



Pillar Series

Advisor Guide

Table of Contents

Disability Insurance.....	1
Medical Requirements – Disability Insurance.....	1
Telephone Interview.....	2
Financial Underwriting	2
Definition of Annual Income – Disability Insurance	2
Financial Requirements.....	2
Guaranteed Benefit	2
Maximum Monthly Benefit – Disability Insurance	3
20% Income Enhancement.....	3
Income Splitting.....	4
Height and Weight.....	4
Eligibility Criteria – Disability Insurance.....	4
Ratings.....	5
Bankruptcy	5
Residency	5
Newly Self-Employed Workers	5
Compatibility Rules – Disability Insurance.....	6
Hospital Care and Safe Driver	6
Claims	7
Appendix 1 – Occupation Classification	8
Home Based Workers	9
Occupation Class Upgrade	9
Appendix 2 – Occupation Guide	10
Notes.....	21

Disability Insurance

La Capitale Financial Security is proud to offer this **individual disability insurance product** designed to help you create customized coverage that meets your clients' unique needs. With Disability insurance, you can use a base Accident Disability insurance policy to customize coverage and then use additional benefits to enhance the coverage.

The Disability insurance gives you access to our unique product characteristics such as:

- Mental and Nervous disorders included with Sickness Disability insurance
- No soft tissue limitations or exclusions
- No integration or coordination for the first six months of benefits. Subsequent integration and coordination of benefits up to the 36th month, with a guaranteed monthly benefit of \$1,200 (or the monthly benefit, if lower). After the 36th month, benefits are fully integrated and coordinated without guaranteed minimums.

Base Coverage

Accident only disability plan with optional benefits and elimination periods, providing coverage for total and partial disability.

Optional Coverages

- Sickness Disability
- Regular Occupation Extension
 - 5 years
 - To age 65
- Return of Premium
- Hospital Care for Accident and Sickness
- Accidental Death and Dismemberment
- Accidental Fracture
- Future Insurability Option
- Indexation Option

Medical Requirements – Disability Insurance

La Capitale reserves the right to impose additional requirements based on individual cases.

Accident Only Disability

Telephone interview or declarations of insurability

Accident and Sickness Disability

Issue Age	Monthly Benefit*			
	\$500 – \$2,000	\$2,001 – \$3,000	\$3,001 – \$4,000	\$4,001 +
18 – 45	Declaration	Telephone interview	Telephone interview	Telephone interview + vital signs + blood profile**
46 – 50	Declaration	Telephone interview	Telephone interview + vital signs + blood profile**	Telephone interview + vital signs + blood profile**
51 – 59	Telephone interview	Telephone interview + vital signs + blood profile**	Telephone interview + vital signs + blood profile**	Telephone interview + vital signs + blood profile**

* Sickness Disability Monthly benefit + Additional Sickness Disability Monthly benefit (if any) + 50% of the Future Insurability Option Maximum Amount (if any).

** Blood profile includes HIV urinalysis.

Telephone Interview

Telephone interview is available to persons applying for a Pillar Series product.

The telephone interview reduces the time required to complete an application but does not change age and amount requirements for Accident and Sickness products. For example, if a telephone interview is ordered, the age and amount requirements are still required; however, the nurse will not perform a full paramedical but will only collect the vital signs and HIV urinalysis or blood profile since all medical questions will be asked in the telephone interview.

Financial Underwriting

It is very important for the underwriter to establish an accurate income. Overinsurance could result in little incentive to return to work. As a result, we only consider annual earned income when evaluating eligible benefits. Annual earned income is all the payments received for services rendered as a result of active employment.

Definition of Annual Income – Disability Insurance

The total income that proposed insureds can earn from their occupation or profession, including salary, fees, bonuses or commissions, as declared on their government income tax filings, less allowable business expenses, before deduction of income tax.

If the proposed insured is a business owner or partner that holds at least a twenty percent (20%) stake in the business and he or she works actively in the business, annual income also includes any share of the business income attributable to them, before taxes, less any business expenses that are deductible for income tax purposes. Any loss incurred by the business will be deducted from a proposed insured's annual income.

Annual income does not include dividends from any source or income that is not earned directly from the occupation or profession of the proposed insured such as pension income, interest and other investment income, rental income, capital gains, royalties, fees and support payments received and any other income that is not directly received for services provided.

Financial Requirements

Monthly Benefit	Salaried Employee	Self-Employed Worker and Business Owner
\$500 – \$3,500**	No proof*	No proof*
\$3,501 – \$4,000**	No proof*	Proof of income required
\$4,001 +**	Proof of income required	Proof of income required

* If necessary, the underwriter may require proof of income in other circumstances.

** (including the 20% increase, if applicable).

Salaried Employee	Self-Employed Worker and Business Owner
Tax return for the last two years (T1 or all T4's)	T1 General income tax forms and business financial statements (if applicable) for the last two years OR T1 General income tax forms and the company's Statement of business activities for the last two years

Proof of income is required to obtain the guaranteed benefit, whether for a salaried employee or for a self-employed worker.

Guaranteed Benefit

In order to offset potential fluctuations in income, proposed insureds can guarantee the amount of their benefits by qualifying at the time of underwriting. This will ensure payment of the guaranteed benefit without verification of their actual income at the time of their disability. Persons applying for this benefit must supply proof of income for the last two years for all occupation classes.

Maximum Monthly Benefit – Disability Insurance

The maximum monthly benefit amount for all Elimination Periods (EP), including any existing coverages and this application, is represented in column A.

If the insured is not covered by Employment Insurance (EI), the 120-day elimination period is not applicable.

If the insured is covered by Employment Insurance (EI) and is requesting benefits with an elimination period less than 120 days, the maximum monthly benefit amount is represented in Column B. A combination of amounts with EP ≤ 120 days can be used in cases with EI where a portion of the coverage requested has a 120-day EP. The total amount should never exceed the amount noted in Column A. The maximum monthly benefit amount for coverages with EI and an elimination period of 0, 14, 30 or 90 days is represented in Column B.

Note: 0-day Elimination Period is only available for Accident coverage.

20% Income Enhancement

For self-employed workers only, we will increase the proposed insured's net annual income by 20% in order to reflect cash flow and future growth of business.

Scenario

An insured with Employment Insurance (EI) coverage and a \$50,000 annual income:

The maximum monthly benefit amount for coverage with an Elimination Period of 0, 14, 30 or 90 days is \$1,500. The proposed insured can have benefits above this with a 120-day EP up to a maximum of \$2,800.

