

Acci-Jet Program



## Rate Guide

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### Coverage designed especially for the active lifestyle of your clients!

**WHAT WE OFFER:  
ACCI-JET PROGRAM**

#### **DISABILITY INSURANCE**

A no-medical disability insurance that covers your client in the event of an accident or soft tissue injury.

Coverage for all workers, including the self-employed, to meet their every need:

- Disability insurance:
  - in the event of an accident or soft tissue injury (required);
  - in the event of an illness;
- Overhead expense insurance;
- Accidental death, dismemberment or loss of use;
- Accidental fracture;
- Extended medical care further to an accident;
- Travel insurance.

Two types of disability insurance coverage:

- 24-hour coverage;
- Non-work related accident or soft tissue injury.

#### **OVERHEAD EXPENSE INSURANCE**

We also offer coverage that will insure your client's business overhead expenses. Coverage ranges from \$500 to \$6,000 per month and reimburses your client's regular business expenses in the event of disability.

## Determine your client's monthly premium in the event of an accident or soft tissue injury

This guide is based on monthly premiums. If your client wishes to make an annual payment, you can determine the amount by multiplying their monthly premium by 12.

- 1- Determine your client's eligible annual income by referring to Section 3 of the application.
- 2- Using the table below, check the maximum benefit amount your client is entitled to according to their annual income.

Annual Income (\$)	Maximum Admissible Monthly Benefit (\$)	Annual Income (\$)	Maximum Admissible Monthly Benefit (\$)	Annual Income (\$)	Maximum Admissible Monthly Benefit (\$)
Less than 15,000	1,000	42,501 to 44,500	2,700	78,501 to 80,500	4,400
15,001 to 16,000	1,100	44,501 to 46,500	2,800	80,501 to 82,750	4,500
16,001 to 18,000	1,200	46,501 to 48,500	2,900	82,751 to 85,250	4,600
18,001 to 20,000	1,300	48,501 to 50,750	3,000	85,251 to 87,250	4,700
20,001 to 21,500	1,400	50,751 to 53,000	3,100	87,251 to 89,750	4,800
21,501 to 23,000	1,500	53,001 to 55,000	3,200	89,751 to 92,250	4,900
23,001 to 25,000	1,600	55,001 to 57,000	3,300	92,251 to 95,000	5,000
25,001 to 27,000	1,700	57,001 to 59,000	3,400	95,001 to 97,750	5,100
27,001 to 28,500	1,800	59,001 to 61,000	3,500	97,751 to 100,500	5,200
28,501 to 30,500	1,900	61,001 to 63,000	3,600	100,501 to 103,250	5,300
30,501 to 32,000	2,000	63,001 to 65,000	3,700	103,251 to 106,000	5,400
32,001 to 34,000	2,100	65,001 to 67,000	3,800	106,001 to 108,500	5,500
34,001 to 35,500	2,200	67,001 to 69,500	3,900	108,501 to 111,250	5,600
35,501 to 37,250	2,300	69,501 to 71,500	4,000	111,251 to 114,250	5,700
37,251 to 39,000	2,400	71,501 to 73,750	4,100	114,251 to 117,000	5,800
39,001 to 40,500	2,500	73,751 to 76,000	4,200	117,001 to 119,500	5,900
40,501 to 42,500	2,600	76,001 to 78,500	4,300	119,501 to 122,250	6,000

- 3- Identify your client's occupational class by referring to the Occupational class list in this guide (page 7).
- 4- Choose the desired amount of coverage. You may select a predetermined amount (\$500, \$1,000, \$2,000, \$6,000) or any other amount ranging from \$500 to \$6,000. To do so, add the amount indicated in the "Rate per additional \$100 increments" column for each additional increment of \$100. For example: \$800 = the \$500 premium plus 3 times the amount for one additional increment.
- 5- Once the premium amount has been selected, please indicate that amount in Section 10 of the application. A minimum annual premium of \$100 applies to each contract.

## CLASS 4A

Disability Insurance – Monthly premiums (\$)																
Benefit period		\$500			\$1,000			\$2,000			\$6,000			Rate per additional \$100 increments		
		0 days	30 days	119 days	0 days	30 days	119 days	0 days	30 days	119 days	0 days	30 days	119 days	0 days	30 days	119 days
24-hour	2 years	7.60	2.55	1.45	15.20	5.10	2.90	30.40	10.20	5.80	91.20	30.60	17.40	1.52	0.51	0.29
	5 years	9.15	3.05	1.75	18.30	6.10	3.50	36.60	12.20	7.00	109.80	36.60	21.00	1.83	0.61	0.35
	Up to age 70	12.40	5.25	3.60	24.80	10.50	7.20	49.60	21.00	14.40	148.80	63.00	43.20	2.48	1.05	0.72
Non-work related	2 years	5.30	1.80	1.00	10.60	3.60	2.00	21.20	7.20	4.00	63.60	21.60	12.00	1.06	0.36	0.20
	5 years	6.40	2.15	1.25	12.80	4.30	2.50	25.60	8.60	5.00	76.80	25.80	15.00	1.28	0.43	0.25
	Up to age 70	8.70	3.70	2.50	17.40	7.40	5.00	34.80	14.80	10.00	104.40	44.40	30.00	1.74	0.74	0.50

For disability in the event of an illness, partial disability, return of premiums or extension of regular occupation, please refer to our sales software.

