

The LV= Flexible Protection Plan

Occupation Guide



Occupation guide – LV= Flexible Protection Plan

Your client's occupation can affect the price and the cover we offer for our underwritten protection products.

This guide explains how it can affect your client's policy for Income Protection (IP), Personal Sick Pay (PSP), Critical Illness (CI) and Waiver of Premium (WOP).

- For IP and WOP, we offer 'Own Occupation' or 'Homemaker' cover.
- For PSP we offer 'Own Occupation' cover
- For CI, we offer 'Own Occupation' and 'Work Tasks' cover for Total Permanent Disability (TPD).

The types of cover are explained later.

This guide includes:

- How we decide the risks
- What we mean by 'unable to work'
- A full list of all the occupations we assess at LV=

How we decide the risks

It's important for us to understand exactly what your client does in their job. To get a quote we'll usually just ask for your client's occupation, but during the application we'll ask some specific questions.

To understand more, we'll ask things like:

- Is their occupation admin based?
- Are they 100% office based?
- Does the job involve any manual work, such as carrying, lifting, and working with machinery or tools or working at heights or underground? If so, how much?
- Does their job involve driving, other than commuting to and from work?
- Do they travel overseas on business?

Some occupations could also be a concern for life or CI cover, where there is a risk of either death or serious injury. These occupations will usually involve working underground, working underwater, working at heights, working with explosives or other hazardous materials.

We will look at applications with life or CI from clients in the Armed Forces, reservists and territorials. Each case will be considered individually and the insurance we can offer will depend on your client's duties and where they'll be based.

Please remember that if your client is currently based overseas it's likely they'll need to return to the UK to get cover. If you email the full details to preunderwriting@LV.com, we'll let you know.

What we mean by 'unable to work'

The way we measure your clients 'inability to work' depends on the type of policy your client has and their occupation.

The three definitions of incapacity we use at LV= are:

- Own Occupation
- Work Tasks
- Homemaker

The way we measure 'Own Occupation' and 'Work Tasks' differs between IP/PSP/WOP and CI.

Things to remember:

- All IP policies will be 'Own Occupation' or 'Homemaker'
- For IP, PSP or WOP policies, if your client hasn't been working for over a year when they claim, we'll use the Homemaker definition instead.
- WOP will change from 'Own Occupation' to 'Work Tasks' for claims after age 70
- For CI with TPD – your client's inability to work must be expected to last throughout life with no prospect of improvement – it must be permanent.

Own occupation – IP, PSP and WOP

We'll pay your client's claim if they're unable to carry out the main tasks of their occupation because of sickness or accident and aren't doing any other paid or unpaid work (unpaid work means work you don't get paid for, like voluntary work). By main tasks we mean the things which can't reasonably be left out of their role, or changed by them or their employer.

Your client wouldn't be expected to go back to work in a different occupation. The policy will continue paying out for as long as they're unable to do their usual occupation.

Work tasks – WOP

A work tasks definition will apply on WOP if your client is over the age of 70 at the time they claim (or they reach age 70 during a claim).

We'll pay out under a work tasks definition if your client is totally unable to carry out three or more tasks from a list of everyday activities, without the help of another person but with the use of appropriate aids or assistive devices, due to an accident or illness.

The tasks are:

- **Walking:** The ability to walk a distance of 200 metres on flat ground (with the use of a walking stick or other aid if necessary) without stopping.
- **Climbing:** The ability to walk up or down a flight of 12 stairs (with the use of a handrail) without stopping.
- **Bending:** The ability to bend or kneel to pick up something from the floor and stand up again.
- **Communicating:** The ability to answer the telephone and take a simple message.
- **Eyesight:** Having eyesight (after correction by spectacles or contact lenses if necessary), sufficient to read a standard daily newspaper or to pass the standard eyesight test for driving.
- **Dexterity:** The physical ability to use a pen, pencil, or keyboard.
- **Healthcare:** The ability to make arrangements to see a doctor and take regular medication as prescribed.
- **Financial Independence:** The ability to recognise the transactional value of money and the handling of routine financial transactions.

Own occupation – CI with TPD

We'll pay out if your client loses the mental or physical ability to do the essential duties of their occupation ever again because of an illness or injury. Essential duties are those that are normally required for and form an integral part of your client's occupation, and cannot be reasonably left out without affecting their ability to carry out their occupation.

Work tasks – CI with TPD

We'll pay out under a work tasks definition if your client is totally unable to carry out three or more tasks from a list of everyday activities, without the help of another person but with the use of appropriate aids or assistive devices, due to an accident or illness.

These tasks are:


- **Walking:** the ability to walk more than 200 metres on a level surface.
- **Climbing:** the ability to climb up a flight of stairs and down again, using the handrail if needed.
- **Lifting -** the ability to pick up an object weighing 2kg at table height and hold for 60 seconds before replacing the object on the table.
- **Bending -** the ability to bend or kneel to touch the floor and straighten up again.
- **Getting in and out of a car -** the ability to get into a standard saloon car, and out again.
- **Writing -** the manual dexterity to write legibly using a pen or pencil, or type using a desktop personal computer keyboard.

Homemaker

This pays out if your client is unable to prepare a meal or do basic housework because of an accident or illness.

We'd consider your client a homemaker if they have chosen to stay at home and look after their family, and they're not doing other paid or unpaid work. By family we mean their partner and/or their children. We'd also consider them a homemaker if they're a carer. If they're claiming Jobseekers Allowance at application stage we will consider them unemployed and won't be able to offer cover.


Doctors and Surgeons cover

There are some special conditions we apply if your client is a doctor or surgeon. To help you we've marked the occupations in the list with .

The details are explained in full in the IP policy conditions (appendix A). In summary, your client must be:

- a doctor or surgeon
- registered (or provisionally registered) with the General Medical Council, and
- licensed to practice in the UK

NHS sick pay guarantee for dentists, doctors and surgeons

We offer the NHS sick pay guarantee if your client is dentist, doctor or surgeon. To help you we've marked the occupations in the list with .

The details are explained in full in the IP policy conditions (appendix B). In summary, your client must be:

- a dentist, doctor or surgeon
- registered (or provisionally registered) with the General Medical Council or General Dental Council
- licensed to practice in the UK
- receive NHS sick pay or sick pay arrangements that mirror NHS structure

Waiting periods (IP and PSP)

The benefit is payable after your client has been continuously incapacitated for a certain period of time – this is known as the waiting period (sometimes referred to as the 'deferred period'). No benefit is paid during this period.

Your client can select a waiting period from the following:

IP

- 1 month (limited to certain occupations)
- 2 months (limited to certain occupations)
- 3 months
- 6 months
- 12 months

The one month and two months options are available for the majority of occupations.

PSP

- 1 day
- 1 week
- 4 weeks
- 8 weeks
- 13 weeks
- 26 weeks
- 52 weeks

Split 'deferred periods', or 'waiting periods' are also available for both IP and PSP.

Occupation list



To search through this please list use CTRL + F on your keyboard.

If you can't find your client's occupation in the list you can use one which is similar to their day-to-day tasks.

IP, PSP and CI cover has a maximum ending age of 70 for all occupations.

To search through this list, please use CTRL + F on your keyboard.

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Abattoir Inspector	Own	Own	Own	No restriction
Abattoir Worker	Own	Own	Tasks	No restriction
Abrasive Wheels Worker	Own	Own	Tasks	No restriction
Account Executive	Own	Own	Own	No restriction
Accountant	Own	Own	Own	No restriction
Accounts Administrator/Assistant	Own	Own	Own	No restriction
Acidifier Operator	Own	Own	Tasks	No restriction
Acrobat	Dec	Dec	Dec	Dec
Actor/Actress (no stunt work)	Own	Own	Tasks	No restriction
Actuary	Own	Own	Own	No restriction
Acupuncturist	Own	Own	Own	No restriction
Administration Manager	Own	Own	Own	No restriction
Administrator - office	Own	Own	Own	No restriction
Advertising executive	Own	Own	Own	No restriction
Advertising Manager	Own	Own	Own	No restriction
Aerial Erector (40' up)	Dec	Dec	Dec	Dec
Aerial Erector (up to 40')	Own	Own	Tasks	3 months
Aerial Photography	Dec	Dec	Dec	Dec
Aerobics Instructor	Own	Own	Dec	No restriction
Agent	Own	Own	Own	No restriction
Agricultural Engineer	Own	Own	Tasks	No restriction
Agricultural Worker	Own	Own	Tasks	No restriction
Agronomist	Own	Own	Own	No restriction
Air Compressor Operator	Own	Own	Tasks	No restriction
Air Frame Service Fitter	Own	Own	Tasks	No restriction
Air Pump Attendant -Coastal etc	Own	Own	Tasks	No restriction
Air Pump Attendant -Deep Sea	Dec	Dec	Dec	Dec
Air Traffic Control Assistant	Own	Own	Tasks	No restriction
Air Traffic Controller	Own	Own	Tasks	No restriction
Air Traffic Planner	Own	Own	Tasks	No restriction
Aircraft Electronics Service Fitter	Own	Own	Tasks	No restriction
Aircraft Engine Service Fitter	Own	Own	Tasks	No restriction
Aircraft Finisher	Own	Own	Tasks	No restriction
Aircraft Inspector	Own	Own	Own	No restriction
Aircraft Instrument Mechanic	Own	Own	Tasks	No restriction
Aircraft Joiner	Own	Own	Tasks	No restriction
Aircraft Maintenance Technician	Own	Own	Tasks	No restriction
Aircraft Marshaller	Own	Own	Own	No restriction
Aircraft Refueller	Own	Own	Tasks	No restriction
Aircrew (including Flight Engineer)	Own	Dec	Tasks	No restriction
Airline Cabin Staff	Own	Own	Tasks	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Airline Pilots	Own	Dec	Tasks	No restriction
Airport Manager	Own	Own	Own	No restriction
Airport Superintendent	Own	Own	Own	No restriction
Alternative Therapist/Complimentary Therapist	Own	Own	Own	No restriction
Ambassador	Own	Own	Own	No restriction
Ambulance Driver	Own	Own	Tasks	No restriction
Ambulanceman (No driving)	Own	Own	Tasks	No restriction
Amusement Arcade Worker	Own	Dec	Dec	No restriction
Amusement Park Worker	Own	Dec	Dec	No restriction
Anaesthetist  	Own	Own	Own	No restriction
Analyst - Business	Own	Own	Own	No restriction
Analyst - City	Own	Own	Own	No restriction
Analyst - Investment	Own	Own	Own	No restriction
Analyst - Systems	Own	Own	Own	No restriction
Analyst- Other	Own	Own	Own	No restriction
Analytical Chemist	Own	Own	Own	No restriction
Ancient Monuments Inspector	Own	Own	Own	No restriction
Animal Nursing Auxiliary	Own	Own	Own	No restriction
Animal Trainer/Keeper	Own	Own	Dec	No restriction
Animator	Own	Own	Own	No restriction
Annealer	Own	Own	Tasks	No restriction
Announcer - Radio & TV - Entertainment	Own	Own	Tasks	No restriction
Announcer - Station Personnel - Railways	Own	Own	Own	No restriction
Anodiser	Own	Own	Tasks	No restriction
Antique Dealer	Own	Own	Own	No restriction
Antique Restorer	Own	Own	Tasks	No restriction
Arc Welder	Own	Own	Tasks	No restriction
Archaeologist	Own	Own	Own	No restriction
Archaeologist (other countries)	Own	Own	Tasks	No restriction
Architect	Own	Own	Own	No restriction
Architect (office)	Own	Own	Own	No restriction
Archivist	Own	Own	Own	No restriction
Armed Forces - Army - aircrew	Dec	Dec	Dec	Dec
Armed Forces - Army - bomb disposal	Dec	Dec	Dec	Dec
Armed Forces - Army - no bomb disposal	Dec	Dec	Dec	Dec
Armed Forces - Army - SAS	Dec	Dec	Dec	Dec
Armed Forces - Full time reservist - no special duties	Dec	Dec	Dec	Dec
Armed Forces - Full time reservist - special duties	Dec	Dec	Dec	Dec
Armed Forces - Navy - aircrew	Dec	Dec	Dec	Dec
Armed Forces - Navy - diving	Dec	Dec	Dec	Dec