Examples:

- 1) \$1,500 with a 14-day EP and \$1,300 with a 120-day EP
- 2) \$1,000 with a 90-day EP and \$1,800 with a 120-day EP
- 3) \$2,800 with a 120-day EP

Annual income	Maximum Monthly Benefit	
	All insureds	With EI
	Maximum on all EP Column A	Maximum on EP < 120 days Column B
\$12,000* to \$19,999	\$1,200	\$1,200
\$20,000 to \$20,999	\$1,300	\$1,200
\$21,000 to \$22,999	\$1,400	\$1,200
\$23,000 to \$24,999	\$1,500	\$1,200
\$25,000 to \$26,999	\$1,600	\$1,200
\$27,000 to \$28,999	\$1,700	\$1,200
\$29,000 to \$30,999	\$1,800	\$1,200
\$31,000 to \$32,999	\$1,900	\$1,200
\$33,000 to \$34,999	\$2,000	\$1,200
\$35,000 to \$36,999	\$2,100	\$1,200
\$37,000 to \$38,999	\$2,200	\$1,200
\$39,000 to \$41,999	\$2,300	\$1,200
\$42,000 to \$43,999	\$2,400	\$1,200
\$44,000 to \$45,999	\$2,500	\$1,200
\$46,000 to \$47,999	\$2,600	\$1,300
\$48,000 to \$49,999	\$2,700	\$1,400
\$50,000 to \$51,999	\$2,800	\$1,500
\$52,000 to \$53,999	\$2,900	\$1,600
\$54,000 to \$55,999	\$3,000	\$1,700
\$56,000 to \$57,999	\$3,000	\$1,800
\$58,000 to \$59,999	\$3,100	\$1,900
\$60,000 to \$61,999	\$3,200	\$2,000
\$62,000 to \$63,999	\$3,300	\$2,100
\$64,000 to \$65,999	\$3,400	\$2,200
\$66,000 to \$67,999	\$3,500	\$2,300
\$68,000 to \$69,999	\$3,600	\$2,400
\$70,000 to \$71,999	\$3,600	\$2,500
\$72,000 to \$73,999	\$3,700	\$2,600
\$74,000 to \$75,999	\$3,800	\$2,700
\$76,000 to \$77,999	\$3,900	\$2,800
\$78,000 to \$79,999	\$4,000	\$2,900
\$80,000 to \$81,999	\$4,100	\$3,000
\$82,000 to \$83,999	\$4,200	\$3,100
\$84,000 to \$85,999	\$4,300	\$3,200
\$86,000 to \$87,999	\$4,400	\$3,300
\$88,000 to \$89,999	\$4,500	\$3,400
\$90,000 to \$91,999	\$4,600	\$3,500
\$92,000 to \$95,999	\$4,700	\$3,600
\$96,000 to \$99,999	\$4,800	\$3,700
\$100,000 to \$103,999	\$4,900	\$3,800
\$104,000 to \$105,999	\$5,000	\$3,900
\$106,000 to \$109,999	\$5,100	\$4,000
\$110,000 to \$111,999	\$5,200	\$4,100
\$112,000 to \$115,999	\$5,300	\$4,200
\$116,000 to \$117,999	\$5,400	\$4,300
\$118,000 to \$121,999	\$5,500	\$4,400
\$122,000 to \$123,999	\$5,600	\$4,500
\$124,000 to \$125,999	\$5,700	\$4,600
\$126,000 to \$127,999	\$5,800	\$4,700
\$128,000 to \$129,999	\$5,900	\$4,800
\$130,000 and over	\$6,000	\$4,900

* Minimum annual income eligible

Income Splitting

Income splitting occurs when income generated by a proposed insured's business is diverted to a spouse in order to decrease the tax burden. Our goal is to protect proposed insureds against lost income as a result of a disability, and since they would lose this income if they were to become disabled, we may consider this as earned income to the proposed insured. The income must clearly exceed the value of the work performed by the spouse. Please provide full documentation including the spouse's specific duties and involvement in the business and the number of hours worked per week. We will require the spouse's T4.

Height and Weight

If the body mass index is between 18 and 33, the risk is considered at the standard rate.

If the body mass index is between 33.1 and 43.4, all risk factors will be taken into account in determining whether a standard rate **can** be offered, or whether an extra premium should be applied **and/or** whether the elimination and benefit period should be modified.

If the body mass index is above 43.4, no offer is possible.

Please note that the company may ask for vital signs when deemed necessary.

Body mass index: <http://www.bmicalculatorcanada.com/>

- Metric: weight kg/height in metres²

- Imperial: weight [(lbs/height in inches²) X 703]

Eligibility Criteria – Disability Insurance

EMPLOYMENT ELIGIBILITY		
NUMBER OF HOURS WORKED PER WEEK	NUMBER OF MONTHS WORKED PER YEAR	ELIGIBLE PRODUCTS
28 +	8 +	2 YEARS, 5 YEARS, AGE 65
24 - 27	8 +	MAX. 5 YEARS AND 90-DAY EP

Ratings

The maximum rating normally applied is a 100% load. In certain situations, we can make an exception and allow an additional rating so that an offer can be made, however, this will have to be examined on a case-by-case basis.. Exclusions are used as much as possible to avoid rating.

Bankruptcy

A client who has declared bankruptcy may be eligible after discharge.

Residency

To be eligible to the Pillar Series, the insured:

1. must have permanent status (Canadian citizen or permanent resident status); and
2. must have resided in Canada for a minimum of one year.

However, we will carefully examine each proposed insured who does not yet have permanent resident status. Such factors as intending to reside permanently in Canada, having other family members who are residents of Canada, owning property in Canada and having applied for permanent resident status will all be viewed favourably. We will require proposed insureds to have resided in Canada for two years and to provide proof of income for the last two years.

A maximum benefit period of two years with a maximum benefit amount of \$2,000/month is available for anyone who does not have permanent status (e.g. someone with a work permit).

Newly Self-Employed Workers

Anything less than 12 months will be handled on a case-by-case basis. We will look at all of the positive and negative factors such as experience in the field/industry, prior experience and income, age, etc. A cover letter accompanying the application or a full explanation provided on the application will be beneficial to assessing the risk.

To assist you with the cover letter or the full explanation, we have provided some positive and negative factors that may be applicable:

FAVOURABLE FACTORS	UNFAVOURABLE FACTORS
Prior experience in industry	New to industry and occupation
Stable income and employment history	Inconsistent employment history and inadequate income
Clean medical history	Medical concerns
Purchased existing profitable business, or can provide proof of secured contracts	No contracts available
Not a home based business	Working from home
Full-time annual employment	Seasonal

Compatibility Rules – Disability Insurance

			Base Policy – Accident Only Disability		
			2 Years	5 Years	Up to Age 70
Optional Coverages	Accident Disability	2 Years	X	X	X
		5 Years		X	X
		Up to Age 70			X
	Sickness Disability*	2 Years	X	X	X
		5 Years		X	X
		Up to Age 70			X
	Regular Occupation Extension (5 years)		X	X	X
	Regular Occupation Extension (up to age 65)**				X
	Future Insurability Option		X	X	X
	Indexation Option		X	X	X
	Accident Fracture		X	X	X
	Return of Premium		X	X	X
	Accidental Death or Dismemberment		X	X	X
	Accident Hospital		X	X	X
Sickness Hospital		X only with Accident Hospital	X only with Accident Hospital	X only with Accident Hospital	

* The sickness elimination period cannot be shorter than the accident one. The sickness monthly benefit cannot be higher than the accident one.

** Applies to disability insurance, depending on what was chosen by the client.

Hospital Care and Safe Driver

Underwriting Requirements

These products provide simplified underwriting. The application and the telephone interview or the appropriate Declaration of Insurability form are the only requirements, unless we believe that the proposed insured has withheld information that might have led us to decline the application. We do reserve the right to request additional information.

Occupation Guidelines

Workers in an insurable occupation included in the Disability Insurance Occupational Guide, as well as retirees, students and homemakers, are eligible for the Hospital Care and Safe Driver products.

Homemakers, students and retirees are eligible up to a maximum benefit of \$600 per month.

Financial Underwriting

For the six-month Safe Driver Accident Disability rider, we will consider 70% of net income for self-employed workers or business owners and 70% of gross income for salaried employees.

Claims

Notice of Claim

- La Capitale Financial Security desires prompt notification of any claim.
- The contract states that notice is required within 30 days of a loss and proof of claim within 90 days.
- In no event will La Capitale Financial Security be required to consider a claim more than one year old.
- When notice is received through an office or advisor, La Capitale Financial Security should be promptly advised.