## CLASS 3A

Disability Insurance – Monthly premiums (\$)																
Benefit period		\$500			\$1,000			\$2,000			\$6,000			Rate per additional \$100 increments		
		0 days	30 days	119 days	0 days	30 days	119 days	0 days	30 days	119 days	0 days	30 days	119 days	0 days	30 days	119 days
24-hour	2 years	8.90	3.20	1.90	17.80	6.40	3.80	35.60	12.80	7.60	106.80	38.40	22.80	1.78	0.64	0.38
	5 years	10.70	3.80	2.35	21.40	7.60	4.70	42.80	15.20	9.40	128.40	45.60	28.20	2.14	0.76	0.47
	Up to age 70	14.05	5.80	4.10	28.10	11.60	8.20	56.20	23.20	16.40	168.60	69.60	49.20	2.81	1.16	0.82
Non-work related	2 years	6.25	2.25	1.35	12.50	4.50	2.70	25.00	9.00	5.40	75.00	27.00	16.20	1.25	0.45	0.27
	5 years	7.50	2.65	1.65	15.00	5.30	3.30	30.00	10.60	6.60	90.00	31.80	19.80	1.50	0.53	0.33
	Up to age 70	9.85	4.05	2.85	19.70	8.10	5.70	39.40	16.20	11.40	118.20	48.60	34.20	1.97	0.81	0.57

For disability in the event of an illness, partial disability, return of premiums or extension of regular occupation, please refer to our sales software.

## CLASS 2A

Disability Insurance – Monthly premiums (\$)																
Benefit period		\$500			\$1,000			\$2,000			\$6,000			Rate per additional \$100 increments		
		0 days	30 days	119 days	0 days	30 days	119 days	0 days	30 days	119 days	0 days	30 days	119 days	0 days	30 days	119 days
24-hour	2 years	10.90	5.75	3.05	21.80	11.50	6.10	43.60	23.00	12.20	130.80	69.00	36.60	2.18	1.15	0.61
	5 years	12.65	7.20	3.90	25.30	14.40	7.80	50.60	28.80	15.60	151.80	86.40	46.80	2.53	1.44	0.78
	Up to age 70	16.85	10.55	6.90	33.70	21.10	13.80	67.40	42.20	27.60	202.20	126.60	82.80	3.37	2.11	1.38
Non-work related	2 years	7.65	4.05	2.15	15.30	8.10	4.30	30.60	16.20	8.60	91.80	48.60	25.80	1.53	0.81	0.43
	5 years	8.85	5.05	2.75	17.70	10.10	5.50	35.40	20.20	11.00	106.20	60.60	33.00	1.77	1.01	0.55
	Up to age 70	11.80	7.40	4.85	23.60	14.80	9.70	47.20	29.60	19.40	141.60	88.80	58.20	2.36	1.48	0.97

For disability in the event of an illness, partial disability, return of premiums or extension of regular occupation, please refer to our sales software.

## CLASS 1A

Disability Insurance – Monthly premiums (\$)																
Benefit period		\$500			\$1,000			\$2,000			\$6,000			Rate per additional \$100 increments		
		0 days	30 days	119 days	0 days	30 days	119 days	0 days	30 days	119 days	0 days	30 days	119 days	0 days	30 days	119 days
24-hour	2 years	12.65	7.15	4.55	25.30	14.30	9.10	50.60	28.60	18.20	151.80	85.80	54.60	2.53	1.43	0.91
	5 years	14.70	8.65	5.60	29.40	17.30	11.20	58.80	34.60	22.40	176.40	103.80	67.20	2.94	1.73	1.12
	Up to age 70	21.05	14.65	11.30	42.10	29.30	22.60	84.20	58.60	45.20	252.60	175.80	135.60	4.21	2.93	2.26
Non-work related	2 years	8.85	5.00	3.20	17.70	10.00	6.40	35.40	20.00	12.80	106.20	60.00	38.40	1.77	1.00	0.64
	5 years	10.30	6.05	3.90	20.60	12.10	7.80	41.20	24.20	15.60	123.60	72.60	46.80	2.06	1.21	0.78
	Up to age 70	14.75	10.25	7.90	29.50	20.50	15.80	59.00	41.00	31.60	177.00	123.00	94.80	2.95	2.05	1.58

For disability in the event of an illness, partial disability, return of premiums or extension of regular occupation, please refer to our sales software.

