

Insurance

# Occupation Schedule for Individual Disability Insurance

(06/2016)



RBC Insurance



## Contents

### GENERAL

#### INTRODUCTION

#### CLASSIFYING OCCUPATIONS

Class 4A

Class 3A

Class 2A

Class A

Class B

Uninsurable Occupations

### CRITERIA DEFINITIONS OF TERMS USED IN THE OCCUPATIONAL SCHEDULE

Business Owner and Business Overhead Expense

Workers on Contract

Supervisor/Supervision

Supervision/Supervisory Duties Only

Consultants

### RULES FOR UPGRADING

#### EXECUTIVE – GUIDELINES

Executive – Class 4A

### DUAL OCCUPATIONS

#### GUIDELINES FOR THOSE WORKING IN HOME

Eligible Select 4A Professionals

Other Insurable Occupational Classes

### SEASONAL EMPLOYMENT

Applicants Employed on a Seasonal Basis

Applicants who work less than nine months per year due to Seasonal Lay-offs

Commercial Fishermen

Persons who work Fulltime on a year-round basis at more than one Occupation

### GUIDELINES FOR NEWLY SELF-EMPLOYED INDIVIDUALS

Factors to consider for Newly Self-Employed Applicants:

Newly Self-Employed Individuals with Prior Industry Experience:

Newly Self-Employed Individuals without Prior Industry Experience

### SELF-EMPLOYMENT ASSISTANCE (SEA) PROGRAM

#### MILITARY

#### RESTRICTED BUSINESS

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

### OCCUPATIONS

ACCOUNTANTS

ACTORS/ACTRESSES

ACTUARIES

ACUPUNCTURISTS

ADJUSTERS (SEE INSURANCE ADJUSTERS)

ADMINISTRATIVE ASSISTANTS

ADVERTISING AGENCIES  
AEROBICS INSTRUCTOR  
AGENT (SEE INSURANCE INDUSTRY OR PUBLICITY AGENT)  
AGRICULTURE (ALSO SEE FARMS)  
AIR CONDITIONING & HEATING INSTALLERS  
AIRCRAFT AND HELICOPTER PILOT (SEE AVIATION)  
AIR HAMMER/DRILL OPERATORS  
AIRPORT WORKERS (SEE AVIATION)  
AIR TRAFFIC CONTROLLER (SEE AVIATION)  
ALARM SYSTEMS (FIRE ALARMS & EXTINGUISHERS; HOME SECURITY) – SALES & SERVICE  
ALUMINUM SIDING  
AMBULANCE SERVICE  
AMUSEMENT PARK OWNERS & EMPLOYEES  
AMUSEMENTS & SPORTS (SEE SPECIFIC ACTIVITY, I.E. GOLF COURSES)  
ANESTHESIOLOGISTS  
ANIMAL CONTROL (SEE WILDLIFE REMOVAL)  
ANIMAL TRAINERS  
ANIMATORS (SEE MOTION PICTURES, VIDEOS)  
ANTIQUE DEALERS – WITH A FULL-TIME REGULAR PLACE OF BUSINESS AWAY FROM HOME  
APPLIANCE, RADIO & TV REPAIRS  
APPRAISERS  
AQUACULTURE (See Fish Farming)  
AQUATICS COACH  
ARBORIST (SEE TREE SURGEON)  
ARCADES  
ARCHEOLOGISTS  
ARCHITECTS  
ARCHITECTURAL TECHNICIANS, TECHNOLOGISTS  
ARMED FORCES MEMBERS  
ART GALLERIES – COMMERCIAL  
(SEE SALES – RETAIL – GROUP 1)  
ARTIFICIAL INSEMINATORS  
ARTISTS, SCULPTORS  
ARTS & CRAFTS INDUSTRY – POTTERY; CERAMICS; STAINED GLASS; WEAVING; NEEDLECRAFT  
ASPHALT PAVING (SEE CEMENT & CONCRETE WORKERS AND/OR CONSTRUCTION)  
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

AVIATION

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

BACTERIOLOGIST

BAILIFFS

BAKERIES

BANKS & TRUST COMPANIES

BANQUET HALL, CONVENTION CENTRE, RECREATION CENTRE, LEGION HALL, COMMUNITY CENTRE

BARBERS

BARS, TAVERNS, NIGHTCLUBS, CABARETS OR LOUNGES

BARTENDERS (SEE RESTAURANTS)

BEAUTY PARLOUR OPERATOR OR BEAUTICIAN (SEE PERSONAL SERVICES)

BED AND BREAKFAST

BEE KEEPERS

BILLIARD PARLOURS

BIOCHEMISTS (SEE CHEMISTS)

BIOLOGIST

BLACKSMITHS & FARRIERS

BODYGUARDS

BOOKING OR TALENT AGENT

BOOKKEEPERS

BOTANISTS

BOWLING ALLEYS

BREWMASTER

BRICKLAYERS

BROADCASTING – RADIO & TELEVISION

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

BUFFER, POLISHER OR GRINDER

BUILDING MOVING OR DEMOLITION

BUILDING POWER WASH CLEANING & RESTORATION

BUILDING SERVICES – APARTMENTS; CONDOMINIUMS; COMMERCIAL PROPERTIES

BULLDOZER OPERATORS

BUS DRIVERS  
BUS LINES (SEE TRANSPORTATION)  
BUSINESS CONSULTANTS (SEE CONSULTANTS)  
BUSINESS MACHINES & SUPPLIES  
BUTCHERS  
BUTLER  
BUYERS  
BY-LAW OFFICERS (SEE GOVERNMENT SERVICES)  
CABINETMAKERS  
CABLE TV SALES & SERVICE (SEE TELEVISION CABLE COMPANIES)  
CALL CENTRES  
CAMERA PERSON (SEE MOTION PICTURES, VIDEOS OR RECORDING STUDIOS & THEATRE)  
CAMPGROUND PROPRIETORS & WORKERS  
CARNIVAL OR CIRCUS  
CARPENTERS  
CARPET & RUG CLEANING, REPAIRING & INSTALLING  
CASHIER (SEE SALES)  
CASINOS (SEE GAMBLING)  
CATERING SERVICES (SEE RESTAURANTS)  
CEILING  
CEMENT & CONCRETE WORKERS & FINISHERS  
CEMETARIES AND CREMATORIES  
CHAUFFEURS  
CHEFS OR COOKS (SEE RESTAURANTS)  
CHEMISTS  
CHILDCARE WORKERS (SEE DAY CARE CENTRES)  
CHIMNEY SWEEPS  
CHIROPODISTS  
CHIROPRACTORS  
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  
CLERK  
CLOCK OR WATCH REPAIRS (SEE JEWELLERY & WATCH MANUFACTURE OR REPAIRS)  
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  
DISPATCHERS (see Transportation)  
DIVERS, SCUBA & OTHER  
DOCK WORKERS  
DOG CATCHERS (see also Pet grooming & Kennels)  
DOG TRAINER OR BREEDER (see Pet grooming & Kennels)  
DOMESTIC HELP  
DOOR INSTALLER  
DRAFTSMEN  
DRAPERY 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

