

Collingwood Bespoke Commercial Vehicle Underwriting Guide

Commercial Vehicle Motor Insurance

Applies to the following products:

- **Bespoke Commercial Vehicle**

Confidential Document – restricted to:

- Collingwood Insurance Company Limited (CICL) employees
- Collingwood Insurance Services Limited (CISL) employees
- Brokers

Effective from: June 2022

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CHANGE HISTORY

Applicable Date	Change
27/06/2019	New Broker Underwriting Guide
01/11/2020	New System – Revised Underwriting Guide
21/09/2021	Revised Section 3: Drivers (Minimum Age), Section 13: Policy Duration and Cancellation, Section 14: Excess and CICL Regulatory Footer
22/06/2022	Amended Section 6: Loadings, Accidents and Losses, Section 10: No Claims Discount (NCD) and Section 11: New Business and Renewals for new NCD collection and other document validation requirements
22/06/2022	Amended Section 9: Foreign Use of the Insured Vehicle(s) for an update to this Section
22/06/2022	Amended Section 14: Excesses to an improved format, but with no actual changes to the Excesses themselves

INTRODUCTION

This document is a Guide to assist intermediaries, it is not a contract between You (the Intermediary) and Us, Collingwood Insurance Company Limited (CICL). The guide is based on Our standard underwriting terms of business.

DEFINITIONS

Guidance Notes:

This part of Your guide explains the meaning of the words or phrases contained in this guide.

CERTIFICATE OF MOTOR INSURANCE

A document which is evidence of the insurance and is required by law. It forms part of the insurance and must be read in conjunction with the policy document.

EXCESS

A contribution by the Policyholder towards the cost of a claim under this insurance. An amount which is not covered by insurance.

THE INSURED VEHICLE

The Insured Vehicle details of which and registration number are shown in the Schedule. The vehicle is the subject matter of the insurance.

INTERMEDIARY

The FCA authorised Intermediary appointed by clients for whom it acts, to introduce clients to Us, and through whom all matters concerning policies of insurance are handled.

PERIOD OF INSURANCE

The period shown as the effective dates on the Schedule and any period for which We accept renewal of the insurance and a Certificate of Motor Insurance is issued.

SCHEDULE

Details of the Insured and insurance protection provided which forms part of a policy of insurance. The policy document is not effective unless accompanied by a Schedule which correctly and fully identifies:

The address of the Policyholder, the Policyholder's business, The Insured Vehicle, the terms of the insurance cover and the Period of Insurance for which cover operates. The Certificate of Motor Insurance also identifies The Insured Vehicle, the persons who are insured to drive and the uses for which the vehicle is insured.

DEFINITIONS

(continued)

STATEMENT OF FACT

The proposal for insurance completed by a client, or by You, on a client's behalf or a Statement of Fact upon which information contained therein We will rely upon in entering into an insurance contract. If there are any alterations to the facts shown in a proposal form or Statement of Fact You, or Your client, must tell Us.

SPOUSE

A person married to the Policyholder.

WE/US/OUR

Collingwood Insurance Company Limited.

YOU/YOUR

The Intermediary or those who the Policyholder permits to act on their behalf.

SECTION 1 COVER TYPES

Guidance Notes:

This part of Your guide explains which types of cover We offer.

The level of cover provided is shown on the Schedule. Cover is subject to any Endorsement(s) shown on the Schedule.

COMPREHENSIVE

We will provide cover against loss or damage (less any Excess that applies) to The Insured Vehicle, including fitted accessories caused by accidental or malicious damage and vandalism, fire, lightning, self-ignition, explosion, theft or attempted theft.

We will cover the categories of people listed on the Schedule for their legal liability for death, bodily injury or damage to property caused by the use of The Insured Vehicle or an attached trailer or caravan, subject to the terms of the policy.

