Solo & Smart - Agreed Liability Policy Endorsements and/or Conditions 01/05/2022				
Occupation	**Activities**	**Referral**	**Excess**	**Endorsement/s**
Chiropodist		Accepted		Treatment Risk
Construction	Concreter- less than 3 storeys	Accepted		Rip & Tear
	Concreter - over 3 storeys	Refer		Rip & Tear
	Earthmoving/ Excavation	Refer		Underground Services
	Fitter/ Fabricator	Accepted		Hot works
	Pipe Layer	Refer		Hot works & Underground Services
	Welder	Refer		Hot works
	Shed Installer up to 2 storeys	Accepted		Hot works
	Shed Installer over 2 storeys	Refer		Hot works
Counsellor		Accepted		Treatment Risk & Molestation
Demolition Worker – TSA & Moffit Projects	Removal of timber flooring, internal gyprock walls and	Accepted		Demolition Worker – TSA & Moffit Projects
Disability Services/ Home Help/	Care assistant, personal care, cooking, cleaning & dressing	Accepted		Treatment Risk & Molestation
Driver	Bus Driver	Accepted		Molestation
Earthmoving	Earth moving contractor*	Accepted		Underground Services
	Earth moving contractor* (oil & gas)	Refer		Underground Services
Engineer	Consultant engineer (Other)	Accepted		Manual Activity Exclusion
Fabricator		Accepted		Hot Works
Fitter		Refer		Hot Works
Occupation	**Activities**	**Referral**	**Excess**	**Endorsement/s**
IT	Computer consultant	Accepted		Total PI Exclusion
	Computer programmer	Accepted		Total PI Exclusion
Lawyer/Solicitor		Accepted		Total PI Exclusion
Non Teaching Assistant		Accepted		Molestation
Occupational Therapist		Accepted		Treatment Risk

Optician		Accepted		Treatment Risk
Pet Day Minding		Refer		Pet Services
Pet Grooming, Pet Walking		Accepted		Pet Services
Plumber		Accepted		Hot works & Underground Services
Recruitment consultant		Refer		Labour Hire
Remedial Therapist		Accepted		Treatment Risk
Roofing	Roofer- Up to 20 metres	Accepted	$500	
	Roofer- Over 20 metres	Accepted	$2,500	
Security Guard – static guard and alarm	Static guarding and alarm response only	Accepted		Security Guard
Speech Therapist		Accepted		Treatment Risk
Tree Surgeon, Tree		Accepted	$2,500	