FURNITURE MOVERS (SEE MOVING & STORAGE & WAREHOUSES)

FURNITURE REPAIRS

GAMBLING CASINOS

GAME WARDEN



GARBAGE & WASTE DISPOSAL (SEE SANITATION)

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

GROUP HOMES

GUARDS, WATCHMEN

GUIDE

GUNSMITH

HAIRDRESSERS, HAIRSTYLISTS (SEE PERSONAL SERVICES)

HAIRDRESSING ATTENDANTS

HEALTH SPAS (SEE FITNESS CENTRES)

HEARING AIDS – SALES & SERVICE

HEATING & AIR CONDITIONING INSTALLERS

HEAVY EQUIPMENT OPERATOR

HERBOLOGISTS (SEE PHYTOTHERAPISTS)

HOLISTIC MEDICINE

HOME CARE ATTENDANTS

HOMEMAKERS

HOMEOPATH (SEE NATUROPATH)

HOME SECURITY SYSTEM INSTALLATION (SEE ALARMS)

HORSE CHIROPRACTOR

HORSE RACING INDUSTRY

HORTICULTURAL & LANDSCAPE SERVICES (SEE LANDSCAPE & HORTICULTURAL SERVICES)

HOSPITALS & SANITARIUMS

HOTELS & MOTELS – OPEN YEAR-ROUND

HOUSECLEANING & MAID SERVICES (SEE JANITORIAL MAINTENANCE)

HUNTERS (SEE TRAPPERS & HUNTERS)

HUNTING & FISHING GUIDES

HYDROGRAPHERS  
IMMIGRATION SERVICES (SEE GOVERNMENT SERVICES)  
IMPORTERS (SEE SALES – WHOLESALE)  
INCOME TAX SERVICES  
INHALATION THERAPISTS  
INSPECTORS  
INSULATION INSTALLERS  
INSURANCE ADJUSTERS  
INSURANCE INDUSTRY  
INTERIOR DECORATORS (SEE DECORATORS)  
INTERNET SALES  
INTERPRETERS/TRANSLATORS  
IRON OR STEEL STRUCTURAL WORKER  
JAILOR OR JAIL GUARD (SEE POLICE & LAW ENFORCEMENT OFFICERS)  
JANITORIAL, MAINTENANCE, HOUSECLEANING & MAID SERVICES  
JEWELLERY & WATCH MANUFACTURE OR REPAIRS  
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  
LABORATORIES – MEDICAL & OTHER NON-HAZARDOUS LABS  
LABOUR UNIONS  
LANDSCAPE ARCHITECTS  
LANDSCAPE & HORTICULTURAL SERVICES  
LAUNDRIES (SEE DRY CLEANERS)  
LAWYERS  
LECTURERS  
LIBRARIANS  
LIFE COACH  
LIFEGUARD  
LIQUOR & WINE (SEE SALES, RETAIL – GROUP 2)  
LITHOGRAPHERS (SEE PRINTING & PUBLISHING)  
LOCKSMITHS  
LONGSHOREMAN (SEE DOCK WORKERS)  
LUMBER INDUSTRY  
MACHINE SHOPS (SEE MANUFACTURING)  
MAGICIANS  
MAID SERVICES (SEE JANITORIAL)

MAIL AND POST OFFICE EMPLOYEES (SEE POSTAL SERVICE EMPLOYEES)  
MAINTENANCE (SEE JANITORIAL)  
MANICURISTS  
MANUFACTURERS REPRESENTATIVES OR AGENTS (SEE SALES – WHOLESALE)  
MANUFACTURING  
MARINE INDUSTRY  
MARTIAL ARTS (SEE FITNESS CENTRES)  
MASONS & STONESETTERS  
MASSAGE THERAPISTS  
MAXILLOFACIAL SURGEONS  
MAYOR  
MEAT PACKING (SEE MANUFACTURING)  
MECHANICS  
MEDICAL DOCTORS (SEE PHYSICIANS & SURGEONS)  
MEDICAL SERVICES (SEE HOSPITALS AND SPECIFIC OCCUPATIONS)  
MERCHANTS, SALES REPRESENTATIVES OR SALES CLERKS (SEE SALES)  
METALLURGISTS  
METEOROLOGISTS  
METER READERS/INSTALLERS  
MIDWIVES  
Military  
MILLWRIGHTS  
MINING, ORE DRESSING & CONCENTRATING, & QUARRYING  
MINISTERS (SEE CLERGY)  
MODELS  
MONUMENT INDUSTRY  
MORTGAGE BROKERS  
MOTELS (SEE HOTELS)  
MOTION PICTURES, VIDEOS, VIDEO GAME PRODUCTION, RECORDING STUDIOS & THEATRE  
MOTIVATIONAL SPEAKERS  
MOTORCYCLE SALES & SERVICE (SEE SALES–RETAIL GROUP 1 OR 2 AND ALSO SEE AUTOMOBILE SERVICES)  
MOVIE THEATRES  
MOVING & STORAGE & WAREHOUSES  
MUSIC INDUSTRY  
MUSIC TEACHERS  
MUSIC THERAPIST  
MUSICIANS  
NANNIES  
NATURAL GAS INDUSTRY (SEE OIL & NATURAL GAS PRODUCTION OR ALSO SEE

