

Acci-Jet Program



DISABILITY
INSURANCE

RATE GUIDE



For advisor use only

Table of Contents

2	What We Offer: Acci-Jet Program
3	Determine Your Client's Monthly Premium in the Event of an Accident or Soft Tissue Injury
3	Disability Insurance
6	Overhead Expense Insurance
6	Accidental Death, Dismemberment or Loss of Use
6	Extended Medical Care Further to an Accident
6	Travel Insurance
7	Determine Your Client's Occupational Class

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
4A	2.05	4.10	8.20	24.60	0.41
3A	2.60	5.20	10.40	31.20	0.52
2A	4.60	9.20	18.40	55.20	0.92
1A	5.70	11.40	22.80	68.40	1.14
B	7.25	14.50	29.00	87.00	1.45
C	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.

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

* Refer to the eligibility rules for home-based workers

** Minimum waiting period of 30 days

Caterer	
administrative work or supervision only	3A
other	1A
Chaplain	
	3A
Chef, restaurant	
	2A
Chemist	
no laboratory work	4A
laboratory, not exposed to nuclear radiations	2A
laboratory, exposed to nuclear radiations	C
Chief	
drilling operations	1A
Child care worker	
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
Chimney sweep	
	C
Chiropodist	
	4A
Chiropractor	
in Quebec	N/A
outside Quebec	4A
Choreographer	
	1A
Claim adjuster	
work office only	3A
in the field	2A
Claim appraiser	
accredited, office work only	4A
unaccredited, office work only	3A
accredited or unaccredited, in the field	2A
Cleaner	
laundry, carpet	1A
at a plant other than at a toxic product plant	B
at a toxic product plant, septic tank	C
Clergyman	
	3A
Clerk	
office	3A
ticket sales, wicket	2A
other	1A
Clockmaker	
	2A
Cobbler	
	1A
Collector	
furniture, garbage	B
Composer	
	C
Computer programmer	
	3A
Conference and event coordinator	
	2A
Conservator (art)	
	1A
Consultant	
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

Contractor	
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	
Controller	
accounting	4A
at a mine or a seaport	1A
air-traffic	C
Cook	
chef in a restaurant	2A
other than in logging camps	1A
in logging camps	B
Co-pilot	
aircraft (see exclusions in contract)	C
Copywriter	
	3A
Counselor, guidance	
	4A
Crew member on boat or ship (other than deck officer)	
	B
Croupier	
	1A
Dancer, professional	
not in strip club	C
in strip club	Not eligible
Day labourer	
slaughterhouse	B
other	1A
Dealer	
antique (sales only), investment	3A
antique (other)	1A
scrap metal, second-hand goods	C
Dealership	
car (for a specific manufacturer like Ford, GM, etc.)	3A
car (no specific manufacturer like Ford, GM, etc.)	1A
Delivery person	
bicycle courier, newspaper (non-motorized)	C
other - no handling or handling of goods with a forklift	1A
other – see Driver	
Dental hygienist	
	3A
Dentist	
	4A
Denturologist	
	4A
Designer	
graphic (if from home*)	3A
costume, fashion, interior, jewelry (uses hand tools only)	2A
exhibition and display, jewelry (uses machinery)	1A
Detective (private)	
	1A
Developer	
film	2A
photo	1A

Dietician, Dietitian	
	4A
Director	
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
Disc jockey	
	C
Dishwasher	
hotel, motel, restaurant other than fast food	B
other	C
Dispatcher	
	3A
Dockworker	
	C
Doorman	
	1A
Draftsperson (if from home*)	
	3A
Dresser	
	1A
Driller	
without dynamite	B
with dynamite	C
Driver	
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
Drycleaner (at a laundry)	
	1A
Drywall	
	B
Dryer	
at a laundry	1A
at a plant	B
Economist	
	4A
Editor	
copy (if from home*)	3A
sound, video	2A
Educator	
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
Electrician	
	1A
Electronics engineer	
	2A
Embalmer	
	1A
Enameler	
	B
Engineer	
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