Claim Forms

La Capitale Financial Security sends the forms within 24 hours following the request.

These forms are provided as an added service to the client to facilitate submission of proof. Any cost associated with the submission of proof is the responsibility of the client, except in the case of information requested directly by La Capitale.

Faxed or scanned claim reports do allow La Capitale Financial Security to begin examining the file; however, the original form is required.

Ongoing proof is required for longer disabilities on a monthly basis. We may decide to relax form requirements on a case-by-case basis.

Proof of Income at Time of Claim

- No proof of income is required for the first \$1,200 of monthly benefits.
- Proof of income is required for amounts in excess of \$1,200.
- No proof is required for the first six months of total disability.

IMPORTANT: For contestable claims, we may request proof of income at any point during the claim and for any monthly benefit amount.

Appendix 1 – Occupation Classification

The Occupation Guide (see pages 12-23 of Advisor Guide) provides a comprehensive list of occupations. If you are unable to locate an occupation, the following descriptions are helpful in determining classification.

Class 4A: Professionals and business executives who have a high degree of stability. White collar workers who primarily have administrative/consultative functions.

Class 3A: White collar workers who perform office and administrative duties only within the surroundings and circumstances associated with the average business office. There would be no manual duties.

Class 2A: Technical and skilled specialized workers. Duties may include sales, supervision and providing services. Supervisor must not include personal participation in the actual work being supervised.

Class A: Skilled manual workers in lighter trades that do not involve any hazards such as chemicals, explosives, machinery/heavy equipment. Some unskilled workers may be considered in favourable working conditions and in stable industries.

Class B: Occupations requiring heavy physical labour. Will include unskilled or manual labourers, occupations with significant accident risk or occupations with light duties but where job stability may be an issue.

Class IC: The underwriter will consider these cases on an individual basis. For illustration purposes, we recommend a Class B classification; subject, however, to full underwriting. The proposed insured may receive a more favourable offer. Some individuals, unfortunately, may be uninsurable.

Class X: Uninsurable

Occupational Class is guaranteed at time of contract issuance, which means that if the insured changes occupation to one classified as more hazardous after issue, neither the premium nor the benefits will be affected by the change in occupation.

Home Based Workers

Employee (salaried): no restrictions.

Except for the occupations considered «IC» in the occupation guide, workers with less than 50% of the time at home are usually eligible without restriction.

For those working more than 50% of the time at home, they may be considered **without restriction*** subject to the following criteria:

- Minimum of 2 years of experience in the same or a related field.
- A minimum annual income of \$25,000 (net income).

*Does not apply to occupations that already have restrictions according to the guide.

Otherwise, a maximum benefit period of 5 years and a minimum elimination period of 90 days will be applicable depending on the favorable and unfavorable factors of the file.

Occupation Class Upgrade

In order to be eligible for an occupational class upgrade, the proposed insured must satisfy the conditions specified in the following table:

Initial occupational class	Experience	Minimum income two years	Available class upgrade
B	3 years	\$35,000	A
A		\$40,000	2A
2A		\$45,000	3A
3A		\$60,000	4A

The occupations in the following industries cannot be upgraded: forest industry, fishing industry, all agricultural workers (including sugar maple cultivation, breeding animals or raising livestock, whether or not an owner), all childcare workers (whether or not an owner), high-voltage line workers, structural steel workers and all drivers.

Appendix 2 – Occupation Guide

OCCUPATION LIST	Class
A	
Accountant	
Certified (CGA, CCA, CPA).....	4A
Not Certified	3A
Actor, Actress.....	X
Actuary	
Certified (FSA, FCIA, ASA).....	4A
Not Certified	3A
Acupuncturist	
If doctor	4A
If not doctor.....	3A
Adjuster (see Insurance Industry)	
Advertising Agency	3A
Agricultural Implements (see Manufacturing, Retail/Wholesale)	
Agriculture (see Farming)	
Air Conditioning (see Heating)	
Ambulance Service	
Supervision only	2A
Paramedic, Driver	B
Amusement, Sports	
Golf, Curling, Driving Range, Fitness Center, Racquet, Squash	
Tennis or Curling Club	
Manager, office duties only	2A
Resident Pro, full-time	A
Greenskeeper	B
Bowling, Billiards, Pool Hall	
Manager, Cashier	A
Other.....	IC
Racing, Horse, Dog	
Racetrack Manager.....	2A
Starter, Judge, Steward, Pari-mutuel Clerk.....	A
Trainer.....	X
Other.....	X
Riding Academy	
Owner	A
Manager, no riding	A
Other.....	IC
Amusement Park, Arcade	
All employees	X
Professional Athlete, Referee, Umpire.....	X
Animal Care	
Veterinarian's Assistant, Technician	A
Manager, Office Duties	2A
Groomer	A
Animal Trainer.....	A
Antique Dealer	
Administration and sales duties only	B
Buyer, Refinisher.....	B
Appliance, Radio, TV Repairs.....	A
Appraiser, Assessor.....	2A
Architect.....	4A
Architectural Draftsman	3A
Armed Forces Personnel	X
Art Gallery – Dealer	2A
Artificial Inseminator	A
Artificial Limbs – Admin, Maker, Repairer	2A
Artist, Commercial, Designer, Illustrator	
In office away from home	2A
Other	IC
Asphalt Refining	
Foreman	A
Labourer	B
Athlete, Professional	X
Attorney.....	4A
Auctioneer	
Not livestock.....	2A
Livestock.....	A
Audiologist.....	3A
Auditor.....	2A
Author	X
Automobile and Other Motor Vehicles	
Vehicle Dealership or Leasing	
Manager, office duties only	3A
Salesperson.....	2A
Auto, Truck Rental Agency	2A
Garage, Service Station, Body/Paint Shop	
Manager, not doing repairs	A
Parts Manager, Stock Clerk.....	A
Mechanic	A
Shop Worker	B
Attendant, Washer.....	B
Gas Bar, Car Park, Car Wash	
Manager, Cashier	A
Attendant.....	B
Auto Parts, Sales	
New	2A
Used	A
Aviation	
Electronic Technician.....	2A
Mechanic	A
Air Traffic Controller	B
Commercial Pilot or Crew	X
Crop Dusting	X
Flying Instructor	
If flights	X
No flight	2A
Other, not flying	IC
Operations (see Transportation)	
B	
Bacteriologist	
Consultant, office work	4A
Laboratory.....	2A
Bailiff, not making arrests	2A
Bakery	
Manager, counter sales,	A
Baker.....	A
Delivery person.....	B
Banking	
Executive or officer	4A
Manager, Senior Bookkeeper	3A
Teller, Clerk	3A
Messenger, unarmed	A
Guard, Armed Messenger.....	X
Armored Truck Driver	X
Bar, Nightclub (see Restaurant)	
Barber (see Hairdresser)	
Bartender (see Restaurant)	
Beautician	
Owner, Manager, not in home	A
Manicurist.....	B
Other, not in home.....	B
In home.....	IC
Biologist, Biochemist	
Office Work	4A
Laboratory Work	2A

