

Solo & Smart – Agreed Occupation Listing 01/05/2024 to 01/11/2025 Liability

<u>Occupation</u>	<u>Referral</u>		
Accountant	Accepted	Bar staff	Accepted
Accountant - Turf/Bookmaker	Accepted	Barber	Accepted
Accounts Staff	Accepted	Barrister	Accepted
Actor / Actress	Accepted	Beautician	DECLINE
Actuary	Accepted	Blacksmith	Accepted
Administration staff	Accepted	Blaster	DECLINE
Advertising agent	Accepted	Boat builder	DECLINE
Advertising staff	Accepted	Boilerman	Accepted
Aerial contractor	Accepted	Book keeper	Accepted
Aerobic Fitness instructor	DECLINE	Book seller	Accepted
Agricultural contractor	Accepted	Bookmaker - bookbinding	Accepted
Air traffic controller	DECLINE	Bookmaker - gambling	Accepted
Aircraft cabin crew	DECLINE	Boot/shoe maker/repairer	Accepted
Aircraft flight deck crew	DECLINE	Breeder	Accepted
Airforce NCO	DECLINE	Brewery worker	Accepted
Airforce other ranks	DECLINE	Bricklayer	Accepted
Airline employee (ex crew)	DECLINE	Broadcaster - TV & radio	Accepted
Airline employee non airport	Accepted	Builder (Other)	REFER
Ambulance crew	DECLINE	Builder (Residential)	Accepted
Amusement arcade staff	Accepted	Builder - Commercial 3 storeys or under	Accepted
Antique dealer	Accepted	Builder - Commercial over 3 storeys	REFER
Archaeologist	Accepted	Builders merchant	Accepted
Architect	Accepted	Building consultants	Accepted
Archivist	Accepted	Bursar	Accepted
Army NCO	DECLINE	Bus conductor/driver*	Accepted
Army other ranks	DECLINE	Business consultant	Accepted
Aromatherapist	DECLINE	Butcher	Accepted
Art dealer	Accepted	Butcher inc slaughter	Accepted
Artist	Accepted	Buyer	Accepted
Asphalter / Roadworker	Accepted	Cabinet maker	Accepted
Assembly worker	Accepted	Café Proprietor	Accepted
Au pair	DECLINE	Camerman (ex hotspots)	Accepted
Auctioneer	Accepted	Car park attendant	Accepted
Auditor	Accepted	Care assistant*	Accepted
Author	Accepted	Caretaker	Accepted
Baggage Handler	DECLINE	Carpenter	Accepted
Bailiff	Accepted	Carpet fitter	Accepted
Baker	Accepted	Carpet retailer	Accepted
Baker shop-supervisory	Accepted	Cartographer	Accepted
Bank staff	Accepted	Cashier	Accepted

* after an occupation code means that an endorsement and/or condition applies see separate endorsement listing