THIRD PARTY, FIRE AND THEFT

We will provide cover against loss or damage (less any Excess that applies) to The Insured Vehicle, including fitted accessories caused by fire, lightning, self-ignition, explosion, theft or attempted theft.

We will cover the categories of people listed on the Schedule for their legal liability for death, bodily injury or damage to property caused by the use of The Insured Vehicle or an attached trailer or caravan, subject to the terms of the policy.

THIRD PARTY ONLY

We will cover the categories of people listed on the Schedule for their legal liability for death, bodily injury or damage to property caused by the use of The Insured Vehicle or an attached trailer or caravan, subject to the terms of the policy.

SECTION 2 VEHICLES

Guidance Notes:

This section explains the types of vehicles We will not insure.

Vehicles which We will **not** accept are listed below:

- More than 1 vehicle per Policyholder or same address, or
- Commercial vehicles weighing over 3.5 Tonnes, or
- Commercial vehicles with an engine capacity of over 2.5 Litres, or
- Vehicles or minibuses with 6 or more seats (including driver), or
- Any type of vehicle not considered a van, or
- Vehicles with an ABI Group, or
- Impounded vehicles, or
- Left hand drive vehicles, or
- Vehicles fitted with bull bars, or
- Imported vehicles if they do not hold a UK registration plate, or
- Vehicles valued over £50,000, or
- Vehicles with less than 4 wheels, or
- Vehicles and carriages not propelled by a type of motor, or
- Vehicles with no security device or a DIY fitted security device, or
- Vehicle derivatives e.g. from motorcycles or commercial vehicles, or
- Vehicles issued with a 'Q' registration number, or
- Vehicles that have been rated category A, B, S or N in the code of practice for the disposal of motor vehicle salvage, or
- Vehicles which are not kept in a secure public car park, carport, driveway at home, garaged, at home, office or factory car park, business address, work car park or in an unlocked garage while parked overnight, or
- Vehicles that are insured elsewhere at the time of inception or any point throughout the policy Period of Insurance. This exclusion also applies if the vehicle is insured by another person to drive, or
- Vehicles that are company owned or vehicles that are not owned and registered to the Policyholder, their civil partner or Spouse.

SECTION 2 VEHICLES (continued)

All modifications to the Vehicle must be declared. The relevant system will quote for acceptable modifications with unacceptable modifications declined accordingly.

The product underwriter may apply a Tracker Warranty, depending on the value of the vehicle at the time of policy inception or mid term adjustment, during a change of vehicle.

You must not knowingly, place any vehicle on cover with CICL that was previously insured on a fleet or multi vehicle policy without referral to Us.

In the event that there are two or more vehicles placed on cover without referral, We will cancel all policies in accordance with the policy terms and conditions.

SECTION 3 DRIVERS

Guidance Notes:

This section explains which drivers We will accept or exclude from Our policies.

Drivers are acceptable providing they do **not** fall into the following categories:

- The driver suffers from a physical defect, infirmity or illness (other than defective vision or hearing that has been corrected by visual or hearing aids), which has not been notified to the DVLA or which has been notified but resulted in the refusal of a driving licence for the class of vehicle to be driven or where the driver has been advised by a doctor not to drive, or
- The driver is not resident in the United Kingdom, or
- The driver has had motor insurance declined, cancelled, voided, renewal refused, or additional special terms imposed (unless referred and agreed by the product underwriter in writing), or
- The Policyholder or the additional driver is under 30 years of age (except where the Policyholder has had a claim free year at renewal and We allow them to be aged between 25 and 29 years old), or
- The driver is over 70 years old at new business stage or if they have turned 70 years old at any subsequent renewal (unless referred and agreed by the product underwriter in writing), or
- The driver has not held a full United Kingdom DVLA driving licence to drive the class of vehicle (unless referred and agreed by the product underwriter in writing), or
- The main driver of the vehicle is not the Policyholder, or
- The driver's relationship to the Policyholder is that of Director, Lodger or Tenant, or
- The driver no longer meets the underwriting criteria, or
- We have advised You that the driver is not acceptable to Us with or without reason, or
- We have put the driver 'on hold' on the relevant system and no further cover will be offered without referral to CISL.

