

PA Recovery*Plus* Occupational Category Guide

The occupations listed for each occupation category is non-exhaustive. Occupations are grouped into categories based on work nature and their associated risks.

Based on the occupation category, the relevant occupation group A or B and its relevant rating will be applicable on insured persons under adult cover.

GROUP A

Refers to occupations which are professional, administrative, deskbound duties, involves light manual work or activities.

OCCUPATION CATEGORIES	OCCUPATIONS (NON-EXHAUSTIVE)
Banking, insurance and trading profession	Banking and trading: Bank officer, Investment analyst, Remisier, Private banker Insurance: Actuary, Claims officer, Insurance agent or broker, Underwriter
Business administrative and finance profession	Business administrative: Human resource executive, Operations executive, Office manager, Receptionist, Secretary Finance: Accountant, Auditor, Finance manager, Finance analyst
Cleaning profession (indoor spaces of office, residential or commercial building)	Indoor cleaner, Janitor, Office cleaner, Office tea lady
Creative, media and marketing profession	Architect, Copywriter, Designer, Events planner, Journalist, Marketing manager, Model, Photographer, Public relations manager
Domestic care and non-working persons	Domestic helper, Homemaker, Retiree, Student
Education profession (non-sports)	Librarian, Principal, Student counsellor, Teacher or tutor (for academic subjects, arts, language, music)
Healthcare profession (non-veterinary)	Acupuncturist, Chinese Physician, Chiropractors, Dentist, Doctor, Nurse, Optician, Physiotherapist
IT profession	Helpdesk support specialist, IT consultant, Software engineer
Laboratory profession	Biologist, Chemist, Laboratory technician, Research scientist
Legal profession	Arbitrators, Judge, Lawyer, Legal officer, Paralegal
Management executive	Chairman, CEO, CFO, Director
Personal care profession	Beautician, Hairdresser, Manicurist, Masseuse
Real estate profession	Property manager, Real estate agent, Real estate appraiser
Retail and service profession	Cashier, Customer service officer, Florist, Jeweller, Merchandiser, Money changer, Sales person, Tailor, Tour guide, Waiter
Social and religious profession	Counsellor, Social worker, Pastor, Priest, Temple caretaker
Other Group A occupation	Professional, administrative, deskbound duties, light manual work or activities

If you are unable to find a suitable group A occupation category related to your occupation, you can select "Other Group A occupation".

GROUP B

Refers to occupation which involves physical labour, use of tools or machinery in light industries, operation of vehicles, exposure to height or other hazards.

OCCUPATION CATEGORIES	OCCUPATIONS (NON-EXHAUSTIVE)
Animal health and care profession	Pet groomer, Veterinarian, Zookeeper
Cleaning profession (kitchen, outdoor or industrial spaces)	Dishwasher, Kitchen cleaner, Outdoor cleaner, Trash collector
Delivery and moving profession	Deliveryman, Dispatch rider, Movers, Postman
Emergency and security profession	Lifeguard, Paramedic, Security guard (unarmed)
Food preparation and kitchen support profession	Baker, Butcher, Caterer (involving set up and kitchen work), Chef, Cook, Fishmonger, Hawker assistant or cook, Kitchen helper
Freight and transport profession	Freight: Crane operator, Forklift operator, Port worker, Warehouse worker Transport: Chauffeur, Driving Instructor, Driver (for bus, lorry, private hire, taxi)
Manual and skilled profession (up to 30 ft)	Aircon repairman, Carpenter, Electrician, Gardener, Mechanic, Painter (interior), Plumber, Renovation worker, Technician, Worksite foreman
Manufacturing profession (light industries)	Production worker, Machine operator, Maintenance technician, Quality control inspector
Nightlife and entertainment profession	Occupations in pubs, lounges and night clubs such as Bartender, DJ, Live performers, Service staff
Sports, dance and wellness coach or instructor	Instructor or coach for sports, dance, fitness, martial arts, rock-climbing (indoor and harnessed), wind surfing, yoga
Other Group B occupation	Occupation which involves physical labour, use of tools or machinery in light industries, operation of vehicles, exposure to height or other hazards

If you are unable to find a suitable group B occupation category related to your occupation, you can select "Other Group B occupation".

Excluded occupations

PA Recovery^{Plus} does not cover insured persons with the following occupations or occupation activities.

- any occupation in military, naval, air force, law enforcement, fire-fighting, civil defence or as armed security guard;
- professional sportsman, entertainers, motor vehicle racer;
- work onboard sea vessel or any offshore occupation such as diver, rig workers, fisherman or ship crew;
- work onboard aircraft or as air crew;
- shipyard worker, construction workers, demolition worker, quarry worker, work underground or in tunnels;
- work at height over 30 feet or work involving the use of scaffolding, gondolas, climbing that requires the use of guides or ropes; or
- any occupation dealing with explosives, poisonous or hazardous gases or substances.

If you require advice for your occupation, please contact us at +65 6827 7602 or email to service@sg.msig-asia.com.