## CLASS B

Disability Insurance – Monthly premiums (\$)																
Benefit period		\$500			\$1,000			\$2,000			\$6,000			Rate per additional \$100 increments		
		0 days	30 days	119 days	0 days	30 days	119 days	0 days	30 days	119 days	0 days	30 days	119 days	0 days	30 days	119 days
24-hour	2 years	15.40	9.05	6.00	30.80	18.10	12.00	61.60	36.20	24.00	184.80	108.60	72.00	3.08	1.81	1.20
	5 years	17.75	10.55	7.10	35.50	21.10	14.20	71.00	42.20	28.40	213.00	126.60	85.20	3.55	2.11	1.42
	Up to age 70	25.35	17.80	13.85	50.70	35.60	27.70	101.40	71.20	55.40	304.20	213.60	166.20	5.07	3.56	2.77
Non-work related	2 years	10.80	6.35	4.20	21.60	12.70	8.40	43.20	25.40	16.80	129.60	76.20	50.40	2.16	1.27	0.84
	5 years	12.45	7.40	4.95	24.90	14.80	9.90	49.80	29.60	19.80	149.40	88.80	59.40	2.49	1.48	0.99
	Up to age 70	17.75	12.45	9.70	35.50	24.90	19.40	71.00	49.80	38.80	213.00	149.40	116.40	3.55	2.49	1.94

For disability in the event of an illness, partial disability, return of premiums or extension of regular occupation, please refer to our sales software.

## CLASS C

Disability Insurance – Monthly premiums (\$)																
Benefit period		\$500			\$1,000			\$2,000			\$6,000			Rate per additional \$100 increments		
		0 days	30 days	119 days	0 days	30 days	119 days	0 days	30 days	119 days	0 days	30 days	119 days	0 days	30 days	119 days
24-hour	2 years	17.25	10.10	6.75	34.50	20.20	13.50	69.00	40.40	27.00	207.00	121.20	81.00	3.45	2.02	1.35
	5 years	20.30	12.10	8.15	40.60	24.20	16.30	81.20	48.40	32.60	243.60	145.20	97.80	4.06	2.42	1.63
	Up to age 70	29.25	20.60	15.95	58.50	41.20	31.90	117.00	82.40	63.80	351.00	247.20	191.40	5.85	4.12	3.19
Non-work related	2 years	12.10	7.05	4.75	24.20	14.10	9.50	48.40	28.20	19.00	145.20	84.60	57.00	2.42	1.41	0.95
	5 years	14.20	8.45	5.70	28.40	16.90	11.40	56.80	33.80	22.80	170.40	101.40	68.40	2.84	1.69	1.14
	Up to age 70	20.50	14.40	11.15	41.00	28.80	22.30	82.00	57.60	44.60	246.00	172.80	133.80	4.10	2.88	2.23

For disability in the event of an illness, partial disability, return of premiums or extension of regular occupation, please refer to our sales software.

For overhead expense insurance and all the riders, please follow these steps:

- 1- Choose the desired coverage;
- 2- Once the premium amount is selected, please indicate it in Section 10 of the application.

## OVERHEAD EXPENSE INSURANCE

Occupational class	Monthly premiums (\$)				
	\$500	\$1,000	\$2,000	\$6,000	Rate by increments of \$100
<b>4A</b>	2.05	4.10	8.20	24.60	0.41
<b>3A</b>	2.60	5.20	10.40	31.20	0.52
<b>2A</b>	4.60	9.20	18.40	55.20	0.92
<b>1A</b>	5.70	11.40	22.80	68.40	1.14
<b>B</b>	7.25	14.50	29.00	87.00	1.45
<b>C</b>	8.10	16.20	32.40	97.20	1.62

For overhead expense insurance, the waiting period is 30 days and the benefit period is 2 years.  
For overhead expense insurance in the event of an illness, please refer to our sales software.

## Riders

### ACCIDENTAL DEATH, DISMEMBERMENT AND LOSS OF USE

Type of coverage	Sum insured		Monthly premium rate (\$)
Primary insured	Minimum	\$25,000	2.00 (by \$25,000 increments)
	Maximum	\$350,000	

### ACCIDENTAL FRACTURE

Type of coverage	Units		Monthly premiums (\$)
Primary insured	1 unit	\$5,000	4.00
	2 units	\$10,000	8.00

### EXTENDED MEDICAL CARE FURTHER TO AN ACCIDENT

Type of coverage	Monthly premiums (\$)
Primary insured	2.50

### TRAVEL INSURANCE

Type of coverage	Monthly premiums (\$)	
	Truck drivers	Other
Primary insured	30.00	10.00
Family	45.00	18.00

## Determine your client's occupational class

You should select your client's occupational class using this list. Although the list includes most occupations, it is not exhaustive. If you are unable to find your client's occupation in the list, please contact our Clients and Partners Contact Center at 1 800 465-5818 or refer to our sales software.

