Lab technicians* 2A

Other workers* A

LABOUR UNIONS

Executive (See Executive)

Business agents or organizers & other officials 2A

Skilled Trades*

Unskilled trades* A

LANDSCAPE ARCHITECTS

Professional, office & consulting only 4A

Others with office duties only* 3A

On site supervision with no manual duties* 2A
LANDSCAPE & HORTICULTURAL SERVICES

Owners* – office & supervision only, no manual duties 2A
Owners* – working, no snow-clearing duties A
Other workers & owners doing snow-clearing B

LAUNDRIES (SEE DRY CLEANERS)

LAWYERS

Lawyers 4A

LECTURERS

Lecturers* 2A

LIBRARIANS

Librarians* 3A

LIFE COACH

Life coach 2A

LIFEGUARD

Lifeguard No (see Fundamental)

LIQUOR & WINE (SEE SALES, RETAIL – GROUP 2)

LITHOGRAPHERS (SEE PRINTING & PUBLISHING)

LOCKSMITHS

Locksmiths* 2A

LONGSHOREMAN (SEE DOCK WORKERS)
LUMBER INDUSTRY

Logging

Contractors* – office only 2A

Contractors* – office & supervision only A

Working contractors; skilled workers; other workers with non-hazardous duties – not living in camps, not seasonal B

Working contractors; Skilled workers living in camps – B

minimum 120-day EP, maximum 10 yr. BP, no AD&D. Must be working at least eight months of the year. Skilled workers who are also owners of their equipment (such as a skidder or forwarder) may be considered for a 90-day EP, maximum 10 yr. BP, no AD&D.

Blasters; High-climbers; Rafters; Rivermen; Lumber jacks; Chainsaw operators; Boomers No (see Fundamental)

Lumber Mills

Owners* – office only 2A

Owners*; Managers* - office & supervising only, no manual duties A

Foreman; Skilled workers; Saw filers; Other workers with non-hazardous duties, not seasonal B

Block setters; Carriage riders; Log setters; Sawyers; Boomers; Slipmen; Doggers; Loaders; Yardmen No (see Fundamental)

MACHINE SHOPS (SEE MANUFACTURING)

MAGICIANS

No (Fundamental class 6)

MAID SERVICES (SEE JANITORIAL)

MAIL AND POST OFFICE EMPLOYEES (SEE POSTAL SERVICE EMPLOYEES)

MAINTENANCE (SEE JANITORIAL)

MANICURISTS

Manicurists, pedicurists B

MANUFACTURERS REPRESENTATIVES OR AGENTS (SEE SALES – WHOLESALE)
## MANUFACTURING

Owners*; Managers* – 100% office duties (See Executive)

Other Owners*; Managers*; Superintendents* – supervision only, no manual duties 2A

Supervisors*; Skilled workers*; Tool & Die Makers*; Millwrights*; Butchers* – not slaughtering A

Other workers B

### MARINE INDUSTRY

**Marinas** 2A

Owners*; Managers* – supervising only, no manual duties

Skilled workers* A

Other owners; Other workers B

**Shipping**

Ocean & great lakes shipping captain*; Chief officers*; Stewards*; Engineers*; Masters*; Mates*; Pursers*; Quartermasters*; Radio operators*

Others No (see Fundamental)

### MARTIAL ARTS (SEE FITNESS CENTRES)

### MASONS & STONESETTERS

Masons & Stonesetters A

### MASSAGE THERAPISTS

Massage therapists* – Registered Massage Therapists only 2A

Not Registered No (see Fundamental)

### MAXILLOFACIAL SURGEONS

Maxillofacial Surgeons 4A

### MAYOR

Classify by occupation & duties prior to being elected (details of any pension benefits as well as income information prior to election to mayor may also be required)
MEAT PACKING (SEE MANUFACTURING)

MECHANICS

Aircraft & licensed mechanics*  A
Others  B

MEDICAL DOCTORS (SEE PHYSICIANS & SURGEONS)

MEDICAL SERVICES (SEE HOSPITALS AND SPECIFIC OCCUPATIONS)

MERCHANTS, SALES REPRESENTATIVES OR SALES CLERKS (SEE SALES)

METALLURGISTS

Metallurgists*, other than mining  3A
Mining  (See Mining, Ore Dressing & Concentrating, & Quarrying)

METEOROLOGISTS

Meteorologists*  3A

METER READERS/INSTALLERS

Meter Readers/Installers*  A

MIDWIVES

Midwives working full-time with R.N. or equivalent designation  2A
Others  No

Military

Military  No (see Fundamental/Armed Forces)