PUBLIC UTILITIES)  
NATUROPATHS  
NEWSPAPER DELIVERY  
NEWSPAPER INDUSTRY (SEE PRINTING & PUBLISHING)  
NIGHTCLUBS (SEE BARS, NIGHTCLUBS)  
NOTARIES (QUEBEC)  
NOTARIES PUBLIC (SEE PARALEGAL SERVICES)  
NUCLEAR  
NURSERIES (SEE AGRICULTURE)  
NURSERY SCHOOLS (SEE DAY CARE CENTRES)  
NURSES  
NURSING HOMES, LONG-TERM CARE FACILITIES, REHABILITATION FACILITIES,  
PRIVATE SANITARIUMS & RETIREMENT HOMES  
NUTRITIONISTS (SEE DIETICIAN)  
OCCUPATIONAL THERAPISTS  
OCEANOGRAPHERS  
OCULIST  
OFFICE MACHINE SALES & SERVICE (SEE BUSINESS MACHINES)  
OFFICE WORKERS  
OFFSHORE OIL PRODUCTION (SEE OIL & NATURAL GAS PRODUCTION, DRILLING &  
EXPLORATION)  
OIL & NATURAL GAS PRODUCTION, DRILLING & EXPLORATION  
OPTICIANS  
OPTOMETRISTS  
ORAL SURGEONS  
ORCHARDS (SEE FARMS)  
ORCHESTRA  
ORNAMENTAL IRON WORKERS  
ORTHODONTISTS  
ORTHOPEDIST  
ORTHOPTISTS  
ORTHOTHERAPISTS  
ORTHOTISTS  
OSTEOPATHS  
PACKING HOUSE OR STOCKYARD (SEE MANUFACTURING)  
PAINTERS, COMMERCIAL  
PAINTERS & SCULPTORS  
PAPERHANGERS  
PAPER, PLYWOOD OR PULP MILL (SEE LUMBER INDUSTRY)  
PARALEGAL SERVICES

PARKING LOTS  
PARKS (SEE GARDENERS OR ALSO SEE LANDSCAPE & HORTICULTURAL SERVICES)  
PAWNBROKERS  
PEDIATRICIANS  
PEDICURISTS  
PEDODONTISTS  
PEDORTHISTS  
PERIODONTISTS  
PERFUSIONIST  
PERSONAL ASSISTANTS  
PERSONAL SERVICES  
PERSONAL SUPPORT WORKERS  
PERSONAL TRAINERS  
PERSONNEL AGENCIES (SEE EMPLOYMENT AGENCIES)  
PEST CONTROL (SEE WILDLIFE REMOVAL)  
PET GROOMING & KENNELS  
PHARMACIES (SEE PHARMACISTS OR ALSO SEE SALES – RETAIL GROUP 1)  
PHARMACISTS  
PHOTOGRAPHERS – COMMERCIAL  
PHYSICAL EDUCATION INSTRUCTOR (SEE TEACHERS)  
PHYSICAL THERAPISTS  
PHYSICAL REHABILITATION THERAPISTS  
PHYSICIANS & SURGEONS  
PHYSICISTS  
PHYSIOTHERAPISTS  
PHYTOTHERAPISTS (HERBOLOGIST)  
PIANO TUNERS  
PICTURE FRAMERS  
PIPEFITTERS  
PIPELINE CONSTRUCTION (SEE OIL & NATURAL GAS PRODUCTION, DRILLING & EXPLORATION)  
PLASTERERS  
PLUMBERS  
PODIATRISTS  
POLICE & LAW ENFORCEMENT OFFICERS  
POLISHERS (SEE BUFFER, POLISHER, GRINDER)  
POLITICAL OFFICE  
POOL HALLS – (see billiard Parlours)  
POSTAL SERVICE EMPLOYEES  
PRINTING, PUBLISHING, NEWSPAPER INDUSTRY

PRISON GUARDS (SEE POLICE & LAW ENFORCEMENT)  
PRIVATE INVESTIGATORS  
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  
PROSTHETISTS  
PROSTHODONTISTS  
PSYCHIATRISTS  
PSYCHOLOGISTS  
PUBLIC UTILITIES – HYDRO, TELEPHONE, NATURAL GAS, WATER & SEWAGE  
TREATMENT PLANTS (ALSO SEE SANITATION SERVICES)  
PUBLICITY AGENTS  
PUBLISHER / PUBLISHING (SEE PRINTING)  
PULP MILL (SEE LUMBER INDUSTRY)  
PYROTECHNISTS  
QUARRYING (SEE MINING)  
RABBIS  
RACE TRACKS (CARS OR HORSES – ANY OCCUPATION)  
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  
REAL ESTATE RENTAL (SEE REAL ESTATE SALES)  
REAL ESTATE SALES & DEVELOPMENT (RESIDENTIAL & COMMERCIAL)  
RECEPTIONISTS (SEE SECRETARIES)  
RECORDING STUDIOS, VIDEO & AUDIO (SEE MOTION PICTURES)  
RECYCLING/ SHREDDING  
REDUCING SALONS (SEE FITNESS CENTRES)  
REFLEXOLOGIST  
REFRIGERATION MECHANICS & SERVICEMEN  
REHABILITATION FACILITIES (SEE NURSING HOMES)  
REPORTERS (ALSO SEE AUTHORS)  
RESIDENTIAL CUSTODIAL CARE WORKERS  
RESORTS & LODGES (SEE HOTELS)  
RESTAURANTS  
RETIREMENT HOMES (SEE NURSING HOMES)  
RIDING SCHOOLS  
ROOFERS



ROOMING HOUSE PROPRIETORS

SALES

RETAIL – Group 1

RETAIL – Group 2

RETAIL – Group 3

SERVICEMEN

WHOLESALE

DIRECT SALES & SERVICE

DRIVER/SALESPEOPLE

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)  
STEWARDS (SEE AVIATION)  
STOCKBROKERS (ALSO SEE FINANCIAL SERVICES)  
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  
SURVEYORS  
SWIMMING POOL SALES & SERVICE (SEE ALSO SALES – DIRECT)  
TAILORS  
TALENT AGENT (SEE BOOKING OR TALENT AGENT)  
TANNING SALONS  
TATTOO ARTIST  
TAXICAB COMPANIES  
TAXIDERMIST  
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  
TELEVISION & RADIO REPAIRS (SEE APPLIANCES, RADIO & T.V. REPAIRS)  
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