<b>Accommodation centre for seniors, the disabled or orphans</b>	Not eligible	<b>Assistant</b>		<b>Blaster</b>	C
<b>Accountant</b>		pharmacist, administrative (if from home*), educator (licensed daycare outside the home, administrative work only)	3A	<b>Bodyguard</b>	
certified (CA-CGA-RIA-CMA-CPA) (if from home*)	4A	dental, podiatrist, educator (licensed daycare outside the home)	2A	unarmed	1A
not certified (if from home*)	3A	veterinary, nursing, cook (except in logging camps), educator (unlicensed or home daycare***)	1A	armed	C
<b>Acrobat</b>	C	cook (in logging camps)	B	<b>Boilermaker</b>	B
<b>Actor</b>	C	dishwasher, underwater diver	C	<b>Botanist</b>	4A
<b>Actuary</b>	4A	<b>Attendant</b>		<b>Breeder</b>	
<b>Acupuncturist</b>	3A	animals or pets	1A	pets or farm animals	1A
<b>Adjuster, fitter</b>	1A	gas station pump	B	wild animals	C
<b>Agent</b>		flight (see exclusions in contract)	C	<b>Brewer, beer</b>	2A
artistic, talent, reservation (if from home*), securities (not on the exchange floor), travel (if from home*), public relations, mortgage	3A	<b>Auctioneer</b>		<b>Bricklayer</b>	B
securities (on the exchange floor), union	2A	livestock	1A	<b>Broker</b>	
recovery	1A	other	2A	insurance (with CLU, CFP, Bachelor of Law, CA)	4A
insurance - see Broker		<b>Audiologist</b>	4A	insurance (without CLU, CFP, Bachelor of Law, CA), real estate (2 years or more of experience), other (not on the exchange floor)	3A
<b>Agronomist</b>	4A	<b>Audioprosthetist</b>	4A	real estate (less than 2 years of experience), other (on the exchange floor)	2A
<b>Analyst</b>		<b>Auditor</b>	4A	<b>Builder</b>	
computer	3A	<b>Author</b>	3A	set	1A
laboratory, not exposed to nuclear radiations	2A	<b>Automotive body worker</b>	1A	derrick, platform, tank, reservoir	B
laboratory, exposed to nuclear radiations	C	<b>Bacteriologist</b>		<b>Burner, lead</b>	C
<b>Anesthetist, Anesthesiologist</b>	4A	no laboratory work	4A	<b>Butcher</b>	1A
<b>Announcer</b>		laboratory, not exposed to nuclear radiations	2A	<b>Buyer</b>	
radio, television	3A	laboratory, exposed to nuclear radiations	C	foods (goes into fields)	2A
<b>Arboriculturist</b>	1A	<b>Bailiff</b>		skins, leathers, furs and livestock	1A
<b>Archeologist</b>		court	2A	scrap metal	C
no field work	3A	other	1A	other	3A
field work	2A	<b>Barber</b>	1A	<b>Cabinetmaker</b>	1A
<b>Architect, Landscape architect</b>	4A	<b>Barmaid/Barman</b>		<b>Caller, bingo</b>	C
<b>Archivist</b>	3A	in strip club	C	<b>Captain</b>	
<b>Armed forces</b> (see exclusions in contract)	C	other	B	aircraft (see exclusions in the contract)	C
<b>Artisan</b>		<b>Beekeeper</b>	C	<b>Caricaturist</b> (if from home*)	3A
pottery, ceramic, stained glass, weaving (if from home*)	1A	<b>Bellhop</b>	1A	<b>Carpenter</b>	1A
<b>Assembler</b>		<b>Binder</b>	1A	<b>Carrier</b>	
antenna	B	<b>Biologist</b>		postal	1A
metal frames not at a plant	C	no laboratory work	4A	newspaper	C
metal frames at a plant, other	1A	laboratory, not exposed to nuclear radiations	2A	<b>Cartographer</b>	3A
		laboratory, exposed to nuclear radiations	C	<b>Cashier</b> (not in a financial institution)	1A
		<b>Blacksmith</b> (other than horseshoer)	1A	<b>Catcher</b>	
				chickens, dogs	C