Solo & Smart – Agreed Occupation Listing 01/05/2024 to 01/11/2025 Liability

Casual worker	Accepted	Construction worker	REFER
Caterer	Accepted	Consultant - medical	DECLINE
Cattlemen	Accepted	Consultant (Office)	Accepted
Ceramic tiler	Accepted	Consultant engineer (Office)	Accepted
Chambermaid	Accepted	Consultant engineer (Other)*	Accepted
Chauffeur	DECLINE	Cook	Accepted
Chef	Accepted	Cooper	Accepted
Chemist	DECLINE	Coroner	Accepted
Child minder	DECLINE	Counsellor*	Accepted
Chimney sweep	Accepted	Courier	REFER
Chiropodist*	Accepted	Courier - driver	REFER
Circus worker	DECLINE	Courier - motorcycle	REFER
Civil servant	Accepted	Craftsman	Accepted
Claims / loss adjuster	Accepted	Crane operator	DECLINE
Cleaner - Residential	Accepted	Credit controller	Accepted
Cleaner - Office	Accepted	Croupier	Accepted
Cleaner - Commercial Outside		Curator	Accepted
Trading Hours Only	Accepted	Customs & excise - clerical	Accepted
Cleaner - Commercial Trading Hours	REFER	Customs & excise non-clerical	DECLINE
Cleaner - Shopping Centres	DECLINE	Dairy worker	Accepted
Cleaner - Trolley Collectors	REFER	Dancer	DECLINE
Clergy	DECLINE	Debt collector (no repossession)	Accepted
Clerical worker	Accepted	Deliveryman	Accepted
Clerk of works	Accepted	Demolition worker (other than TSA & Moffit Projects)	DECLINE
Clothing Manufacturer	Accepted	Demolition Worker* (TSA & Moffit Projects)	Accepted
Coal merchant	Accepted	Dentist	DECLINE
Coastguard	DECLINE	Designer - fashion,	Accepted
Collector -door to door	Accepted	Diplomatic staff (ex hotspots)	DECLINE
Commercial Traveller	Accepted	Director - clerical	Accepted
Commissionaire	Accepted	Disc Jockey	DECLINE
Commodity broker/dealer	Accepted	Dispenser - Chemist shop	DECLINE
Company secretary	Accepted	District valuer	Accepted
Computer consultant*	Accepted	Diver	DECLINE
Computer operator	Accepted	Docker	Accepted
Computer programmer*	Accepted	Doctor	DECLINE
Computer technician	Accepted	Doorman	DECLINE
Concreter* (3 storeys and under)	Accepted	Double glazing fitter	Accepted
Concreter* (over 3 storeys)	REFER	Draughtsman	Accepted
Confectioner (manufacturing)	REFER	Dressmaker	Accepted
Confectioner (retail)	Accepted	Driver - car delivery	DECLINE
Conference organiser	Accepted		

* after an occupation code means that an endorsement and/or condition applies see separate endorsement listing

Solo & Smart – Agreed Occupation Listing 01/05/2024 to 01/11/2025 Liability

Driver - fork lift	Accepted	Engraver	Accepted
Driver - HGV	Accepted	Entertainer	DECLINE
Driver - hire car	Accepted	Entertainment booking agent	Accepted
Driver - hot food deliverer	Accepted	Equestrian owner	DECLINE
Driver - light goods	Accepted	Estate agent	Accepted
Driver - plant	Accepted	Estate manager	Accepted
Driver -Taxi	DECLINE	Estimator	Accepted
Driver – Train	DECLINE	Event planner/organiser	REFER
Driver - wholesale newspaper	Accepted	Executive	Accepted
Driving examiner	DECLINE	Exhibition organiser	REFER
Driving Instructor	DECLINE	Explosives worker	DECLINE
Dry cleaner	Accepted	Fabricator*	Accepted
Earth moving contractor*	Accepted	Factory worker	Accepted
Earth moving contractor* (oil & gas)	REFER	Fairground worker	DECLINE
Ecologist	Accepted	Farm worker	Accepted
Economist	Accepted	Farmer	Accepted
Editor	Accepted	Farrier	Accepted
Electrical cable installer	Accepted	Fast food caterer	Accepted
Electrical contractor	Accepted	Financial Advisor	Accepted
Electrical retailer	Accepted	Financier	Accepted
Electrician	Accepted	Firearms manufacturer	DECLINE
Electrician – Vehicle	Accepted	Fireman / woman	DECLINE
Electronics technician	REFER	Fish fryer	Accepted
Embassy staff	DECLINE	Fisherman - Inshore	DECLINE
Emergency service staff	DECLINE	Fisherman - Offshore	DECLINE
Engineer - Aeronautical	DECLINE	Fishmonger	Accepted
Engineer - Broadcasting	Accepted	Fitter*	REFER
Engineer - Chemical	Accepted	Florist	Accepted
Engineer - Civil	Accepted	Forces - Armed	DECLINE
Engineer - Electrical	Accepted	Foreman plant fitter	Accepted
Engineer - Heating	Accepted	Forester - ex power tools	Accepted
Engineer - Marine	DECLINE	Forester inc felling	DECLINE
Engineer - Mechanical	Accepted	Fund raiser	Accepted
Engineer - Mining	DECLINE	Furnace man	Accepted
Engineer - Office based	Accepted	Furniture maker	Accepted
Engineer - Sales	Accepted	Furniture remover/restorer	Accepted
Engineer - service	Accepted	Furniture shop owner	Accepted
Engineer - Telecom	Accepted	Furrier	Accepted
Engineer - TV /Heights	REFER	Gamekeeper	DECLINE
Engineer - Vehicle	Accepted	Gaming club staff	DECLINE
Engineer- Other	REFER	Garage owners	REFER