TRAVEL AGENCIES  
TREE FARMS (SEE AGRICULTURE)  
TREE SURGEONS, TRIMMERS, SPRAYERS  
TRUCKING (SEE DRIVERS OR ALSO SEE TRANSPORTATION)  
ULTRASOUND TECHNICIANS  
UNDERTAKERS (SEE FUNERAL DIRECTORS)  
UPHOLSTERERS  
UTILITIES (SEE PUBLIC UTILITIES)  
VENDING MACHINE INDUSTRY  
VENTURE CAPITALISTS (see Financial Services)  
VETERINARIANS  
VETERINARIANS' ASSISTANTS  
VETERINARIAN TECHNICIANS  
VIDEO ARCADES (SEE ARCADES)  
VIDEO PRODUCTION INCLUDING VIDEO GAMES (SEE MOTION PICTURES, VIDEOS)  
VINEYARDS (SEE FARMS)  
WAITER OR WAITRESS  
WAREHOUSES (SEE MOVING & STORAGE)  
WASTE DISPOSAL (SEE SANITATION SERVICES)  
WATCHMEN/GUARDS  
WATCH REPAIRS (SEE JEWELLERY & WATCH MANUFACTURE OR REPAIRS)  
WATER WELL DRILLERS  
WATER WORKS (SEE PUBLIC UTILITIES)  
WEDDING PLANNERS (SEE EVENT PLANNERS)  
WELDERS & CUTTERS  
WELFARE WORKERS (SEE SOCIAL SERVICES)  
WILDLIFE REMOVAL  
WINDOW CLEANERS  
WINDOW DRESSER OR TRIMMER (SEE DECORATORS)  
WINDOW INSTALLER  
WINE & LIQUOR (SEE SALES, RETAIL – GROUP 2)  
WINE PRODUCTION  
WOOD WORKING & REFINISHING INDUSTRY  
WRITERS  
X-RAY INSPECTORS, REPAIRERS & TESTERS  
X-RAY TECHNICIANS  
YOGA INSTRUCTORS (SEE FITNESS CENTRES)  
ZOO  
ZOO THERAPIST

## GENERAL

### 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)

<b>Working up to 100% of the time in home, in the absence of any other underwriting issues</b>
<b>Will be considered for:</b> <ul style="list-style-type: none"><li>&gt; Any Plan</li><li>&gt; Benefit period to age 65</li><li>&gt; Any elimination period</li><li>&gt; Optional benefits, including Disability in Your Occupation, if desired</li></ul>

## Other Insurable Occupational Classes

### Working up to 50% of the time in home, in the absence of any underwriting issues

#### Will be considered for:

- > Any Plan
- > Any benefit period to age 65
- > Any available elimination period, Optional benefits as requested

### Working up to 90% of the time in home, in the absence of any underwriting issues

#### Subject to meeting all of following criteria:

- > Minimum net earned income \$25,000 before perks for each of the past 2 years
- > Minimum 2 years in current business
- > Proof of income for the past 2 years submitted for review. (Interim income statements are not acceptable proof )
- > Full details and copies of current contracts, client lists and all other information concerning their business submitted for review.
- > Mandatory Personal History Interview (PHI)

#### Will be considered for:

- > Any Plan
- > Any benefit period requested, including to age 65  
Minimum 90-day elimination period
- > No optional benefits

#### Those that do not meet all of the above criteria will be considered for:

- > 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
- > Minimum 90-day elimination period
- > No optional benefits

### Working more than 90% of the time in home, in the absence of any underwriting issues

#### Subject to meeting all of following criteria:

- > Minimum net earned income \$25,000 before perks for each of the past 2 years
- > Minimum 2 years in current business
- > Proof of income for the past 2 years submitted for review. (Interim income statements are not acceptable proof )

#### Will be considered for:

- > 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
- > Minimum 90-day elimination period
- > No optional benefits

#### 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:

- > Have business premises that are separate from the living area of their residence
- > Have separate business and residence phone numbers
- > Have a separate business entrance that is sign-posted
- > Maintain a business that requires the coming and going of clients  
(Examples: psychologist, registered massage therapist, hairdresser/barber, mechanic)

#### Those that do not meet all of the above criteria will be considered for:

- > Coverage under a Bridge contract only, with a benefit period to age 65 > Minimum 90-day elimination period
- > No optional benefits

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:

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

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:

Favourable Factors	Unfavourable Factors
<ul style="list-style-type: none"><li>• Prior experience and/or related occupation</li><li>• Working on a contract basis with former employer Secured current, long-term, renewable contract</li><li>• In business at least 6 months</li><li>• Professional or skilled occupation</li><li>• Solid past employment and earnings</li><li>• Has employees</li><li>• Year-to-date business income operating at a profit and financial statements available</li><li>• No history of financial problems</li><li>• No medical concerns</li><li>• Business established away from home</li><li>• Full-time, year-round employment</li><li>• Purchased an existing, profitable business</li></ul>	<ul style="list-style-type: none"><li>• No prior experience and/or related occupation</li><li>• No contracts or short-term contract only</li><li>• EI funds exhausted leading to a self-employment situation</li><li>• In business less than 6 months</li><li>• Non-professional or non-skilled occupation</li><li>• Sporadic employment and earnings history</li><li>• No employees</li><li>• Year-to-date business income operating at a loss</li><li>• Past financial problems or bankruptcy</li><li>• Medical concerns</li><li>• Working from home</li><li>• Severance and/or retirement package(s) from former employer(s)</li><li>• Seasonal occupation</li></ul>
<b>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.</b>	

### **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).

## OCCUPATIONS

### ACCOUNTANTS

C.A.; C.G.A.; C.M.A ; CPA 4A

Financial Controllers\*; Others\*, 3A

### ACTORS/ACTRESSES

Actors/Actresses No (See Fundamental)

### ACTUARIES

F.S.A.; A.S.A.; F.C.I.A 4A

Others\* 3A

### ACUPUNCTURISTS

M.D.s 4A

Others\* 2A

### ADJUSTERS (SEE INSURANCE ADJUSTERS)

### ADMINISTRATIVE ASSISTANTS

Administrative assistants\* 3A

### ADVERTISING AGENCIES

Agency Owners; Managers (See Executive)

Consultants\*; Account executives\*; Salespeople\*; Graphic artists; Layout people; Copywriters 3A

### AEROBICS INSTRUCTOR

Aerobics Instructor B

### AGENT (SEE INSURANCE INDUSTRY OR PUBLICITY AGENT)

### AGRICULTURE (ALSO SEE FARMS)

Nurseries; Greenhouses; Feed lots; Hatcheries; Fish Farms

Owners* – supervising only; Agronomists*; Buyers*	2A
Working owners*; Supervisors*	A
Other workers – full-time, year-round	B
Others	No (see Fundamental - Farm)

## **AIR CONDITIONING & HEATING INSTALLERS**

Air conditioning & heating installers*	A
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## **AIRCRAFT AND HELICOPTER PILOT (SEE AVIATION)**