SECTION 4 DRIVING RESTRICTIONS

Guidance Notes:

This section explains the maximum number of drivers for which we will provide cover.

The following driving restrictions are available:

- **INSURED ONLY**

This permits the Policyholder only to drive the vehicle for the use described in the Schedule.

- **INSURED PLUS 1 NAMED DRIVER**

This permits the Policyholder and 1 named driver to drive the vehicle for the use described in the Schedule.

- **INSURED PLUS 2 NAMED DRIVERS**

This permits the Policyholder and 2 named drivers to drive the vehicle for the use described in the Schedule.

- **INSURED PLUS 3 NAMED DRIVERS**

This permits the Policyholder and 3 named drivers to drive the vehicle for the use described in the Schedule.

- **INSURED PLUS 4 NAMED DRIVERS**

This permits the Policyholder and 4 named drivers to drive the vehicle for the use described in the Schedule.

DRIVING RESTRICTIONS RULES:

- The driver must have a valid licence to drive the vehicle in question and must not be disqualified from holding or obtaining such a licence and is complying with the terms and limitations of such licence,
- The policy must be in the name of an individual. Company names are not allowed under this product or vehicles which are company owned,
- Each Individual is restricted to a maximum of 1 policy under this product,
- The Policyholder's claims will still need to be added to the system and will be rated as per the underwriting criteria. Any claims under a person's multi vehicle policy, even if they are not the driver at the time of the incident, must be declared.

SECTION 5 AREAS

Guidance Notes:

This section explains the postal areas and districts in which we do not provide cover.

The relevant system will quote for acceptable areas with unacceptable post codes declined accordingly.

SECTION 6 LOADINGS, ACCIDENTS, CLAIMS AND LOSSES

Guidance Notes:

This section explains the different loadings which apply.

DRIVER AGE LOADINGS

Driver age loadings are calculated as per Our matrix.

ACCIDENT LOADINGS

Accidents, claims or losses regardless of blame are loaded for a period of **three** years. Accident loadings are automatically calculated by the matrix on Our points loading scale.

All accidents, claims and losses must be declared, including the following:

- on any previous policy where they have been a Policyholder or named driver, and
- claims made by a named driver on their policy.

We will **not** provide cover if:

- there have been more than 2 fault claims (including accidents and losses) recorded by the Policyholder or any driver (as a combined total) in the past 3 years, or
- there have been more than 5 non fault claims (including accidents and losses) recorded by the Policyholder or any driver (as a combined total) in the past 3 years, or
- there have been more than 5 fault or non-fault claims in total (including accidents and losses), recorded by the Policyholder or any driver (as a combined total) in the past 3 years.

SECTION 6 LOADINGS, ACCIDENTS, CLAIMS AND LOSSES (continued)

Frequently Asked Questions (FAQs):

Q Validation of documents dated post inception that show information which differs from the original declaration or claims costs are different to the original declaration, when incepting the policy. For NCD validation – please refer to Section 10 No Claims Discount (NCD).

A CISL will update the system to reflect the exact information received and if the change falls within the scheme terms and has resulted in an additional premium, CISL will apply the additional premium. If the change falls outside of the scheme terms, CISL will either issue an immediate or a 7 days' cancellation notice, in line with the Cancellation Section of the Policy Booklet.

If, as a result of the new additional premium applied to the policy, the Policyholder no longer wishes to continue with the policy, they may cancel the policy through you (the broker) and the cancellation will be processed on the revised annual premium.

SECTION 7 CONVICTION LOADINGS

Guidance Notes:
This table advises You on how we treat convictions.

Motoring convictions, disqualifications, fixed penalties or prosecutions pending are rated from the date of conviction not date of the offence. Loadings are automatically calculated by the relevant system until rehabilitated.