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Armed Forces - Navy - no diving	Dec	Dec	Dec	Dec
Armed Forces - Navy - SBS	Dec	Dec	Dec	Dec
Armed Forces - RAF - aircrew	Dec	Dec	Dec	Dec
Armed Forces - RAF - no flying	Dec	Dec	Dec	Dec
Aromatherapist	Own	Own	Own	No restriction
Arranger	Own	Own	Own	No restriction
Art Director	Own	Own	Own	No restriction
Art Gallery Attendant	Own	Own	Own	No restriction
Art Gallery Curator	Own	Own	Own	No restriction
Art Gallery Guide	Own	Own	Own	No restriction
Art Gallery Manager - Commercial	Own	Own	Own	No restriction
Artexer	Own	Own	Tasks	3 months
Artist - Freelance Painter	Own	Own	Own	No restriction
Artist Commercial	Own	Own	Own	No restriction
Artist's Model	Own	Own	Dec	No restriction
Asbestos Inspector	Own	Own	Dec	No restriction
Asbestos Worker	Dec	Dec	Dec	Dec
Asphalter	Own	Own	Dec	No restriction
Assembler - Woodworking Industry	Own	Own	Tasks	No restriction
Assembly Inspector	Own	Own	Tasks	No restriction
Assessor (claims/insurance)	Own	Own	Own	No restriction
Assistant Cameraman	Own	Own	Own	No restriction
Assistant Director	Own	Own	Own	No restriction
Assistant Editor	Own	Own	Own	No restriction
Assistant Superintendent	Own	Own	Own	No restriction
Assistant Tool Pusher	Own	Own	Tasks	No restriction
Associate Producer	Own	Own	Own	No restriction
Assumed Non-Hazardous (for quotation only)	Own	Own	Own	No restriction
Astrologer	Dec	Dec	Dec	Dec
Astronomer	Own	Own	Own	No restriction
Atomic Energy Worker	Own	Own	Tasks	No restriction
Attendant - Bingo - Entertainment	Own	Own	Own	No restriction
Attendant - Fairground etc - Entertainment	Own	Own	Dec	No restriction
Au Pair	Own	Own	Dec	No restriction
Auctioneer	Own	Own	Own	No restriction
Audiometrician	Own	Own	Own	No restriction
Auditor	Own	Own	Own	No restriction
Author	Own	Own	Own	No restriction
Autoclave Operator	Own	Own	Tasks	No restriction
Autolysis Man	Own	Own	Tasks	No restriction
Automatic Train Attendant	Own	Own	Dec	No restriction
Auxiliary Nurse	Own	Own	Tasks	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Baggage Handler	Own	Own	Tasks	No restriction
Baggage Manager	Own	Own	Own	No restriction
Baggage Master	Own	Own	Tasks	No restriction
Baggage Porter	Own	Own	Tasks	No restriction
Bailiff	Own	Own	Tasks	No restriction
Baker	Own	Own	Tasks	No restriction
Bakery Equipment Operator	Own	Own	Tasks	No restriction
Bakery Shop Manager	Own	Own	Tasks	No restriction
Baler	Own	Own	Tasks	No restriction
Band Leader	Own	Own	Tasks	No restriction
Band Mill Sawyer	Own	Own	Dec	No restriction
Bank Staff	Own	Own	Own	No restriction
Banksman	Own	Own	Tasks	No restriction
Banksman's Assistant	Own	Dec	Dec	No restriction
Bar Manager/Proprietor	Own	Own	Tasks	3 months
Bar Steward	Own	Own	Tasks	3 months
Barber	Own	Own	Own	3 months
Barber - Shop Manager/Proprietor	Own	Own	Own	3 months
Bargeman - Merchant Marine	Dec	Dec	Dec	Dec
Bargeman - Quarrying	Own	Dec	Dec	No restriction
Bargemaster	Own	Own	Tasks	No restriction
Barley Roaster	Own	Own	Tasks	No restriction
Barmaid	Own	Own	Tasks	3 months
Barman	Own	Own	Tasks	3 months
Barrelman	Own	Own	Tasks	No restriction
Barrister	Own	Own	Own	No restriction
Barrister, Advocate	Own	Own	Own	No restriction
Batman	Own	Own	Own	No restriction
Battery Assembler	Own	Own	Tasks	No restriction
Battery Repairer	Own	Own	Tasks	No restriction
Beautician	Own	Own	Own	3 months
Beautician Shop Manager/Proprietor	Own	Own	Own	No restriction
Bed & Breakfast Proprietor	Own	Own	Tasks	No restriction
Beekeeper, Apiarist	Own	Own	Tasks	No restriction
Belt Maker	Own	Own	Tasks	No restriction
Belt Patrol Man	Own	Own	Dec	No restriction
Bench Hand - Production Fitting - Metal Manufacture	Own	Own	Tasks	3 months
Bench Hand - Rubber Industry - Natural	Own	Own	Tasks	3 months
Berthing Superintendent	Own	Own	Tasks	No restriction
Betting shop manager (on course)	Own	Dec	Dec	No restriction
Betting shop manager (shop based)	Own	Own	Own	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Bill Poster/Sticker	Own	Own	Dec	No restriction
Bin man	Own	Own	Dec	No restriction
Bindery Assistant	Own	Own	Own	No restriction
Binding Machine Attendant	Own	Own	Tasks	No restriction
Bingo Hall Manager	Own	Own	Own	No restriction
Biochemist	Own	Own	Own	No restriction
Biochemist - Lecturing and research	Own	Own	Own	No restriction
Biological scientist	Own	Own	Own	No restriction
Biologist (No travel/ underwater)	Own	Own	Own	No restriction
Biologist (Overseas travel)	Own	Own	Own	No restriction
Biologist (Underwater work)	Own	Dec	Dec	No restriction
Biscuit Baker	Own	Own	Tasks	No restriction
Blacksmith	Own	Own	Tasks	3 months
Blancher	Own	Own	Tasks	No restriction
Blaster - quarry	Own	Dec	Dec	No restriction
Bleacher - Paper & Board Manufacture	Own	Own	Tasks	3 months
Bleacher - Textile & Clothing Industry	Own	Own	Tasks	3 months
Blender	Own	Own	Tasks	No restriction
Block Cutter	Own	Own	Tasks	No restriction
Boarding School Matron	Own	Own	Own	No restriction
Boat Builder	Own	Own	Tasks	3 months
Boatswain - Fishing Industry	Dec	Dec	Dec	Dec
Boatswain - Merchant Marine	Own	Dec	Dec	No restriction
Boatswain's Mate	Own	Dec	Dec	No restriction
Bodyguard	Dec	Dec	Dec	Dec
Boiler - Confectionery etc - Food & Drink	Own	Own	Tasks	No restriction
Boiler - Fruit & Veg. - Food & Drink	Own	Own	Tasks	No restriction
Boiler - Meat, Fish etc - Food & Drink	Own	Own	Tasks	No restriction
Boiler Cleaner	Own	Own	Tasks	3 months
Boiler Operator - Electrical Supply	Own	Own	Tasks	No restriction
Boiler Operator - Water Supply Industry	Own	Own	Tasks	No restriction
Boiler Operator/Fireman	Own	Own	Tasks	No restriction
Bomb Disposal - Elsewhere	Dec	Dec	Dec	Dec
Bomb Disposal - Mainland Britain	Dec	Dec	Dec	Dec
Book Illustrator	Own	Own	Own	No restriction
Book Seller	Own	Own	Tasks	No restriction
Bookbinder	Own	Own	Own	No restriction
Book-Keeper	Own	Own	Own	No restriction
Bookmaker - On course	Own	Dec	Dec	No restriction
Bookmaker - Shop Manager	Own	Own	Own	No restriction
Bookmaker - Shop Owner	Own	Own	Own	No restriction
Bookmaker - Shop Staff	Own	Own	Own	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Boom Operator	Own	Own	Own	No restriction
Borer - Mining	Own	Dec	Dec	No restriction
Borer - Tunnelling	Own	Dec	Dec	No restriction
Borstal Matron	Own	Own	Tasks	No restriction
Bosun (Third Hand)	Dec	Dec	Dec	Dec
Botanist (No overseas field work)	Own	Own	Own	No restriction
Bottle Washer (hand or machine)	Own	Own	Tasks	No restriction
Bottling Machine Attendant	Own	Own	Tasks	No restriction
Box Maker	Own	Own	Tasks	No restriction
Box Office Cashier	Own	Own	Own	No restriction
Box Office Clerk	Own	Own	Own	No restriction
Box Office Manager	Own	Own	Own	No restriction
Brakesman	Own	Own	Tasks	No restriction
Brazer	Own	Own	Tasks	No restriction
Bread Baker	Own	Own	Tasks	No restriction
Bread Roundsman	Own	Own	Tasks	No restriction
Breakdown Recovery Man	Own	Own	Tasks	3 months
Brewer	Own	Own	Tasks	No restriction
Brewery Manager	Own	Own	Tasks	No restriction
Bricklayer	Own	Own	Tasks	3 months
Bridge Man	Own	Own	Tasks	No restriction
Briner	Own	Own	Tasks	No restriction
Broker - Insurance IFA	Own	Own	Own	No restriction
Broker - Insurance Non IFA	Own	Own	Own	No restriction
Broker - Money/investments	Own	Own	Tasks	No restriction
Broker - Oil	Own	Own	Tasks	No restriction
Broker - Other	Own	Own	Tasks	No restriction
Bronzer	Own	Own	Tasks	3 months
Broom/Brush Maker	Own	Own	Tasks	No restriction
Buffet Car Attendant	Own	Own	Tasks	No restriction
Builder	Own	Own	Tasks	3 months
Building Inspector	Own	Own	Own	No restriction
Building Site Agent - Building and construction	Own	Own	Tasks	No restriction
Building Society worker	Own	Own	Own	No restriction
Building Surveyor	Own	Own	Own	No restriction
Bulldozer Driver	Own	Own	Dec	3 months
Bunker Control man	Own	Own	Dec	No restriction
Burglar Alarm Fitter	Own	Own	Tasks	No restriction
Bus Conductor (No driving)	Own	Own	Tasks	3 months
Bus Driver	Own	Own	Tasks	3 months
Bus Inspector	Own	Own	Own	No restriction
Business Consultant	Own	Own	Own	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Butcher	Own	Own	Tasks	No restriction
Butcher Shop Proprietor	Own	Own	Tasks	No restriction
Butler	Own	Own	Own	No restriction
Butter Blender	Own	Own	Tasks	No restriction
Butter Maker	Own	Own	Tasks	No restriction
Buyer - retail	Own	Own	Own	No restriction
Buyer - stocks and shares	Own	Own	Tasks	No restriction
Cabin Boy	Dec	Dec	Dec	Dec
Cabinet Maker	Own	Own	Tasks	No restriction
Cable Former	Own	Own	Tasks	No restriction
Cable Hand	Own	Own	Dec	No restriction
Cable Jointer	Own	Own	Tasks	No restriction
Cable Laying Diver	Dec	Dec	Dec	Dec
Cable Tester	Own	Own	Tasks	No restriction
Cafe Cashier	Own	Own	Tasks	No restriction
Cafe Manager	Own	Own	Tasks	No restriction
Cafe Proprietor (Licensed)	Own	Own	Tasks	No restriction
Cafe Proprietor (Unlicensed)	Own	Own	Tasks	No restriction
Cafe Worker	Own	Own	Tasks	No restriction
Calibrator	Own	Own	Own	No restriction
Call Centre Manager	Own	Own	Own	No restriction
Call Centre Worker	Own	Own	Own	No restriction
Caller	Own	Own	Own	No restriction
Calligrapher	Own	Own	Own	No restriction
Camera Repair Technician	Own	Own	Tasks	No restriction
Cameraman Outside Work	Own	Own	Tasks	No restriction
Cameraman Studio	Own	Own	Own	No restriction
Cameraman War or Disaster reporting	Dec	Dec	Dec	Dec
Candle Maker	Own	Own	Tasks	No restriction
Canine Beautician	Own	Own	Own	No restriction
Canine Behaviourist	Own	Own	Tasks	No restriction
Canning Machine Attendant	Own	Own	Tasks	No restriction
Canteen Assistant	Own	Own	Tasks	No restriction
Canteen Manager	Own	Own	Tasks	No restriction
Canvasser	Own	Own	Tasks	No restriction
Captain - Merchant Marine	Own	Own	Tasks	No restriction
Captain - Oil & Natural Gas Industries	Own	Own	Tasks	No restriction
Car Delivery Driver	Own	Own	Tasks	3 months
Car Hire Company Proprietor (admin. and driving)	Own	Own	Own	No restriction
Car Lasher	Own	Own	Dec	No restriction
Car Park Attendant	Own	Own	Tasks	No restriction
Car Rental Company Manager	Own	Own	Own	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Car Rental Company Worker	Own	Own	Own	No restriction
Car Salesman (S/E or commission)	Own	Own	Own	No restriction
Car Salesman (Salaried)	Own	Own	Own	No restriction
Car Valet	Own	Own	Tasks	No restriction
Car Wash Attendant	Own	Own	Tasks	No restriction
Caravan Site Manager	Own	Own	Own	No restriction
Caravan Site Staff	Own	Own	Own	No restriction
Carbon Printer	Own	Own	Own	No restriction
Carbonation Man	Own	Own	Tasks	No restriction
Carboniser	Own	Own	Tasks	No restriction
Care Assistant	Own	Own	Tasks	3 months
Care Worker - Residential	Own	Own	Tasks	3 months
Careers Advisor	Own	Own	Own	No restriction
Caretaker, Janitor	Own	Own	Tasks	3 months
Cargo Clerk	Own	Own	Own	No restriction
Cargo Superintendent	Own	Own	Own	No restriction
Carpenter - Construction Industry	Own	Own	Tasks	3 months
Carpenter - Film Industry - Entertainment	Own	Own	Tasks	3 months
Carpenter & Joiner	Own	Own	Tasks	3 months
Carpet Cleaner	Own	Own	Dec	3 months
Carpet Company director (office based admin. only)	Own	Own	Own	No restriction
Carpet Designer	Own	Own	Own	No restriction
Carpet Fitter	Own	Own	Tasks	3 months
Carpet Salesman	Own	Own	Own	No restriction
Carpet Shop Assistant	Own	Own	Tasks	No restriction
Carpet Shop Manager (admin.)	Own	Own	Own	No restriction
Carpet Shop Owner (no manual duties)	Own	Own	Own	No restriction
Carriage Cleaner	Own	Own	Dec	3 months
Carriage Examiner	Own	Own	Own	No restriction
Cartographer	Own	Own	Own	No restriction
Cartoonist	Own	Own	Own	No restriction
Cartridge Filler	Own	Own	Tasks	3 months
Cashier - Bank, building society	Own	Own	Own	No restriction
Cashier - Shop, cafe, supermarket, bingo	Own	Own	Tasks	No restriction
Casino Cashier	Own	Own	Own	No restriction
Caster	Own	Own	Dec	3 months
Casting Director	Own	Own	Own	No restriction
Casting Machine Operator	Own	Own	Dec	3 months
Caterer - offshore/at sea	Own	Own	Tasks	No restriction
Catering Assistant	Own	Own	Tasks	No restriction
Catering Manager	Own	Own	Tasks	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Cathead Man	Dec	Dec	Dec	Dec
Caulker	Own	Own	Tasks	3 months
CC TV Installer/Maintenance - 40 ft and over	Own	Dec	Dec	No restriction
CC TV Installer/Maintenance - under 40 ft	Own	Own	Tasks	No restriction
Ceiling Fixer	Own	Own	Tasks	3 months
Cell Tester	Own	Own	Tasks	No restriction
Cementer	Own	Own	Tasks	No restriction
Cemetery Worker	Own	Own	Tasks	No restriction
Ceramicist	Own	Own	Own	No restriction
Chain Maker	Own	Own	Tasks	No restriction
Chair Maker	Own	Own	Tasks	No restriction
Chambermaid - Housekeeper	Own	Own	Tasks	No restriction
Charge Nurse	Own	Own	Tasks	No restriction
Charity Worker - Admin Only	Own	Own	Own	No restriction
Charity Worker - Overseas Work	Own	Own	Tasks	No restriction
Charity Worker - UK Work	Own	Own	Own	No restriction
Chartered Engineer (some site duties)	Own	Own	Own	No restriction
Chartered Engineered (admin. only)	Own	Own	Own	No restriction
Chartered Surveyor (admin only)	Own	Own	Own	No restriction
Chartered Surveyor (some site duties)	Own	Own	Own	No restriction
Chassis Builder	Own	Own	Tasks	No restriction
Chauffeur	Own	Own	Tasks	3 months
Chef	Own	Own	Tasks	No restriction
Chemical engineer - offshore	Own	Own	Tasks	No restriction
Chemical engineer - UK	Own	Own	Own	No restriction
Chemical Plumber	Own	Own	Tasks	No restriction
Chemical Plumber's Mate	Own	Own	Dec	No restriction
Chemist - industrial	Own	Own	Own	No restriction
Chemist - retail	Own	Own	Own	No restriction
Child Protection Co-ordinator	Own	Own	Own	No restriction
Child Support Agency (CSA) worker	Own	Own	Own	No restriction
Child Welfare Officer	Own	Own	Tasks	No restriction
Childminder	Own	Own	Own	No restriction
Children's Inspector	Own	Own	Tasks	No restriction
Children's Matron	Own	Own	Tasks	No restriction
Children's Nursery Proprietor	Own	Own	Own	No restriction
Children's Play-group Leader	Own	Own	Tasks	No restriction
Chimney Sweep	Own	Own	Tasks	No restriction
Chip Shop Owner	Own	Own	Tasks	No restriction
Chip Shop Worker	Own	Own	Tasks	No restriction
Chip/Money Changer	Own	Own	Tasks	No restriction
Chipper & Painter	Own	Own	Tasks	No restriction


Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Chipper (hand)	Own	Own	Tasks	3 months
Chipping Driver	Own	Own	Tasks	No restriction
Chiropodist	Own	Own	Own	No restriction
Chiropracter	Own	Own	Own	No restriction
Church Organist	Own	Own	Dec	No restriction
Cinema Projectionist	Own	Own	Own	No restriction
Circus Hand	Dec	Dec	Dec	Dec
Circus Manager	Own	Own	Tasks	No restriction
Civil Engineer	Own	Own	Own	No restriction
Civil Servant	Own	Own	Own	No restriction
Claims Adjuster	Own	Own	Own	No restriction
Claims Assessor	Own	Own	Own	No restriction
Cleaner - commercial premises	Own	Own	Dec	3 months
Cleaner - domestic premises	Own	Own	Dec	3 months
Cleaner - industrial	Own	Own	Dec	3 months
Clergy	Own	Own	Own	No restriction
Clerical Staff	Own	Own	Own	No restriction
Clerical Worker	Own	Own	Own	No restriction
Clerk of Works	Own	Own	Own	No restriction
Cloakroom Attendant - Club/Nightclub - Entertainment	Own	Own	Tasks	3 months
Cloakroom Attendant - Theatre, Ballet etc - Entertainment	Own	Own	Tasks	No restriction
Clock & Watch Assembler	Own	Own	Own	No restriction
Clock/Watch Maker	Own	Own	Own	No restriction
Clock/Watch Repairer	Own	Own	Own	No restriction
Cloth Cutter	Own	Own	Tasks	No restriction
Clothing Designer	Own	Own	Own	No restriction
Clown	Own	Own	Dec	No restriction
Club Manager	Own	Own	Tasks	3 months
Club Proprietor	Own	Own	Tasks	3 months
Club Steward	Own	Own	Tasks	3 months
Coach - Sports	Own	Own	Dec	No restriction
Coach Driver	Own	Own	Tasks	3 months
Coach Painter	Own	Own	Tasks	No restriction
Coal Cutter Mover	Own	Dec	Dec	No restriction
Coal Cutterman	Own	Dec	Dec	No restriction
Coal Dry Cleaning Plant Operator	Own	Own	Tasks	3 months
Coal Face Workers	Own	Dec	Dec	No restriction
Coal Melter	Own	Dec	Tasks	No restriction
Coal Merchant - admin only	Own	Own	Own	No restriction
Coal Merchant - some delivery	Own	Own	Dec	3 months

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Coal Trimmer	Own	Dec	Dec	No restriction
Coal Washery Operator	Own	Dec	Tasks	No restriction
Coal Yard Foreman	Own	Own	Own	No restriction
Coal Yard Man	Own	Dec	Dec	No restriction
Coastguard (Office based)	Own	Own	Own	No restriction
Coastguard (Otherwise)	Own	Own	Tasks	No restriction
Coffin Maker	Own	Own	Tasks	No restriction
Coil Former	Own	Own	Tasks	3 months
Coil Winder	Own	Own	Tasks	3 months
College Lecturer	Own	Own	Own	No restriction
Colour Calculator	Own	Own	Own	No restriction
Colour Matcher	Own	Own	Own	No restriction
Colour Mixer	Own	Own	Own	No restriction
Columnist	Own	Own	Own	No restriction
Comedian	Own	Own	Dec	No restriction
Commentator - no overseas travel etc	Own	Own	Tasks	No restriction
Commentator - otherwise	Own	Own	Tasks	No restriction
Commercial Diving	Dec	Dec	Dec	Dec
Commercial Manager (office sales)	Own	Own	Own	No restriction
Commercial Pilots	Own	Dec	Tasks	No restriction
Commercial Traveller	Own	Own	Tasks	No restriction
Commissionaire	Own	Own	Tasks	No restriction
Community Development Worker	Own	Own	Own	No restriction
Community Nurse	Own	Own	Tasks	No restriction
Company Director (admin. duties only)	Own	Own	Own	No restriction
Company Secretary	Own	Own	Own	No restriction
Compass Adjuster	Own	Own	Own	No restriction
Compliance Manager	Own	Own	Own	No restriction
Composer	Own	Own	Own	No restriction
Compositor	Own	Own	Own	No restriction
Compounder	Own	Own	Tasks	No restriction
Computer Analyst	Own	Own	Own	No restriction
Computer Company Technical Support Manager	Own	Own	Own	No restriction
Computer Operator	Own	Own	Own	No restriction
Computer Programmer	Own	Own	Own	No restriction
Computer Programmer/Analyst	Own	Own	Own	No restriction
Computer Salesman (office based)	Own	Own	Own	No restriction
Computer Software Manager	Own	Own	Own	No restriction
Computer Software Salesman (includes travelling)	Own	Own	Own	No restriction
Computer Systems Installer	Own	Own	Own	No restriction
Computer Wirer	Own	Own	Own	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Computer Workshop Technical Engineer	Own	Own	Own	No restriction
Concert Promoter	Own	Own	Own	No restriction
Concrete Erector - 40' up	Dec	Dec	Dec	Dec
Concrete Erector - up to 40'	Own	Own	Tasks	No restriction
Concrete Finisher	Own	Own	Tasks	3 months
Concrete Paving Driver	Own	Own	Dec	3 months
Concrete Shutterer	Own	Own	Tasks	3 months
Concreter	Own	Own	Dec	3 months
Conductor - Music Industry - Entertainment	Own	Own	Own	No restriction
Conductor - Train Crew - Railways	Own	Own	Own	No restriction
Confectioner	Own	Own	Own	No restriction
Conference Organising Assistant	Own	Own	Own	No restriction
Conference Organising Manager	Own	Own	Own	No restriction
Conjurer	Own	Own	Dec	No restriction
Construction Work	Own	Own	Dec	3 months
Contact Lens Technician	Own	Own	Tasks	No restriction
Continuity Clerk	Own	Own	Own	No restriction
Control Engineer	Own	Own	Own	No restriction
Control Room Operator	Own	Own	Own	No restriction
Conveyancer	Own	Own	Own	No restriction
Conveyer Operator	Own	Own	Tasks	3 months
Cook	Own	Own	Tasks	No restriction
Cooper	Own	Own	Tasks	3 months
Coppersmith	Own	Own	Tasks	No restriction
Copyholder	Own	Own	Own	No restriction
Copyholder (Newspapers etc)	Own	Own	Own	No restriction
Copytaster	Own	Own	Own	No restriction
Copywriter	Own	Own	Own	No restriction
Core Borer	Own	Dec	Dec	No restriction
Core Builder	Own	Own	Tasks	No restriction
Coremaker	Own	Own	Tasks	No restriction
Coroner	Own	Own	Own	No restriction
Correspondent - no overseas travel etc - Journalism	Own	Own	Own	No restriction
Correspondent - no overseas travel etc - Radio & TV - Entertainment	Own	Own	Tasks	No restriction
Correspondent - otherwise - Journalism	Own	Own	Tasks	No restriction
Correspondent - otherwise - Radio & TV - Entertainment	Own	Own	Tasks	No restriction
Costermonger	Own	Dec	Dec	No restriction
Costume Designer	Own	Own	Own	No restriction
Costumier	Own	Own	Own	No restriction
Counsellor	Own	Own	Own	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Counter Staff - Dry Cleaning	Own	Own	Tasks	No restriction
Counter Staff - Laundry	Own	Own	Tasks	No restriction
Counter Staff - Post Office/Telecommunications	Own	Own	Own	No restriction
Couriers	Dec	Own	Dec	Dec
Court Bailiff	Own	Own	Tasks	No restriction
Court Usher	Own	Own	Own	No restriction
Crab Fisherman	Dec	Dec	Dec	Dec
Crane Erector	Dec	Own	Dec	Dec
Crane Operator	Own	Own	Dec	3 months
Crane Slinger	Own	Own	Dec	3 months
Credit Agent	Own	Own	Own	No restriction
Credit Controller	Own	Own	Own	No restriction
Critic	Own	Own	Own	No restriction
Crop Sprayer - on ground	Own	Own	Dec	No restriction
Crop Sprayer - pilot	Dec	Dec	Dec	Dec
Crossing Keeper	Own	Own	Tasks	No restriction
Croupier	Own	Own	Tasks	No restriction
Crushing Worker	Own	Own	Tasks	No restriction
Curator - Zoo	Own	Own	Own	No restriction
Curator (museum)	Own	Own	Own	No restriction
Curer	Own	Own	Tasks	No restriction
Customer Care Officer	Own	Own	Own	No restriction
Customer Service Staff	Own	Own	Own	No restriction
Customs and Excise	Own	Own	Own	No restriction
Cutter	Own	Own	Tasks	No restriction
Cutting Machine Operator	Own	Own	Tasks	No restriction
Dairyman	Own	Own	Tasks	No restriction
Dancer	Own	Own	Dec	No restriction
Dancing Teacher	Own	Own	Dec	No restriction
Data Controller	Own	Own	Own	No restriction
Data Inputter	Own	Own	Own	No restriction
Dealer - money/shares/investment	Own	Own	Tasks	No restriction
Debt Collector	Own	Own	Tasks	No restriction
Deck Chair Attendant	Own	Own	Dec	No restriction
Deck Hand	Dec	Dec	Dec	Dec
Deck Officer	Own	Own	Tasks	No restriction
Decorator	Own	Own	Tasks	No restriction
Delivery Driver	Own	Own	Tasks	3 months
Demolition Worker-no explosives	Own	Own	Dec	No restriction
Demolition Worker-using explosives	Dec	Dec	Dec	Dec
Demonstrator	Own	Own	Own	No restriction
Dental Assistant	Own	Own	Own	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Dental Auxiliary	Own	Own	Own	No restriction
Dental Consultant 	Own	Own	Own	No restriction
Dental Hygienist	Own	Own	Own	No restriction
Dental Nurse	Own	Own	Own	No restriction
Dental Practitioner 	Own	Own	Own	No restriction
Dental Receptionist	Own	Own	Own	No restriction
Dental Technician	Own	Own	Own	No restriction
Dental Therapist	Own	Own	Own	No restriction
Dentist 	Own	Own	Own	No restriction
Department Store Manager	Own	Own	Own	No restriction
Department Store worker	Own	Own	Tasks	No restriction
Dermatologist  	Own	Own	Own	No restriction
Design cutter	Own	Own	Tasks	No restriction
Designer	Own	Own	Own	No restriction
Detention Centre Warden	Own	Own	Tasks	No restriction
Diamond workers	Own	Own	Own	No restriction
Die Cutter	Own	Own	Tasks	No restriction
Die Setter	Own	Own	Tasks	No restriction
Diesel Locomotive Fitter	Own	Own	Tasks	3 months
Dietician	Own	Own	Own	No restriction
Dining Car Attendant	Own	Own	Tasks	No restriction
Dinner Lady	Own	Own	Tasks	No restriction
Director - Company - admin only	Own	Own	Own	No restriction
Director - Company - other	Own	Own	Own	No restriction
Director - Managing - admin only	Own	Own	Own	No restriction
Director - Managing - other	Own	Own	Own	No restriction
Director - Musical	Own	Own	Own	No restriction
Director - Other	Own	Own	Own	No restriction
Director - Sales - management only	Own	Own	Own	No restriction
Director - Sales - some selling	Own	Own	Own	No restriction
Director - TV and film	Own	Own	Own	No restriction
Director & Medical Consultant	Own	Own	Own	No restriction
Disc Jockey	Own	Own	Dec	No restriction
Disinfecting Officer	Own	Own	Tasks	No restriction
Disinfestor	Own	Own	Tasks	No restriction
Dispatch Rider	Dec	Dec	Dec	Dec
Dispatcher	Own	Own	Own	No restriction
Distiller	Own	Own	Tasks	No restriction
Distillery Manager	Own	Own	Tasks	No restriction
District Nurse	Own	Own	Tasks	No restriction
Diver	Dec	Dec	Dec	Dec