MILLWRIGHTS

Millwrights*  A
**MINING, ORE DRESSING & CONCENTRATING, & QUARRYING**

<table>
<thead>
<tr>
<th>Category</th>
<th>Class</th>
</tr>
</thead>
<tbody>
<tr>
<td>Above ground workers</td>
<td>(See Executive)</td>
</tr>
<tr>
<td>Owners*; Executives*; Managers* – 100% office only</td>
<td></td>
</tr>
<tr>
<td>Other Owners*; Superintendents*; Managers* – office &amp; supervisory duties only; Assayers*; Metallurgists*</td>
<td>2A</td>
</tr>
<tr>
<td>Foremen*; Clerks*; Weighers*</td>
<td>A</td>
</tr>
<tr>
<td>Heavy equipment operators; Truck drivers &amp; other workers</td>
<td>B</td>
</tr>
<tr>
<td>Underground workers</td>
<td>No (see Fundamental)</td>
</tr>
</tbody>
</table>

**NOTE:** Certain professional or skilled workers with minimal underground duties may qualify with an exclusion; refer full details to U/W for opinion regarding eligibility and class.

**MINISTERS (SEE CLERGY)**

**MODELS**

<table>
<thead>
<tr>
<th>Category</th>
<th>Class</th>
</tr>
</thead>
<tbody>
<tr>
<td>Models</td>
<td>No (see Fundamental)</td>
</tr>
</tbody>
</table>

**MONUMENT INDUSTRY**

<table>
<thead>
<tr>
<th>Category</th>
<th>Class</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dealers* – no engraving or installing</td>
<td>2A</td>
</tr>
<tr>
<td>Engravers</td>
<td>A</td>
</tr>
<tr>
<td>Installers</td>
<td>B</td>
</tr>
</tbody>
</table>

**MORTGAGE BROKERS**

<table>
<thead>
<tr>
<th>Category</th>
<th>Class</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage brokers*</td>
<td>3A</td>
</tr>
</tbody>
</table>

**MOTELS (SEE HOTELS)**
MOTION PICTURES, VIDEOS, VIDEO GAME PRODUCTION, RECORDING STUDIOS & THEATRE

Directors*; Producers*; Editors*  3A

Consultants*; Assistant directors*; Assistant producers*; Assistant editors*; 2A
Cinematographers*; Camera operators*; Lighting technicians*; Sound technicians*;
Script writers*; Costume designers*; Set designers*; Managers*; Supervisors*;
Animators*; Researchers*

Choreographers*; Wardrobe & Makeup personnel*; Assistant camera operators*;
Assistant Lighting & Sound technicians*; Assistant Designers*; Set Decorators* &
Dressers*

Actors; Entertainers  No (see Fundamental)

Stunt work  No

MOTIVATIONAL SPEAKERS

Motivational Speakers  No (see Fundamental)

MOTORCYCLE SALES & SERVICE (SEE SALES–RETAIL GROUP 1 OR 2 AND ALSO SEE AUTOMOBILE SERVICES)

MOVIE THEATRES

Owners* – office duties only  3A

Owners* – office & supervision only; Projectionists*  2A

Box office worker  A

Ushers, Attendants  B

MOVING & STORAGE & WAREHOUSES

Owners* – office & sales duties only  3A

Owners* – office & supervision; Salespeople*  2A

Supervisors* – supervising only  A

Other owners; Checkers; Watchmen; Drivers; Craters; Packers  B
<table>
<thead>
<tr>
<th>Industry</th>
<th>Description</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>MUSIC INDUSTRY</td>
<td>Instrument repair*, tuning*</td>
<td>2A</td>
</tr>
<tr>
<td></td>
<td>Orchestra &amp; Symphony Conductors – full-time</td>
<td>2A</td>
</tr>
<tr>
<td>MUSIC TEACHERS</td>
<td>With a regular place of business away from home*</td>
<td>2A</td>
</tr>
<tr>
<td></td>
<td>In home (no upgrades)</td>
<td>2A</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>In home (no upgrades)</td>
<td>2A</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MUSIC THERAPIST</td>
<td>Music therapist* – with a university degree</td>
<td>2A</td>
</tr>
<tr>
<td></td>
<td>Others* – not in home</td>
<td>A</td>
</tr>
<tr>
<td></td>
<td>Others – in home</td>
<td>No (see Fundamental)</td>
</tr>
<tr>
<td>MUSICIANS</td>
<td>Musicians</td>
<td>No (see Fundamental)</td>
</tr>
<tr>
<td>NANNIES</td>
<td>Nannies</td>
<td>No (see Fundamental)</td>
</tr>
<tr>
<td>NATURAL GAS INDUSTRY (SEE OIL &amp; NATURAL GAS PRODUCTION OR ALSO SEE PUBLIC UTILITIES)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>NATUROPATHS</td>
<td>Naturopaths (with MD designation)</td>
<td>4A</td>
</tr>
<tr>
<td></td>
<td>Others</td>
<td>3A</td>
</tr>
<tr>
<td>NEWSPAPER DELIVERY</td>
<td>Working full-time hours with insurable income</td>
<td>B</td>
</tr>
</tbody>
</table>
NEWSPAPER INDUSTRY (SEE PRINTING & PUBLISHING)