Blacksmith, Farrier.....	B
Boat Sales, Service.....	2A
Body Shop (see Automobile)	
Booking Agent.....	2A
Bookkeeper	
In office away from home.....	3A
In home.....	IC
Bottling.....	B
Bricklayer, Mason.....	A
Broadcasting (see Radio, TV)	
Broker	
Commodity, Insurance, Investment, Securities.....	3A
Customs, Mortgage.....	3A
Real Estate.....	2A
Pawnbroker.....	A
Buffer, Polisher, Grinder.....	B
Building Services	
Manager, Superintendent.....	2A
Maintenance worker.....	B
Janitor, Cleaner.....	B
Window Cleaner, Sandblaster.....	X
Building Mover, Wrecker	
Owner.....	3A
Foreman, Superintendent.....	A
Worker on site.....	B
Yard Worker.....	B
Bus, Coach Line	
Corporate officer (see Executive)	
Manager, office duties.....	3A
Driver.....	A
Other (see Transportation)	
Business Consultant	
In office away from home.....	3A
In home.....	IC
Business Machines	
Administration and sales duties only.....	3A
Service, maintenance.....	A
Butcher, Meat Cutter	
In retail store.....	A
In packing house.....	B
Buyer	
Merchandise, office & travel.....	3A
Farm produce, grain, poultry, tobacco, in field.....	2A
Fur, hide, pelt, livestock.....	A

C

Cabinetmaker.....	A
Carpenter.....	A
Carpet, Rug	
Factory (see Manufacturing)	
Cleaner, layer, mender.....	B
Cashier, food market, etc.....	A
Casino worker.....	X
Caterer (see Restaurant)	
Cement Industry (see Manufacturing)	
Cement, Concrete Finisher.....	A
Cemetery	
Manager, office duties.....	3A
Skilled Worker (see specific trade)	
Ceramic, Pottery	
Sales.....	3A
Potter, Glazer, Baker	
In home.....	X
Not in home.....	B
Cheesemaker.....	A
Chef	
First Class establishment.....	A
Other (see Cook or Restaurant)	

Chemist	
Office Work.....	4A
Laboratory Work.....	2A
Child Care Worker (see Day Care Providers)	
Chimney Cleaner.....	X
Chiropractor.....	4A
Cinema (see Film Industry)	
Civil Engineer.....	4A
Cleaning & Dyeing Industry	
Corporate Officer (see Executive)	
Manager, office duties.....	2A
Counter duties.....	A
Presser, Cleaner, Dyer.....	B
Cleaning Services	
Commercial.....	B
Residential.....	X
Clerk (see office worker)	
Clock or Watch, Maker, Repairer.....	2A
Coach, Sports	
If in a gym.....	A
If at home.....	IC
Coach Line (see Bus, Coach Line)	
Collection Agency	
Office, Supervision only.....	3A
Manager, Superintendent.....	2A
Commodity Broker.....	3A
Computer Industry	
Programmer, Analyst.....	3A
System Consultant, Designer.....	3A
Clerk, Operator.....	2A
Selling.....	2A
Technician.....	2A
Construction Industry	
Bricklayer.....	A
Carpenter.....	A
Cement Finisher.....	A
Craneman.....	B
Demolition.....	IC
Derrick Operator.....	B
Door Installer.....	A
Electrician	
Employee.....	A
Owner.....	2A
Elevator Installer.....	B
Fence Erector.....	A
Floor Layer.....	B
Foreman.....	2A
Furnace Installer.....	B
General Renovation	
Employee.....	B
Self employed with manual task.....	A
Self employed without manual task.....	2A
Glazier.....	A
Handling Explosives.....	X
Heavy Equipment Operator.....	B
Installer or Taper.....	A
Insulator.....	B
Marine Industry	
Diver.....	X
Other.....	IC
Mason.....	A
Painter.....	A
Paper Hanger.....	B
Pipefitter	
Employee.....	A
Owner.....	2A
Plasterer.....	A
Plumber	
Employee.....	A
Owner.....	2A

Power Shovel Operator.....	A
Roofer.....	B
Sander.....	B
Sheet Metal Worker.....	A
Structural Steel	
Erector.....	B
Worker.....	B
Stucco Worker.....	B
Superintendent.....	2A
Surveyor.....	2A
Tile Layer.....	B
Timekeeper, on site.....	A
Tinsmith.....	A
Tunnel.....	X
Welder	
Ground or Platform.....	A
Structural work.....	A
Window Installer.....	A
Contractor (application needs to indicate specific duties)	
Working Contractor (see specific trades)	
Convenience Store	
Owner, Manager.....	A
Other.....	A
Cook (see Restaurant)	
Copywriter.....	3A
Cosmetologist	
Owner, Manager, not in home.....	A
Other, not in home.....	B
In home.....	IC
Courier, Parcel Service	
Administration and sales duties only.....	2A
Manager, dispatcher.....	2A
Driver.....	A
Bicycle courier.....	X
Courts (see Judiciary)	
Court Reporter.....	3A
Crane Operator.....	A
Credit Agency	
Manager, office duties.....	3A
Inspector.....	2A
Collector.....	A
Crematory (see Cemetery)	
Curator, Museum, Art Gallery.....	3A

D

Dairy Industry	
Administration and sales duties only.....	3A
Superintendent, Inspector.....	2A
Retail Outlet.....	2A
Cheese Maker.....	A
Cold Room worker.....	B
Dance	
Teacher, not in home.....	A
In home.....	IC
Dancer, professional.....	X
Daycare, outside the home	
Administration and supervision only.....	3A
Provider with daycare degree.....	2A
Provider without daycare degree.....	A
Daycare, licensed, at home	
Provider with daycare degree.....	2A
Provider without daycare degree.....	A
Daycare, unlicensed, at home	
Provider with daycare degree.....	A*
Provider without daycare degree.....	B*

* For Pillar Series, a maximum 2-year benefit period and a minimum 90-day elimination period are applicable. Those limitations are not applicable for Simplified Accident Insurance.

Decorator, Interior.....	2A
Delivery	
Light delivery/courier.....	A
Driver (no loading or unloading).....	B
Driver (heavy loading or unloading).....	X
Dental Professions	
Dentist.....	4A
Hygienist.....	3A
Assistant.....	2A
Denturist.....	3A
Dental Technician.....	2A
Designer, Industrial	
Office Only.....	3A
Other.....	2A
Detective (Police Detective).....	B
Diamond Cutter, Polisher.....	2A
Die Maker.....	A
Dietician	
Administration.....	3A
Kitchen Work.....	2A
Disc Jockey.....	X
Dishwasher.....	B
Diving Attendant.....	X
Dock Worker	
Superintendent.....	2A
Checker.....	A
Craneman.....	A
Driving Instructor.....	A
Foreman, superintending only.....	A
Hoistman, Gearman.....	B
Longshoreman, Stevedore.....	X
Other.....	X
Driving Instructor.....	A
Driver	
Ambulance.....	B
Armoured car.....	X
City Bus.....	A
Delivery (see Delivery)	
Garbage collector (Limited).....	B
Limo.....	B
Logging truck.....	B
Racing vehicle.....	X
School bus.....	A
Taxi.....	X
Tow truck.....	B
Transport truck.....	B

E

Economist.....	4A
Editor, office duties only.....	3A
Education	
Professor university or cegep.....	4A
School Board Official.....	3A
School Principal.....	3A
School Principal (adjoint).....	3A
School Teacher, with BA.....	2A
Academic subjects.....	3A
Physical education.....	2A
Electrical Industry	
Electrical Engineer.....	4A
Electrician	
Owner.....	2A
Employee.....	A
Power House, Substations	
Superintendent.....	2A
Switchboard Operator.....	A
Foreman.....	A
Stationary Engineer.....	A