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Diver (North Sea)	Dec	Dec	Dec	Dec
Diver's Linesman -Coastal etc	Dec	Dec	Dec	Dec
Diver's Linesman -Deep Sea	Dec	Dec	Dec	Dec
Dock Foreman	Own	Own	Tasks	No restriction
Dock Master	Own	Own	Own	No restriction
Dock Superintendent	Own	Own	Own	No restriction
Docker	Own	Dec	Dec	No restriction
Doctor - Health 	Own	Own	Own	No restriction
Doctor - Merchant Marine	Own	Own	Tasks	No restriction
Dog Catcher	Own	Own	Tasks	No restriction
Dogger	Own	Own	Tasks	No restriction
Domestic Electrician	Own	Own	Tasks	No restriction
Domestic Premises Cleaner	Own	Own	Dec	3 months
Domestic Supervisor (Hospital)	Own	Own	Tasks	No restriction
Domestic Tiler	Own	Own	Tasks	No restriction
Donkeyman	Own	Dec	Dec	No restriction
Door to Door Salesman	Own	Own	Tasks	No restriction
Doorman	Dec	Dec	Tasks	Dec
Double Glazing - Installer/fitter	Own	Own	Tasks	3 months
Double Glazing Surveyor	Own	Own	Own	No restriction
Drainage Layer/Clearer	Own	Own	Dec	No restriction
Draper	Own	Own	Own	No restriction
Draughtsman	Own	Own	Own	No restriction
Drawer (Bar, Plate, Rod, etc)	Own	Own	Tasks	No restriction
Drayman	Own	Own	Tasks	3 months
Dredger Driver	Own	Dec	Dec	No restriction
Dredgerman	Own	Dec	Dec	No restriction
Dresser	Own	Own	Tasks	No restriction
Dressmaker	Own	Own	Own	No restriction
Drier	Own	Own	Tasks	3 months
Driller - offshore	Dec	Dec	Dec	Dec
Driller - onshore	Own	Own	Dec	No restriction
Driver - construction	Own	Own	Dec	3 months
Driver - delivery	Own	Own	Tasks	3 months
Driver - HGV	Own	Own	Tasks	3 months
Driver - industrial plant	Own	Own	Dec	3 months
Driver - PSV	Own	Own	Tasks	3 months
Driver - refuse	Own	Own	Dec	3 months
Driver - tractor	Own	Own	Dec	3 months
Driving Examiner	Own	Own	Tasks	3 months
Driving Instructor	Own	Own	Tasks	3 months
Drop Ball Operator	Own	Dec	Dec	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Dry Cleaning Machine Operator	Own	Own	Tasks	No restriction
Dry Salter	Own	Own	Tasks	No restriction
Dustman/Refuse Collector	Own	Own	Dec	No restriction
Dyer	Own	Own	Tasks	No restriction
Ecological Consultant Outside UK	Own	Own	Own	No restriction
Ecological Consultant UK	Own	Own	Own	No restriction
Economist	Own	Own	Own	No restriction
Editor	Own	Own	Own	No restriction
Editorial Assistant	Own	Own	Own	No restriction
Education Assistant	Own	Own	Own	No restriction
Educational Advisor	Own	Own	Own	No restriction
Effluent Inspector	Own	Own	Tasks	No restriction
Electric Logger	Own	Own	Tasks	No restriction
Electrical Contractor	Own	Own	Tasks	No restriction
Electrical Engineer	Own	Own	Tasks	No restriction
Electrical Fitter	Own	Own	Tasks	No restriction
Electrical Wireman	Own	Own	Tasks	No restriction
Electrician - offshore	Own	Own	Tasks	No restriction
Electrician UK based - domestic	Own	Own	Tasks	No restriction
Electrician UK based - industrial	Own	Own	Tasks	No restriction
Electronics Fitter	Own	Own	Tasks	No restriction
Electronics Installer	Own	Own	Tasks	No restriction
Electronics Mechanic	Own	Own	Tasks	No restriction
Electronics Repairer	Own	Own	Tasks	No restriction
Electronics Service Mechanic	Own	Own	Tasks	No restriction
Electronics Wireman	Own	Own	Tasks	No restriction
Electroplater	Own	Own	Tasks	No restriction
Electrotyper	Own	Own	Own	No restriction
Embalmer	Own	Own	Own	No restriction
Embassy Employee	Own	Own	Own	No restriction
Embroiderer	Own	Own	Own	No restriction
Employment Agency Owner (admin. only)	Own	Own	Own	No restriction
Employment Agency worker	Own	Own	Own	No restriction
Enameller	Own	Own	Tasks	No restriction
Engine Driver	Own	Own	Tasks	No restriction
Engine Tester	Own	Own	Tasks	No restriction
Engineer - admin and site visits only	Own	Own	Own	No restriction
Engineer - admin only	Own	Own	Own	No restriction
Engineer - heavy manual	Own	Own	Tasks	3 months
Engineer - light manual	Own	Own	Own	No restriction
Engineer - offshore	Dec	Own	Dec	Dec
Engineer - sales	Own	Own	Own	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Engineer - works at heights over 40 ft	Dec	Dec	Dec	Dec
Engineering Fitter	Own	Own	Tasks	No restriction
Engineering Technician	Own	Own	Tasks	No restriction
Engraver	Own	Own	Tasks	No restriction
Enrolled Nurse	Own	Own	Tasks	No restriction
Entertainer - Entertainment industry	Own	Own	Dec	No restriction
Entertainment Agent - Entertainment industry	Own	Own	Own	No restriction
Entertainment Manager - Entertainment industry	Own	Own	Own	No restriction
Entertainments Officer	Own	Own	Own	No restriction
Environmental Health Officer	Own	Own	Own	No restriction
Equestrian Artiste	Dec	Dec	Dec	Dec
Equestrianism - Riding Instructor	Own	Dec	Dec	No restriction
Equestrianism - Show Jumping	Dec	Dec	Dec	Dec
Equipment Cleaner	Own	Own	Dec	3 months
Erector - Aircraft/Aerospace	Own	Own	Tasks	No restriction
Erector - Production Fitting - Metal Manufacture	Own	Own	Tasks	No restriction
Escapologist	Dec	Dec	Dec	Dec
Estate Agent	Own	Own	Own	No restriction
Estate Manager - all aspects (no manual work)	Own	Own	Own	No restriction
Estate Ranger	Own	Own	Tasks	No restriction
Estimator	Own	Own	Own	No restriction
Estimator (mainly office duties)	Own	Own	Own	No restriction
Etcher - Pottery Industry	Own	Own	Tasks	No restriction
Etcher - Precious Metals, Engraving etc - Metal Manufacture	Own	Own	Tasks	No restriction
Etcher - Printing Industry	Own	Own	Tasks	No restriction
Etcher (creative)	Own	Own	Tasks	No restriction
Examiner - process	Own	Own	Own	No restriction
Excavator Driver	Own	Dec	Dec	3 months
Exhaust Fitter	Own	Own	Tasks	3 months
Exhausterman	Own	Own	Tasks	No restriction
Exhibition Foreman	Own	Own	Own	No restriction
Exhibition Space Sales Manager	Own	Own	Own	No restriction
Exhibition Stand Fitter	Own	Own	Tasks	No restriction
Explosives Inspector	Own	Own	Own	No restriction
Export Agent	Own	Own	Own	No restriction
Extruder	Own	Own	Tasks	No restriction
Fabric Designer	Own	Own	Own	No restriction
Fabricator - welder/fitter	Own	Own	Tasks	No restriction
Facilities Assistant	Own	Own	Own	No restriction
Facilities Procurement Officer	Own	Own	Own	No restriction
Factory (worker)	Own	Own	Tasks	3 months

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Factory Inspector	Own	Own	Own	No restriction
Factory Manager (mainly admin.)	Own	Own	Own	No restriction
Fairground Worker	Own	Own	Dec	No restriction
Farm Manager (manual duties)	Own	Own	Tasks	No restriction
Farm Manager (no manual duties)	Own	Own	Tasks	No restriction
Farm Owner (manual duties)	Own	Own	Tasks	No restriction
Farm Owner (no manual duties)	Own	Own	Tasks	No restriction
Farm Worker/Labourer	Own	Own	Dec	No restriction
Farrier	Own	Own	Tasks	No restriction
Fashion Model	Own	Own	Dec	No restriction
Fashion Photographer	Own	Own	Own	No restriction
Fashion Stylist	Own	Own	Own	No restriction
Fast Food Restaurant Assistant	Own	Own	Tasks	No restriction
Fast Food Restaurant Manager (admin. only)	Own	Own	Tasks	No restriction
Fat Extractor Man	Own	Own	Tasks	No restriction
Fencing Contractor	Own	Own	Tasks	3 months
Ferryman	Own	Own	Tasks	No restriction
Fight Arranger	Own	Own	Tasks	No restriction
Film Developer	Own	Own	Own	No restriction
Film Joiner	Own	Own	Own	No restriction
Film Processor	Own	Own	Own	No restriction
Film Producer	Own	Own	Own	No restriction
Filmsetting Machine Operator	Own	Own	Own	No restriction
Financial Adviser	Own	Own	Own	No restriction
Financial Planner/Paraplanner	Own	Own	Own	No restriction
Finisher - toys and textiles	Own	Own	Tasks	No restriction
Fire Eater	Dec	Dec	Dec	Dec
Fire Prevention Officer	Own	Own	Own	No restriction
Firefighter - Fire Service	Own	Own	Tasks	No restriction
Fish and chip shop owner	Own	Own	Tasks	No restriction
Fish and chip shop worker	Own	Own	Tasks	No restriction
Fish Farmer	Own	Own	Tasks	No restriction
Fish Preparer	Own	Own	Tasks	3 months
Fisherman	Dec	Dec	Dec	Dec
Fishery Officer/Warden	Own	Own	Own	No restriction
Fishmonger	Own	Own	Tasks	No restriction
Fitness instructor	Own	Own	Dec	No restriction
Fitter - Motor Vehicle & Cycle Industry	Own	Own	Tasks	No restriction
Fitter-Assembler	Own	Own	Tasks	No restriction
Fixer Mason	Own	Own	Tasks	No restriction
Flame cutter - 40 ft +	Own	Dec	Dec	No restriction
Flame cutter - under 40 ft	Own	Own	Tasks	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Flight Attendant	Own	Own	Tasks	No restriction
Flight Dispatcher	Own	Own	Own	No restriction
Flight Operations Manager	Own	Own	Own	No restriction
Flight Planner	Own	Own	Own	No restriction
Floor Layer	Own	Own	Tasks	No restriction
Floor Manager	Own	Own	Own	No restriction
Floor Tiler	Own	Own	Tasks	No restriction
Floorman	Dec	Dec	Dec	Dec
Floorman - Oil Rig Industry	Dec	Dec	Dec	Dec
Florist	Own	Own	Own	No restriction
Flour Confectioner	Own	Own	Tasks	No restriction
Food Technologist	Own	Own	Own	No restriction
Football Manager - Professional players	Own	Own	Dec	No restriction
Forecourt Attendant	Own	Own	Tasks	No restriction
Foreman - heavy manual	Own	Own	Tasks	No restriction
Foreman - light manual	Own	Own	Tasks	No restriction
Foreman - no manual	Own	Own	Own	No restriction
Foreman - offshore	Own	Dec	Tasks	No restriction
Foreman - other	Own	Own	Tasks	No restriction
Forest Ranger	Own	Own	Tasks	No restriction
Forest Worker	Own	Own	Tasks	No restriction
Forestry Officer	Own	Own	Own	No restriction
Forge Hammerman	Own	Own	Tasks	No restriction
Forge Pressman	Own	Own	Tasks	No restriction
Forger	Own	Own	Tasks	No restriction
Fork Lift Truck Driver	Own	Own	Tasks	3 months
Fortune Teller	Dec	Dec	Dec	Dec
Foster Parent	Own	Own	Own	No restriction
Frame Finisher	Own	Own	Dec	No restriction
Freezer Operator	Own	Own	Tasks	No restriction
Freight Clerk	Own	Own	Own	No restriction
Freight Manager - Airport	Own	Own	Own	No restriction
Freight Manager - Docks	Own	Own	Own	No restriction
French Polisher	Own	Own	Tasks	No restriction
Fruitier	Own	Own	Tasks	No restriction
Fuel Technologist	Own	Own	Own	No restriction
Funeral Director	Own	Own	Own	No restriction
Funeral Director's Assistant	Own	Own	Own	No restriction
Furnace Control Room Operator	Own	Own	Dec	No restriction
Furnace Operator - Cemetery, Crematorium	Own	Own	Dec	No restriction
Furnace Operator - Other	Own	Own	Dec	No restriction
Furniture Designer	Own	Own	Own	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Furniture Maker	Own	Own	Tasks	No restriction
Furniture Remover	Own	Own	Tasks	No restriction
Furniture Restorer	Own	Own	Tasks	No restriction
Furniture Retailer	Own	Own	Tasks	No restriction
Gallery Assistant	Own	Own	Own	No restriction
Gallery Owner (admin. only)	Own	Own	Own	No restriction
Gallery Owner (including manual work)	Own	Own	Own	No restriction
Galley Hand	Own	Dec	Dec	No restriction
Galvaniser	Own	Own	Tasks	No restriction
Gamekeeper	Own	Own	Tasks	No restriction
Ganger	Own	Own	Tasks	No restriction
Gantry Crane Driver	Own	Own	Dec	No restriction
Garage - Mechanic	Own	Own	Tasks	No restriction
Garage - Petrol Pump Attendant	Own	Own	Tasks	No restriction
Garage Proprietor - admin only	Own	Own	Own	No restriction
Garage Repair Shop Supervisor (including manual duties)	Own	Own	Tasks	No restriction
Gardener	Own	Own	Tasks	No restriction
Gas Appliance Mechanic	Own	Own	Tasks	No restriction
Gas Compressor Operator	Own	Own	Tasks	No restriction
Gas Fitter	Own	Own	Tasks	No restriction
Gas Meter Tester	Own	Own	Own	No restriction
Gem Cutter	Own	Own	Own	No restriction
Gem Polisher	Own	Own	Own	No restriction
Gem Setter	Own	Own	Own	No restriction
Geologist - Mining	Own	Own	Own	No restriction
Geologist - no aerial/offshore etc	Own	Own	Own	No restriction
Geologist - Oil & Natural Gas Industries	Own	Own	Own	No restriction
Geophysicist - Mining	Own	Own	Own	No restriction
Geophysicist - Oil & Natural Gas Industries	Own	Own	Own	No restriction
Glamour Model	Own	Own	Dec	No restriction
Glass Blower	Own	Own	Tasks	3 months
Glass Worker	Own	Own	Tasks	3 months
Glazer	Own	Own	Tasks	3 months
Glazier	Own	Own	Tasks	3 months
Gold Beater	Own	Own	Own	No restriction
Goldsmith	Own	Own	Own	No restriction
Golf - Caddie	Own	Own	Dec	No restriction
Governor	Own	Own	Own	No restriction
GP - general practitioner - Doctor 	Own	Own	Own	No restriction
Grader	Own	Own	Own	No restriction
Grain Merchant (office based)	Own	Own	Own	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Graphic Designer	Own	Own	Own	No restriction
Grave Digger	Own	Own	Tasks	No restriction
Greaser	Own	Own	Tasks	No restriction
Greenkeeper	Own	Own	Tasks	No restriction
Grinder	Own	Own	Tasks	No restriction
Grocer	Own	Own	Tasks	No restriction
Groom	Own	Own	Tasks	No restriction
Ground Equipment Service Mechanic	Own	Own	Tasks	No restriction
Ground Hostess/Steward	Own	Own	Own	No restriction
Ground Movement Controller	Own	Own	Own	No restriction
Groundsman	Own	Own	Tasks	No restriction
Groundworker	Own	Own	Dec	3 months
Guard - railway	Own	Own	Own	No restriction
Guard - security	Own	Own	Tasks	3 months
Guest House Proprietor	Own	Own	Tasks	No restriction
Guest House Proprietor (admin. only)	Own	Own	Own	No restriction
Guillotine Operator	Own	Own	Tasks	No restriction
Gummer	Own	Own	Dec	No restriction
Gunsmith	Own	Own	Tasks	No restriction
Haberdasher	Own	Own	Own	No restriction
Hairdresser - Mobile	Own	Own	Tasks	3 months
Hairdresser - Salon	Own	Own	Own	3 months
Hairdresser Shop Manager - admin only	Own	Own	Own	No restriction
Hairdresser Shop Proprietor	Own	Own	Own	3 months
Hammerman	Own	Own	Dec	3 months
Handyman	Own	Own	Dec	3 months
Harbour Master	Own	Own	Own	No restriction
Harbour Pilot	Own	Own	Tasks	No restriction
Hardware Shop Retailer	Own	Own	Tasks	No restriction
Harness Maker	Own	Own	Tasks	No restriction
Hat Maker	Own	Own	Own	No restriction
Hatchery Worker	Own	Own	Tasks	No restriction
Haulage Contractor	Own	Own	Tasks	3 months
Haulier (no driving)	Own	Own	Tasks	3 months
Head Gardener	Own	Own	Tasks	No restriction
Head Groundsman	Own	Own	Tasks	No restriction
Head Keeper - Zoo	Own	Own	Tasks	No restriction
Head Roustabout	Dec	Dec	Dec	Dec
Headteacher	Own	Own	Tasks	No restriction
Health & Safety Officer	Own	Own	Own	No restriction
Health and Fitness Club Manager (admin. only)	Own	Own	Own	No restriction
Health and Fitness Club Trainer	Own	Own	Dec	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Health Counsellor	Own	Own	Own	No restriction
Health Radiation Monitor	Own	Own	Tasks	No restriction
Health Visitor	Own	Own	Own	No restriction
Heating and Ventilating Fitter	Own	Own	Tasks	No restriction
Heavy Goods Driver (no loading) UK only	Own	Own	Tasks	3 months
Heavy Goods Vehicle Driver	Own	Own	Tasks	3 months
Helicopter Engineer	Own	Own	Tasks	No restriction
Helicopter Pilot - Oil Rig Industry	Dec	Dec	Dec	Dec
Helicopter Pilot - Onshore	Dec	Dec	Dec	Dec
Historic Building Guide	Own	Own	Own	No restriction
Hod carrier - construction	Own	Own	Dec	3 months
Hoist Driver	Own	Own	Dec	No restriction
Hoist Operator	Own	Own	Dec	3 months
Holiday Representative	Own	Own	Tasks	No restriction
Home Help	Own	Own	Dec	No restriction
Homeless Centre Manager (admin. only)	Own	Own	Own	No restriction
Homeopath	Own	Own	Own	No restriction
Horse Breeder	Own	Own	Tasks	No restriction
Horse Racing - Flat Jockey	Dec	Dec	Dec	Dec
Horse racing - National Hunt	Dec	Dec	Dec	Dec
Horticulturist	Own	Own	Tasks	No restriction
Hospital Matron	Own	Own	Tasks	No restriction
Hospital Porter - Health	Own	Own	Tasks	No restriction
Hospital Storeman	Own	Own	Own	No restriction
Hospital Ward Orderly	Own	Own	Tasks	No restriction
Hostel Matron	Own	Own	Tasks	No restriction
Hostel Warden	Own	Own	Own	No restriction
Hostess	Own	Own	Tasks	No restriction
Hotel Concierge	Own	Own	Own	No restriction
Hotel Detective	Own	Own	Tasks	No restriction
Hotel Doorman	Own	Own	Tasks	No restriction
Hotel Maid	Own	Own	Tasks	No restriction
Hotel Manager (office based)	Own	Own	Own	No restriction
Hotel Porter	Own	Own	Tasks	No restriction
Hotel Proprietor	Own	Own	Own	No restriction
Hotel Receptionist	Own	Own	Own	No restriction
House Maid	Own	Own	Tasks	No restriction
Housekeeper	Own	Own	Tasks	No restriction
Housewife/House-Husband	Houseperson	Dec	Tasks	No restriction
Housing Association Development Manager (inc. site visits)	Own	Own	Own	No restriction
Housing Inspector	Own	Own	Own	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Housing Manager	Own	Own	Own	No restriction
Human Resources Advisor	Own	Own	Own	No restriction
Human Resources Analyst	Own	Own	Own	No restriction
Human Resources Assistant	Own	Own	Own	No restriction
Human Resources Consultant	Own	Own	Own	No restriction
Human Resources Officer	Own	Own	Own	No restriction
Hydro-Extractor Operator	Own	Own	Tasks	No restriction
Hydrographic Engineer/Surveyor	Own	Own	Own	No restriction
Hygienist	Own	Own	Own	No restriction
Hypnotherapist	Own	Own	Own	No restriction
Hypnotist	Own	Own	Own	No restriction
Ice Cream Van Driver	Own	Own	Tasks	3 months
Illusionist	Own	Own	Dec	No restriction
Illustrator	Own	Own	Own	No restriction
Immigration Officer - admin only	Own	Own	Own	No restriction
Immigration Officer - otherwise	Own	Own	Own	No restriction
Impersonator	Own	Own	Dec	No restriction
Importer	Own	Own	Own	No restriction
Incinerator Operator	Own	Own	Tasks	No restriction
Independent Financial Adviser - IFA	Own	Own	Own	No restriction
Industrial Chemist	Own	Own	Own	No restriction
Industrial Designer	Own	Own	Own	No restriction
Industrial Relations Officer	Own	Own	Own	No restriction
Industrial Trainer	Own	Own	Own	No restriction
Inseminator	Own	Own	Own	No restriction
Inspector (not police)	Own	Own	Own	No restriction
Instructor - aviation, diving, etc	Dec	Dec	Dec	Dec
Instructor - no special risks	Own	Own	Own	No restriction
Instrument Maker	Own	Own	Tasks	No restriction
Instrument Repairer	Own	Own	Tasks	No restriction
Insulator - asbestos work inc	Dec	Dec	Dec	Dec
Insulator - no asbestos work	Own	Own	Tasks	3 months
Insurance Agent	Own	Own	Own	No restriction
Insurance Assessor	Own	Own	Own	No restriction
Insurance Broker	Own	Own	Own	No restriction
Insurance Inspector	Own	Own	Own	No restriction
Interior Designer	Own	Own	Own	No restriction
Internal Auditor	Own	Own	Own	No restriction
Interpreter	Own	Own	Own	No restriction
Investment Analyst	Own	Own	Own	No restriction
Ironer	Own	Own	Tasks	No restriction
IT Analyst	Own	Own	Own	No restriction


Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
IT Manager - admin only	Own	Own	Own	No restriction
IT Programmer	Own	Own	Own	No restriction
IT Technician	Own	Own	Own	No restriction
Janitor	Own	Own	Tasks	No restriction
Jetty Hand	Own	Own	Dec	No restriction
Jeweller	Own	Own	Own	No restriction
Jewellery Enameller	Own	Own	Own	No restriction
Jewellery Making & Repair	Own	Own	Own	No restriction
Jewellery Moulder	Own	Own	Own	No restriction
Joiner - Construction Industry	Own	Own	Tasks	3 months
Joiner - Ship Building, Ship Repair & Marine Engineering	Own	Own	Tasks	3 months
Joiner	Own	Own	Tasks	No restriction
Journalist - no overseas travel etc	Own	Own	Own	No restriction
Journalist - otherwise	Own	Own	Tasks	No restriction
Judge	Own	Own	Own	No restriction
Judge's Clerk	Own	Own	Own	No restriction
Juggler	Own	Own	Dec	No restriction
Justice of the Peace	Own	Own	Own	No restriction
Kebab van vendor	Own	Own	Dec	No restriction
Keeper - Zoo	Own	Own	Tasks	No restriction
Kennel Hand	Own	Own	Tasks	No restriction
Kerb Layer	Own	Own	Dec	3 months
Key Cutter	Own	Own	Tasks	No restriction
Keyboard Operator (type setting)	Own	Own	Own	No restriction
Kiln Attendant	Own	Own	Tasks	No restriction
Kiln Operator	Own	Own	Tasks	No restriction
Kitchen Porter	Own	Own	Tasks	No restriction
Kitchen Staff	Own	Own	Tasks	No restriction
Knife Thrower	Dec	Dec	Dec	Dec
Knitter	Own	Own	Tasks	No restriction
Labeller	Own	Own	Tasks	No restriction
Laboratory Manager (supervisory and some testing)	Own	Own	Own	No restriction
Laboratory Technician	Own	Own	Own	No restriction
Labourer	Own	Own	Dec	3 months
Lagger	Own	Own	Tasks	3 months
Laminator	Own	Own	Tasks	No restriction
Land Agent	Own	Own	Own	No restriction
Land Drainage Worker	Own	Own	Dec	3 months
Land Surveyor	Own	Own	Own	No restriction
Landlord (Property - inc manual work)	Own	Own	Tasks	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Landlord (Property - no manual work)	Own	Own	Own	No restriction
Landscape Gardener	Own	Own	Tasks	No restriction
Landscape Painter	Own	Own	Own	No restriction
Lathe Operator	Own	Own	Tasks	3 months
Launderette Assistant	Own	Own	Tasks	No restriction
Laundryman	Own	Own	Tasks	No restriction
Lavatory Attendant	Own	Own	Tasks	No restriction
Lawyer	Own	Own	Own	No restriction
Leading Fireman	Own	Own	Tasks	No restriction
Leather Technologist	Own	Own	Tasks	No restriction
Leather worker	Own	Own	Tasks	No restriction
Lecturer	Own	Own	Own	No restriction
Left Luggage Attendant	Own	Own	Tasks	No restriction
Legal Adviser	Own	Own	Own	No restriction
Legal Executive	Own	Own	Own	No restriction
Legal Practice Manager	Own	Own	Own	No restriction
Legal Secretary	Own	Own	Own	No restriction
Letting Agent - Holiday homes	Own	Own	Own	No restriction
Librarian	Own	Own	Own	No restriction
Library Assistant	Own	Own	Own	No restriction
Life Coach	Own	Own	Own	No restriction
Lifeboatman - Crew	Own	Dec	Tasks	No restriction
Lifeboatman (enrolled crew)	Own	Dec	Tasks	No restriction
Lifeguard	Own	Dec	Dec	No restriction
Lift Attendant	Own	Own	Tasks	No restriction
Lift Engineer	Own	Own	Tasks	No restriction
Lift Erector	Own	Own	Tasks	No restriction
Light Goods Vehicle Driver	Own	Own	Tasks	3 months
Lighterman	Own	Dec	Tasks	No restriction
Lighting Manager	Own	Own	Own	No restriction
Lighting Technician	Own	Own	Own	No restriction
Linesman	Own	Own	Dec	No restriction
Linesman's Mate	Own	Own	Dec	No restriction
Liquidator	Own	Own	Own	No restriction
Literary Agent	Own	Own	Own	No restriction
Lithographer	Own	Own	Own	No restriction
Lithographic Assistant	Own	Own	Own	No restriction
Lithographic Plate Grainer	Own	Own	Tasks	No restriction
Lithographic Plate Preparer	Own	Own	Tasks	No restriction
Loader	Own	Own	Tasks	No restriction
Loader Operator	Own	Own	Tasks	No restriction
Lobster Fisherman	Dec	Dec	Dec	Dec

