



Tiq Personal Accident Insurance

Type of Occupation Groups

Group 1 - White Collar / Office Worker

You are engaged in indoor & non-manual work in non-hazardous places.

Please note occupations listed below are not exhaustive, some examples below:

Type of Occupations		
Accountant	Designer	Musician
Administrator	Doctor	Optician
Artist	Executive	Pharmacist
Auditor	Foreign Exchange Dealer / Trader	Physician
Banking Professional	Goldsmith	Pharmacist
Beautician	Insurance Professional	Programmer
Broker	Lawyer	Psychiatrist
Cashier	Librarian	Sales Executive (Indoor)
Clerk	Manager	Teacher / Lecturer
Clergyman	Marketing Professional	Tour Consultant

Group 2 - Sales / Light Manual Worker

You are engaged in work of an outdoor or supervisory nature or involve occasional manual work, whose duties do not include use of tools or machinery and are not exposed to any special hazard.

Please note occupations listed below are not exhaustive, some examples below:

Type of Occupations		
Acupuncturist	Chefs / Caterer	Draughtsman
Agents (Insurance, Property, Tour)	Coach / Fitness / Gym Instructor	Fashion Designer
Air Traffic Controller	Coffeeshop Assistant	Florist
Architect	Craftsman	Guide (Tour)
Baker	Customer Service (Outdoor)	Hairstylist / Hairdresser
Bus Station Inspector	Dancing Instructor	Horticulturist
Car Dealer	Dentist	Inspector (Hawker, Health)
Car Wash Attendant	Dishwasher	Interior Designer
Chauffeur	Doormen	Jeweller

Group 2 - Sales / Light Manual Worker

You are engaged in work of an outdoor or supervisory nature or involve occasional manual work, whose duties do not include use of tools or machinery and are not exposed to any special hazard.

Please note occupations listed below are not exhaustive, some examples below:

Type of Occupations		
Journalist / Reporter (Local)	Paramedic	Surveyor
Laboratory Staff Work	Park Officer	Seamstress
Locksmith	Photographer	Tailor
Maid	Physiotherapist	Technician
Model	Radiographer	Veterinarian
Money Changer	Repossession Agent	Waiter / Waitress
Nurse	Salesperson (Outdoor)	Zoologist

Group 3 - Skilled & Semi-skilled Manual Worker

You are engaged in manual work not of particularly hazardous nature, with or without the use of tools or machinery.

Please note occupations listed below are not exhaustive, some examples below:

Type of Occupations		
Aircraft Staff Work (Includes Finisher, Marshaller, Refueller, Technician)	Driver (Taxi, Van, Light Vehicles)	Petrol Pump Attendant
Ambulance Driver	Electrician	Pipe-Fitter / Plumber
Army Officer	Engineer (Outdoor / Use of tools)	Radar Technician
Assembly Line Work	Foreman	Renovations Contractor
Auxiliary / Police Officer	Furniture Repairman	Security Guard (Unarmed)
Car Mechanic	Kitchen Helpers	Textile Worker
Carpenter	Loader / Packer	Traffic Warden
Construction Engineer	Maintenance Technician	Train Operator
Driving Instructor	Paint Finisher / Varnisher (Interior of building or house only)	Zookeeper



Group 4 - Heavy Manual / High-Risk Worker

You are engaged in physical work and your occupation is sometimes deemed to be in highly hazardous conditions, with or without the use of tools or machinery.

Please note occupations listed below are not exhaustive, some examples below:

Type of Occupations		
Athlete (Professional) / Sportsman	Firefighter	Professional Golfer
Automobile Racer	Forklift Driver	Repairman / Welder
Butcher	Glass Cutter	Rigger
Cleaner	Inspector (Power House / Substation)	Security Guard (Armed)
Construction Work (Scaffolding / Building Demolition / Bulldozer / Tractor Driver)	Jockey / Stableman	Tow Truck Driver
Crew (Oil Tanker / Ship / Passenger Service / Freighter / Wrecking and Salvage Service)	Lifeguard	Truck Driver
Deliveryman	Operator (Includes Cargo, Crane, Forklift etc.)	War Correspondent
Diver (Navy / Instructors / Commercials)	Postman	

Excluded Occupations (Applicable to Tiq Personal Accident Insurance only)

Occupations with exposure to highly hazardous conditions and all manual work that requires the Insured Person to be working at thirty (30) feet above ground level.

- Underground and handling of hazardous chemicals or explosives
- Pilots and air crew
- Shipbreakers
- Ship crew and vessel workers
- Stevedores (longshore or dockworkers handling cargo and machinery)
- Asbestos industry
- Atomic or nuclear related industry
- Casino industry
- Crude petroleum, oil and natural gas extraction (including drilling)
- Entertainer (actor or actress, singer, performer, artiste)
- Fishing industry
- Jockey
- Logging and saw mills
- Mining industry
- Professional sportsmen
- Quarrying
- Race track worker
- Racer (motor, aircraft, boat, horse)
- Road construction, pipeline and maintenance worker
- Scaffolder
- Space and research technology industry
- Tunnelling
- Weapons, ammunition and accessories manufacturing