

## FORESTERS™ DISABILITY INCOME RIDER (ACCIDENT ONLY) OCCUPATIONAL RATE CLASSIFICATIONS

Underwriting of Foresters Disability Income Rider (accident only) is based on: the degree of education, training, and skill demanded by the occupation; the manual dexterity and physical effort required; the hazards to health and safety; job stability; economic and motivational factors specific to the occupation/industry.

**Note: It is important that each application accurately describes the proposed insured(s) specific duties, and the percentage of time each of the duties is performed. This information, more frequently than the job title, will be the basis for a fair occupational classification.**

The following is a list of occupations that are **not covered** under the Disability Income Rider (accident only). *Please note: NEC means not elsewhere classified under any other job title.* Although extensive this list is not exhaustive and Foresters Underwriting department will review each case.

| DESCRIPTION OF JOB/DUTIES                        |   |   |
|--|---|---|
| ACID MANUFACTURING                               |   |   |
| • Acid Handlers                                  | • Skilled Workers   | • Other Workers NEC                                       |
| ARMED FORCES PERSONNEL (all)                     |   |   |
| ATHLETE (professional)                           |   |   |
| • Baseball                                       | • Jockey/Horse Breaker  | • Swimming  |
| • Basketball                                     | • Rodeo Performer   | • Snowboard Instructor or Snowboarder                     |
| • Bowling  | • Martial Arts Instructor   | • Hockey Player   |
| • Golf   | • Ski Instructor or Skier   | • Tennis  |
| AUTOMOBILE INDUSTRY                              |   |   |
| • Service technicians, mechanics installers      | • Assembly Workers  |   |
| AVIATION INDUSTRY/AIRCRAFT CREW                  |   |   |
| • Flight Attendants                              | • Pilots & Officers, Engineers and Flying Instructors   |   |
| • Aircraft mechanics                             | • Other Pilots or Officers (balloon, bush, test, crop dusting, firefighting, instructor, law enforcement, cable or pipeline patrol or helicopter) |   |
| • Aircraft inspectors                            |   |   |
| BLASTER, QUARRY OR EXPLOSIVE HANDLER             |   |   |
| BUILDING AND CONSTRUCTION/GENERAL CONSTRUCTION   |   |   |
| • Explosive Handler or Blaster                   | • Tower Erectors  | • Structural Steel Workers (includes metal tank erection) |
| • Painter (exterior-structural steel)            | • Steeplejack   | • Tunnel Workers (shaft or subway)                        |
| • Carpenter                                      | • Roofer  | • Sandblaster   |
| • Steeplejack                                    |   |   |
| CHEMICAL INDUSTRY                                |   |   |
| • Machine Operators                              | • Still and Tank Cleaners   | • Acid or Caustic Material Handlers                       |
| • Maintenance Worker                             | • Other Workers NEC   |   |
| CIRCUS OR CARNIVAL WORKERS                       |   |   |
| • Acrobat  | • High Wire Performers  | • Wild Animal Handlers or Attendants                      |
| • Aerialists                                     |   |   |
| DRIVERS  |   |   |
| • Ash  | • Garbage   | • Racing (all types)                                      |
| • Taxicab  | • Trash   | • Emergency Vehicle (other than Fire)                     |
| ENTERTAINMENT INDUSTRY (Movies/Radio/Television) |   |   |
| • Actor  | • Entertainer   | • Stuntman  |
| • Actress  | • Stunt lady  |   |
| FISHING INDUSTRY/FISHER/DIVER                    |   |   |
| • Deep Sea                                       | • Others NEC (including divers)   | • Cargo crew  |
| • Longshore workers                              |   |   |
| FOREST SERVICE FIREFIGHTER                       |   |   |
| GUIDE  |   |   |
| • Mountain Climbing                              | • River   |   |
| HEALTH CARE SERVICES (professional)              |   |   |
| • Masseur  | • Masseuse  |   |

**DESCRIPTION OF JOB/DUTIES**

|  |   |   |
|--|---|---|
| <b>LAW ENFORCEMENT</b>   |   |   |
| <ul style="list-style-type: none"> <li>• Jailer</li> <li>• Police Officer (Narcotics, Vice or Undercover)</li> </ul>                 | <ul style="list-style-type: none"> <li>• Parole, Probation</li> </ul>   | <ul style="list-style-type: none"> <li>• Prison Guard</li> </ul>  |
| <b>LUMBER INDUSTRY/LOGGING</b>   |   |   |
| <ul style="list-style-type: none"> <li>• Raft or River Crew</li> </ul>   |   |   |
| <b>LUMBER INDUSTRY/ROAD BUILDING</b>   |   |   |
| <ul style="list-style-type: none"> <li>• Workers</li> </ul>  | <ul style="list-style-type: none"> <li>• Crew Supervisor</li> </ul>   |   |
| <b>LUMBER INDUSTRY/SAWMILLS</b>  |   |   |
| <ul style="list-style-type: none"> <li>• Laborer</li> <li>• Logpile Worker</li> </ul>  | <ul style="list-style-type: none"> <li>• Other Workers NEC</li> <li>• Pond Worker</li> </ul>                      | <ul style="list-style-type: none"> <li>• Slip Worker</li> </ul>   |
| <b>LUMBER INDUSTRY/WOODS CREW</b>  |   |   |
| <ul style="list-style-type: none"> <li>• Fallers (shear operator)</li> <li>• Chopper</li> <li>• Bucker</li> </ul>                    | <ul style="list-style-type: none"> <li>• Busheler</li> <li>• Choke Setter</li> <li>• Chainsaw Operator</li> </ul> | <ul style="list-style-type: none"> <li>• Hooker</li> <li>• Rigger</li> </ul>  |
| <b>LUMBER INDUSTRY/YARD, LUMBER</b>  |   |   |
| <ul style="list-style-type: none"> <li>• All Workers (non clerical)</li> </ul>   |   |   |
| <b>METAL INDUSTRY</b>  |   |   |
| <ul style="list-style-type: none"> <li>• Workers in furnace rooms</li> </ul>   | <ul style="list-style-type: none"> <li>• Working with or near hot metal or slag</li> </ul>                        |   |
| <b>MINING INDUSTRY/ /OPEN PIT/STRIP MINES/UNDERGROUND MINES</b>  |   |   |
| <ul style="list-style-type: none"> <li>• Generally; Hard Rock Miners</li> </ul>  | <ul style="list-style-type: none"> <li>• Mining engineer</li> </ul>   | <ul style="list-style-type: none"> <li>• Underground Workers (Blaster or Explosive Handler)</li> </ul>                        |
| <b>PUBLIC UTILITIES — ELECTRIC</b>   |   |   |
| <ul style="list-style-type: none"> <li>• Troubleshooter</li> <li>• Tree Trimmers/surgeon</li> <li>• Lineman/cable workers</li> </ul> | <ul style="list-style-type: none"> <li>• Cable Splicer</li> <li>• Tower Erectors</li> </ul>                       | <ul style="list-style-type: none"> <li>• Tunnel Workers (shaft or subway)</li> <li>• Power Line Installer/Repairer</li> </ul> |
| <b>WILD ANIMAL HANDLERS</b>  |   |   |