* Refer to the eligibility rules for home-based workers

** Minimum waiting period of 30 days

Engraver			
printing or photography	2A		
monument	1A		
Entrepreneur – see Contractor			
Environmentalist	4A		
Esthetician			
electrolysis or other (if from home*)	1A		
Executive			
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		
Exterminator	B		
Family-type or intermediate resource for seniors, the disabled or orphans	Not eligible		
Farmer			
owner, supervision or administrative work only**	3A		
owner, manual labour**	2A		
fish	1A		
non-owner**	B		
Finisher			
concrete or cement	B		
Firefighter			
captain, chief, lieutenant	2A		
industrial establishment other than a toxic product plant	B		
industrial establishment of a toxic product plant	C		
other	1A		
Fisher, fisherman	C		
Florist			
at a shop	2A		
at a greenhouse	1A		
Flower grower	1A		
Foreman			
in a mine or at a seaport	1A		
at an explosives plant	B		
other	2A		
Forest ranger			
without use of plane	1A		
with use of plane (see exclusions in contract)	C		
Fumigator	B		
Galvanizer	B		
Gardener	1A		
Gem cutter			
uses hand tools only	2A		
uses machinery	1A		
Geologist			
office work only	3A		
other than mining and petroleum (in the field)	2A		
mining or petroleum (in the field)	1A		
Glazier	1A		
Goldsmith			
uses hand tools only	2A		
uses machinery	1A		
Groom (horse)	B		
Groomer (pet)	1A		
Grower (nursery)	1A		
Guard			
security (unarmed)	1A		
prison (armed or unarmed), security (armed)	C		
Guide			
tourism	2A		
heli-skiing, cat-skiing, off-trail skiing, backcountry skiing, hunting, fishing, mountain cycling, mountaineering, climbing	C		
Gunsmith	1A		
Hairdresser (if from home*)	1A		
Handler			
material, pets, farm animals (other than a slaughterhouse)	1A		
explosives, wild animals	C		
Homeopath	2A		
Horseshoer	B		
Horticulturist	1A		
Hostess (hotel or restaurant)	2A		
Housewife	Not eligible		
Hunter/other	C		
Hypnotherapist	3A		
Illustrator (if from home*)	3A		
Inspector			
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		
Installer			
indoor telephone lines	2A		
outdoor telephone lines	1A		
power line	C		
other	B		
Instructor			
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		
Insulator	1A		
Insurance agent – see Broker			
Interpreter			
certified	4A		
non-certified	3A		
Investigator (private)	1A		
Ironworker			
wrought iron (inside the workshop only)	1A		
wrought iron (outside the workshop)	B		
Janitor			
living on premises	1A		
not living on premises	C		
Journalist			
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		
Judge			
judicial system in Quebec	N/A		
judicial system outside Quebec	4A		
sports	1A		
Kinesiologist	4A		
Kinesiotherapist	2A		
Labeller	1A		
Landscaper	1A		
Lawyer			
in Quebec	N/A		
outside Quebec	4A		
Layer			
floor, tile, other	B		
Lecturer	2A		
Librarian	3A		
Lifeguard			
beach, swimming pool	1A		
Lineworker	1A		
Lithographer	2A		
Live-in nanny			
permit under Live-in Caregiver Program	1A		
other	C		
Locksmith	2A		
Logger (who uses chainsaw regularly)	C		
Lumber tallyman	1A		
Machinist	1A		
Maid (hotel)	1A		
Maintenance			
heating system, air conditioning system, household commercial, household private homes (employee or registered self-employed)	1A		
Maître d'hôtel	2A		
Maker			
cheese, stringed instrument	1A		
Makeup artist (if from home*)	1A		

* Refer to the eligibility rules for home-based workers

** Minimum waiting period of 30 days

Manager		
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	
Manicurist, Pedicurist (if from home*)		
Manufacturer		
jewelry (uses hand tools only)	2A	
jewelry (uses machinery)	1A	
Marshaller (aircraft)		
Mason		
owner	1A	
employee	B	
Measurer		
Mechanic		
Melter		
Metallurgist		
mining (does not go underground)	2A	
mining (goes underground)	C	
other	3A	
Meteorologist		
Meter reader		
Midwife (with nursing degree or equivalent)		
Military force member (see exclusions in contract)		
Miller		
Model		
Moulder		
Mover, furniture		
Musician		
director symphony orchestra	3A	
symphony orchestra	2A	
studio (radio, television)	1A	
other	C	
Naturopath		
Notary		
in Quebec	N/A	
outside Quebec	4A	
Nurse		
graduate or specialist, office or supervision only	4A	
graduate or specialist, other	3A	
Nutritionist		
Occupational therapist		
Officer		
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	