\* Refer to the eligibility rules for home-based workers

\*\* Minimum waiting period of 30 days

\*\*\* Waiting period of 119 days and benefit period of two years only

<b>Caterer</b>			
administrative work or supervision only	3A		
other	1A		
<b>Chaplain</b>		3A	
<b>Chef, restaurant</b>		2A	
<b>Chemist</b>			
no laboratory work	4A		
laboratory, not exposed to nuclear radiations	2A		
laboratory, exposed to nuclear radiations	C		
<b>Chief</b>			
drilling operations	1A		
<b>Child care worker</b>			
at a licensed daycare outside the home, administrative work only	3A		
at a licensed daycare outside the home	2A		
at an unlicensed daycare or home daycare***	1A		
<b>Chimney sweep</b>		C	
<b>Chiropodist</b>		4A	
<b>Chiropractor</b>			
in Quebec	N/A		
outside Quebec	4A		
<b>Choreographer</b>		1A	
<b>Claim adjuster</b>			
work office only	3A		
in the field	2A		
<b>Claim appraiser</b>			
accredited, office work only	4A		
unaccredited, office work only	3A		
accredited or unaccredited, in the field	2A		
<b>Cleaner</b>			
laundry, carpet	1A		
at a plant other than at a toxic product plant	B		
at a toxic product plant, septic tank	C		
<b>Clergyman</b>		3A	
<b>Clerk</b>			
office	3A		
ticket sales, wicket	2A		
other	1A		
<b>Clockmaker</b>		2A	
<b>Cobbler</b>		1A	
<b>Collector</b>			
furniture, garbage	B		
<b>Composer</b>		C	
<b>Computer programmer</b>		3A	
<b>Conference and event coordinator</b>		2A	
<b>Conservator (art)</b>		1A	
<b>Consultant</b>			
industrial relations, business, industrial with bachelor's degree (if from home*)	4A		
business, industrial without bachelor's degree (if from home*)	3A		
livestock artificial insemination (office and sales only)	2A		
<b>Contractor</b>			
forestry, outside the forest, administrative work only	3A		
forestry, in the forest, not in logging camps	2A		
forestry, in the forest, in logging camps	1A		
other – see according to type of business			
<b>Controller</b>			
accounting	4A		
at a mine or a seaport	1A		
air-traffic	C		
<b>Cook</b>			
chef in a restaurant	2A		
other than in logging camps	1A		
in logging camps	B		
<b>Co-pilot</b>			
aircraft (see exclusions in contract)	C		
<b>Copywriter</b>		3A	
<b>Counselor, guidance</b>		4A	
<b>Crew member on boat or ship (other than deck officer)</b>		B	
<b>Croupier</b>		1A	
<b>Dancer, professional</b>			
not in strip club	C		
in strip club	Not eligible		
<b>Day labourer</b>			
slaughterhouse	B		
other	1A		
<b>Dealer</b>			
antique (sales only), investment	3A		
antique (other)	1A		
scrap metal, second-hand goods	C		
<b>Dealership</b>			
car (for a specific manufacturer like Ford, GM, etc.)	3A		
car (no specific manufacturer like Ford, GM, etc.)	1A		
<b>Delivery person</b>			
bicycle courier, newspaper (non-motorized)	C		
other - no handling or handling of goods with a forklift	1A		
other – see Driver			
<b>Dental hygienist</b>		3A	
<b>Dentist</b>		4A	
<b>Denturologist</b>		4A	
<b>Designer</b>			
graphic (if from home*)	3A		
costume, fashion, interior, jewelry (uses hand tools only)	2A		
exhibition and display, jewelry (uses machinery)	1A		
<b>Detective (private)</b>		1A	
<b>Developer</b>			
film	2A		
photo	1A		
<b>Dietician, Dietitian</b>		4A	
<b>Director</b>			
underground mine (who does not go underground), penitentiary, prison	2A		
underground mine (who goes underground less than 10%)	1A		
underground mine (who goes underground more than 10%)	C		
other	3A		
<b>Disc jockey</b>		C	
<b>Dishwasher</b>			
hotel, motel, restaurant other than fast food	B		
other	C		
<b>Dispatcher</b>		3A	
<b>Dockworker</b>		C	
<b>Doorman</b>		1A	
<b>Draftsperson (if from home*)</b>		3A	
<b>Dresser</b>		1A	
<b>Driller</b>			
without dynamite	B		
with dynamite	C		
<b>Driver</b>			
trailer or semi-trailer truck (no handling or handling of goods with forklift), tow truck, ambulance, bus, train	1A		
private, taxi, armoured truck, truck that carries explosives	C		
other	B		
<b>Drycleaner (at a laundry)</b>		1A	
<b>Drywaller</b>		B	
<b>Dryer</b>			
at a laundry	1A		
at a plant	B		
<b>Economist</b>		4A	
<b>Editor</b>			
copy (if from home*)	3A		
sound, video	2A		
<b>Educator</b>			
at a licensed daycare outside the home, administrative work only	3A		
at a licensed daycare outside the home	2A		
at an unlicensed daycare or home daycare***	1A		
<b>Electrician</b>		1A	
<b>Electronics engineer</b>		2A	
<b>Embalmer</b>		1A	
<b>Enameler</b>		B	
<b>Engineer</b>			
civil (maximum 10 hrs a week in the field)	4A		
civil (over 10 hrs a week in the field), forest (administrative or works 10% and less in the field), petroleum working on subsoil deposits (administrative work only)	3A		
sound, forest (works in the field more than 10%), petroleum working on subsoil deposits (in the field)	2A		
petroleum (working on submarine oil deposits)	C		
other	4A		