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Local Government Officer	Own	Own	Own	No restriction
Local Newspaper Editor	Own	Own	Own	No restriction
Lock Keeper	Own	Own	Tasks	3 months
Locksmith	Own	Own	Tasks	No restriction
Locomotive Driver	Own	Own	Tasks	3 months
Locomotive Guard	Own	Own	Own	No restriction
Lollipop Man/Lady	Own	Own	Dec	No restriction
Loss Adjuster	Own	Own	Own	No restriction
Lumberjack	Own	Own	Dec	No restriction
Machine Attendant	Own	Own	Tasks	3 months
Machine Maintenance Worker	Own	Own	Tasks	3 months
Machine Operator - processing	Own	Own	Tasks	3 months
Machine Tool Setter-Operator	Own	Own	Tasks	3 months
Machinery Electrician	Own	Own	Tasks	No restriction
Machinist	Own	Own	Tasks	3 months
Magazine Editor	Own	Own	Own	No restriction
Magazine Illustrator	Own	Own	Own	No restriction
Magazine Writer	Own	Own	Own	No restriction
Magician	Own	Own	Dec	No restriction
Magistrate - Stipendiary	Own	Own	Own	No restriction
Mail Sorter	Own	Own	Own	No restriction
Maintenance Fitter	Own	Own	Tasks	No restriction
Maintenance Manager	Own	Own	Own	No restriction
Maintenance Repairer	Own	Own	Tasks	No restriction
Maintenance Technician	Own	Own	Own	No restriction
Maitre d'Hotel	Own	Own	Tasks	No restriction
Make-up Artist	Own	Own	Own	No restriction
Malt Roaster	Own	Own	Tasks	No restriction
Maltster	Own	Own	Tasks	No restriction
Management Consultant - Usually	Own	Own	Own	No restriction
Manager - admin only	Own	Own	Own	No restriction
Manager - heavy manual work	Own	Own	Tasks	3 months
Manager - light manual work	Own	Own	Tasks	No restriction
Manager - Offshore	Own	Own	Tasks	No restriction
Manager - other	Own	Own	Own	No restriction
Manager - Retail	Own	Own	Own	No restriction
Manager - Sales	Own	Own	Own	No restriction
Manager (off site)	Own	Own	Own	No restriction
Managing Director - admin/office based only	Own	Own	Own	No restriction
Managing Director - heavy manual duties	Own	Own	Tasks	3 months
Managing Director - light manual duties	Own	Own	Tasks	No restriction
Managing Director - Other	Own	Own	Own	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Managing Director - Retail	Own	Own	Own	No restriction
Managing Director - Sales Management	Own	Own	Own	No restriction
Managing Director - Selling	Own	Own	Own	No restriction
Manhole Maker	Own	Own	Dec	3 months
Manicurist	Own	Own	Own	No restriction
Marine Biologist	Own	Own	Own	No restriction
Marine Engineer	Own	Own	Tasks	No restriction
Marine Installation Fitter	Own	Own	Dec	No restriction
Marine Surveyor	Own	Own	Own	No restriction
Market Gardener	Own	Own	Tasks	No restriction
Market or Street Trader	Own	Dec	Dec	No restriction
Market or Street Traders Assistant	Own	Dec	Dec	No restriction
Market Porter - Usually	Own	Own	Dec	No restriction
Market Research Analyst	Own	Own	Own	No restriction
Market Research Interviewer	Own	Own	Own	No restriction
Market Researcher - Street research	Own	Own	Own	No restriction
Market Researcher (office based)	Own	Own	Own	No restriction
Marketing Consultant - International	Own	Own	Own	No restriction
Marketing Manager	Own	Own	Own	No restriction
Marketing Research Manager (office based)	Own	Own	Own	No restriction
Marriage Guidance Counsellor	Own	Own	Own	No restriction
Martial Arts Instructor	Own	Own	Dec	No restriction
Mason	Own	Own	Tasks	No restriction
Mason Bricklayer	Own	Own	Tasks	3 months
Mason's Labourer	Own	Own	Dec	3 months
Masseur	Own	Own	Own	3 months
Masseuse	Own	Own	Own	3 months
Mate, Second Hand	Dec	Dec	Dec	Dec
Mathematician	Own	Own	Own	No restriction
Mattress Maker	Own	Own	Tasks	No restriction
Meat Cutter	Own	Own	Tasks	No restriction
Meat Inspector	Own	Own	Own	No restriction
Meat Trimmer	Own	Own	Tasks	No restriction
Mechanic	Own	Own	Tasks	No restriction
Mechanic - Oil Rig	Own	Own	Tasks	No restriction
Mechanical Engineer	Own	Own	Tasks	No restriction
Medical Practitioner	Own	Own	Own	No restriction
Medical Receptionist	Own	Own	Own	No restriction
Medical Secretary	Own	Own	Own	No restriction
Medium	Dec	Dec	Dec	Dec
Member of Parliament, Politician	Own	Own	Own	No restriction
Messenger - Motorcycle	Own	Dec	Dec	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Messenger - Not motorcycle	Own	Own	Dec	No restriction
Metallographer	Own	Own	Own	No restriction
Metallurgist	Own	Own	Own	No restriction
Meteorologist	Own	Own	Own	No restriction
Meter Collector	Own	Own	Own	No restriction
Meter Fixer/Tester	Own	Own	Own	No restriction
Meter Reader	Own	Own	Own	No restriction
Microfilm Operator	Own	Own	Own	No restriction
Midwife	Own	Own	Tasks	No restriction
Milk Roundsman	Own	Own	Tasks	3 months
Milker	Own	Own	Tasks	No restriction
Miller	Own	Own	Tasks	No restriction
Milliner	Own	Own	Own	No restriction
Miner	Own	Dec	Dec	No restriction
Mineralogist	Own	Own	Own	No restriction
Mini Cab Driver	Own	Own	Tasks	3 months
Mining Engineer	Own	Own	Tasks	No restriction
Mining Officer	Own	Own	Own	No restriction
Mining Surveyor	Own	Own	Tasks	No restriction
Minister of Religion	Own	Own	Own	No restriction
Missionary	Dec	Dec	Dec	Dec
Mixer - processing	Own	Own	Tasks	No restriction
Mobile Crane Driver	Dec	Own	Dec	Dec
Model Maker	Own	Own	Own	No restriction
Money Broker	Own	Own	Tasks	No restriction
Mortuary Attendant	Own	Own	Own	No restriction
Motor Bike Instructor	Dec	Own	Dec	Dec
Motor Cycle Courier	Dec	Dec	Dec	Dec
Motor Cycle Messenger	Dec	Dec	Dec	Dec
Motor Fleet Manager	Own	Own	Own	No restriction
Motor Service Manager - admin only	Own	Own	Own	No restriction
Motorman	Own	Own	Tasks	No restriction
Mould Maker	Own	Own	Tasks	3 months
Moulder	Own	Own	Tasks	No restriction
Mud Engineer	Own	Own	Tasks	No restriction
Mud Logger	Own	Own	Tasks	No restriction
Mud Man	Own	Own	Tasks	No restriction
Museum Attendant	Own	Own	Own	No restriction
Museum Curator	Own	Own	Own	No restriction
Museum Guide	Own	Own	Own	No restriction
Music Teacher (Private)	Own	Own	Tasks	No restriction
Musical Instrument Maker	Own	Own	Tasks	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Musical Instrument Repairer	Own	Own	Tasks	No restriction
Musician - Professional	Own	Own	Dec	No restriction
Nail Technician/Beautician	Own	Own	Own	3 months
Nanny	Own	Own	Own	No restriction
Nature Reserve Worker/Warden	Own	Own	Own	No restriction
Navigator	Own	Dec	Tasks	No restriction
News Photographer - no overseas travel etc	Own	Own	Own	No restriction
News Photographer - otherwise	Own	Own	Tasks	No restriction
Newsagent (not delivering papers)	Own	Own	Tasks	No restriction
Newspaper Reporter - Freelance	Own	Own	Tasks	No restriction
Newsreader	Own	Own	Tasks	No restriction
Newsvendor	Own	Own	Dec	No restriction
NHS Manager	Own	Own	Own	No restriction
Night Watchman	Own	Dec	Tasks	3 months
Nuclear Engineer	Own	Own	Own	No restriction
Nuclear Plant Attendant	Own	Own	Tasks	No restriction
Nuclear Scientist	Own	Own	Own	No restriction
Nurse	Own	Own	Tasks	No restriction
Nurse - Midwife	Own	Own	Tasks	No restriction
Nurse - Sister	Own	Own	Tasks	No restriction
Nurse - Teaching duties only	Own	Own	Tasks	No restriction
Nursery School Assistant	Own	Own	Tasks	No restriction
Nurseryman	Own	Own	Tasks	No restriction
Nursing Auxiliary	Own	Own	Tasks	No restriction
Nursing Home Proprietor (admin. only)	Own	Own	Own	No restriction
Obstetrician 	Own	Own	Own	No restriction
Occupational Therapist	Own	Own	Own	No restriction
Oceanographer	Own	Own	Own	No restriction
Office Clerk	Own	Own	Own	No restriction
Office Fitter	Own	Own	Tasks	No restriction
Office Messenger	Own	Own	Own	No restriction
Office Receptionist	Own	Own	Own	No restriction
Off-Licence Employee	Own	Own	Tasks	No restriction
Off-Licence Manager	Own	Own	Own	No restriction
Oiler and Greaser	Own	Own	Tasks	No restriction
Old People's Home Matron	Own	Own	Own	No restriction
Old People's Home Warden	Own	Own	Own	No restriction
Operations Manager - Light engineering company	Own	Own	Own	No restriction
Operations Officer	Own	Own	Own	No restriction
Optical Instrument Fitter	Own	Own	Tasks	No restriction
Optical Instrument Maker	Own	Own	Tasks	No restriction
Optical Instrument Mechanic	Own	Own	Tasks	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Optical Instrument Repairer	Own	Own	Tasks	No restriction
Optical Printer	Own	Own	Own	No restriction
Optician	Own	Own	Own	No restriction
Opticians Assistant	Own	Own	Own	No restriction
Orchestrator	Own	Own	Own	No restriction
Orthodontic Technician	Own	Own	Own	No restriction
Orthodontist 	Own	Own	Own	No restriction
Orthopaedic Surgeon  	Own	Own	Own	No restriction
Orthoptist	Own	Own	Own	No restriction
Osteopath	Own	Own	Own	No restriction
Other - Occupation not listed	Own	Own	Own	No restriction
Outdoor Pursuits Centre Instructor	Own	Own	Dec	No restriction
Ovensman	Own	Own	Tasks	No restriction
Overhead Crane Driver	Own	Own	Dec	No restriction
Overhead Linesman	Own	Own	Dec	No restriction
Overhead Linesman's Mate	Own	Own	Dec	No restriction
Oyster Fisherman	Dec	Dec	Dec	Dec
P E Teacher	Own	Own	Tasks	No restriction
Packaging Machine Attendant	Own	Own	Tasks	3 months
Packer	Own	Own	Tasks	3 months
Painter	Own	Own	Tasks	No restriction
Painter - Woodworking Industry	Own	Own	Tasks	No restriction
Painter & Decorator (Interior)	Own	Own	Tasks	No restriction
Painter (Exterior) - 40' up	Own	Dec	Dec	No restriction
Painter (Exterior) - up to 40'	Own	Own	Tasks	No restriction
Panel Beater	Own	Own	Tasks	No restriction
Paper Maker (hand)	Own	Own	Tasks	No restriction
Paper Merchant	Own	Own	Own	No restriction
Paramedic (Driver)	Own	Own	Tasks	No restriction
Paramedic (No driving)	Own	Own	Tasks	No restriction
Park Keeper	Own	Own	Tasks	No restriction
Park Ranger	Own	Own	Tasks	No restriction
Parks Superintendent	Own	Own	Tasks	No restriction
Parliamentary Agent	Own	Own	Own	No restriction
Party Organiser	Own	Own	Own	No restriction
Passenger Officer	Own	Own	Tasks	No restriction
Pasteuriser	Own	Own	Tasks	No restriction
Patent Agent	Own	Own	Own	No restriction
Pathologist  	Own	Own	Own	No restriction
Pattern Maker - Metal, Plastic etc	Own	Own	Tasks	No restriction
Pavior	Own	Own	Tasks	3 months
Pawnbroker	Own	Own	Own	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Pedicurist	Own	Own	Own	No restriction
Personal Assistant (PA)	Own	Own	Own	No restriction
Pest Control Manager	Own	Own	Own	No restriction
Pest Control Operator	Own	Own	Tasks	No restriction
Petrol Pump Attendant	Own	Own	Tasks	No restriction
Pharmacist	Own	Own	Own	No restriction
Pharmacologist	Own	Own	Own	No restriction
Pharmacy Assistant	Own	Own	Tasks	No restriction
Phlebotomist	Own	Own	Own	No restriction
Photocopier Engineer	Own	Own	Tasks	No restriction
Photocopying Machine Operator	Own	Own	Own	No restriction
Photographer	Own	Own	Own	No restriction
Photographer - Aerial	Dec	Dec	Dec	Dec
Photographic Finisher	Own	Own	Own	No restriction
Photographic Model	Own	Own	Dec	No restriction
Photographic Mounter	Own	Own	Own	No restriction
Physician 	Own	Own	Own	No restriction
Physicist	Own	Own	Own	No restriction
Physiotherapist	Own	Own	Own	No restriction
Piano/Organ Tuner	Own	Own	Own	No restriction
Pickler	Own	Own	Tasks	No restriction
Picture Framer	Own	Own	Own	No restriction
Pier Master	Own	Own	Own	No restriction
Pile Driver	Own	Own	Dec	3 months
Pilot	Own	Dec	Tasks	No restriction
Pipe Fitter	Own	Own	Tasks	No restriction
Pipe Joiner	Own	Own	Tasks	No restriction
Pipe Layer	Own	Own	Tasks	No restriction
Pipe/Powerline Survey Work	Own	Own	Tasks	3 months
Pitch Melter	Own	Own	Dec	No restriction
Planning Engineer	Own	Own	Own	No restriction
Planning Inspector	Own	Own	Own	No restriction
Plant Attendant	Own	Own	Own	No restriction
Plant Hire Manager (some manual work)	Own	Own	Tasks	No restriction
Plant Hire Owner (some manual work)	Own	Own	Tasks	No restriction
Plant Hire Proprietor (admin. only)	Own	Own	Own	No restriction
Plant Operator	Own	Own	Dec	No restriction
Plasterer	Own	Own	Tasks	3 months
Plastic Coating Operator	Own	Own	Tasks	No restriction
Plate Cutter	Own	Own	Tasks	No restriction
Plate Moulder	Own	Own	Tasks	No restriction
Plate Separator	Own	Own	Tasks	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Platelayer	Own	Own	Dec	No restriction
Plateman	Own	Own	Dec	3 months
Plater - Aircraft/Aerospace	Own	Own	Tasks	No restriction
Plater - Motor Vehicle & Cycle Industry	Own	Own	Tasks	No restriction
Plater - Ship Building, Ship Repair & Marine Engineering	Own	Own	Tasks	No restriction
Plater (including Boiler)	Own	Own	Tasks	No restriction
Playschool/Group Worker/Leader	Own	Own	Tasks	No restriction
Playwright	Own	Own	Own	No restriction
Plumber - Construction/Industrial	Own	Own	Tasks	3 months
Plumber - Domestic	Own	Own	Tasks	No restriction
Pneumatic Drill Operator	Own	Dec	Tasks	No restriction
Poet	Own	Own	Own	No restriction
Pointsman	Own	Own	Tasks	No restriction
Police	Own	Dec	Dec	No restriction
Police Frogman	Dec	Dec	Dec	Dec
Politician	Own	Own	Own	No restriction
Pollution Inspector	Own	Own	Own	No restriction
Pop Musician	Own	Own	Dec	No restriction
Pop Singer	Own	Own	Dec	No restriction
Port Control Signalman	Own	Own	Own	No restriction
Port Health Inspector	Own	Own	Own	No restriction
Porter - Meat, Fish etc - Food & Drink	Own	Own	Tasks	No restriction
Porter - Station Personnel - Railways	Own	Own	Tasks	No restriction
Portrait Painter	Own	Own	Own	No restriction
Portrait Photographer	Own	Own	Own	No restriction
Postal Courier Driver	Own	Own	Tasks	3 months
Postal Courier Manager	Own	Own	Own	No restriction
Postman	Own	Own	Tasks	3 months
Postman (no driving)	Own	Own	Tasks	No restriction
Pot Fisherman	Dec	Dec	Dec	Dec
Potman	Own	Dec	Dec	No restriction
Potter	Own	Own	Own	No restriction
Poultry Dresser	Own	Own	Tasks	No restriction
Poultry Plucker	Own	Own	Tasks	No restriction
Poultryman	Own	Own	Tasks	No restriction
Power Loader Man	Dec	Dec	Dec	Dec
Power Loader Operator	Dec	Dec	Dec	Dec
Power Station Charge Engineer	Own	Own	Own	No restriction
Power Station Manager	Own	Own	Own	No restriction
Power Station Superintendent	Own	Own	Own	No restriction
PR executive	Own	Own	Own	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Practice Manager	Own	Own	Own	No restriction
Precision Instrument Fitter	Own	Own	Tasks	No restriction
Precision Instrument Maker	Own	Own	Tasks	No restriction
Precision Instrument Repairer	Own	Own	Tasks	No restriction
Preparer	Own	Own	Tasks	No restriction
Press Cutter	Own	Own	Tasks	No restriction
Press Officer	Own	Own	Own	No restriction
Press Operator - processing	Own	Own	Tasks	No restriction
Press Tool Setter	Own	Own	Tasks	No restriction
Presser - Fruit & Veg. - Food & Drink	Own	Own	Tasks	No restriction
Presser - Laundry	Own	Own	Tasks	No restriction
Priest	Own	Own	Own	No restriction
Printer	Own	Own	Own	No restriction
Printing Director (purely admin.)	Own	Own	Own	No restriction
Prison Officer	Own	Own	Tasks	No restriction
Private Detective	Own	Own	Tasks	No restriction
Probation Officer	Own	Own	Own	No restriction
Process worker	Own	Own	Tasks	3 months
Producer - TV/film/theatre	Own	Own	Own	No restriction
Production Manager	Own	Own	Own	No restriction
Professional Sportsperson	Dec	Dec	Dec	Dec
Project Co-ordinator	Own	Own	Own	No restriction
Project Manager/Programme Manager	Own	Own	Own	No restriction
Projectionist	Own	Own	Own	No restriction
Prompter	Own	Own	Own	No restriction
Proofer	Own	Own	Own	No restriction
Property & Estate Manager	Own	Own	Own	No restriction
Property Developer(no manual work)	Own	Own	Own	No restriction
Property Manager	Own	Own	Own	No restriction
Proprietor	Own	Own	Own	No restriction
Psychiatrist  	Own	Own	Own	No restriction
Psychologist	Own	Own	Own	No restriction
Psychotherapist	Own	Own	Own	No restriction
Public Hall Bookings Office Manager	Own	Own	Own	No restriction
Public Health Inspector	Own	Own	Own	No restriction
Public House Manager (salaried)	Own	Own	Tasks	3 months
Public Lighting Fitter-Erector	Own	Own	Tasks	No restriction
Public Relations Officer	Own	Own	Own	No restriction
Publican	Own	Own	Tasks	3 months
Publisher	Own	Own	Own	No restriction
Pumpman	Own	Dec	Tasks	No restriction
Puppeteer	Own	Own	Dec	No restriction



Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Purchasing Officer/Manager (not retail)	Own	Own	Own	No restriction
Purifier Man	Own	Dec	Tasks	No restriction
Purser	Own	Own	Tasks	No restriction
Pusherman	Own	Dec	Dec	No restriction
Quality Control Engineer	Own	Own	Own	No restriction
Quality Control Inspector	Own	Own	Own	No restriction
Quantity Surveyor	Own	Own	Own	No restriction
Quarry Manager	Own	Own	Own	No restriction
Quarryman	Own	Dec	Tasks	No restriction
Quartermaster	Dec	Dec	Dec	Dec
Queen's Counsel	Own	Own	Own	No restriction
Rabbi	Own	Own	Own	No restriction
Racetrack Steward	Own	Own	Dec	No restriction
Radar Controller/Operator	Own	Own	Own	No restriction
Radar Observer	Own	Own	Own	No restriction
Radio and TV Repairer	Own	Own	Own	No restriction
Radio Station Manager	Own	Own	Own	No restriction
Radio/Radar Operator	Own	Own	Own	No restriction
Radio/TV Announcer/Presenter	Own	Own	Tasks	No restriction
Radio/TV Director/Producer	Own	Own	Own	No restriction
Radiographer - Health	Own	Own	Own	No restriction
Radiologist 	Own	Own	Own	No restriction
Radiotherapist	Own	Own	Own	No restriction
Rag & Bone Dealer	Own	Dec	Dec	No restriction
Receptionist	Own	Own	Own	No restriction
Record Producer - Entertainment Industry	Own	Own	Own	No restriction
Recording Engineer	Own	Own	Own	No restriction
Recruitment Consultant	Own	Own	Own	No restriction
Rector	Own	Own	Own	No restriction
Reflexologist	Own	Own	Own	No restriction
Refuse Collector	Own	Own	Dec	No restriction
Registrar	Own	Own	Own	No restriction
Reinsurance Broker	Own	Own	Own	No restriction
Relationship Manager	Own	Own	Own	No restriction
Rent Collector	Own	Own	Own	No restriction
Reporter/Writer - no overseas travel etc	Own	Own	Own	No restriction
Reporter/Writer - otherwise	Own	Own	Tasks	No restriction
Rescue Diver	Dec	Dec	Dec	Dec
Research Chemist (Managerial)	Own	Own	Own	No restriction
Research Information Officer (Office based)	Own	Own	Own	No restriction
Research Projects Manager (Deals with hazardous substances)	Own	Own	Own	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Research Survey Clerk	Own	Own	Own	No restriction
Researcher - Journalism	Own	Own	Own	No restriction
Researcher - Radio & TV - Entertainment	Own	Own	Own	No restriction
Reservations Clerk	Own	Own	Own	No restriction
Reservoir Attendant	Own	Own	Tasks	No restriction
Residential Care Worker	Own	Own	Tasks	3 months
Residential Home Proprietor (Admin. only)	Own	Own	Own	No restriction
Residential Home Proprietor (full involvement in caring)	Own	Own	Tasks	No restriction
Restaurant Proprietor - no cooking	Own	Own	Tasks	No restriction
Restorer (Paintings)	Own	Own	Own	No restriction
Restorer (Stone, Brickwork)	Own	Own	Tasks	No restriction
Retail Shop Manager	Own	Own	Own	No restriction
Retail Shop Manager - admin only	Own	Own	Own	No restriction
Retired	Dec	Dec	Dec	Dec
Riding Instructor	Own	Dec	Dec	No restriction
Rig Electrician	Own	Own	Tasks	No restriction
Rig Maintenance Diver	Dec	Dec	Dec	Dec
Rig Mechanic	Own	Own	Tasks	No restriction
Rig Medic	Own	Own	Tasks	No restriction
Rigger - Docks	Own	Dec	Dec	No restriction
Rigger - Film Industry - Entertainment	Own	Own	Tasks	No restriction
Rigger - Gas Supply Industry	Dec	Dec	Dec	Dec
Rigger - Industrial/Plant Machinery	Own	Dec	Dec	No restriction
Rigger - Oil & Natural Gas Industries	Dec	Dec	Dec	Dec
Rigger - Ship Building, Ship Repair & Marine Engineering	Dec	Dec	Dec	Dec
Ripper	Own	Own	Tasks	No restriction
River Inspector	Own	Own	Own	No restriction
Riveter	Own	Own	Dec	No restriction
Road Crew Member - 'Roadie'	Own	Dec	Dec	No restriction
Road Manager - Rock band	Own	Dec	Dec	No restriction
Road Marker	Own	Own	Dec	No restriction
Road Patrol Man	Own	Own	Tasks	No restriction
Road Safety Officer	Own	Own	Own	No restriction
Road Sweeper - Mechanical	Own	Own	Dec	3 months
Road Sweeper (hand)	Own	Dec	Dec	No restriction
Road Tester - Garage Trade	Own	Own	Tasks	No restriction
Road Tester - Motor Vehicle & Cycle Industry	Own	Own	Tasks	No restriction
Road Worker/Labourer	Own	Dec	Dec	No restriction
Roaster	Own	Own	Tasks	No restriction
Rodent Destroyer	Own	Own	Tasks	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Roller Blind Maker	Own	Own	Tasks	No restriction
Rollerman	Own	Own	Tasks	No restriction
Roofer - 40' up	Dec	Dec	Dec	Dec
Roofer - up to 40'	Own	Own	Dec	3 months
Roofing Inspector (Mostly office based - some estimating)	Own	Own	Tasks	No restriction
Rope Maker	Own	Own	Tasks	No restriction
Roughneck	Dec	Dec	Dec	Dec
Roustabout	Dec	Dec	Dec	Dec
Roustabout Pusher - Oil Rig Industry	Dec	Dec	Dec	Dec
RSPCA Inspector	Own	Own	Tasks	No restriction
Rubber & Plastics Worker	Own	Own	Tasks	3 months
Rubber Technologist	Own	Own	Own	No restriction
Saddler	Own	Own	Tasks	No restriction
Safety Inspector	Own	Own	Own	No restriction
Safety Officer	Own	Own	Own	No restriction
Safety Officer - Oil Rig Industry	Own	Own	Tasks	No restriction
Sailing Instructor	Own	Own	Dec	No restriction
Salary Administrator	Own	Own	Own	No restriction
Sales & Marketing Manager	Own	Own	Own	No restriction
Sales Assistant - retail	Own	Own	Tasks	No restriction
Sales Executive	Own	Own	Own	No restriction
Sales Manager	Own	Own	Own	No restriction
Sales Support Administrator	Own	Own	Own	No restriction
Salter	Own	Own	Tasks	No restriction
Salvage Diver	Dec	Dec	Dec	Dec
Salvage Man	Own	Dec	Dec	No restriction
Sandblaster	Own	Own	Tasks	3 months
Satellite Aerial Fixer (domestic only)	Own	Own	Tasks	No restriction
Saturation Tank Attendant	Own	Dec	Tasks	No restriction
Saw Doctor or Repairer or Sharpener	Own	Own	Tasks	No restriction
Scaffolder	Own	Own	Dec	3 months
Scaffolder Offshore Oil or Gas	Dec	Dec	Dec	Dec
Scene Shifter	Own	Own	Tasks	No restriction
Scenery Painter	Own	Own	Tasks	No restriction
School Assistant	Own	Own	Tasks	No restriction
School Bursar	Own	Own	Own	No restriction
School Inspector	Own	Own	Own	No restriction
Scrap Breaker	Own	Dec	Dec	No restriction
Scrap Dealer	Own	Own	Dec	No restriction
Screen Printer	Own	Own	Tasks	No restriction
Screener - Quarrying	Own	Dec	Tasks	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Screenmaker	Own	Own	Own	No restriction
Screwman	Own	Own	Dec	No restriction
Script Writer	Own	Own	Own	No restriction
Sculptor	Own	Own	Dec	No restriction
Seaman	Dec	Dec	Dec	Dec
Secretary	Own	Own	Own	No restriction
Security Consultant	Own	Own	Own	No restriction
Security Guard	Own	Own	Tasks	3 months
Security Manager	Own	Own	Own	No restriction
Seismologist	Own	Own	Own	No restriction
Set Designer	Own	Own	Own	No restriction
Sewage Works Attendant	Own	Dec	Tasks	No restriction
Sewage Works Manager	Own	Own	Own	No restriction
Sewerman	Own	Own	Tasks	No restriction
Sewing Machine Mechanic	Own	Own	Tasks	No restriction
Sewing Machinist	Own	Own	Tasks	No restriction
Shaftsman	Own	Dec	Dec	No restriction
Sheep Shearer	Own	Own	Dec	No restriction
Sheet Fixer	Own	Own	Dec	3 months
Sheet Metal Worker	Own	Own	Tasks	No restriction
Shelf Filler	Own	Own	Tasks	No restriction
Shepherd	Own	Own	Tasks	No restriction
Shipping Clerk	Own	Own	Own	No restriction
Ship's Broker	Own	Own	Tasks	No restriction
Shoe Maker	Own	Own	Tasks	No restriction
Shoe Repairer	Own	Own	Tasks	No restriction
Shop Assistant	Own	Own	Tasks	No restriction
Shop Fitter	Own	Own	Tasks	No restriction
Shotblaster	Own	Dec	Tasks	No restriction
Shotfirer	Dec	Dec	Dec	Dec
Shredding Machine Operator	Own	Own	Tasks	No restriction
Shunter - Marshalling/ Goods Yard - Railways	Own	Own	Tasks	No restriction
Shunter - Mining	Own	Dec	Dec	No restriction
Sieve Operator - food	Own	Own	Tasks	No restriction
Sieve Operator - quarry	Own	Dec	Tasks	No restriction
Sifter - food	Own	Own	Tasks	No restriction
Sifter - quarry	Own	Dec	Tasks	No restriction
Sign Writer (40' up)	Own	Dec	Dec	No restriction
Sign Writer (no work at heights)	Own	Own	Tasks	No restriction
Signalman	Own	Own	Tasks	No restriction
Siloman	Own	Own	Tasks	No restriction
Siloman - Docks	Own	Dec	Tasks	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Siloman - quarry	Own	Dec	Tasks	No restriction
Silversmith	Own	Own	Own	No restriction
Sister (Hospital)	Own	Own	Tasks	No restriction
Site Agent	Own	Own	Tasks	No restriction
Skiing - Snow - Prof Instructor	Own	Dec	Dec	No restriction
Skipper	Own	Dec	Dec	No restriction
Slate Cutter	Own	Own	Tasks	No restriction
Slate Dresser	Own	Own	Tasks	No restriction
Slate Splitter	Own	Own	Tasks	No restriction
Slater - 40' up	Dec	Dec	Dec	Dec
Slater - up to 40'	Own	Own	Dec	3 months
Slaughterer	Own	Own	Tasks	No restriction
Slaughterhouse Manager	Own	Own	Own	No restriction
Sleeping Car Attendant	Own	Own	Own	No restriction
Sleeve Designer	Own	Own	Own	No restriction
Smeller	Own	Own	Tasks	No restriction
Smith - Gold, Silver etc	Own	Own	Tasks	No restriction
Smoker	Own	Own	Own	No restriction
Social Worker	Own	Own	Tasks	No restriction
Sociologist	Own	Own	Own	No restriction
Solderer	Own	Own	Tasks	No restriction
Solicitor	Own	Own	Own	No restriction
Song Writer	Own	Own	Own	No restriction
Sorter - Dry Cleaning	Own	Own	Tasks	No restriction
Sorter - Laundry	Own	Own	Tasks	No restriction
Sorter - Post Office/Telecommunications	Own	Own	Tasks	No restriction
Sorter (scrap metal)	Own	Dec	Tasks	No restriction
Sound Balancer	Own	Own	Own	No restriction
Sound Mixer	Own	Own	Own	No restriction
Sound Recordist	Own	Own	Own	No restriction
Sound Technician	Own	Own	Own	No restriction
Special Air Service (SAS)	Dec	Dec	Dec	Dec
Special Boat Service (SBS)	Dec	Dec	Dec	Dec
Special Effects Technician	Own	Own	Tasks	No restriction
Speech Therapist	Own	Own	Own	No restriction
Spiderman	Dec	Dec	Dec	Dec
Spinner	Own	Own	Tasks	No restriction
Sports Equipment Maker	Own	Own	Tasks	No restriction
Sports Equipment Repairer	Own	Own	Tasks	No restriction
Spot-Welder	Own	Own	Tasks	No restriction
Spray Painter	Own	Own	Tasks	No restriction
Stablehand	Own	Own	Dec	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Staff Nurse	Own	Own	Tasks	No restriction
Stage Doorkeeper	Own	Own	Tasks	No restriction
Stage Hand	Own	Own	Dec	No restriction
Stage Manager	Own	Own	Own	No restriction
Stage Technician	Own	Own	Own	No restriction
Stamper (identification markings)	Own	Own	Tasks	No restriction
Station Manager	Own	Own	Own	No restriction
Station Officer - Fire	Own	Own	Tasks	No restriction
Stationer	Own	Own	Tasks	No restriction
Statistician	Own	Own	Own	No restriction
Steel Erector - 40' up	Dec	Dec	Dec	Dec
Steel Erector - up to 40'	Own	Own	Dec	3 months
Steeplejack	Dec	Dec	Dec	Dec
Stenographer	Own	Own	Own	No restriction
Steriliser	Own	Own	Tasks	No restriction
Stevedore	Own	Dec	Dec	No restriction
Stitcher	Own	Own	Tasks	No restriction
Stockbroker	Own	Own	Tasks	No restriction
Stockroom Storeman	Own	Own	Tasks	No restriction
Stocktaker	Own	Own	Own	No restriction
Stone Breaker	Own	Own	Dec	No restriction
Stone/Slate Polisher	Own	Own	Tasks	No restriction
Stonemason	Own	Own	Tasks	3 months
Store Detective	Own	Own	Tasks	No restriction
Storekeeper	Own	Own	Tasks	No restriction
Storeman	Own	Own	Tasks	No restriction
Structural Engineer	Own	Own	Own	No restriction
Student	Dec	Dec	Dec	Dec
Stunt Man	Dec	Dec	Dec	Dec
Submariner	Dec	Dec	Dec	Dec
Sugar Beet Cutter/Slicer	Own	Own	Tasks	No restriction
Sugar Boiler	Own	Own	Tasks	No restriction
Supermarket Cashier	Own	Own	Tasks	No restriction
Supermarket Manager	Own	Own	Own	No restriction
Surgeon  	Own	Own	Own	No restriction
Surgery Nurse	Own	Own	Tasks	No restriction
Surgery Receptionist	Own	Own	Own	No restriction
Surgical Appliance Maker	Own	Own	Tasks	No restriction
Surgical Shoe Maker	Own	Own	Tasks	No restriction
Surveyor - Oil & Natural Gas Industries (Exploration & Production)	Own	Own	Tasks	No restriction
Surveyor - Ship Building, Ship Repair & Marine Engineering	Own	Own	Own	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Swimming Instructor	Own	Own	Dec	No restriction
Swimming Pool Attendant	Own	Own	Dec	No restriction
Switchboard Operator	Own	Own	Own	No restriction
Sword Swallower	Dec	Dec	Dec	Dec
Systems Programmer	Own	Own	Own	No restriction
Tailor	Own	Own	Own	No restriction
Takeaway Food Shop Assistant	Own	Own	Tasks	No restriction
Takeaway Food Shop Manager - no serving	Own	Own	Tasks	No restriction
Tamperman	Own	Dec	Dec	No restriction
Tank Room Attendant	Own	Own	Tasks	No restriction
Tanker Driver	Own	Own	Dec	3 months
Tanker Filler	Own	Own	Tasks	No restriction
Tanner	Own	Own	Tasks	No restriction
Tarmac Layer - Construction Industry	Own	Own	Dec	No restriction
Tarmac Layer - Road Maintenance & Construction	Own	Own	Dec	No restriction
Tattoo Artist	Own	Own	Tasks	No restriction
Tax Consultant	Own	Own	Own	No restriction
Tax Inspector	Own	Own	Own	No restriction
Taxi Business Administrator	Own	Own	Own	No restriction
Taxi Business Proprietor (no driving)	Own	Own	Own	No restriction
Taxi Driver	Own	Own	Tasks	3 months
Taxidermist	Own	Own	Own	No restriction
Teacher	Own	Own	Tasks	No restriction
Teaching Assistant	Own	Own	Tasks	No restriction
Technician - admin and site visits	Own	Own	Own	No restriction
Technician - admin only	Own	Own	Own	No restriction
Technician - heavy manual	Own	Own	Tasks	No restriction
Technician - light manual	Own	Own	Tasks	No restriction
Technician - other	Own	Own	Tasks	No restriction
Telecommunication Technical Officer	Own	Own	Own	No restriction
Telegraphist	Own	Own	Own	No restriction
Telephone Customer Advisor	Own	Own	Own	No restriction
Telephone Exchange Superintendent	Own	Own	Own	No restriction
Telephone Fitter	Own	Own	Own	No restriction
Telephone Operator	Own	Own	Own	No restriction
Telephone Repairer	Own	Own	Own	No restriction
Telephone Supervisor	Own	Own	Own	No restriction
Telephone Systems Sales Director	Own	Own	Own	No restriction
Telephonist	Own	Own	Own	No restriction
Telesales Caller	Own	Own	Own	No restriction
Telesales Manager	Own	Own	Own	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Television Engineer	Own	Own	Own	No restriction
Test Engineer	Own	Own	Own	No restriction
Test Pilots	Dec	Dec	Dec	Dec
Tester	Own	Own	Tasks	No restriction
Textile Worker	Own	Own	Tasks	No restriction
Thatcher	Own	Own	Dec	No restriction
Theatre Sound Engineer	Own	Own	Own	No restriction
Ticket Inspector	Own	Own	Own	No restriction
Tiler - 40' up	Dec	Dec	Dec	Dec
Tiler - up to 40'	Own	Own	Dec	3 months
Timber Merchant (no manual work)	Own	Own	Tasks	No restriction
Timberman	Own	Own	Dec	No restriction
Timberman - Surface Excavations	Own	Dec	Dec	No restriction
Tobacconist	Own	Own	Tasks	No restriction
Tool Fitter	Own	Own	Tasks	No restriction
Tool Maker	Own	Own	Tasks	No restriction
Tool Pusher	Own	Own	Tasks	No restriction
Tour Guide	Own	Own	Own	No restriction
Tour Manager	Own	Own	Own	No restriction
Tower Crane Driver	Dec	Own	Dec	Dec
Town Planner	Own	Own	Own	No restriction
Toxicologist	Own	Own	Own	No restriction
Trackman	Own	Dec	Tasks	No restriction
Trade Union Official (full time)	Own	Own	Own	No restriction
Traffic Warden	Own	Own	Tasks	No restriction
Train Crew Inspector	Own	Own	Own	No restriction
Train Crew Supervisor	Own	Own	Own	No restriction
Train Driver	Own	Own	Tasks	3 months
Trainer - education/office based	Own	Own	Own	No restriction
Tram Driver/Conductor	Own	Own	Tasks	3 months
Translator	Own	Own	Own	No restriction
Transport Company Operations Manager (Office based)	Own	Own	Own	No restriction
Transport Manager	Own	Own	Own	No restriction
Travel Agent (office based)	Own	Own	Own	No restriction
Travel Courier	Own	Own	Own	No restriction
Trawlerman	Dec	Dec	Dec	Dec
Tree Feller	Own	Own	Dec	No restriction
Tree Surgeon	Own	Own	Dec	No restriction
Trenchman	Own	Dec	Dec	No restriction
Tugman	Own	Dec	Dec	No restriction
Tunneller - no explosives etc	Own	Own	Dec	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Tunneller - using explosives etc	Own	Dec	Dec	No restriction
Turf Accountant (on course)	Own	Dec	Dec	No restriction
Turf Accountant (shop)	Own	Own	Own	No restriction
Turf Cutter/Layer	Own	Own	Tasks	No restriction
Turner - Machining, Shaping etc - Metal Manufacture	Own	Own	Tasks	No restriction
Turner - Pottery Industry	Own	Own	Tasks	No restriction
Turnstile Operator	Own	Own	Tasks	No restriction
Tutor (salaried)	Own	Own	Tasks	No restriction
Tutor (self-employed)	Own	Own	Tasks	No restriction
Type Caster	Own	Own	Tasks	No restriction
Typesetter	Own	Own	Own	No restriction
Typograph Operator	Own	Own	Own	No restriction
Typographical Designer	Own	Own	Own	No restriction
Tyre/Exhaust Fitter	Own	Own	Tasks	3 months
Umpire	Own	Own	Dec	No restriction
Under Secretary	Own	Own	Own	No restriction
Undertaker	Own	Own	Own	No restriction
Undertaker's Director's Assistant	Own	Own	Own	No restriction
Underwriter	Own	Own	Own	No restriction
Unemployed	Dec	Dec	Dec	Dec
University lecturer	Own	Own	Own	No restriction
Unknown	Own	Own	Own	No restriction
Upholsterer	Own	Own	Tasks	No restriction
Usher/Usherette	Own	Own	Dec	No restriction
Vacuum Plant Operator	Own	Own	Tasks	3 months
Valet/Valeter	Own	Own	Tasks	No restriction
Valuer	Own	Own	Own	No restriction
Valveman	Own	Own	Tasks	No restriction
Van Driver	Own	Own	Tasks	3 months
Varnisher	Own	Own	Tasks	No restriction
Vatman	Own	Own	Tasks	No restriction
Vehicle Body Builder	Own	Own	Tasks	No restriction
Vehicle Body Fitter	Own	Own	Tasks	No restriction
Vending Machine Engineer	Own	Own	Tasks	No restriction
Venetian Blind Maker	Own	Own	Tasks	No restriction
Ventriloquist	Own	Own	Dec	No restriction
Venture Capitalist	Own	Own	Tasks	No restriction
Verger	Own	Own	Own	No restriction
Veterinarian	Own	Own	Own	No restriction
Veterinary Assistant	Own	Own	Own	No restriction
Vicar	Own	Own	Own	No restriction