## **AIR HAMMER/DRILL OPERATORS**

Air hammer/Drill operators	B
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## **AIRPORT WORKERS (SEE AVIATION)**

## **AIR TRAFFIC CONTROLLER (SEE AVIATION)**

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

Owners*; Salespeople* – office & sales only	3A
Owners* – supervising installations; Sales* & service people*	2A
Owners* doing installations; Installers*	A

## **ALUMINUM SIDING**

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

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

## **ARTISTS, SCULPTORS**

Artists; Sculptors	No (see Fundamental)
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## **ARTS & CRAFTS INDUSTRY – POTTERY; CERAMICS; STAINED GLASS; WEAVING; NEEDLECRAFT**

Owners* – Instructors* & artisans* with a regular place of business	A
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In home	No (see Fundamental)
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## **ASPHALT PAVING (SEE CEMENT & CONCRETE WORKERS AND/OR CONSTRUCTION)**

## **ATHLETES**

Athletes	No (see Fundamental)
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## **ATTORNEYS**

Attorneys	4A
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## **AUCTIONEERS**

Auctioneers*	2A
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## **AUDIOLOGISTS (SEE HEARING AID SALES)**

## **AUDITORS**

Auditors*	3A
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## **AUTHORS, JOURNALISTS, REPORTERS, WRITERS & COMPOSERS**

Authors, Journalists (freelance), Reporters (freelance), Writers & Composers	No (See Fundamental)
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Newspaper reporters* (employees only)	2A
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Technical Writers*	3A
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## **AUTOMATED CASH DISPENSERS (ATM'S/ABM'S)**

Owners*, Dealers* – 100% office duties only	A
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Other owners; Other dealers	B
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Repairmen, service or repairs	B
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## **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

A

### 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

## **BANKS & TRUST COMPANIES**

Officers	4A
Managers*; Tellers*; Other office staff*	3A
Guards	B

## **BANQUET HALL, CONVENTION CENTRE, RECREATION CENTRE, LEGION HALL, COMMUNITY CENTRE**

Manager* with office duties only, no bartending or janitorial duties	2A
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## **BARBERS**

Barbers*	A
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## **BARS, TAVERNS, NIGHTCLUBS, CABARETS OR LOUNGES**

Managers (office and supervisory duties only)	A
Disc jockeys	A

Waiters, waitresses, bartenders, cooks (see Restaurants)

## **BARTENDERS (SEE RESTAURANTS)**

## **BEAUTY PARLOUR OPERATOR OR BEAUTICIAN (SEE PERSONAL SERVICES)**

<b>BED AND BREAKFAST</b>	No (See Fundamental)
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## **BEE KEEPERS**

Bee Keepers*	A
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## **BILLIARD PARLOURS**

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

## **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)	A
Others -	No (see Fundamental)

## **BRICKLAYERS**

Bricklayers	A
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## **BROADCASTING – RADIO & TELEVISION**

Announcers*; Producers*; Directors*; Researchers*; Editors*; Script writers*	3A
Camera operators*; Lighting technicians*; Supervisors*; Other technicians*	2A
Choreographers*; Wardrobe & makeup personnel*; Assistant camera operators*; Assistant lighting & sound technicians*; Assistant designers*; Set decorators* & dressers*	A
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
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## **BUILDING MOVING OR DEMOLITION**

Owners* – office and supervision only, no manual duties	A
Other owners & other workers	No (See Fundamental)

## **BUILDING POWER WASH CLEANING & RESTORATION**

Owners* – 100% office duties	3A
Other owners*, office & supervisory duties only, no manual duties	2A
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
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## **CABLE TV SALES & SERVICE (SEE TELEVISION CABLE COMPANIES)**

### **CALL CENTRES**

With a regular place of business away from home Owners* – 100% office duties, Management & supervision, no phone answering	3A
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Other owners*; phone operators*	2A
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In home	No (see Fundamental)
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## **CAMERA PERSON (SEE MOTION PICTURES, VIDEOS OR RECORDING STUDIOS & THEATRE)**

### **CAMPGROUND PROPRIETORS & WORKERS**

Campground proprietors & workers	No (see Fundamental)
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### **CARNIVAL OR CIRCUS**

Owners, employees or performers	No (see Fundamental)
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### **CARPENTERS**

Carpenters*	A
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## **CARPET & RUG CLEANING, REPAIRING & INSTALLING**

Owners* – office and sales duties only	2A
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Owners* – office & supervision only	A
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Other owners; Cleaners; Repairers; Installers	B
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## **CASHIER (SEE SALES)**

## **CASINOS (SEE GAMBLING)**

## **CATERING SERVICES (SEE RESTAURANTS)**

## **CEILING**

Ceiling – suspended installers*	A
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## **CEMENT & CONCRETE WORKERS & FINISHERS**

Asphalt; cement & concrete workers & finishers	A
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## **CEMETARIES AND CREMATORIES**

Office duties only*	2A
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Custodian or caretaker	B
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## **CHAUFFEURS**

Chauffeurs	B
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## **CHEFS OR COOKS (SEE RESTAURANTS)**

## **CHEMISTS**

Chemists with PhD	4A
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Other chemists	3A
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## **CHILDCARE WORKERS (SEE DAY CARE CENTRES)**

## **CHIMNEY SWEEPS**

Chimney sweeps	B
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## **CHIROPODISTS**

Chiropodists	4A
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## **CHIROPRACTORS**

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

### **CIRCUS**

No (See Fundamental)

### **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
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## **DENTAL LABORATORIES**

Owners*; Managers*; Technicians*	3A
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## **DENTAL THERAPISTS – LICENSED**

Dental therapists – Licensed*	3A
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## DENTISTS

Dentists (in general dental practice) 3A

Dental Specialists (including periodontists, oral & maxillofacial surgeons, prosthodontists, pediatric dentists (pedodontists), specialists in oral medicine and pathology, dental health specialists and orthodontists) 4A

## DENTURE THERAPISTS

Denture therapists\* 3A

## DENTURISTS

Denturists\* 3A

## DENTUROLOGISTS

Denturologists\* 3A

## DERMATOLOGISTS

4A

## DESIGNERS

Industrial; Interior; Fashion – with a university degree in design, office work only, with a regular place of business away from home\* 3A

In home (no upgrade) 3A (see Guidelines for Those Working in Home)

Set designers (See Motion Pictures)

## DETECTIVES, PRIVATE

Detectives, private B

## DIAMOND CUTTERS & POLISHERS

Diamond cutters\* & polishers\* (hand workers) 2A

Machine work\* A

## **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

## **DRAPERY 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**

Journeyman\* 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 bio-hazard 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\* 3A