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<b>Engraver</b>			
printing or photography	2A		
monument	1A		
<b>Entrepreneur – see Contractor</b>			
<b>Environmentalist</b>	4A		
<b>Esthetician</b>			
electrolysis or other (if from home*)	1A		
<b>Executive</b>			
penitentiary, prison or underground mine (who does not go underground)	2A		
underground mine (who goes underground less than 10%)	1A		
underground mine (who goes underground more than 10%)	C		
other	4A		
<b>Exterminator</b>	B		
<b>Family-type or intermediate resource for seniors, the disabled or orphans</b>	Not eligible		
<b>Farmer</b>			
owner, supervision or administrative work only**	3A		
owner, manual labour**	2A		
fish	1A		
non-owner**	B		
<b>Finisher</b>			
concrete or cement	B		
<b>Firefighter</b>			
captain, chief, lieutenant	2A		
industrial establishment other than a toxic product plant	B		
industrial establishment of a toxic product plant	C		
other	1A		
<b>Fisher, fisherman</b>	C		
<b>Florist</b>			
at a shop	2A		
at a greenhouse	1A		
<b>Flower grower</b>	1A		
<b>Foreman</b>			
in a mine or at a seaport	1A		
at an explosives plant	B		
other	2A		
<b>Forest ranger</b>			
without use of plane	1A		
with use of plane (see exclusions in contract)	C		
<b>Fumigator</b>	B		
<b>Galvanizer</b>	B		
<b>Gardener</b>	1A		
<b>Gem cutter</b>			
uses hand tools only	2A		
uses machinery	1A		
<b>Geologist</b>			
office work only	3A		
other than mining and petroleum (in the field)	2A		
mining or petroleum (in the field)	1A		
<b>Glazier</b>	1A		
<b>Goldsmith</b>			
uses hand tools only	2A		
uses machinery	1A		
<b>Groom (horse)</b>	B		
<b>Groomer (pet)</b>	1A		
<b>Grower (nursery)</b>	1A		
<b>Guard</b>			
security (unarmed)	1A		
prison (armed or unarmed), security (armed)	C		
<b>Guide</b>			
tourism	2A		
heli-skiing, cat-skiing, off-trail skiing, backcountry skiing, hunting, fishing, mountain cycling, mountaineering, climbing	C		
<b>Gunsmith</b>	1A		
<b>Hairdresser (if from home*)</b>	1A		
<b>Handler</b>			
material, pets, farm animals (other than a slaughterhouse)	1A		
explosives, wild animals	C		
<b>Homeopath</b>	2A		
<b>Horseshoer</b>	B		
<b>Horticulturist</b>	1A		
<b>Hostess (hotel or restaurant)</b>	2A		
<b>Housewife</b>	Not eligible		
<b>Hunter/other</b>	C		
<b>Hypnotherapist</b>	3A		
<b>Illustrator (if from home*)</b>	3A		
<b>Inspector</b>			
building, health sanitary, subsoil deposits (no manual work)	3A		
animal welfare, logging, open-pit mine, underground mine (who goes underground less than 10%)	1A		
power line	B		
submarine oil deposits, underground mine (who goes underground more than 10%)	C		
other	2A		
<b>Installer</b>			
indoor telephone lines	2A		
outdoor telephone lines	1A		
power line	C		
other	B		
<b>Instructor</b>			
driving school, golf, skating, swimming, tennis	2A		
horse-riding, physical fitness, vacation camp	1A		
martial arts, combat sports, heli-skiing, cat-skiing, mountain cycling, mountaineering, climbing, off-trail skiing, backcountry skiing	C		
<b>Insulator</b>	1A		
<b>Insurance agent – see Broker</b>			
<b>Interpreter</b>			
certified	4A		
non-certified	3A		
<b>Investigator (private)</b>	1A		
<b>Ironworker</b>			
wrought iron (inside the workshop only)	1A		
wrought iron (outside the workshop)	B		
<b>Janitor</b>			
living on premises	1A		
not living on premises	C		
<b>Journalist</b>			
with bachelor's degree (over 2 years of experience)	3A		
without bachelor's degree (over 2 years of experience)	2A		
with or without bachelor's degree (less than 2 years of experience)	1A		
foreign correspondent	C		
<b>Judge</b>			
judicial system in Quebec	N/A		
judicial system outside Quebec	4A		
sports	1A		
<b>Kinesiologist</b>	4A		
<b>Kinesiotherapist</b>	2A		
<b>Labeller</b>	1A		
<b>Landscaper</b>	1A		
<b>Lawyer</b>			
in Quebec	N/A		
outside Quebec	4A		
<b>Layer</b>			
floor, tile, other	B		
<b>Lecturer</b>	2A		
<b>Librarian</b>	3A		
<b>Lifeguard</b>			
beach, swimming pool	1A		
<b>Lineworker</b>	1A		
<b>Lithographer</b>	2A		
<b>Live-in nanny</b>			
permit under Live-in Caregiver Program	1A		
other	C		
<b>Locksmith</b>	2A		
<b>Logger (who uses chainsaw regularly)</b>	C		
<b>Lumber tallyman</b>	1A		
<b>Machinist</b>	1A		
<b>Maid (hotel)</b>	1A		
<b>Maintenance</b>			
heating system, air conditioning system, household commercial, household private homes (employee or registered self-employed)	1A		
<b>Maître d'hôtel</b>	2A		
<b>Maker</b>			
cheese, stringed instrument	1A		
<b>Makeup artist (if from home*)</b>	1A		