Other skilled worker	B
Power Line Erection	
Foreman, Inspector	A
Maintenance	B
Overhead Lines	B
Conduits and Tunnels	
Foreman, Inspector	A
Other	X
Electrolysis (hair removing)	
Owner, Manager, Other, not in home	A
In home	IC
Electronic Data Processing (see Computer Industry)	
Electronic Technician	2A
Electroplater	2A
Elevator Installer, Repairer	B
Embalmer	A
Employment Agency – all staff	2A
Engineer (professional)	4A
Engraver	2A
Entertainment Industry	
Cinema, Radio, TV, Theatre, Recording	
Corporate Officer (see Executive)	
Station, Studio Manager	3A
Announcer, Newscaster	3A
Impressario, Booking Agent	2A
Theatre Manager	3A
Stage Manager	3A
Film, Sound Editor	2A
Cameraman (studio), Cutter	2A
Projectionist	2A
Studio musician	A
Stagehand	A
Performer, Scriptwriter	X
Other	IC
Escort Service	X
Esthetician, Beautician	
Owner, Manager, not in home	A
Other, not in home	B
In home	IC
Executive, Corporate Officer (minimum 25 employees & 3 years in current position)	
Administration and occasional sales	3A
Inspection and field supervision	2A
Explosives Manufacture, Storage	
Plant worker	X
Office worker	A
Foreman, Superintendent	X
Blaster, Handler	X
Export/Import Industry	
Admin and Sales	3A
Clerk	2A
Exterminator (Vermin control)	
Supervising only	A
Fumigator	B

F

Farm Implements	
Sales (see Automobile)	
Other (see Manufacturing)	
Farming, Ranching	
Well established farm, hatchery, orchard, ranch	
Owner, supervision and administration work only	3A
Owner	2A
Farm manager, full-time	A
Farm worker	B
Farrier, Blacksmith	B
Fast Food Outlet	
Manager, no food preparation	A

Cook	B
Mobile Canteen	A
Other	X
Felt worker	B
Film Industry	
Studio Executive	3A
Director, Producer	3A
Film Editor	3A
Scriptwriter	2A
Sound Engineer	2A
Cameraman	2A
Film Processor, Cutter	A
Projectionist	2A
Stagehand	A
Actor, Actress, Performer	X
Dresser, Make-up Artist	A
Financial Services	
Financial Planner	3A
Tax Expert	4A
Accountant	
Certified (CGA, CCA, CPA)	4A
Not Certified	3A
Actuary	
Certified (FSA, FCIA, ASA)	4A
Not Certified	3A
Internal Auditor, controller	3A
Fire Fighting and Protection	
City Fire Department	
Chief, supervising only	2A
Marshall, Superintendent	A
Other firefighters	B
Volunteer Firefighter (rate for regular occupation)	IC
Ranger, Warden, no flying	A
Fisheries	
Fisherman	
Inshore (less than 48 hours away, within 200 mile limit)	B
Other, grand banks, sealers and whalers	X
Fish Hatchery	
Manager, Superintendent	A
Other	B
Fish Processing, Packing	
Manager, office duties	3A
Foreman	2A
Other	B
Fish Market	B
Fitness	
Owner, supervision and administration work only	2A
Private coach, Instructor	
If in the gym	A
If at home	IC
Floor Finisher, Sander	B
Florist, Wholesale or Retail	
Admin and Sales	2A
In Greenhouse	A
Other	B
Food Processing (see Manufacturing)	
Forestry	
Forestry Engineer	
Consulting, office only	3A
Field duties	2A
Ranger, Warden, no flying	A
Other (see Logging)	
Foster Care in Home	IC
Foundry (see Manufacturing)	
Funeral Home Employees	
Admin and Sales	2A
Embalmer	A
Other	B
Fur Industry	
Designer	2A

Buyer	A
Cutter, Confectioner	A
Furrier.....	A
Furnace Installer, Repairer	B
Furniture	
Cabinet Maker	A
Repairer, Refinisher.....	A
Factory.....	A
Merchant (see Retail/Wholesale)	

G

Gambling Industry, All workers.....	X
Game Warden	A
Garage (see Automobile)	
Garbage Collection, Disposal (see Sanitation)	
Gardener	
Owner only.....	2A
Labourer	B
Garment Industry (see Manufacturing, Retail/Wholesale)	
Gas Industry	
Gas Plant, Gas Works	
Manager, Superintendent.....	3A
Foreman.....	A
Other skilled worker	B
Distribution System	
Manager.....	2A
Meter Inspector, Reader.....	A
Installer & Repairer.....	B
Conduit, Tunnel worker	X
Gem Cutter, Polisher	A
Geologist	
Consulting and office duties.....	4A
Field duties.....	3A
Geology Technician	2A
Glass Industry	
Glass works (see Manufacturing)	
Glass Blower	IC
Glazier	A
Goldsmith	A
Golf Club (see Amusement)	
Government Agencies, Services	
Official in all departments or ministries, Office duties only	3A
Assessor, Inspector, Health Official, field duties	2A
Social and Welfare Worker, field duties	2A
Customs, immigration officer, fish and game warden.....	A
Grain Elevator, Mill	
Foreman, Manager, Weigher	2A
Skilled Process worker	A
Other	B
Graphic Artist	
In office away from home	3A
In home.....	IC
Greenhouse	
Manager, Superintendent	2A
Foreman	A
Other	B
Grinder, Buffer, Polisher.....	B
Grocery Store (see Retail/Wholesale)	
Guard, Security	
Unarmed	B
Armed.....	X
Prison (see Law Enforcement)	
Gunsmith	A

H

Hairdresser, Hairstylist	
Owner, Manager, not in home (Includes Chair Rental)	A
Other, not in home	A
In home.....	IC

Hardware Store (see Retail/Wholesale)	
Harbor Master (see Marine Industry)	
Health Services (see Hospital or specific occupation)	
Health Spa	
Administration and sales duties only	2A
Masseur, Masseuse, Massage Therapist	
RMT – registered	2A
Not registered but member of a recognized organization.....	X
Not registered and not a member of a recognized organization	X
Hearing Aid Technician	
If owner.....	4A
If non owner	3A
Heating, Air Conditioning	
Administration and sales duties only	2A
Repairer	A
Installer.....	A
Heavy Equipment Operator	B
Horse Breeding, Training	B
Horse Racing (see Amusement)	
Horticulture (see Farming)	
Hospital, Sanitarium	
Doctor.....	4A
Administrator.....	3A
Clerk, admitting, accounts	3A
Dietician	
Not preparing food	3A
Preparing food	2A
Laboratory	
Technician	2A
Assistant	A
Nursing	
Registered Nurse (RN)	
Office duties only	3A
General hospital duties.....	2A
Practical Nurse (LPN)	
General hospital duties.....	A
Nurse's Aid, Assistant, Orderly	
General hospital duties.....	B
Ambulance Driver, Paramedic (see Driver)	
Attendant, Personal Care Attendant, Hospital Porter	B
Hotel, Motel, Innkeeping	
3 star establishment or better	
Manager, office duties	3A
Desk Clerk.....	2A
Concierge.....	A
Other.....	B
Other, sale of alcohol not principal business	
Manager, office duties	2A
Desk Clerk.....	A
Other.....	B
Food Services (see restaurant)	
Household Appliances, Service and Repairs.....	A
Housewife, Housekeeper.....	X

I

Import/Export	
Administration and sales duties only	3A
Clerk	2A
Income Tax Services Employees	3A
Industrial Engineer (see Engineer)	
Inspector	
Bank	3A
Credit, Mercantile	2A
Building, Safety.....	2A
Scales, Weights	2A
Aircraft, Hull	A
Bridge, Structural works	B
Insulation	
Administration and sales duties only	2A
Installer.....	B