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Video Conference Engineer	Own	Own	Own	No restriction
Video Recorder Operator	Own	Own	Own	No restriction
Vintner	Own	Own	Own	No restriction
Vision Mixer	Own	Own	Own	No restriction
Vocational Training Instructor	Own	Own	Own	No restriction
Wages Clerk	Own	Own	Own	No restriction
Wages Inspector	Own	Own	Own	No restriction
Waiter, Waitress	Own	Own	Tasks	No restriction
Wallpaper Printer	Own	Own	Tasks	No restriction
Warden	Own	Own	Own	No restriction
Wardrobe Mistress	Own	Own	Own	No restriction
Warehouse Manager	Own	Own	Tasks	3 months
Warehouseman	Own	Own	Tasks	3 months
Washer	Own	Own	Tasks	No restriction
Waste Disposal/Recycling Operative	Own	Own	Dec	No restriction
Wasteman, Salvage Man	Own	Dec	Dec	No restriction
Watch & Clock Maker	Own	Own	Own	No restriction
Watch & Clock Repairer	Own	Own	Own	No restriction
Watchman (inland waterways)	Own	Dec	Dec	3 months
Watchstander	Own	Own	Tasks	No restriction
Water Bailiff	Own	Own	Own	No restriction
Water Infusion Man	Own	Own	Dec	No restriction
Water Meter Reader/Fitter/Tester	Own	Own	Own	No restriction
Water Skiing - Prof. Instructor	Own	Dec	Dec	No restriction
Water Treatment Plant Operator	Own	Own	Tasks	No restriction
Waterworks Manager	Own	Own	Own	No restriction
Weaver	Own	Own	Tasks	No restriction
Website/Webpage Designer	Own	Own	Own	No restriction
Wedding Photographer	Own	Own	Own	No restriction
Weighbridge Clerk	Own	Own	Own	No restriction
Weighbridgeman	Own	Own	Own	No restriction
Weights & Measures Inspector	Own	Own	Own	No restriction
Welder - 40' up	Own	Dec	Dec	No restriction
Welder - up to 40'	Own	Own	Tasks	No restriction
Welfare Officer	Own	Own	Tasks	No restriction
Welfare Worker	Own	Own	Tasks	No restriction
Wicker Worker	Own	Own	Tasks	No restriction
Wig Maker	Own	Own	Tasks	No restriction
Winch Operator	Own	Own	Tasks	No restriction
Winchman	Own	Own	Tasks	No restriction
Window Cleaner (40' up)	Dec	Dec	Dec	Dec
Window Cleaner (up to 40')	Own	Own	Tasks	3 months

Occupation title	Definition of incapacity for IP and WOP	Definition of incapacity for PSP	Definition of incapacity for TPD	Minimum waiting period for IP
Window Dresser	Own	Own	Own	No restriction
Window/Conservatory Fitter	Own	Own	Tasks	3 months
Windscreen Fitter/Repairer	Own	Own	Tasks	No restriction
Wire Winder	Own	Own	Tasks	No restriction
Wood Carver	Own	Own	Tasks	No restriction
Wood Worker	Own	Own	Tasks	No restriction
Woodcutter	Own	Own	Tasks	No restriction
Woodman	Own	Own	Dec	No restriction
Working Partner	Own	Own	Own	No restriction
Wrapping Machine Attendant	Own	Own	Tasks	No restriction
Writer	Own	Own	Own	No restriction
X-ray Technician - Radiologist	Own	Own	Own	No restriction
Yacht & Boat Builder	Own	Own	Tasks	3 months
Yard Assistant	Own	Own	Dec	No restriction
Yard Cleaner	Own	Own	Dec	3 months
Yarn Worker	Own	Own	Tasks	No restriction
Yoga Teacher	Own	Own	Dec	No restriction
Youth Hostel Assistant and Cook	Own	Own	Tasks	No restriction
Youth Hostel Manager (some manual work)	Own	Own	Tasks	No restriction
Youth Leader (Full time)	Own	Own	Tasks	No restriction
Youth Worker (full time)	Own	Own	Tasks	No restriction
Zoo Curator	Own	Own	Own	No restriction
Zoo Director	Own	Own	Own	No restriction
Zoo Keeper	Own	Own	Tasks	No restriction
Zoo Keeper - large zoos	Own	Own	Tasks	No restriction
Zoo Keeper - small zoos	Own	Own	Tasks	No restriction
Zoological Research Associate	Own	Own	Own	No restriction
Zoological Researcher	Own	Own	Own	No restriction
Zoologist	Own	Own	Own	No restriction
Zoologist (no overseas field work)	Own	Own	Own	No restriction

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24585-2018 09/18