NIGHTCLUBS (SEE BARS, NIGHTCLUBS)

NOTARIES (QUEBEC)
Notaries (Quebec) 4A

NOTARIES PUBLIC (SEE PARALEGAL SERVICES)

NUCLEAR
Physicists 4A
Pipeline inspectors* A

NURSERIES (SEE AGRICULTURE)

NURSERY SCHOOLS (SEE DAY CARE CENTRES)

NURSES
Physician Assistants* (Certified (CCPA designation) 3A
Nurse practitioners* – working in medical practices / clinics 3A
Nurse practitioners – all others 2A
R.N.s; 2A
R.N.A.s; L.P.N.s; R.P.N.s A
In-home visiting or private-duty Classify by professional designation (R.N., R.N.A., R.P.N.)

NURSING HOMES, LONG-TERM CARE FACILITIES, REHABILITATION FACILITIES, PRIVATE SANITARIUMS & RETIREMENT HOMES

Business not located in a personal residence (See Executive)
Owners* – 100% office duties only
Other Owners* – supervision only, no manual duties 2A
Other Owners*; Managers*; Supervisors* A
R.N.s; R.N.A.s; L.P.N.s; R.P.N.s; Other workers (See Hospitals)
### NUTRITIONISTS (SEE DIETICIAN)

### OCCUPATIONAL THERAPISTS

| Occupational therapists | 3A |

### OCEANOGRAPHERS

| Oceanographers – with Ph.D | 4A |
| Others* | 3A |

### OCULIST

| Oculist* | 3A |

### OFFICE MACHINE SALES & SERVICE (SEE BUSINESS MACHINES)

### OFFICE WORKERS

| Office workers* | 3A |

### OFFSHORE OIL PRODUCTION (SEE OIL & NATURAL GAS PRODUCTION, DRILLING & EXPLORATION)

### OIL & NATURAL GAS PRODUCTION, DRILLING & EXPLORATION

| Owners*; Managers* – 100% office duties only; Self-employed: Consultants*, Drilling Contractors* and Land persons* – 100% office duties only | 3A |
| Managers* – 100% office & supervision only; Superintendents* – 100% office & supervision only; Geologists* with field duties | 3A |
| Other Owners*; Consultants* – on site supervision, checking/reading equipment, making reports, no manual duties; Geophysical technicians*; Land persons with field duties*, no manual duties; Drilling contractors* with field duties, no manual duties | 2A |
| Supervisors*; Oil well & pipeline servicemen* & pumpers*; Wireline operators*; Foremen*; Tool pushers*; Gaugers*; Inspectors*; Drillers*; Cranemen*; Oil scouts*; Testers*; Equipment maintenance*; Gas plant operators* | A |
| Seismic crews, not handling explosives; heavy equipment operators; pipeline construction; derrick rig and tank builders; casers; casing pullers; driller’s helpers; floor men; roughnecks; roustabouts, well cleaners and pullers; other workers with non-hazardous duties | B |
| Explosives handlers; other workers with hazardous duties | No (see Fundamental) |

### OPTICIANS

<p>| Opticians* | 3A |</p>
<table>
<thead>
<tr>
<th>Category</th>
<th>Description</th>
<th>Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>OPTOMETRISTS</td>
<td>Optometrists 4A</td>
<td></td>
</tr>
<tr>
<td>ORAL SURGEONS</td>
<td>Oral Surgeons 4A</td>
<td></td>
</tr>
<tr>
<td>ORCHARDS (SEE FARMS)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ORCHESTRA</td>
<td>Orchestra &amp; Symphony Conductors – full-time 2A</td>
<td></td>
</tr>
<tr>
<td>ORNAMENTAL IRON WORKERS</td>
<td>Ornamental iron workers* A</td>
<td></td>
</tr>
<tr>
<td>ORTHODONTISTS</td>
<td>Orthodontists 4A</td>
<td></td>
</tr>
<tr>
<td>ORTHOPEDIST</td>
<td>Orthopedist 4A</td>
<td></td>
</tr>
<tr>
<td>ORTHOPTISTS</td>
<td>Orthoptists* 3A</td>
<td></td>
</tr>
<tr>
<td>ORTHOTHERAPISTS</td>
<td>Orthotherapists*, with a 4 year Bachelor of Science in Kinesiology or Human Kinetics, a Bachelor of Human Kinetics or a Bachelor of Kinesiology, working in a clinical setting 2A</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Other Orthotherapists*, working in a clinical setting A</td>
<td></td>
</tr>
<tr>
<td>ORTHOTISTS</td>
<td>Orthotists* 3A</td>
<td></td>
</tr>
<tr>
<td>OSTEOPATHS</td>
<td>Osteopaths – with MD designation &amp; – with D.O. (Diploma in Osteopathy) 4A</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Osteopaths* - with D.O.M.P. (Diploma in Osteopathic Manual Practice) 2A</td>
<td></td>
</tr>
</tbody>
</table>
PACKING HOUSE OR STOCKYARD (SEE MANUFACTURING)