Shop worker	B
Insurance Industry	
Agent, Broker	
<24 months of exp	2A
>24 months of exp	3A
Financial Planner	3A
Adjuster	
Office duties only	3A
Field duties	2A
Inspector	2A
Interior Decorator	2A
Interpreter	3A
Iron, Steel worker	
In foundry (see Manufacturing)	
Erection, Rigger, etc	IC
Bridge, Structural works	IC

J

Jail Guard	B
Janitor	B
Jewellery – Merchant, Designer and Repairer	2A
Jobber (see Manufacturer's Agent)	
Jockey	X
Journalist	2A
Judiciary	
Judge	4A
Court Registrar	3A
Recorder	3A
Bailiff	2A
Judo, Ju-jitsu Instructor	X
Junk Dealer	
Manager, office and sales	B

K

Karate Instructor	X
Kennel	
Manager, supervisory duties	A
Other	B

L

Labor Union	
Executive Office Only.....	3A
Representative.....	2A
Organiser	A
Laborer, unskilled worker	B
Landscape Architect	
Office.....	4A
Field	A
Landscaper (With or without snow removal)	
Owner, office duties and supervision only	A
Owner, field duties	A
Employee	B
Laundry (see Cleaning & Dyeing)	
Law Enforcement	
Court Official	
Judge.....	4A
Court Reporter	3A
Chief Clerk, office only.....	2A
Bailif, Process Server.....	2A
Police	
Chief, office only	2A
Officer, office duties.....	2A
Probation Officer	2A
Courtroom duties only	A
Detective, Other Officer making arrests.....	B
Prison, Penitentiary	
Guard.....	B
Lawyer	4A
Lens Grinder, Polisher	A

Lighthouse Keeper	
Onshore	B
Offshore.....	X
Limousine Industry	
Owner/Manager, office duties only	2A
Owner – some driving duties	IC
Dispatcher.....	A
Driver	B
Liquor Industry	
Brewery, Distillery, Winery	
Administration and sales duties only	3A
Superintendent, Chemist, Inspector, Brewmaster	2A
Foreman, Shipping Clerk, Stationary Engineer	A
Other skilled worker	B
Distribution	
Manager, office only	3A
Superintendent	2A
Representative	2A
Driver and others	B
Retail	
Store Owner, Manager office only	3A
Supervisor, without manual task.....	2A
Other.....	B
Drinking Establishment (see Restaurant)	
Livestock	
Auctioneer.....	A
Breeder (see Farming)	
Locksmith	2A
Logging	
Proprietor, Employee, Contractor, not in woods.....	3A
Logging Truck Driver	B
Camp Crew	X
Labour	X
Log Driver, River Driver, Logger	X
Rigger, High Rigger, Climber	X
Logging Industry	
Proprietor, official, contractor not in woods	3A
Truck driver hauling logs	B
Boomman, boomstick borer, raftsmen, river driver, faller.....	X
Camp crew.....	X
Labour	X
Rigger, Topman.....	X
Longshoreman	X
Lumber Industry	
Mill	
Manager, Superintendent.....	2A
Foreman, Grader, Inspector	A
Machine Setter, Marker, Wood Cutter, Scaler, Stationary Engineer, Saw Filer Tallyman, Block Setter, Boomer, Dogger, Carriage Rider, Loader, Log Setter, Sawyer, Yardman	B
Other.....	X
Yard	
Foreman, Grader, Inspector	A
Loader, Piler.....	B
Other.....	X

M

Machine Shop	
Machinist, millwright, operator, skilled worker	A
Grinder, buffer, polisher	B
Mail (see Postal Service)	
Management Consultant	3A
Manicurist	
Owner, Manager, not in home	B
Other, not in home	B
In house.....	IC
Manufacturer's Agent	
Selling only, not carrying samples or delivering	3A

Carrying samples, making deliveries	2A	Podiatrist.....	4A
Door-to-door selling	B	Psychiatrist.....	4A
Non alcoholic products.....	3A	Psychologist.....	4A
Alcoholic products (see Liquor Industry)		Surgeon.....	4A
Manufacturing (see also specific industry)		Therapist	
Corporate Officer (see Executive)	3A	Physical, Kinesitherapist, Hearing, Hypnosis	3A
Manager, Superintendent	3A	Speech.....	4A
Other	IC	Inhalation, Occupational, Homeopath, Laser	3A
Marine Construction (see Construction Trades)		Massage (see masseuse)	
Marine Industry		Merchant (see Retail/Wholesale)	
Harbor master	A	Metallurgist	
Marinas		Mining, who does not go underground	2A
Manager, full-time	2A	Mining, who goes underground.....	X
Mechanic	A	Other	IC
Boat Sales, Service.....	2A	Meter Inspector, Reader	A
Shipping, Lakes and Ocean		Military Personnel	X
Corporate officer (see Executive)		Miller (see Grain Elevator, Mill)	
Manager, office duties	2A	Millwright	A
Deck officer, Purser, steward, radio/radar operator		Mining, Quarrying, Ore Dressing	
Passenger liner	2A	Surface Mining	
Cargo, ferry boat	A	Assayer, Chemist, Engineer, Mine Manager/Superintendent, Inspector,	
Dredge, tugboat, lightship	B	Safety Engineer	
Chief engineer	A	Office duties only.....	3A
Pilot, harbor or river	A	Field duties	2A
Other crew	B	Underground Mining	
Lighthouse keeper		Assayer, Chemist, Engineer, Mine Manager/Superintendent, Inspector,	
Onshore	B	Safety Engineer, 90% surface work	2A
Offshore	X	Other.....	X
Terminal Worker (see Transportation)		Ore Dressing	
Diver	X	Manager, superintendent	2A
Martial Arts (All)	X	Foreman.....	A
Mason: Brick, Stone,	A	Skilled worker	B
Masseur, Masseuse, Massage Therapist		Clerk, Foreman, Weigher	A
RMT – registered.....	2A	Skilled worker, not handling explosives	B
Not registered but member of a recognized organization	X	Other	X
Not registered and not a member of a recognized organization	X	Minister (clergy)	IC
Meat Packing		Model, artists, fashion	X
Plant Manager		Monument Industry	
Office duties only	3A	Administration and sales duties only	2A
Supervision.....	A	Engraver	A
Butcher, Cutter	B	Mortgage Broker	3A
Inspector.....	2A	Mortuary	
Mechanic	A	Administration and sales duties only	2A
Mechanical Engineer	4A	Embalming.....	A
Medical Services		Other	B
Acupuncturist, not MD.....	3A	Motel (see Hotel)	
Acupuncturist, if MD	4A	Motion Picture Industry (see Film Industry)	
Audiologist	3A	Motor Freight, Moving, Storage	
Chiropodist.....	3A	Owner.....	3A
Dentist	4A	Administration and sales duties only	2A
Naturopath	2A	Dispatcher, Clerk.....	A
Homeopath.....	2A	Foreman, supervising only	2A
Nursing		Warehouse superintendent.....	A
Registered Nurse (RN)		Warehouse worker.....	B
Office duties only.....	3A	Driver (only driving – no loading or unloading).....	B
General hospital duties.....	2A	Crater, handler, packer	X
Practical Nurse (LPN)		Motorcycle Sales, Service (see Automobile)	
General hospital duties.....	A	Movie Theater	
Nurse's Aid, Assistant, Orderly		Manager, office duties	3A
General hospital duties.....	B	Projectionist	2A
Optometrist	4A	Other	B
Orderly		Moving	
General hospital duties	A	Furniture (see Motor Freight)	
Osteopath		Building (see Building Mover)	
If doctor.....	4A	Museum	
If graduated DOMP.....	3A	Curator	3A
Physician.....	4A	Guide, Watchman	2A