Construction estimators\* 2A

## **EVENT PLANNERS**

Event Planners\* 2A

## **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 No (see Fundamental -- Mining)

## **EXPORTERS & IMPORTERS (SEE SALES – WHOLESALE)**

## **EXTERMINATORS (ALSO SEE WILDLIFE REMOVAL)**

Owners\* A

Other workers B

## **FAMILY MEDIATORS**

Lawyers doing mediation 4A

FMC (Family Mediation Canada) Certified Mediators\* or Accredited Family Mediators\*(Acc. FM) A

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
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## **FAST FOOD OPERATIONS – (SEE RESTAURANTS)**

## **FENCE**

Fence installation, repair*	A
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## **FINANCIAL SERVICES**

Corporate executives whose job duties do not include sales or trading of Stocks, bonds or other activities listed below.	(See Executive)
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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
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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
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Floor Traders	B
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## **Venture Capitalist Industry**

Venture Capitalists, Venture Capital Investors, Equity Investors, (investing own accounts)	No
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Others (employees with office duties, no ownership) (not investing own accounts)	IC
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## **FIRE ALARMS & EXTINGUISHERS – SALES & SERVICE (See Alarm Systems)**

## **FIRE FIGHTING & PREVENTION**

### **Municipal & industrial**

Fire chiefs* – supervising only	2A
Marshals* & Superintendents* – maximum 10 year benefit period	A
Firefighters – maximum 10 year benefit period	B
Volunteer Firefighters (class as per full-time occupation)	

## **FIRE FIGHTING & PREVENTION (CONTINUED)**

### **Government services**

Rangers* & wardens* – maximum 10 year benefit period.	A
Firefighters	No (see Fundamental)

## **FIREWORKS DEALERS, MAKERS, PYROTECHNISTS**

No ( see Fundamental)

## **FISH FARMING/AQUACULTURE**

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

## **FISH & GAME WARDENS**

Fish & game wardens*	A
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## **FISH PACKING OR CANNING (SEE MANUFACTURING)**

## **FISHERMEN**

Fishermen*	A
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## **FISHING & HUNTING GUIDES**

Fishing & hunting guides	No (see Fundamental)
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## **FITNESS CENTRES, HEALTH SPAS, REDUCING SALONS & MARTIAL ARTS**

Certified Personal Trainers (CPT) with degree in Kinesiology	3A
Owners* – office & supervision only	2A
Other owners; Instructors; Personal trainers	B
Attendants	No (see Fundamental)

## **FLEA MARKET OWNERS OR DEALERS**

Flea Market Owners or Dealers	No (see Fundamental - Junk Dealer)
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## **FLOOR FINISHERS & SANDERS**

Owners* - office & sales duties only	2A
Owners* - office & supervision only	A
Installers (wood, ceramic or tile)	A
Floor finishers & sanders	B
Carpet installation	B

## **FLORISTS (SEE SALES – RETAIL GROUP 1)**

## **FOREST RANGERS**

Forest rangers*	A
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## **FORESTRY TECHNICIANS**

Forester with Registered Professional Forester Designation (RPF)*	2A
Forestry technicians*	A

## **FORK LIFT DRIVERS**

Fork lift drivers	B
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## **FOSTER PARENTS**

Foster parents	No
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## **FREIGHT FORWARDING (SEE SHIPPING & FORWARDING BROKERS)**

## **FUMIGATORS (SEE WILDLIFE REMOVAL)**

## **FUNERAL HOMES**

Owners*; Directors*	2A
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Embalmers*; Assistants*	A
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## **FUR INDUSTRY (SEE SALES)**

## **FURNACE & AIR CONDITIONING SERVICE & REPAIR**

Owners*; Service & repairers*	A
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## **FURNITURE MOVERS (SEE MOVING & STORAGE & WAREHOUSES)**

## **FURNITURE REPAIRS**

Furniture repairs*	A
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## **GAMBLING CASINOS**

Owners	No
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Managers * with supervisory duties	2A
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Dealers, Pit boss	A
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## **GAME WARDEN**

Game warden*	A
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## **GARBAGE & WASTE DISPOSAL (SEE SANITATION)**

## **GARDENERS**

Gardeners	B
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## **GAS INDUSTRY (SEE OIL & NATURAL GAS, OR ALSO SEE PUBLIC UTILITIES)**

## **GEMOLOGIST**

Gemologist*	2A
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## **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

## **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**

Guards, 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

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

## HOTELS & MOTELS – OPEN YEAR-ROUND

Owners*; Managers* – office duties only	2A
Other owners*; Managers* – supervising only; Desk clerks*	A
Housekeeper; Doorkeeper; Bellhop; Janitors –	B
Restaurant Staff	(See Restaurants)
Bed & Breakfast	No (see Fundamental)

## HOUSECLEANING & MAID SERVICES (SEE JANITORIAL MAINTENANCE)

## HUNTERS (SEE TRAPPERS & HUNTERS)

## HUNTING & FISHING GUIDES

Hunting & Fishing Guides	No (see Fundamental / Fish & Game)
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## HYDROGRAPHERS

Hydrographers*– time spent on water - 50% or less	2A
Hydrographers*– time spent on water – more than 50%	A

## **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
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### **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
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Others*	2A
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## **LABORATORIES – MEDICAL & OTHER NON-HAZARDOUS LABS**

Owners* – office & supervision only	3A
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Other owners*; Lab technicians*	2A
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Other workers*	A
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## **LABOUR UNIONS**

Executive	(See Executive)
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Business agents or organizers & other officials	2A
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Skilled Trades\*

Unskilled trades*	A
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## **LANDSCAPE ARCHITECTS**

Professional, office & consulting only	4A
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Others with office duties only*	3A
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On site supervision with no manual duties*	2A
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## **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&amp;D.</b> 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.	B
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
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## 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** A

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

## MESSAGE 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
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## **METER READERS/INSTALLERS**

Meter Readers/Installers*	A
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## **MIDWIVES**

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

## **Military**

Military	No (see Fundamental/Armed Forces)
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## **MILLWRIGHTS**

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

### **Above ground workers**

(See Executive)

Owners\*; Executives\*; Managers\* – 100% office only

Other Owners\*; Superintendents\*; Managers\* – office & supervisory duties only;  
Assayers\*; Metallurgists\*

