

Chubb PAL Protect® II (Chubb Personal Accident & Lifestyle Protect II)

Occupational Classification



Occupational Class Listing

We reserve the right to determine the risk level associated with Your occupation based on the four (4) main Occupational Classes. The Occupational Class Listing is not exhaustive and serve as indicative examples. You are always expected to seek Our underwriting discretion where reasonably necessary.

Excluded Occupations means occupations with exposure to highly hazardous conditions and all manual work that requires the Insured Person to be working at thirty (30) feet above ground level. The list below contains examples of such occupations but is not exhaustive:

- i. Commercial diver
- ii. Oil rig platform and/or offshore work
- iii. Firefighting, police, military, navy, air force
- iv. Oil refinery, shipyard, dock, hangar worker
- v. Underground and handling of hazardous chemicals or explosives
- vi. Pilots and air crew
- vii. Shipbreakers
- viii. Ship crew and vessel workers
- ix. Stevedores (longshore or dockworkers handling cargo and machinery)
- x. Asbestos industry
- xi. Atomic or nuclear related industry
- xii. Casino industry
- xiii. Crude petroleum, oil and natural gas extraction (including drilling)
- xiv. Entertainer (actor or actress, singer, performer, artiste)
- xv. Fishing industry
- xvi. Jockey
- xvii. Logging and saw mills
- xviii. Mining industry
- xix. Professional sportsmen
- xx. Quarrying
- xxi. Race track worker
- xxii. Racer (motor, aircraft, boat, horse)
- xxiii. Road construction, pipeline and maintenance worker
- xxiv. Scaffolder
- xxv. Space and research technology industry
- xxvi. Tunnelling
- xxvii. Weapons, ammunition and accessories manufacturing

Class 1

Professional, administrative, executive, clerical or managerial engagement that does not involve manual labour. Examples include:

- Accountant
- Architect
- Analyst (IT/Operations/Business)
- Banking Executive
- Chemist
- Chiropractor
- Clergyman (Religious Priest/Minister/Leader/Pastor)
- Clerk
- Dentist
- Doctor
- Human Resource Manager/Talent Acquisition
- Homemaker
- Insurance Agent/Broker
- Lawyer/Attorney/Judge
- MRT Staff (except Technicians and/or Underground Worker)
- Nurse
- Office Worker
- Optician
- Physiotherapist
- Property Agent
- Religious Staff
- Retiree
- Salesman (local)
- School Teacher (except Design & Technical)
- Securities and Commodities Trader/Broker
- Student
- Tailor
- Welfare Professional

Class 2

Skilled, semi-skilled, light manual labour, wholesale or retail trade work that does not involve manual labour and not exposed to hazardous conditions. Examples include:

- Baker
- Beautician (including Manicurist/Pedicurist)
- Car Park Attendant
- Car Washer
- Coach/Instructor (any sports except airborne, motor, deep sea diving, extreme sports or skiing)
- Cobbler
- Chauffeur
- Cleaner (office)
- Communications (Radio DJ/TV Presenter)
- Confectioner
- Dance Instructor
- Driving Instructor
- Engineer
- Funeral Service Worker
- Florist
- General Store Worker
- Grocer
- Guide
- Marine Surveyor
- Manufacturing (Aviation/IT/Medical/Furniture/Optics/Product)
- Model
- Money Changer
- Photographer
- Printer (except operating presses)
- Referee
- Research & Development Lab Worker
- Salesman (travelling)
- Seamstress
- Surveyor
- Theatre Staff
- Veterinarian

Class 3

Skilled, manual labour, use of equipment or machinery and exposed to some hazardous conditions. Examples include:

- Aircon Repairman
- Butcher (non-slaughtering)
- Boat Driver/Operator
- Carpenter (excluding power driven woodworking machinery)
- Cleaner (industrial)
- Coal Merchant
- Cutlery (hand tools, general hardware fixtures, gas burners, stove manufacturing)
- Courier/Deliveryman
- Dry Cleaner
- Domestic Helper
- Electrician
- Gardener (landscaping)
- Gas Fitters
- General Manufacturing (skilled and semi-skilled)
- Government Worker (exclude Military, Police and Firemen)
- Lifeguard
- Linen Supplier
- Manufacturing (Electrical and Electronics, Food & Beverage, Furniture & Fixtures, Glazier & Glass, Household Appliances, Textiles)
- Masseuse
- Metal Cans and Shipping Containers Manufacturer
- Motion Picture Industry
- Nurse (based in IMH)
- Painter
- Paramedic
- Petrol Station Worker
- Plumber
- Printer (operating presses)
- Restaurant Worker/Hawker
- Security Guard (unarmed)
- Taxi/Hire & Reward Driver
- Utilities Repair and Maintenance (Electric, Gas, Water)
- Zookeeper

Class 4

Manual work, use of heavy machinery, welding, woodworking, construction hazardous conditions and exposed to hazardous conditions. Examples include:

- Agricultural Chemicals and Fertilizer Manufacturing
- Brickwork Construction Worker
- Builder
- Butcher (involves slaughtering)
- Chemical Manufacturing
- Construction Worker
- Crane Operator (excludes tower cranes)
- Drinking Establishments (nightlife bars, pubs, clubs)
- Petroleum and Coal products (refining gas, asphalt and lubricating oils)
- Pipeline Construction
- Pottery Manufacturing
- Railway Worker
- Rubber Industry (manufacturing and processing)
- Steels and Metals Manufacturing
- Transportation Equipment Manufacturing (railroad, ships, motorcycles etc.)
- Unskilled Worker
- Welder
- Window Cleaner
- Woodworking (excludes tree felling)