You will need to input the Driving Licence Number to get a quote. All convictions will be rated on the information contained in the DVLA MyLicence service at the point of quote.

Information will be collected to enable Us to examine the potential risk in relation to the Policyholder so We can provide (for any person covered by this policy for whom We hold details) Driving Licence Number ('DLN') to the DVLA to confirm (for any person covered by this policy for whom We hold details) licence status, entitlement and relevant restriction information, in addition to endorsement/conviction data.

For details relating to personal information held by the DVLA, please visit www.dvla.gov.uk.

Non-motoring convictions which are unspent, will generate an automatic referral to the product underwriter. Evidence of what the conviction is will need to be provided. Convictions which are considered to be spent under the Rehabilitation of Offenders Act 1974 (as amended), do not need to be disclosed.

SECTION 8 USE

Guidance Notes:

We will provide cover for the use identified in this Guide.

The various classes of use available to all Our policies are listed below. The use which applies to the Policyholder is stated on the Policyholder's Certificate of Motor Insurance.

SOCIAL DOMESTIC AND PLEASURE (SDP)

Social, domestic and pleasure purposes, but excluding travel between the driver's home and permanent place of work.

CARRIAGE OF OWN GOODS

Social, domestic and pleasure purposes, including use by the Policyholder, or the named driver(s) covered by the policy and in connection with the Policyholder's business or profession including the carriage of own goods. This does not cover use for the carriage of goods for hire and reward.

CARRIAGE OF OWN GOODS FOR HIRE AND REWARD*

Social, domestic and pleasure purposes, including use by the Policyholder, or the named driver(s) covered by the policy and in connection with the Policyholder's business or profession including the carriage of own goods for hire or reward. This does not cover use for the conveyance of passengers for hire and reward.

* Only acceptable where Occupation is 'Scrap Dealer' or 'Dealer – Scrap/Waste'

Types of Use which We will **not** cover are listed below:

- Vehicles that visit Hazardous sites, or
- Vehicles that carry Hazardous Goods, or
- Vehicles being used airside or on airfields at airports, or
- Vehicles being used to carry celebrities, sports personalities, non UK Government staff, where this is part of a regular contract, or
- Vehicles used on (but not limited to) a public highway for: racing, pace-making, speed testing, rallies, trials or competitions, letting on hire or for any purpose in connection with the motor trade, or
- The recovery of any vehicle impounded by the police authorities.

SECTION 9 FOREIGN USE OF THE INSURED VEHICLE(S)

Guidance Notes:

This section explains what cover is available whilst abroad.

NB this section and the following wording is correct as at the time of this Guide's release.

This insurance shall also apply (but only in respect of liability which is compulsorily insurable in the country concerned), whilst The Insured Vehicle is in any country which is a member of the European Union, Andorra, Gibraltar, Liechtenstein, Monaco, San Marino, Vatican City, Iceland, Norway and Switzerland or any other country outside the European Union which has agreed to follow European Directives and is approved by the Commission of the European Union.

This policy provides the minimum level of cover in respect of liability which is legally insurable in the country concerned.

This is in place of an International Motor Insurance Card (Green Card) and provides cover at least to the minimum extent required by the law of these countries.

Cover can be extended to the cover shown on the Schedule while the vehicle is in the countries listed above for up to 45 days in any one Period of Insurance. Limitations still apply to the permitted use of the vehicle abroad and the Policyholder should contact their insurance Intermediary prior to any intended journey abroad to ensure that full cover will be operative during the trip.

SECTION 10 NO CLAIMS DISCOUNT (NCD)

Guidance Notes:
This section of the guide gives advice on NCD.

The maximum NCD discount on this product is 4 years. This means that if the Policyholder has more than 4 years NCD, We will treat their NCD as if it is 4 years. This does not affect their actual accumulated NCD years, e.g. if they purchase a policy from Us with 5 years NCD and do not experience a claim in the policy year, they will be entitled to 6 years NCD and this will be displayed on the NCD letter produced by Us upon their request.