2A

Foremen\*; Clerks\*; Weighers\*

A

Heavy equipment operators; Truck drivers & other workers

B

Underground workers

No ( see Fundamental)

**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**

Models

No (see Fundamental)

## **MONUMENT INDUSTRY**

Dealers\* – no engraving or installing

2A

Engravers

A

Installers

B

## **MORTGAGE BROKERS**

Mortgage brokers\*

3A

## **MOTELS (SEE HOTELS)**

## **MOTION PICTURES, VIDEOS, VIDEO GAME PRODUCTION, RECORDING STUDIOS & THEATRE**

Directors*; Producers*; Editors*	3A
Consultants*; Assistant directors*; Assistant producers*; Assistant editors*; Cinematographers*; Camera operators*; Lighting technicians*; Sound technicians*; Script writers*; Costume designers*; Set designers*; Managers*; Supervisors*; Animators*; Researchers*	2A
Choreographers*; Wardrobe & Makeup personnel*; Assistant camera operators*; Assistant Lighting & Sound technicians*; Assistant Designers*; Set Decorators* & Dressers*	A
Actors; Entertainers	No (see Fundamental)
Stunt work	No

## **MOTIVATIONAL SPEAKERS**

Motivational Speakers	No (see Fundamental )
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## **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

## **MUSIC INDUSTRY**

Instrument repair\*, tuning\* 2A

Orchestra & Symphony Conductors – full-time 2A

## **MUSIC TEACHERS**

With a regular place of business away from home\* 2A

In home (no upgrades) 2A (see Guidelines for Those Working in Home)

## **MUSIC THERAPIST**

Music therapist\* – with a university degree 2A

Others\* – not in home A

Others – in home No (see Fundamental)

## **MUSICIANS**

Musicians No (see Fundamental)

## **NANNIES**

Nannies No (see Fundamental)

## **NATURAL GAS INDUSTRY (SEE OIL & NATURAL GAS PRODUCTION OR ALSO SEE PUBLIC UTILITIES)**

## **NATUROPATHS**

Naturopaths (with MD designation) 4A

Others 3A

## **NEWSPAPER DELIVERY**

Working full-time hours with insurable income B

## **NEWSPAPER INDUSTRY (SEE PRINTING & PUBLISHING)**

## **NIGHTCLUBS (SEE BARS, NIGHTCLUBS)**

## **NOTARIES (QUEBEC)**

Notaries (Quebec)	4A
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## **NOTARIES PUBLIC (SEE PARALEGAL SERVICES)**

## **NUCLEAR**

Physicists	4A
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Pipeline inspectors*	A
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## **NURSERIES (SEE AGRICULTURE)**

## **NURSERY SCHOOLS (SEE DAY CARE CENTRES)**

## **NURSES**

Physician Assistants* (Certified (CCPA designation)	3A
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Nurse practitioners* –working in medical practices / clinics	3A
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Nurse practitioners – all others	2A
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R.N.s;	2A
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R.N.A.s; L.P.N.s, R.P.N.s	A
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In-home visiting or private-duty	Classify by professional designation (R.N., R.N.A., R.P.N.)
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## **NURSING HOMES, LONG-TERM CARE FACILITIES, REHABILITATION FACILITIES, PRIVATE SANITARIUMS & RETIREMENT HOMES**

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

## **OCCUPATIONAL THERAPISTS**

Occupational therapists	3A
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## **OCEANOGRAPHERS**

Oceanographers – with Ph.D	4A
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Others*	3A
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## **OCULIST**

Oculist*	3A
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## **OFFICE MACHINE SALES & SERVICE (SEE BUSINESS MACHINES)**

## **OFFICE WORKERS**

Office workers*	3A
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## **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
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Managers* – 100% office & supervision only; Superintendents* – 100% office & supervision only; Geologists* with field duties	3A
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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
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Supervisors*; Oil well & pipeline servicemen* & pumpers*; Wireline operators*; Foremen*; Tool pushers*; Gaugers*; Inspectors*; Drillers*; Cranemen*; Oil scouts*; Testers*; Equipment maintenance*; Gas plant operators*	A
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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
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Explosives handlers; other workers with hazardous duties	No (see Fundamental)
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## **OPTICIANS**

Opticians*	3A
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## **OPTOMETRISTS**

Optometrists	4A
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## **ORAL SURGEONS**

Oral Surgeons	4A
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## **ORCHARDS (SEE FARMS)**

## **ORCHESTRA**

Orchestra & Symphony Conductors – full-time	2A
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## **ORNAMENTAL IRON WORKERS**

Ornamental iron workers*	A
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## **ORTHODONTISTS**

Orthodontists	4A
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## **ORTHOPEDIST**

Orthopedist	4A
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## **ORTHOPTISTS**

Orthoptists*	3A
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## **ORTHOTHERAPISTS**

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
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Other Orthotherapists*, working in a clinical setting	A
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## **ORTHOTISTS**

Orthotists*	3A
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## **OSTEOPATHS**

Osteopaths – with MD designation & – with D.O. (Diploma in Osteopathy)	4A
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Osteopaths* - with D.O.M.P. (Diploma in Osteopathic Manual Practice)	2A
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## **PACKING HOUSE OR STOCKYARD (SEE MANUFACTURING)**

## **PAINTERS, COMMERCIAL**

Commercial painters	A
Artists	No (see Fundamental)

## **PAINTERS & SCULPTORS**

Painters & Sculptors	No (see Fundamental / Artist)
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## **PAPERHANGERS**

Paperhangers	A
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## **PAPER, PLYWOOD OR PULP MILL (SEE LUMBER INDUSTRY)**

## **PARALEGAL SERVICES**

Paralegal services*	3A
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## **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
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## **PEDIATRICIANS**

Pediatricians	4A
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## **PEDICURISTS**

Pedicurists / manicurists	B
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## **PEDODONTISTS**

Pedodontists	4A
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## **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 A

In home (no upgrade) A (see Guidelines for Those Working in Home)

Manicurist /pedicurist B

Hairdressing attendants No ( Fundamental class 4)

## **PERSONAL SUPPORT WORKERS**

No (see Fundamental / Health)

## **PERSONAL TRAINERS**

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

Personal trainers B

## **PERSONNEL AGENCIES (SEE EMPLOYMENT AGENCIES)**

## **PEST CONTROL (SEE WILDLIFE REMOVAL)**

## **PET GROOMING & KENNELS**

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

Breeders, trainers, groomers (not working from home) A

Dog catchers B

Other workers (includes dog walkers) No (see Fundamental - Dog Breeder)