PAINTERS, COMMERCIAL

Commercial painters  A
Artists  No (see Fundamental)

PAINTERS & SCULPTORS

Painters & Sculptors  No (see Fundamental / Artist)

PAPERHANGERS

Paperhangers  A

PAPER, PLYWOOD OR PULP MILL (SEE LUMBER INDUSTRY)

PARALEGAL SERVICES

Paralegal services*  3A

PARKING LOTS

Owners*; Managers* – 100% office duties only  2A
Other owners*; Managers* – supervision only  A
Attendants  No (see Fundamental)

PARKS (SEE GARDENERS OR ALSO SEE LANDSCAPE & HORTICULTURAL SERVICES)

PAWNBROKERS

Pawnbrokers*  A

PEDIATRICIANS

Pediatricians  4A

PEDICURISTS

Pedicurists / manicurists  B

PEDODONTISTS

Pedodontists  4A
## PEDORTHISTS

Pedorthists* 2A

## PERIODONTISTS

Periodontists 4A

## PERFUSIONIST

Perfusionist* 2A

## PERSONAL ASSISTANTS

No (see Fundamental – Domestic Servant)

## PERSONAL SERVICES

Cosmetologists*; Estheticians*; Electrologists*; Laser hair removal*; Hairdressers*; Hairstylists* – with a regular place of business away from home

<table>
<thead>
<tr>
<th>In home (no upgrade)</th>
<th>A (see Guidelines for Those Working in Home)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manicurist /pedicurist</td>
<td>B</td>
</tr>
<tr>
<td>Hairdressing attendants</td>
<td>No ( Fundamental class 4)</td>
</tr>
</tbody>
</table>

## PERSONAL SUPPORT WORKERS

No (see Fundamental / Health)

## PERSONAL TRAINERS

Certified Personal Trainers (CPT) with degree in Kinesiology 3A

<table>
<thead>
<tr>
<th>Personal trainers</th>
<th>B</th>
</tr>
</thead>
</table>

## PERSONNEL AGENCIES (SEE EMPLOYMENT AGENCIES)

## PEST CONTROL (SEE WILDLIFE REMOVAL)

## PET GROOMING & KENNELS

Owners* - (not working from home) managerial & supervisory duties only A

<table>
<thead>
<tr>
<th>Breeders, trainers, groomers (not working from home)</th>
<th>A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dog catchers</td>
<td>B</td>
</tr>
<tr>
<td>Other workers (includes dog walkers)</td>
<td>No (see Fundamental - Dog Breeder)</td>
</tr>
</tbody>
</table>
PHARMACIES (SEE PHARMACISTS OR ALSO SEE SALES – RETAIL GROUP 1)

PHARMACISTS

Pharmacists 4A
Pharmacy Assistants 3A

PHOTOGRAPHERS – COMMERCIAL

Commercial Photographers* 3A
Freelance or Aerial Photographers No (See Fundamental)

PHYSICAL EDUCATION INSTRUCTOR (SEE TEACHERS)

PHYSICAL THERAPISTS

Physical therapists* 2A

PHYSICAL REHABILITATION THERAPISTS

Physical rehabilitation therapists* A

PHYSICIANS & SURGEONS

Physicians & Surgeons 4A
Specialists 4A
Physician Assistants (See Nurses)

PHYSICIANTS

Physicists (including nuclear), office and/or field duties 4A

PHYSIOTHERAPISTS

Physiotherapists 3A

PHYTOTHERAPISTS (HERBOLOGIST)

Phytotherapists (Herbologist) 2A
PIANO TUNERS

Piano tuners* 2A

PICTURE FRAMERS

Picture framers* A

PIPEFITTERS

Pipefitters* A

PIPELINE CONSTRUCTION (SEE OIL & NATURAL GAS PRODUCTION, DRILLING & EXPLORATION)

PLASTERERS

Plasterers* A

PLUMBERS

Journeymen* or Masters* 2A

Others* A

PODIATRISTS

Podiatrists 4A

POLICE & LAW ENFORCEMENT OFFICERS

Police chiefs* and Officers* with office and court duties only; Prison wardens*; 2A
Parole & probation officers* 2A

Officers* – not making arrests – maximum 10 year benefit period allowed A

Detectives; Other officers; Jail guards – maximum 10 year benefit period allowed B

By-law Officers (see Government Services)

POLISHERS (SEE BUFFER, POLISHER, GRINDER)

POLITICAL OFFICE

Classify by occupation & duties prior to being elected (details of any pension benefits as well as income information prior to election to mayor may also be required)
POOL HALLS – (see billiard Parlours)