* after an occupation code means that an endorsement and/or condition applies see separate endorsement listing

Solo & Smart – Agreed Occupation Listing 01/05/2024 to 01/11/2025 Liability

Gardener (no tree lopping)	Accepted	Interpreter	Accepted
Gas industry manual	DECLINE	Ironmonger	Accepted
Gas industry non manual	Accepted	Jeweller	Accepted
General worker	Accepted	Jockey	DECLINE
Geologist	Accepted	Joiner ex WWM	Accepted
Glass worker	Accepted	Joiner inc WWM	Accepted
Glazier	Accepted	Journalist (ex. Hotspots)	Accepted
Goldsmith	Accepted	Judge	DECLINE
graphic, interior	Accepted	Kennels employee	Accepted
Grave digger	Accepted	Kitchen Installer	Accepted
Greengrocer	Accepted	Kitchen specialist	Accepted
Groom	Accepted	Laboratory technician	Accepted
Groundsman	Accepted	Labourer	Accepted
Guest house owner	Accepted	Land agent	Accepted
Gym Instructor	DECLINE	Landlord (pub)	DECLINE
Hairdresser	Accepted	Landowner	REFER
Haulier driver / loading	Accepted	Landscape gardener	Accepted
Hawker	Accepted	Laundry staff	Accepted
Headteacher	DECLINE	Lawyer/ Solicitor*	Accepted
Health service employee	DECLINE	Lecturer	Accepted
Health visitor	DECLINE	Legal secretary	Accepted
Holiday camp staff	DECLINE	Librarian	Accepted
Home help*	Accepted	Licensee	Accepted
Horse riding instructor	DECLINE	Lifeboatman	DECLINE
Horticulturist	Accepted	Lifeguard	DECLINE
Hosiery manufacturing	Accepted	Light farm worker	Accepted
Hotelier	Accepted	Lighting designer	Accepted
Housekeeper	Accepted	Line technician	Accepted
Import / Export staff	Accepted	Lithographer	Accepted
Industrial chemist	REFER	Locksmith	Accepted
Inland revenue officer	Accepted	Loss adjuster/Assessor	Accepted
Inspector	Accepted	Machine operator	REFER
Inspector - Factory	Accepted	Machinery Installer	Accepted
Inspector - HM taxes	Accepted	Machinist	Accepted
Inspector - Insurance	Accepted	Magistrate	DECLINE
Instrument engineer/restorer	Accepted	Maintenance staff	Accepted
Instrument maker	Accepted	Management consultant	Accepted
Insulation Installer	Accepted	Manager - Office based	Accepted
Insurance Agent	Accepted	Manager licensed premises	DECLINE
Insurance broker	Accepted	Manager retail shop	Accepted
Insurance staff	Accepted	Manager sports	REFER
Interior Designer	Accepted		

* after an occupation code means that an endorsement and/or condition applies see separate endorsement listing