Music, Voice Teacher	
In school, with diploma.....	2A
In home.....	X
Musical Instruments	
Maker, repairer	2A
Piano Tuner	2A
Musician	
Conductor, symphony.....	2A
Radio, TV studio, symphony orchestra, full-time	A

N

Nanny	X
Natural Gas (see Gas Industry)	
Naturopath	2A
Naval Construction (see Shipyard)	
Navigation (see Marine Industry)	
Newspaper Industry	
Publisher, Editor-in-Chief	
Daily paper in urban area.....	3A
Other.....	3A
Editor, news, sports, etc.....	3A
Manager, advertising, business, circulation	3A
Clerk, Photographer, Proofreader	2A
Reporter, salaried.....	2A
Agent, Distributor.....	A
Print Plant	A
Correspondent.....	X
Street Vendor, Newsstand Operator	X
Night Club (see Restaurant)	
Notary	4A
Nuclear Energy	
Office (see specific occupation)	
Plant, Laboratory worker	
Exposed to radiation.....	X
Other (see specific occupation)	
Nun	IC
Nursery, Garden Centre	
Manager	2A
Office Employee.....	2A
Sales Clerk.....	2A
Nursery School (see Day Care)	
Nursing	
Registered Nurse (RN)	
Office duties only	3A
General hospital duties	2A
Practical Nurse (LPN)	
General hospital duties	A
Nurse's Aid, Assistant, Orderly	
General hospital duties	B
Nursing Home (see Hospital)	

O

Occupational Therapist	3A
Office Worker	
Manager, Supervisor	3A
Secretary, Stenographer, Typist, Word Processor	3A
Clerk, Unskilled worker.....	2A
Office Equipment, Supplies	
Sales	2A
Repairer	A
Oil, Natural Gas Industry	
Corporate Officer (see Executive)	
Manager, Superintendent, office duties only.....	3A
Geologist, Petroleum Engineer	
Consulting, office only	3A
Field duties.....	2A
Refinery (see Manufacturing)	
Distribution (see Gas Industry)	
On Shore Field Operations.....	IC

Pipeline Worker	
Foreman, Inspector	A
Maintenance, Repair worker	B
Off Shore Operations, All workers.....	X
Optician	
Dispensing	4A
Shop work, grinding, polishing	A
Optometrist	4A
Oral Surgeon	4A
Orderly	
General hospital duties.....	B
Ornamental Iron	
Shop worker.....	A
Installer.....	B
Orthodontist	4A
Orthotics	
Consulting, office, sales.....	3A
Fitter.....	2A
Repairer.....	A

P

Packing House (see Stockyard)	
Paint Industry (see Manufacturing)	
Painter	
Building, Shop	A
Artist	X
Bridge, flagpole, stack or steeple	X
Paper Mill (see Manufacturing)	
Paralegal Agent	3A
Paramedical Service	
Examiner (not MD)	A
Other (see Office)	
Parking Garage	
Owner	2A
Manager, Cashier.....	A
Attendant, Other	B
Parks, National, State, Provincial	
Superintendent, office duties only	3A
Administration worker	2A
Other, maintenance, etc	B
Paving	
Contractor (see Contractor)	
Equipment Operator.....	A
Pawnbroker	X
Pediatrician	4A
Penitentiary (see Law Enforcement)	
Personnel Recruiter	
Consulting, office, sales.....	3A
Clerk.....	2A
Pest Control	
Administration and sales duties only	A
Exterminator, Fumigator	B
Pet Supplies	
Grooming Studio, Kennel	
Manager, office duties	A
Other.....	B
Pet shop owner	3A
Petroleum Industry (see Oil, Natural Gas)	
Pharmacist	4A
Photography	
Photographer	
Commercial	2A
Newspaper, salaried	2A
Other.....	IC
Film Processor.....	A
Trade school instructor	2A
Physical Therapist, Physiotherapist	3A
Physician, Surgeon	4A

Physicist	4A
Piano Tuner	2A
Pickling, Preserving	A
Picture Framer	A
Pile Driver Operator	B
Pilot (see Aviation, Marine Ind)	
Pipeline (see Oil, Natural Gas)	
Plumber	
Owner	2A
Employee	A
Pool Hall (see Amusement)	
Postal Service	
Counter Clerk	A
Driver, Rural Delivery	B
Pottery	
Store (see Retail/Wholesale)	
Potter, Glazer, Baker	
At home	X
Not at home	B
Poultry and Eggs	
Buyer	2A
Handler, grader	B
Cold room worker	B
Dealer, merchant (see Retail/Wholesale)	
Producer (see Farming)	
Power Shovel Operator	A
Priest	IC

Q

Quality Control	
Office duties	3A
Plant or field duties	A
Quarrying (see Mining)	

R

Rabbi	IC
Radio & TV Broadcasting	
Administration	
Station Executive	3A
Program, Studio Director	3A
Clerk	2A
Studio	
Announcer	3A
Producer, Director	3A
Production Assistant	2A
Property Man	2A
Cameraman	2A
Stagehand	A
Actor, Actress, Entertainer	X
Control Room	
Transmission Engineer	2A
Maintenance Engineer	A
Transmission	
Supervisor, office duties only	2A
Operator, Maintenance worker, no antenna work	A
Antenna Erector, Repairer	B
Radio, TV Sales and Services	
Dealer	2A
Repairer	A
Railroad	
Corporate officer (see Executive)	
Manager, office duties	3A
Police, Detective	B
Train Conductor	
Passenger	A
Freight	A
Engineer, Fireman	B
Other	X
Marshalling yard workers	B

Maintenance, Track worker	
Superintendent	A
Other	B
Station worker (see Transportation)	
Ranching (see Farming)	
Real Estate	
Agency Manager	3A
Appraiser	2A
Agent, Broker	
<24 months of exp	2A
>24 months of exp	3A
Receiving, Shipping Clerk	
In office	A
In warehouse	B
Receptionist	3A
Recording Industry (see Entertainment)	
Recreational Vehicle Sales, Service (see Automobile)	
Refinery (see Manufacturing)	
Rental Equipment	
Administration and sales duties only	2A
Supervision, floor sales	A
Reporter	
Court	3A
Newspaper, salaried	2A
Research & Development Consultant	
Consulting, office, sales	3A
Plant, field duties	3A
Restaurant, Night Clubs, Cafes, and Lunch Rooms	
Liquor sales secondary	
Manager (office and supervisory duties only)	2A
Chef	A
Kitchen help	B
Server, waiter/waitress, bartender	B*
Other	IC
Drinking establishment Bar, Cabaret, Cocktail lounge, Nightclub, Pub, Tap room, Tavern, etc.	
All workers	X
Retail Sales	A
Roofer	B

S

Safety Engineer	
Consulting, office only	4A
Occasional on-site visit	3A
On-site or plant duties	3A
Sail Maker	A
Sailor, Seafarer (see Marine Industry)	
Sales (see Specific Industry)	
Sand, Gravel Pit (see Mining)	
Sandblaster	B
Sanitarium (see Hospital)	
Sanitation, Waste Disposal	
Foreman, Superintendent	A
Garbage Collector, Driver	B
Incinerator Plant	
Owner/manager, office duties only	2A
Owner/supervisor, no manual duties, tradesperson	A
Working with non-hazardous, non-toxic substances	B
Other	X
Street Cleaner	B
Septic Tank	
Installer	B
Cleaner	X
Saw Mill (see Lumber Industry)	
School (see Education)	
Scrap Metal, Junk Dealer	
Manager, office and sales	A
Other workers	X

* A maximum 2-year benefit period is applicable.