POSTAL SERVICE EMPLOYEES
Postal franchise owner (see Sales, Retail – Group 1)
Postal service employees & contract workers No (see Fundamental / Mail)

PRINTING, PUBLISHING, NEWSPAPER INDUSTRY
Owners*; Publishers*; Editors* – 100% office duties only 3A
Advertising, business or circulation managers 3A
Other Owners*; Supervisors* – supervising only; Blueprint makers*; Photostatters*; Hand book binders*; Engravers*; Etchers*; Finishers*; Photographers* (employees only); Proofers*; Strippers*; Compositors*; Electrotypers*; Jobbers*; Linotypes*; Typesetters*; Proof readers*; Lithographic artists*; Reporters* (employees only)
Machine book binders*; Maintenance mechanics*; Press operators*; Printers*; Stone hands*; Type foundry workers*; Other skilled workers* A

PRISON GUARDS (SEE POLICE & LAW ENFORCEMENT)

PRIVATE INVESTIGATORS
Private investigators B

PROBATION OFFICER (SEE POLICE AND LAW ENFORCEMENT OFFICERS)

PRODUCERS & DIRECTORS (SEE BROADCASTING OR ALSO SEE MOTION PICTURES)

PROPERTY MANAGEMENT (SEE BUILDING SERVICES)

PROSPECTORS – MINE OR MINERALS
Prospectors – Mine or minerals (above or below ground) No (see Fundamental / Mining)

PROSTHETISTS
Prosthetists* 3A

PROSTHODONTISTS
Prosthodontists 4A
PSYCHIATRISTS
Psychiatrists 4A

PSYCHOLOGISTS
With PhD 4A
With Masters degree* 3A
Others (See Social Services)

PUBLIC UTILITIES – HYDRO, TELEPHONE, NATURAL GAS, WATER & SEWAGE TREATMENT PLANTS (ALSO SEE SANITATION SERVICES)
Owners*; Executives*; Managers*; Power house & plant & exchange managers* – 100% office duties only 3A
Other Owners*; Managers*; Superintendents* – supervision only, no manual duties; Switchboard operators*; Electronic technicians* – inside duties only 2A
Other owners*; Supervisors*; Meter readers* & installers*; Telephone installers* & repairers*; Stationary engineers*; Dispatchers*; Other skilled workers* A
Power line & telephone line construction & maintenance; Heavy equipment operators; Truck drivers; Other workers B

PUBLICITY AGENTS
Publicity agents* 3A

PUBLISHER / PUBLISHING (SEE PRINTING)

PULP MILL (SEE LUMBER INDUSTRY)

PYROTECHNISTS
No (see Fundamental)

QUARRYING (SEE MINING)

RABBIS
Rabbis* 3A
RACE TRACKS (CARS OR HORSES – ANY OCCUPATION)
Race tracks (cars or horses – any occupation) No (see Fundamental)
Starters, Judges, Stewards, Officials 2A
Pari-mutuel clerks A
Jockeys, harness drivers, pit crew No

RADIO (SEE BROADCASTING)

RADIO & T.V. REPAIRS (SEE APPLIANCE, RADIO & T.V. REPAIRS)

RADIO OR T.V. SALES AND SERVICES (SEE SALES)

RAILROADS (SEE TRANSPORTATION)

REAL ESTATE APPRAISALS
Owners*; Appraisers* 2A

REAL ESTATE RENTAL (SEE REAL ESTATE SALES)

REAL ESTATE SALES & DEVELOPMENT (RESIDENTIAL & COMMERCIAL)
Owners*; Brokers*; Sales representatives*; Time-share sales representatives* 2A

RECEPTIONISTS (SEE SECRETARIES)

RECORDING STUDIOS, VIDEO & AUDIO (SEE MOTION PICTURES)

RECYCLING/SHREDDING
Owner- Office duties only, no supervision 3A
Owners*; Managers* - office & supervision only, no manual duties A
Other owners & workers B

REDUCING SALONS (SEE FITNESS CENTRES)

REFLEXOLOGIST
Reflexologist* A
# REFRIGERATION MECHANICS & SERVICEMEN

Refrigeration mechanics* & servicemen*  

A

# REHABILITATION FACILITIES (SEE NURSING HOMES)

# REPORTERS (ALSO SEE AUTHORS)

Court reporters*  

3A

# RESIDENTIAL CUSTODIAL CARE WORKERS

Residential Custodial Care, Home Care Attendants  

No (see Fundamental / Health)

# RESORTS & LODGES (SEE HOTELS)

# RESTAURANTS

**Best quality, liquor sales secondary**  
Owners*; Managers* – office & supervision only  
Other owners*; Managers*; Chefs*, Cooks*, Sommeliers*  

2A

Bartenders  

B

Waiters/Waitresses  

B

Other workers  

No (see Fundamental)

**Other restaurants, franchises, fast foods & delis**

Owners*; Managers* – supervision only  

A

Other owners; Managers, Cooks  

B

Other workers, Cafeteria  

No (see Fundamental)