Solo & Smart – Agreed Occupation Listing 01/05/2024 to 01/11/2025 Liability

Manager travelling sales	Accepted	Nurseryman	Accepted
Manicurist	DECLINE	Occupational therapist*	Accepted
Manufacturing agent	Accepted	Office worker	Accepted
Market gardener	Accepted	Offshore joiner	REFER
Market researcher - office bound	Accepted	Ophthalmic surgeon	DECLINE
Market researcher - other	Accepted	Optician*	Accepted
Market trader	Accepted	Osteopath	DECLINE
Marketing non travelling	Accepted	Packer	Accepted
Marketing travelling	Accepted	Paint sprayer	Accepted
Mechanic	Accepted	Painter	Accepted
Medical practitioner	DECLINE	Paramedic	DECLINE
Merchandise sales	Accepted	Park attendant	Accepted
Merchant	Accepted	Patrolman	DECLINE
Merchant navy	DECLINE	Pattern maker	Accepted
Merchant navy officer	DECLINE	Pawnbroker	Accepted
Messenger	Accepted	Personal Assistant - office based	Accepted
Metal worker	Accepted	Pest control	DECLINE
Metallurgist	Accepted	Petrol station attendant	Accepted
Meteorologist	Accepted	Pet Day Minding*	REFER
Meter reader	Accepted	Pet Grooming*	Accepted
Midwife	DECLINE	Pet Overnight Boarding	DECLINE
Milkman	Accepted	Pet Walking*	Accepted
Milliner	Accepted	Pharmacist	DECLINE
Millwright	Accepted	Photographer	Accepted
Miner	DECLINE	Physiologist	Accepted
Model	Accepted	Physiotherapist	DECLINE
Money lender	DECLINE	Piano tuner	Accepted
Motor racing organiser	DECLINE	Pipe layer*	REFER
Motor trader	DECLINE	Plasterer	Accepted
MP	DECLINE	Plumber*	Accepted
Music teacher	DECLINE	Police force - Inspector	DECLINE
Musician	Accepted	Police force - CID	DECLINE
Nanny	DECLINE	Police force - Constable	DECLINE
Navy NCO / other ranks	DECLINE	Police force - high ranks	DECLINE
Negotiator	REFER	Police force clerical	Accepted
Newsagent	Accepted	Pools collector	Accepted
Night club staff	DECLINE	Porter	Accepted
Non teaching assistant*	REFER	Post man / woman	Accepted
Nun	DECLINE	Post office staff	Accepted
Nurse	DECLINE	Potter	Accepted
Nursery nurse	DECLINE	Poultry farmer	Accepted
		Printer	Accepted

* after an occupation code means that an endorsement and/or condition applies see separate endorsement listing