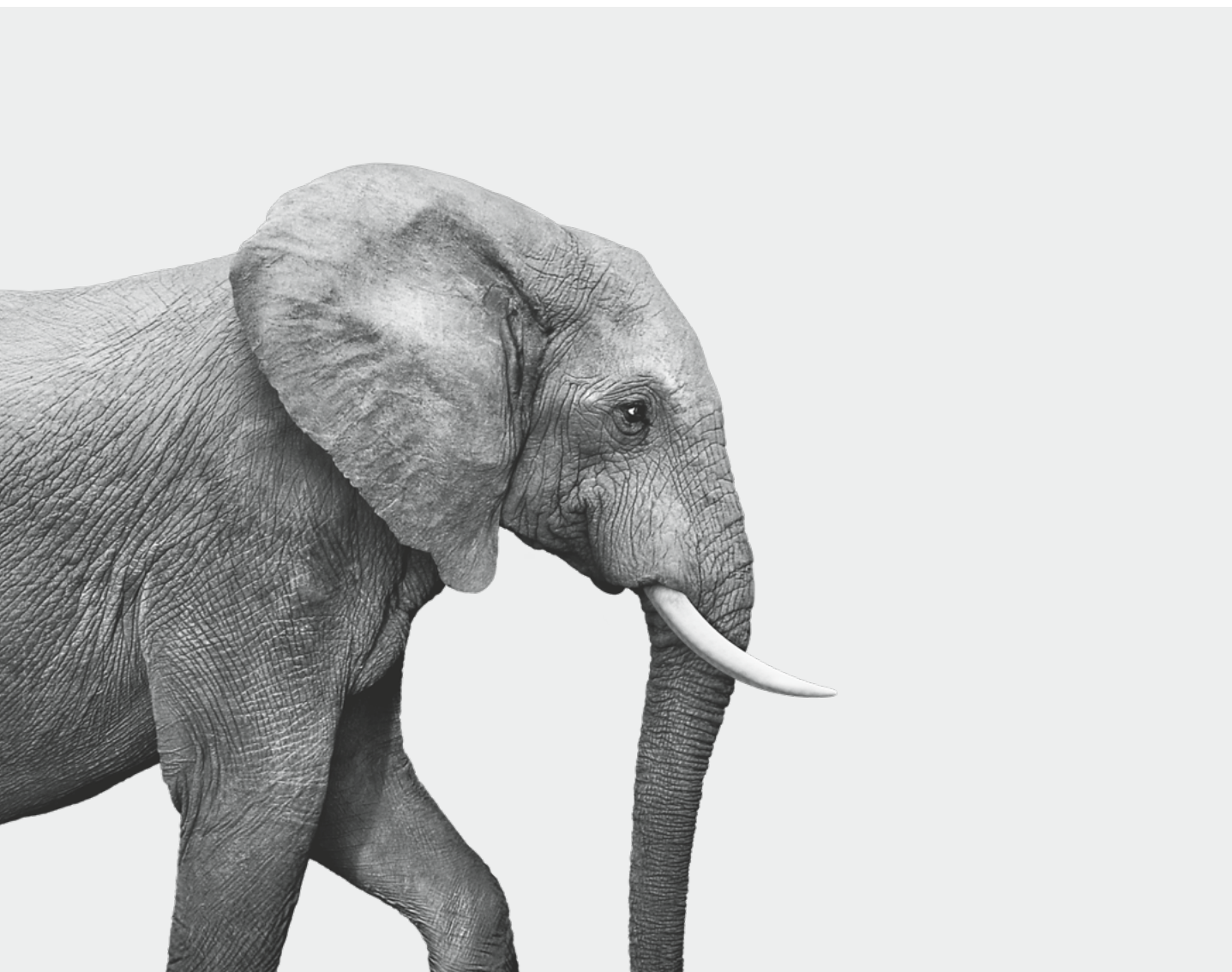
Operator		
switchboard, telephone, telephone network	3A	
elevator, camera (in studio)	2A	
binder, camera (outside a studio), charging device, crane, grader, greenhouse, power ram, power shovel, press, printing press, machinery (other than in forestry)	1A	
forestry tractor, single grip harvester, skidder, machinery (in forestry)	B	
Optician		
prescription (in Quebec)	N/A	
prescription (outside Quebec)	4A	
laboratory, technician	2A	
Optometrist		
Orderly		
Organizer		
conference and event, union	2A	
Orthopedist		
administration and sales only	3A	
Orthotherapist		
Orthotist		
Osteopath		
Owner		
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	
Painter		
building	B	
bell-tower, bridge, high chimney, artist	C	
Pastor		
Patternmaker		
Pawnbroker		
	Not eligible	
Pedicurist – see Manicurist		
Pharmacist		
Photoengraver		
newspaper or magazine	2A	
Photographer		
studio, movie or television	3A	
newspaper or magazine	2A	
aerial photography	1A	
Physician		
Physiotherapist		
Piano tuner		

Pilot		
aircraft (see exclusions in contract)	C	
Pipe fitter		
Planner		
urban	4A	
conference and event	2A	
Plasterer		
Plumber		
Podiatrist		
Police		
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	
Polisher		
jewelry	2A	
in the building trade	B	
Porter (baggage)		
Postman		
Priest		
Printer		
Producer		
movie, video, theatre	3A	
maple syrup (less than 20% use of chainsaw)	1A	
Professional athlete (see exclusions in contract)		
Professor – educational institution – see Teacher		
Projectionist		
Proofreader		
Props person		
Pruner		
Psychiatrist		
Psychoeducator		
Psychologist		
Psychotherapist		
Publicist		
Publisher		
Radiologist		
Raftsmen		
Receptionist		
Recreologist		
Referee (sports)		
Reflexologist		
Repairer		
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	

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

* Refer to the eligibility rules for home-based workers

** Minimum waiting period of 30 days



F13-1136A

INVESTED IN YOU.

iA Financial Group is a business name and trademark of
Industrial Alliance Insurance and Financial Services Inc.

ia.ca