

LIVING BENEFITS NEEDS

A QUICK REFERENCE GUIDE



Sample Occupations vs. Living Benefits Needs

Occupation	Occupational class	Points to Keep in mind	Disability insurance needs				Other living benefits needs*			
			Income replacement <i>Bills, living expenses, lifestyle maintenance...</i>		Overhead expenses <i>Heating, electricity, rent...</i>		Creditor insurance <i>Mortgage, line of credit, rent, personal loans, credit cards, other loans...</i>	Accident <i>Additional coverage to fill the gaps with government or private insurance plans...</i>	Critical illness <i>Additional treatments, unforeseen expenses due to illness, babysitting, transportation...</i>	
			Acci-Jet Program	Superior Program	Acci-Jet Program	Superior Program	Universal Loan Insurance	Acci 7 PLUS	CancerGuard	
Food service										
Waiter in:		– Increased risk for accidents								
– restaurant	1A		✓	✓		✓	✓	✓		
– bar	B									
– strip club	C									
Chef	2A									
Other	1A									
Transportation service										
Taxi driver/Taxi owner	C	– Increased risk for accidents – Fixed expenses (e.g. if car owner)	✓	✓	✓	✓	✓	✓	✓	
Truck driver:		– Obligatory accident coverage to access certain policies – Increased risk for accidents – Higher fees for rent or purchase of a vehicle								
– trailer or semi-trailer truck (no handling or handling of goods with forklift)	1A		✓	✓	✓	✓	✓	✓		
– trailer or semi-trailer truck (handling of goods without forklift)	B		✓	✓	✓	✓	✓	✓		
– crane, tow truck, power shovel or excavator	1A									
– armoured truck, truck that carries explosives	C									
– other	B									

*The occupational class is not taken into account when considering eligibility for Acci 7 PLUS and CancerGuard.

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			Acci-Jet Program	Superior Program	Acci-Jet Program	Superior Program	Universal Loan Insurance	Acci 7 PLUS	CancerGuard	
Medical services										
Registered nurse (office work only)	4A	– Has group insurance (government plan)								
Registered/Specialized nurse	3A					✓	✓			
Auxiliary nurse	1A									
Orderly	1A									
Farming										
Farmer (owner and does office work only)	3A	– Low income declared – High expenses	✓	✓	✓	✓	✓	✓	✓	
Farmer (owner and does manual work)	2A		✓	✓	✓	✓	✓	✓		
Farmer (employee)	B		✓	✓	✓	✓	✓	✓		
Beauty and wellness										
Hairdresser/Beautician	1A	– Fixed expenses – Often low income declared	✓	✓			✓	✓	✓	
Massage therapist	2A		✓	✓			✓	✓		
Self-employed workers (advisor, real estate agent, etc.)	Occupational class varies**	– Fixed expenses	✓	✓	✓	✓	✓	✓	✓	
Microenterprise/ Micro business	Occupational class varies**	– Fixed expenses – Owner's salary	✓	✓	✓	✓	✓	✓	✓	
Foster family		– Not eligible for income replacement					✓	✓	✓	
Students/Part-time workers (less than 21 hours per week/unemployed)		– Not eligible for income replacement					✓			

Important Note:

**Self-employed workers do not have a specific occupational class assigned for them. Therefore, it is important to know the nature and percentage of tasks performed to determine the category to which they belong.

Better understanding of a client's occupational class

An Occupational Class is determined based on a list that classifies all jobs into one of six classes based on: 1) manual/physical work
2) level of risk

Occupational classes	% of Manual work (percentage of manual tasks regardless of job title)	Risk level (based on workplace environment and hazards)	Example occupations
4A	0%	Low	<ul style="list-style-type: none"> – architect – biologist (no lab work) – general physician – lawyer – optometrist – professionals – psychiatrist – registered nurse (office work) <p>Note: The level of education is essential for clients who fall into this category. Distinctions: Some manual occupations such as chiropractors, osteopaths, surgeons, etc., could be included in this category.</p>
3A	0%	Low	<ul style="list-style-type: none"> – architectural technician (no field work) – dental hygienist – farmer (owner & does office work only) – financial advisor – office clerk – real estate agent – secretary – specialized nurse
2A	≤ 20%	Medium	<ul style="list-style-type: none"> – chef – computer technician – farmer (owner & does manual work) – interior designer – locksmith – massage therapist <p>Distinctions: Occupations that fall into this category can either be fully manual or not. The environment where tasks are performed plays a major role in determining this category; i.e., piano tuner, electronics technician, etc.</p>
1A	> 20%	Medium	<ul style="list-style-type: none"> – auxiliary nurse – beautician – bus driver – butcher – cleaner/laundry – doorman – hairdresser – operator of power shovel – orderly – personal support worker/ care aide worker – plumber – security guard (unarmed) – truck driver (no forklift)
B	> 20%	High	<ul style="list-style-type: none"> – antenna assembler – exterminator – farmer (employee) – operator of forestry machines – roofer – waiter in bar
C	> 20%	High	<ul style="list-style-type: none"> – armoured truck driver – fisherman – taxi driver – underground miner – waiter in strip club

Note: Multiple Occupations

≥ 3 occupations	2nd occupation is ≤ 20 % of total income	2nd occupation is > 20% of total income	
		Class C	No class C
Not eligible for disability insurance	Not taken into consideration Example Personal fitness trainer: \$50,000/year (1A) + Mountain bike instructor: \$1,600/year (C) = 1A	Only class C applies	<p>= 1 class difference the higher class applies Example Carpenter: \$40,000/year (1A) + Drywall: \$35,000/year (B) = 1A</p> <p>> 1 class difference the lower class applies with the option to enhance the second occupation*** Example Elementary school teacher: \$43,000/year (4A) + Waitress: \$15,000/year (1A) = 2A</p>

***It does not follow the eligibility criteria for occupation enhancement and no further enhancement applies after this step.

This document is a brief and quick reference. For all occupational classes and enhancement options, please refer to the Field Underwriting Guide or the list of occupations on Assure&go.