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<b>Manager</b>	
car (for a specific manufacturer like Ford, GM, etc.)	3A
stage, farm	2A
car (not for a specific manufacturer like Ford, GM, etc.), used cars	1A
other (no manual labour)	3A
other (with manual labour)	2A
<b>Manicurist, Pedicurist (if from home*)</b>	
	1A
<b>Manufacturer</b>	
jewelry (uses hand tools only)	2A
jewelry (uses machinery)	1A
<b>Marshaller (aircraft)</b>	
	B
<b>Mason</b>	
owner	1A
employee	B
<b>Measurer</b>	
	1A
<b>Mechanic</b>	
	1A
<b>Melter</b>	
	B
<b>Metallurgist</b>	
mining (does not go underground)	2A
mining (goes underground)	C
other	3A
<b>Meteorologist</b>	
	3A
<b>Meter reader</b>	
	2A
<b>Midwife (with nursing degree or equivalent)</b>	
	2A
<b>Military force member (see exclusions in contract)</b>	
	C
<b>Miller</b>	
	1A
<b>Model</b>	
	C
<b>Moulder</b>	
	1A
<b>Mover, furniture</b>	
	B
<b>Musician</b>	
director symphony orchestra	3A
symphony orchestra	2A
studio (radio, television)	1A
other	C
<b>Naturopath</b>	
	2A
<b>Notary</b>	
in Quebec	N/A
outside Quebec	4A
<b>Nurse</b>	
graduate or specialist, office or supervision only	4A
graduate or specialist, other	3A
<b>Nutritionist</b>	
	4A
<b>Occupational therapist</b>	
	4A
<b>Officer</b>	
public relations, customs	3A
parole, probation, deck on passenger ship	2A
deck on cargo ship or ferry, mechanic on a boat, wildlife conservation without use of plane	1A
deck on lightship, trawler or tug boat	B
wildlife conservation with use of plane (see exclusions in contract)	C

<b>Operator</b>	
switchboard, telephone, telephone network	3A
elevator, camera (in studio)	2A
binder, camera (outside a studio), charging device, crane, grader, greenhouse, power ram, power shovel, press, printing press, machinery (other than in forestry)	1A
forestry tractor, single grip harvester, skidder, machinery (in forestry)	B
<b>Optician</b>	
prescription (in Quebec)	N/A
prescription (outside Quebec)	4A
laboratory, technician	2A
<b>Optometrist</b>	
	4A
<b>Orderly</b>	
	1A
<b>Organizer</b>	
conference and event, union	2A
<b>Orthopedist</b>	
administration and sales only	3A
<b>Orthotherapist</b>	
	2A
<b>Orthotist</b>	
	1A
<b>Osteopath</b>	
	4A
<b>Owner</b>	
cinema or theater or radio or television station or stock breeder or magazine or newspaper or vacation camp (administrative work only), golf club or taxi fleet (administration or supervision work only), owner-operator farm (administration or supervision work only**)	3A
bowling alley or horse-riding school or pool hall or curling rink (management only), licensed beverage establishment not serving at the bar (other than in strip club), lodging, B&B, owner-operator farm (manual labour**), stock breeder (supervision only)	2A
stock breeder (manual labour)	1A
taxi fleet (with less than 50% taxi driving)	B
arcade and video game, taxi fleet (with 50% and more taxi driving)	C
other (administrative or supervision work only)	3A
<b>Painter</b>	
building	B
bell-tower, bridge, high chimney, artist	C
<b>Pastor</b>	
	3A
<b>Patternmaker</b>	
	2A
<b>Pawnbroker</b>	
	Not eligible
<b>Pedicurist – see Manicurist</b>	
<b>Pharmacist</b>	
	4A
<b>Photoengraver</b>	
newspaper or magazine	2A
<b>Photographer</b>	
studio, movie or television	3A
newspaper or magazine	2A
aerial photography	1A
<b>Physician</b>	
	4A
<b>Physiotherapist</b>	
	3A
<b>Piano tuner</b>	
	2A

<b>Pilot</b>	
aircraft (see exclusions in contract)	C
<b>Pipe fitter</b>	
	1A
<b>Planner</b>	
urban	4A
conference and event	2A
<b>Plasterer</b>	
	B
<b>Plumber</b>	
	1A
<b>Podiatrist</b>	
	4A
<b>Police</b>	
captain, chief, inspector or lieutenant (with office or court work only)	2A
court administrator, police detective, police investigator, patrol officer (automobile or motorcycle)	B
squad (all types)	C
other	1A
<b>Polisher</b>	
jewelry	2A
in the building trade	B
<b>Porter (baggage)</b>	
	1A
<b>Postman</b>	
	1A
<b>Priest</b>	
	3A
<b>Printer</b>	
	1A
<b>Producer</b>	
movie, video, theatre	3A
maple syrup (less than 20% use of chainsaw)	1A
<b>Professional athlete (see exclusions in contract)</b>	
	C
<b>Professor – educational institution – see Teacher</b>	
<b>Projectionist</b>	
	2A
<b>Proofreader</b>	
	2A
<b>Props person</b>	
	1A
<b>Pruner</b>	
	B
<b>Psychiatrist</b>	
	4A
<b>Psychoeducator</b>	
	4A
<b>Psychologist</b>	
	4A
<b>Psychotherapist</b>	
	2A
<b>Publicist</b>	
	3A
<b>Publisher</b>	
	3A
<b>Radiologist</b>	
	4A
<b>Raftsmen</b>	
	C
<b>Receptionist</b>	
	3A
<b>Recreologist</b>	
	3A
<b>Referee (sports)</b>	
	1A
<b>Reflexologist</b>	
	2A
<b>Repairer</b>	
indoor telephone lines, jewelry (uses hand tools only)	2A
outdoor telephone lines, heating system, air conditioning system, jewelry (uses machinery)	1A
elevator	B
power line	C