# Bars, nightclubs, cabarets, lounges

Managers (see Bars)  

Disc Jockeys (see Bars)

# Catering services

Owners*; Office & supervision only  

A

Other owners; Drivers/Salespeople  

B
Other workers | No (see Fundamental)

**RETIREMENT HOMES (SEE NURSING HOMES)**

**RIDING SCHOOLS**

Owners* – office & supervision only | A

Other owners, instructors | B

**ROOFERS**

Roofers | B

**ROOMING HOUSE PROPRIETORS**

Rooming house proprietors | No

**SALES**

**RETAIL – Group 1**

New goods only, excluding supermarkets, meat & grocery stores, variety & convenience stores

Owners*; Managers* – 100% office duties only | 3A

Other owners*; Managers* – supervision only, no manual duties | 2A

Salespeople* with sales duties, no manual duties | 2A

Other salespeople* with manual duties such as unloading stock or stocking racks or shelves | A
# RETAIL – Group 2

**Supermarkets, meat & grocery stores, variety & convenience stores, used cars & other used motorized equipment**

- Owners*; Managers* – office and supervisory duties only, no manual duties [2A]
- Other owners*; Managers* with manual duties; Cashiers*; Butchers* (no slaughtering) & salespeople* [A]
- Butchers (slaughtering) [B]
- In home convenience/food/grocery stores [No (see Fundamental)]

## RETAIL – Group 3

Used furniture & appliances; Used clothing [No]

Flea markets [No (see Fundamental/ Junk dealer)]

**SERVICEMEN**

(See Appliance Repairs)

## WHOLESALE

Importers* & Exporters*; Manufacturers representatives*; Travelling salespeople* – selling from samples only, no delivering [3A]

## DIRECT SALES & SERVICE

Water conditioners; Water services; Alarm systems; Swimming pools; Aluminum siding; Eavestroughs; Vacuum cleaners; Satellite dishes; Owners* (no manual duties); Sales managers* – sales & supervision only; Salespeople* – no delivering or servicing [2A]

Other Owners*; Other Managers*; Sales & Service people* [A]

## DRIVER/SALESPEOPLE

Milk; Bread; Soft drink; Potato chips; Tools; Safety shoes [B]

## TELEPHONE SOLICITING, DOOR TO DOOR SALES, HOUSE PARTY SALES & COSMETIC SALES, TELEMARKETERS

No (see Fundamental)

## SAND BLASTERS

Sand blasters (glass & metal only) [B]

All others [No (see Fundamental)]
SANITARIUMS (SEE NURSING HOMES)

SANITATION SERVICES

Waste & garbage collection & disposal incinerator plants

Owners*; Managers* – 100% office duties 2A

Owners*; Managers* – office & supervision only, no manual duties A

Other owners; Other managers; Garbage truck drivers (residential, non-hazardous waste only) & septic tank drivers B

Other drivers & other workers No (see Fundamental / Garbage collection)

SAW FILERS (SEE LUMBER INDUSTRY)

SCAFFOLDING (SEE CONSTRUCTION)

SCIENTISTS

Scientists- Classify by education & duties and/or see specific occupation

SCRAP METAL, JUNKYARD DEALERS, USED AUTO PARTS

Owners*; Managers* – 100% office duties 2A

Owners*; Managers* – office & supervision only, no manual duties A

Other owners & workers B

SCULPTORS, ARTISTS

Sculptors; Artists No (see Fundamental)

SEAMSTRESSES, DRAPERY SEWERS

Seamstresses*; Drapery sewers* A

SECRETARIES, STENOGRAPHIC SERVICES

Owners*; Secretaries*; Stenographers* – with a regular place of business away from home 3A

Owners; Secretaries; Stenographers – in home (no upgrade) 3A (see Guidelines for Those Working in Home)
SECURITY AGENCIES

Owners*; Managers* – 100% office duties only 2A

Owners*; Managers* – office & supervision only A

Other owners & managers; Security guards B

SERVICE STATIONS (SEE AUTOMOBILE SERVICE)

SHEET METAL WORKERS

Sheet metal workers* A

SHIPPING & FORWARDING BROKERS

Shipping & forwarding brokers* – office duties only 3A

SHOE REPAIR SHOPS

Owners*; Skilled workers* A

SHOESHINE PARLOURS

Shoeshine parlours No (Fundamental class 5)

SIDING INSTALLERS (ALSO SEE ALUMINUM SIDING) A

SIGN & BILLBOARDS – SALES & SERVICE

Owners*; Salesmen* – 100% office & sales duties only 3A

Owners*; Managers* – sales & supervision only; Sign painters* & silk screeners* – in shop only 2A