## **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)

### **PHYSICISTS**

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

### **PHYSIOTHERAPISTS**

Physiotherapists 3A

### **PHYTOTHERAPISTS (HERBOLOGIST)**

Phytotherapists (Herbologist) 2A

## PIANO TUNERS

Piano tuners*	2A
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## PICTURE FRAMERS

Picture framers*	A
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## PIPEFITTERS

Pipefitters*	A
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## PIPELINE CONSTRUCTION (SEE OIL & NATURAL GAS PRODUCTION, DRILLING & EXPLORATION)

## PLASTERERS

Plasterers*	A
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## PLUMBERS

Journeyman* or Masters*	2A
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Others*	A
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## PODIATRISTS

Podiatrists	4A
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## POLICE & LAW ENFORCEMENT OFFICERS

Police chiefs* and Officers* with office and court duties only; Prison wardens*; Parole & probation officers*	2A
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Officers* – not making arrests – <b>maximum 10 year benefit period allowed</b>	A
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Detectives; Other officers; Jail guards – <b>maximum 10 year benefit period allowed</b>	B
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By-law Officers	(see Government Services)
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## 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)	2A
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
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## **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)
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## **PROSTHETISTS**

Prosthetists*	3A
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## **PROSTHODONTISTS**

Prosthodontists	4A
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## 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
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## **REAL ESTATE RENTAL (SEE REAL ESTATE SALES)**

## **REAL ESTATE SALES & DEVELOPMENT (RESIDENTIAL & COMMERCIAL)**

Owners*; Brokers*; Sales representatives*; Time-share sales representatives*	2A
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## **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
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## 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** 2A

Owners\*; Managers\* – office & supervision only

Other owners\*; Managers\*; Chefs\*, Cooks\*, Sommeliers\* A

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)
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## **RETIREMENT HOMES (SEE NURSING HOMES)**

### **RIDING SCHOOLS**

Owners* – office & supervision only	A
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Other owners, instructors	B
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### **ROOFERS**

Roofers	B
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### **ROOMING HOUSE PROPRIETORS**

Rooming house proprietors	No
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## **SALES**

### **RETAIL – Group 1**

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

Owners*; Managers* – 100% office duties only	3A
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Other owners*; Managers* – supervision only, no manual duties	2A
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Salespeople* with sales duties, no manual duties	2A
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Other salespeople* with manual duties such as unloading stock or stocking racks or shelves	A
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## **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)
	(See Appliance Repairs)

## **SERVICEMEN**

## **WHOLESALE**

Importers* & Exporters*; Manufacturers representatives*; Travelling salespeople* – selling from samples only, no delivering	3A
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## **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
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## **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)
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## **SEAMSTRESSES, DRAPERY SEWERS**

Seamstresses*; Drapery sewers*	A
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## **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

Other workers

No (see Fundamental – Athletics)

## **SKI INSTRUCTORS**

Ski instructors

No (see Fundamental)

## **SKI RESORTS (SEE HOTELS)**

## **SNOW REMOVAL SERVICES**

Snowplough operators

B

## **SOCIAL SERVICES & COUNSELLING AGENCIES**

### **With a regular place of business away from home**

Counsellors\*; Social workers\* – 100% office duties

2A

Others\* – investigating & making reports

A

### **In home**

Counsellors\*; Social workers\*

A (see Guidelines for Those Working in Home)

Home care attendants Residential custodial care workers

No (see Fundamental / Health)

Group Homes

No

## **SPEECH PATHOLOGISTS OR THERAPISTS**

Speech pathologists or therapists\*

3A

## **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
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## **SURVEYORS**

Surveyors*	3A
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## **SWIMMING POOL SALES & SERVICE (SEE ALSO SALES – DIRECT)**

Swimming pool installers	B
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## **TAILORS**

Tailors*	A
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## **TALENT AGENT (SEE BOOKING OR TALENT AGENT)**

## **TANNING SALONS**

Owners*; Employees*	A
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## **TATTOO ARTIST**

Tattoo Artist	No (see Fundamental)
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## **TAXICAB COMPANIES**

Owners*; Dispatchers* – no driving duties	A
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Owners – driving; Taxi drivers	B
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## **TAXIDERMIST**

Taxidermist*	2A
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## **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
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## **TECHNICIANS, TECHNOLOGISTS – WITH NO SPECIAL HAZARDS**

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

Tinsmiths*	A
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### **TITLE SEARCHERS**

Title searchers*	3A
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### **TOLL COLLECTORS (SEE GOVERNMENT SERVICES)**

### **TOOL & DIE MAKERS (SEE MANUFACTURING)**

### **TRAILER PARK PROPRIETORS**

Trailer park proprietors & employees	No (see Fundamental –Parks)
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### **TRANSLATORS/INTERPRETERS**

Translators* & Interpreters*	3A
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## TRANSPORTATION AND TRUCKING INDUSTRY

Owners*; Executives* – 100% office duties only	3A
Managers* – with 100% office duties; Station masters* & agents*; Ticket agents*; Freight solicitors*	3A
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*	A
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)
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## TRAVEL AGENCIES

Owners*; Travel agents*	2A
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## 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
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## UNDERTAKERS (SEE FUNERAL DIRECTORS)

## UPHOLSTERERS

Upholsterers*	A
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## UTILITIES (SEE PUBLIC UTILITIES)

## VENDING MACHINE INDUSTRY

Owners* – 100% office duties	2A
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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
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## **VETERINARIAN TECHNICIANS**

Veterinarian technicians	2A
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## **VIDEO ARCADES (SEE ARCADES)**

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

## **VINEYARDS (SEE FARMS)**

## **WAITER OR WAITRESS**

Best quality Restaurants only	B
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## **WAREHOUSES (SEE MOVING & STORAGE)**

## **WASTE DISPOSAL (SEE SANITATION SERVICES)**

## **WATCHMEN/GUARDS**

Watchmen, guards	B
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## **WATCH REPAIRS (SEE JEWELLERY & WATCH MANUFACTURE OR REPAIRS)**

## **WATER WELL DRILLERS**

Water well drillers*	A
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## **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*	A
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## **X-RAY TECHNICIANS**

X-ray technicians*	2A
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## **YOGA INSTRUCTORS (SEE FITNESS CENTRES)**

## **ZOO**

Zoo Director	3A
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Zoologist* – no field duties	3A
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Zoologist – with field duties	2A
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<b>ZOO THERAPIST</b>	A
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