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<b>Representative</b>					
no carrying or carrying samples of 20 pounds and less	3A				
carrying samples of more than 20 pounds	2A				
<b>Researcher</b>		2A			
<b>Roofer</b>		B			
<b>Sailor – see Crew member</b>					
<b>Salesperson</b>					
car (for a specific manufacturer like Ford, GM, etc.)	3A				
car (no specific manufacturer like Ford, GM, etc.), auto parts, plumbing, furniture, flooring	1A				
other (no handling of goods or physical labour)	3A				
other	2A				
<b>Sandblaster</b>					
glass and metal	B				
other than glass and metal	C				
<b>Saw filer</b>		B			
<b>Screenwriter</b>		2A			
<b>Scriptwriter</b>		2A			
<b>Sculptor</b>					
monument	1A				
other	C				
<b>Seamstress (if from home*)</b>		1A			
<b>Secretary</b>		3A			
<b>Servant (private)</b>		C			
<b>Sexologist</b>		4A			
<b>Sheet metal worker</b>					
at a workshop only	1A				
not at a workshop	B				
<b>Signaller</b>					
road, train	2A				
<b>Shoemaker</b>		1A			
<b>Social worker</b>					
office work only	3A				
field work	2A				
<b>Speech – language pathologist</b>		4A			
<b>Splicer</b>		1A			
<b>Staff member</b>					
arcade and video game, circus, amusement park, fairground attraction	C				
other	1A				
<b>Stenographer</b>		3A			
<b>Stucco plasterer</b>		1A			
<b>Stuntman</b>		C			
<b>Superintendent</b>					
park (supervision only)	3A				
open-pit mine, underground mine (who goes underground less than 10%)	1A				
explosives plant	B				
underground mine (who goes underground more than 10%)	C				
other	2A				
<b>Supervisor</b>					
seaport, marina, swimming pool or beach	1A				
other (office work only)	3A				
other (field work)	2A				
<b>Surgeon</b>		4A			
<b>Surveyor</b>		4A			
<b>Swamper</b>		C			
<b>Switcher</b>		2A			
<b>Tailor (if from home*)</b>		1A			
<b>Tallyman (lumber)</b>		1A			
<b>Tattooist</b>		C			
<b>Tax specialist</b>		4A			
<b>Taxidermist</b>		2A			
<b>Teacher</b>					
at an educational institution: dance, physical education	2A				
at an educational institution: other discipline	4A				
cooking, music, singing or dance (if from home*), driving school, golf, physical education, skating, swimming, tennis	2A				
horse-riding, physical fitness, trade	1A				
martial art or combat sport	C				
<b>Technician</b>					
land surveyor, rehabilitation, achitectural (no field work), special education (office work only)	3A				
electronics, civil engineering, computer, dental, lighting, radiology, architectural (field work), special education (field work), laboratory (not exposed to nuclear radiations)	2A				
ambulance, contact lens manufacturing, electrolysis (if from home*), livestock artificial insemination (in laboratory)	1A				
livestock insemination	B				
power line, laboratory (exposed to nuclear radations)	C				
<b>Teller, financial institution</b>		3A			
<b>Thanatologist</b>		1A			
<b>Therapist</b>					
occupational, respiratory	4A				
massage	2A				
<b>Tinsmith</b>					
at a workshop only	1A				
other than at a workshop	B				
<b>Tire retreader</b>		1A			
<b>Tower erector</b>		B			
<b>Trainer</b>					
pets or farm animals	1A				
wild animal	C				
<b>Translator</b>					
certified (if from home*)	4A				
non-certified (if from home*)	3A				
<b>Trapper</b>		C			
<b>Typographer</b>		1A			
<b>Underwater diver</b>		C			
<b>Upholsterer (furniture)</b>		1A			
<b>Usher</b>		1A			
<b>Valet</b>		1A			
<b>Varnisher</b>		B			
<b>Veterinary</b>					
small animals	3A				
farm animals	2A				
<b>Waiter, Waitress</b>					
restaurant	1A				
strip club	C				
other	B				
<b>Warden</b>					
penitentiary, prison	2A				
fish, without use of plane	1A				
fish, with use of plane (see exclusions in contract)	C				
<b>Washer</b>					
car, window (2 stories or less)	B				
window, other	C				
<b>Waterer (tree)</b>		1A			
<b>Welder</b>		1A			
<b>Worker</b>					
construction of telephone lines, open-pit mine (not using explosives), smelting, warehouse or plant or factory (not involving explosives)	1A				
warehouse or plant or factory (involving explosives), subsoil well-boring derrick (no dynamite)	B				
open-pit mine (using explosives), submarine well-boring derrick, underground mine, underground piping	C				
<b>Wrecker (building)</b>		1A			
<b>Writer</b>		3A			
<b>Zoologist</b>		3A			

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