Sign painters; Erectors – outside duties B

SKATING INSTRUCTORS

Skating instructors* A

SKATING RINKS – ICE OR ROLLER

Owners* – office & supervision only 2A

Other owners*; Cashiers* A

Ice makers B
<table>
<thead>
<tr>
<th>Category</th>
<th>Details</th>
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</thead>
<tbody>
<tr>
<td>Other workers</td>
<td>No (see Fundamental – Athletics)</td>
</tr>
<tr>
<td><strong>SKI INSTRUCTORS</strong></td>
<td></td>
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<tr>
<td>Ski instructors</td>
<td>No (see Fundamental)</td>
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<tr>
<td><strong>SKI RESORTS (SEE HOTELS)</strong></td>
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<tr>
<td><strong>SNOW REMOVAL SERVICES</strong></td>
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<tr>
<td>Snowplough operators</td>
<td>B</td>
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<tr>
<td><strong>SOCIAL SERVICES &amp; COUNSELLING AGENCIES</strong></td>
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<tr>
<td>With a regular place of business away from home</td>
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<tr>
<td>Counsellors*; Social workers* – 100% office duties</td>
<td>2A</td>
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<tr>
<td>Others* – investigating &amp; making reports</td>
<td>A</td>
</tr>
<tr>
<td>In home</td>
<td></td>
</tr>
<tr>
<td>Counsellors*; Social workers*</td>
<td>A (see Guidelines for Those Working in Home)</td>
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<tr>
<td>Home care attendants Residential custodial care workers</td>
<td>No (see Fundamental / Health)</td>
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<tr>
<td>Group Homes</td>
<td>No</td>
</tr>
<tr>
<td><strong>SPEECH PATHOLOGISTS OR THERAPISTS</strong></td>
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<tr>
<td>Speech pathologists or therapists*</td>
<td>3A</td>
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</tbody>
</table>
SPORTS

Golf (see Golf Courses)

Martial Arts (see Fitness Centres)

Skating (see Skating)

Ski (see Ski Instructors)

Tennis (see Tennis & Racket Ball Clubs)

Hockey Trainer / Instructor* A

Scouts A

Athletes No (see Fundamental - Athletics)

Other Sports – Coaches, Referees, Umpires, Time Keepers No (see Fundamental – Athletics)

STATIONARY ENGINEERS

Stationary engineers* A

STEAMFITTER

Steamfitter* A

STEELWORKERS - STRUCTURAL (SEE CONSTRUCTION)

STEEPLEJACKS

Steeplejacks No (see Fundamental)

STENOGRAPHERS (SEE SECRETARIES)

STEVEDORES (SEE DOCK WORKERS)

STEWARDS (SEE AVIATION)

STOCKBROKERS (ALSO SEE FINANCIAL SERVICES)

Stockbrokers, investment advisors/sales, mutual fund advisors/sales, financial planners 3A

Floor Traders B
STOCKYARDS (SEE MANUFACTURING)

STONE INDUSTRY (SEE MINING)

STONESETTERS & MASONs (SEE MASONs & STONE SETTERS)

STREET CLEANING (SEE SANITATION SERVICES)

STUDENTS (SEE STUDENT LIMITS IN UNDERWRITING GUIDELINES)

STYLISTS
Stylists, Personal Shopper  No

SURVEYORS
Surveyors*  3A

SWIMMING POOL SALES & SERVICE (SEE ALSO SALES – DIRECT)
Swimming pool installers  B

TAILORS
Tailors*  A

TALENT AGENT (SEE BOOKING OR TALENT AGENT)

TANNING SALONS
Owners*; Employees*  A

TATTOO ARTIST
Tattoo Artist  No (see Fundamental)

TAXICAB COMPANIES
Owners*; Dispatchers* – no driving duties  A
Owners – driving; Taxi drivers  B

TAXIDERMIST
Taxidermist*  2A
TEACHERS – WITH A RECOGNIZED TEACHING DEGREE WORKING IN THE REGULAR SCHOOL SYSTEM

University professors; Principals & superintendents 4A

Teachers* of academic or commercial subjects; Asst. principals*; Department heads*; Guidance teachers*; Music teachers*; Special education teachers* 3A

Manual arts*; Vocational or trade school teachers*; Physical education teachers*; School sports* 2A

Teaching Assistant*; Education Assistant* or Teacher’s Aid* A

TECHNICAL WRITERS

Technical Writers* 3A

TECHNICIANS, TECHNOLOGISTS – WITH NO SPECIAL HAZARDS

Technicians*, technologists* – with no special hazards 2A

TELEPHONE ANSWERING SERVICES

With a regular place of business away from home 3A

Owners* – 100% office duties, no phone answering

Other owners*; Other workers* 2A

Telemarketers No (see Fundamental)

In home No

Call Centres (see Call Centres) No

TELEPHONE COMPANIES (SEE PUBLIC UTILITIES)

TELEVISION (SEE BROADCASTING)