Solo & Smart – Agreed Occupation Listing 01/05/2024 to 01/11/2025 Liability

Prison Officer	DECLINE	Sales assistant	Accepted
Private investigator	Accepted	Sales telephone	Accepted
Probation officer	Accepted	Sales travelling	Accepted
Process worker	Accepted	Sawmill manager	Accepted
Producer - performing arts	Accepted	Scaffolder	DECLINE
Production Engineer	Accepted	Scientist	Accepted
Professional sportsperson	REFER	Scrap metal dealer	DECLINE
Professor	Accepted	Screen printer	Accepted
Projectionist	Accepted	Script writer	Accepted
Promoter	REFER	Sculptor	Accepted
Proof reader	Accepted	Sec guard - armoured van	DECLINE
Property developer	REFER	Secretary	Accepted
Property management	REFER	Security Guard (other than static guarding and alarm response)	DECLINE
Property owner	REFER	Security Guard – static guarding and alarm response*	Accepted
Proprietor riding stables	DECLINE	Security Officer	DECLINE
Psychotherapist	DECLINE	Semi prof sportsperson	DECLINE
Public relations officer	Accepted	Servant	Accepted
Publican	REFER	Shearers	Accepted
Publisher	Accepted	Shed Installer up to 2 storeys *	Accepted
Quality control inspector	Accepted	Shed Installer over 2 storeys *	REFER
Quality controller	Accepted	Shipyard worker	REFER
Quantity surveyor	Accepted	Shop assistant	Accepted
Radiographer	DECLINE	Shop proprietor	Accepted
Railway staff	DECLINE	Shopfitter	Accepted
Receptionist	Accepted	Sign erector	Accepted
Recruitment consultant	REFER	Sign writer	Accepted
Reflexologist	DECLINE	Slaughterman	REFER
Refuse collector	Accepted	Social worker	REFER
Registrar	Accepted	Sorter	Accepted
Remedial therapist*	Accepted	Speech therapist*	Accepted
Removals	Accepted	Sports administrator	Accepted
Repairer – White Goods	Accepted	Sports centre attendant	DECLINE
Researcher - office based	Accepted	Sports Coach (ex Professional)	Accepted
Researcher - other	Accepted	Stable hand	Accepted
Rest home proprietor	DECLINE	Stage mover	Accepted
Restaurateur	Accepted	Stationer	Accepted
Retailer	Accepted	Statistician	Accepted
Rig worker offshore	DECLINE	Steel worker	Accepted
Rig worker onshore	DECLINE	Steeplejack	DECLINE
Roofer*	Accepted	Stevedore	DECLINE
Saddle maker	Accepted		
Sales - no travelling	Accepted		

* after an occupation code means that an endorsement and/or condition applies see separate endorsement listing

Solo & Smart – Agreed Occupation Listing 01/05/2024 to 01/11/2025 Liability

Steward / stewardess (ex airline)	Accepted	Tree lopper- Power Line Clearing*	REFER
Stock controller	Accepted	Typist	Accepted
Stockbroker	Accepted	Undertaker	Accepted
Stonemason	Accepted	Underwriter	Accepted
Street trader	Accepted	Unemployed	DECLINE
Student	Accepted	Upholsterer	Accepted
Supermarket staff	Accepted	Usher	Accepted
Supervisor	REFER	Valet	Accepted
Surgeon	DECLINE	Valuer	Accepted
Surveyor - chartered	Accepted	VDU Operator	Accepted
Surveyor - mining	Accepted	Vehicle body worker	Accepted
Surveyor - office only	Accepted	Vehicle examiner	Accepted
Tailor	Accepted	Vehicle valet	Accepted
Taxation consultant	Accepted	Veterinary surgeon	DECLINE
Taxi driver	DECLINE	Visiting home teacher	DECLINE
Taxidermist	Accepted	Voluntary worker (ex hotspots)	DECLINE
Teacher	DECLINE	Voluntary worker-manual work	DECLINE
Teacher P.T	DECLINE	Waiter / Waitress	Accepted
Teachers assistant	DECLINE	Warehouseman	Accepted
Technician	Accepted	Watchmaker	Accepted
Telephonist	Accepted	Water Industry worker	Accepted
Textile worker	Accepted	Welder*	REFER
Thatcher	Accepted	Wholesaler	Accepted
Ticket Inspector	Accepted	Window cleaner	Accepted
Tiler	Accepted	Window cleaner rope access	REFER
Timber merchant	Accepted	Window fitter	Accepted
Tobacconist	DECLINE	Wine merchant	Accepted
Toolmaker	Accepted	Wood worker	Accepted
Toy maker	REFER	Woodcarving teacher	Accepted
Tractor driver	Accepted	Writer	Accepted
Trade union official	Accepted	Zookeeper	DECLINE
Tradesman	Accepted		
Traffic warden	DECLINE		
Trainer - Animal	DECLINE		
Training Officer	Accepted		
Translator	Accepted		
Travel agent	Accepted		
Tree surgeon/Arborist/ Tree lopper <10 metres	Accepted		
Tree surgeon/Arborist/ Tree lopper>10 metres*	Accepted		

* after an occupation code means that an endorsement and/or condition applies see separate endorsement listing