Sculptor, Sculptress	X
Seamstress	
Owner, Manager, not in home	A
Other, not in home	A
In home.....	IC
Secretary, Stenographer	3A
Servant, Domestic	X
Service or Repair	
Appliances, business machines	
Bench work only	A
Pick up and delivery	B
Furnace, burner, etc	B
Service Station	
Manager, not doing repairs	A
Mechanic	A
Attendant	X
Sewing Machine	
Dealer	A
Service and Repairs	A
Sheriff (see Police)	
Shipping, Receiving Clerk (see Receiving, Shipping Clerk)	
Shipyards, Ship Building	
Corporate Officer (see Executive)	
Manager, office duties	3A
Engineer	2A
Superintendent	A
Worker (see Construction)	
Shoemaker, Repairer.....	A
Siding Installer.....	B
Signs, Billboards	
Layout Specialist.....	2A
Glassbender, Bill Poster	B
Erector, Repairer	B
Silversmith	A
Singer.....	X
Skating Rink (see Amusement)	
Skiing Instructor	X
Skin Diver, Professional.....	X
Slaughter House (see Stockyard)	
Social, Welfare Worker	
Office duties only	3A
Field duties.....	2A
Sports (see Amusement)	
Sprinkler Systems	
Administration and sales duties only	2A
Installer, Repairer	A
Stationary Engineer	
Non-hazardous industry	A
Other (see specific industry)	
Steamfitter.....	B
Steel Worker, Structural (see Construction Industry)	
Stenographer	
Court Reporter	3A
Office worker.....	3A
Steward, Stewardess, Airline.....	X
Stock Clerk	A
Stock Farm, Ranch (see Farming)	
Stockbroker	3A
Stockyard	
Administration and sales duties only	2A
Superintendent.....	2A
Grader, Inspector	
Not in stockyard	2A
In stockyard.....	A
Butcher, Meat Cutter	B
Other	IC

Stone Industry	
Quarrying (see Mining)	
Mason.....	A
Sandblaster	B
Storage	
Administration and sales duties only	2A
Warehouse superintendent.....	A
Warehouse worker.....	B
Street Cleaning	
Superintendent.....	B
Street Cleaner	B
Student.....	X
Surgeon.....	4A
Surveying	
Geographic, Topographic	
Land Surveyor	
Urban – open field area	3A
Forest.....	2A
Aerial.....	X
Assistant (Rod, Chain)	2A
Helper.....	X
Market, Public Opinion	
Administration and sales duties only.....	3A
Phone Interviewer	A
In home.....	X
Field Interviewer.....	A
Swimming Pool	
Sales	2A
Installation, Service	B

T

Tailor	A
Talent Agent.....	3A
Tanner	B
Tavern, all workers.....	X
Taxicab Industry	
Manager, office duties only	2A
Dispatcher.....	A
Driver.....	X
Taxidermist.....	2A
Teacher	
Elementary or High School, with BA	
Academic Subjects	3A
Music, Voice	2A
Physical Education	2A
Cooking, Driving, Shop	A
Music, Voice, Dance, in home	X
Technician, Technologist	
Non-hazardous industry	2A
Other	IC
Telephone, Telegraph	
Corporate Officer (see Executive)	
Manager, office duties	3A
Switchboard Operator	2A
Installation, Repairs	
Foreman.....	2A
Interior repairer	A
Exterior repairer.....	B
Installer	B
Telephone Answering Service	
Not in home, Supervisor, office duties.....	2A
Other	IC
Television	
Broadcasting (see Radio & TV)	
Dealer (see Retail/Wholesale)	
Repairer	A
Cable Installer.....	B

Textile Industry	
Mill (see Manufacturing)	
Sales (see Manufacturer's Agent)	
Theatre, Playhouse	
Manager, office duties	3A
Producer, Director	3A
Impressario, Booking Agent	2A
Production Assistant	2A
Stage Manager	2A
Light, Sound Technician	2A
Cameraman	2A
Cashier, Ticket Seller	A
Stagehand	A
Actor, Actress, Performer	X
Usher, Other	B
Therapist	
Physical, Kinesitherapist, Hearing, Hypnosis	3A
Speech	4A
Inhalation, Occupational, Laser	3A
Massage (see Masseur)	
Timekeeper	
Office duties	2A
Field duties	A
Toll Collector	A
Tool and Die Maker	A
Tool Dresser, Maker	A
Tool Room Clerk	B
Tow Truck Industry	
Owner/Manager, office duties only	2A
Owner – some driving duties	B
Dispatcher	A
Driver	B
Toxicologist	3A
Translator	
In office away from home	3A
In home	IC
Transportation,	
Air, Bus, Rail, Ship, Stations, Terminals	
Corporate Officer (see Executive)	
Manager, office duties	3A
Superintendent	2A
Ticket Agent, Inspector, Stationary Engineer	A
Telegrapher	A
Baggage Agent	B
Baggage Handler, Porter	B
(See also specific industry)	
Travel Industry	
Travel Agent	2A
Tour Director, Guide	X
Tree Surgeon, Trimmer, Sprayer	B
Trucking (see Motor Freight and Drivers)	
Typist	2A

U

Ultrasound Technician	2A
Undertaker (see Mortuary)	
Upholsterer	A
Urban Planner	3A

V

Vacuum Cleaner	
Dealer	2A
Sales representative	A
Door-to-door sales	X
Central Vac Installer	A
Valet Service	
Counter duties only	A
Presser, Cleaner, Dyer	B

Variety Store	
Owner, manager	A
Other	X
Vending Machines	
Sales	B
Service and Repairs	B
Veterinarian	
Urban practice, small animals	3A
Rural practice, farm animals	2A
Assistant	A
Video Arcade, owner or worker	X
Video Equipment, Rentals (see Retail/Wholesale)	
Video Production (see Radio & TV)	
Violin Maker	2A

W

Waiter, Waitress	B*
Warehouse	
Administration and sales duties only	2A
Warehouse superintendent	A
Freight and Cargo Handler	B
Waste Disposal	
Collection and Incineration	
Foreman, Superintendent	A
Skilled worker	B
Collector, Driver	B
Septic Tank, Sewage	
Installing (see Contractor)	B
Cleaning, all workers	X
Watch or Clock	
Maker, Repairer	2A
Water Wells	
Drilling (see Contractor)	
Drillers	B
Using explosives	X
Waterworks	
Plant Superintendent	3A
Foreman, Pump Attendant,	A
Meter Installer, Reader	A
Weather Observer	
Office duties	3A
Field duties	2A
Weigher, Truck Station	A
Welder, Cutter	A
Welfare Agency	
Office duties only	3A
Field duties	2A
Wig Maker	2A
Window Cleaner	
2 floors and less	B
More than 2 floors	X
Winery (see Liquor Industry)	
Wire Fence Erector	B
Wire Mill (see Manufacturing)	
Wood Finishing (see Manufacturing)	
Word Processor	
In office away from home	3A
At home	IC
Wrecking, Demolition	
Owner	2A
Foreman, Superintendent	2A
Other, on site or in yard	X
Wrestler	X
Writer, freelance	X

* A maximum 2-year benefit period is applicable.



lacapitale.com

Backed by over 40 years of experience, La Capitale Financial Security has become one of the leading specialized insurers in Canada. Every month, the company pays benefits in excess of \$2,000,000 to its clients.

La Capitale Financial Security Insurance Company is a member of Assuris. Assuris is the not for profit organization that protects Canadian policyholders in the event their life insurance company fails.

Details about Assuris' protection are available at www.assuris.ca or by calling the Assuris Information Centre at 1-866-878-1225.