TELEVISION CABLE COMPANIES

Owners*; Managers* – 100% office duties 3A

Other Owners*; Managers*; Salespeople* – no manual duties 2A

Installers*; Service people* – inside duties only A

Linemen; Installers; Service people – outside duties B
TELEVISION & RADIO REPAIRS (SEE APPLIANCES, RADIO & T.V. REPAIRS)

TENNIS & RACQUET BALL CLUBS

Owners* – office & supervision only 2A
Other owners*; Club pros*; Instructors* A
Other workers No (see Fundamental)

TEXTILE MILL (SEE MANUFACTURING)

THEATRES, STAGE PRODUCTIONS (SEE MOTION PICTURES)

TILE SETTERS

Tile setters A

TINSMITHS

Tinsmiths* A

TITLE SEARCHERS

Title searchers* 3A

TOLL COLLECTORS (SEE GOVERNMENT SERVICES)

TOOL & DIE MAKERS (SEE MANUFACTURING)

TRAILER PARK PROPRIETORS

Trailer park proprietors & employees No (see Fundamental –Parks)

TRANSLATORS/INTERPRETERS

Translators* & Interpreters* 3A
TRANSPORTATION AND TRUCKING INDUSTRY

Owners*; Executives* – 100% office duties only 3A

Managers* – with 100% office duties; Station masters* & agents*; Ticket agents*; Freight solicitors*

Managers*; Superintendents* – supervision only, no manual duties; Dispatchers* – office only 2A

Supervisors*; Repairers*; Inspectors*; Freight checkers*; Weighers*; Train engineers*; Brakers*; Conductors*; Yardmasters*; Baggage agents*; Telegraphers*

Baggage handlers; Detectives; Guards; Signal maintainers; Watchmen; Firers; Porters B

Truck Drivers, delivery vehicle (see Drivers)

TRAPPERS AND HUNTERS

Trappers and hunters No (see Fundamental)

TRAVEL AGENCIES

Owners*; Travel agents* 2A

TREE FARMS (SEE AGRICULTURE)

TREE SURGEONS, TRIMMERS, SPRAYERS

Owners* – office & supervision only, no manual duties A

Other owners & workers B

TRUCKING (SEE DRIVERS OR ALSO SEE TRANSPORTATION)

ULTRASOUND TECHNICIANS

Ultrasound technicians* 2A

UNDERTAKERS (SEE FUNERAL DIRECTORS)

UPHOLSTERERS

Upholsterers* A

UTILITIES (SEE PUBLIC UTILITIES)

VENDING MACHINE INDUSTRY

Owners* – 100% office duties 2A
Other owners* – office & supervision only A

Installation and Repairs B

Routeman B

VENTURE CAPITALISTS (see Financial Services)

VETERINARIANS

Small animal practice 4A

Large animal 3A

VETERINARIANS’ ASSISTANTS

Veterinarians’ assistants A

VETERINARIAN TECHNICIANS

Veterinarian technicians 2A

VIDEO ARCADES (SEE ARCADES)

VIDEO PRODUCTION INCLUDING VIDEO GAMES (SEE MOTION PICTURES, VIDEOS)

VINEYARDS (SEE FARMS)

WAITER OR WAITRESS

Best quality Restaurants only B

WAREHOUSES (SEE MOVING & STORAGE)

WASTE DISPOSAL (SEE SANITATION SERVICES)

WATCHMEN/GUARDS

Watchmen, guards B

WATCH REPAIRS (SEE JEWELLERY & WATCH MANUFACTURE OR REPAIRS)

WATER WELL DRILLERS

Water well drillers* A
WATER WORKS (SEE PUBLIC UTILITIES)

WEDDING PLANNERS (SEE EVENT PLANNERS)

WELDERS & CUTTERS
Welders* & cutters* A
Underground or underwater (See Fundamental-Mining or driver)

WELFARE WORKERS (SEE SOCIAL SERVICES)

WILDLIFE REMOVAL
Capture and removal of live animals or wildlife, Fumigator B

WINDOW CLEANERS

WINDOW DRESSER OR TRIMMER (SEE DECORATORS)

WINDOW INSTALLER
Window installer* A

WINE & LIQUOR (SEE SALES, RETAIL – GROUP 2)

WINE PRODUCTION
Vineyards (see Farms)
Oenologist* - with university degree, no field duties 2A
Oenologist* - with field duties A

WOOD WORKING & REFINISHING INDUSTRY
Cabinetmakers* A
Sanders; Painters; Varnishers; Finishers B

WRITERS
Technical Writers* 3A
All others (see authors & journalists)
X-RAY INSPECTORS, REPAIRERS & TESTERS

X-ray inspectors*; Repairers*; Testers* 

X-RAY TECHNICIANS

X-ray technicians* 

YOGA INSTRUCTORS (SEE FITNESS CENTRES)

ZOO

Zoo Director 

Zoologist* – no field duties 

Zoologist – with field duties 

ZOO THERAPIST