NCD Entitlement under this policy will be affected in the event of a claim or multiple claims being made under this policy in accordance with the following table:

Continuous period of claim-free insurance at commencement of policy or last renewal date	In the event of a single claim in any one annual Period of Insurance, Your No Claim Discount entitlement will reduce to the following level at the policy's next renewal date	In the event that two claims arise in any one annual Period of Insurance, Your No Claim Discount entitlement will reduce to the following level at the policy's next renewal date	In the event that three or more claims arise in any one annual Period of Insurance, Your No Claim Discount entitlement will reduce to nil at the policy's next renewal date
1 year	Nil	Nil	Nil
2 years	Nil	Nil	Nil
3 years	1 year	Nil	Nil
4 years	2 years	Nil	Nil
5 years	3 years	1 year	Nil
6 years or more	4 years	2 years	Nil

NCD under this policy cannot be protected.

If Policyholder is a Company, We can accept NCD in Company name or Individual's name. However, it must be an actual NCD statement / letter from an insurer and not a fleet claims experience. If fleet claims experience is provided, CISL will update the system to remove the NCD. If it has resulted in an additional premium, CISL will apply the additional premium to the policy. If the change falls outside the scheme terms, CISL will either issue an immediate or a 7 days' cancellation notice, in line with the Cancellation Section of the Policy Booklet.

If, as a result of the new additional premium applied to the policy, the Policyholder no longer wishes to continue with the policy, they may cancel the policy through you (the broker) and the cancellation will be processed on the revised annual premium.

Any NCD must be in the exact name of the Policyholder and less than 1 year old. NCD from private car is not acceptable and must be from a commercial vehicle or van policy.

We will **not** allow:

- Introductory NCD
- Company car NCD or letters of no claims on named driver
- Mirrored NCD

SECTION 10 NO CLAIMS DISCOUNT (NCD) (continued)

We will allow a maximum of 14 days from inception for the client to provide evidence of NCD. Suitable evidence of NCD is original evidence of NCD issued by an insurance company dated up to one year after the expiry of the previous policy or a renewal notice issued up to 14 days prior to the expiry of the policy. Evidence of NCD issued by intermediaries is not acceptable (unless the Intermediary has delegated authority to issue on behalf of the insurer). Only 'like for like' NCD is acceptable.

If We have not received the NCD within 14 days or the NCD declared does not match that submitted to Us, CISL will update the system and if the change falls within the scheme terms and has resulted in an additional premium, CISL will apply the additional premium to the policy. If the change falls outside of the scheme terms, CISL will either issue an immediate or a 7 days' cancellation notice, in line with the Cancellation Section of the Policy Booklet.

If, as a result of the new additional premium applied to the policy, the Policyholder no longer wishes to continue with the policy, they may cancel the policy through you (the broker) and the cancellation will be processed on the revised annual premium.

We will not allow any further NCD until the original evidence is presented, and any difference in premium due to the subsequent presentation of evidence of NCD at a later date will only take effect within the current policy year.

Frequently Asked Questions (FAQs):

Q NCD Validation documents are dated post policy inception and are different to the original inception.

A CISL will update the system to show the correct NCD received. If it still falls within the scheme terms, CISL will apply the additional premium to the policy. If the change falls outside of the scheme terms, CISL will either issue an immediate or a 7 days' cancellation notice, in line with the Cancellation Section of the Policy Booklet.

If, as a result of the new additional premium applied to the policy, the Policyholder no longer wishes to continue with the policy, they may cancel the policy through you (the broker) and the cancellation will be processed on the revised annual premium.

Q NCD Validation documents show the claims history is different to what was declared at the original inception of the policy.

A CISL will update the system to show the correct claims history. If it still falls within the scheme terms, CISL will apply the additional premium to the policy. If the change falls outside of the scheme terms, CISL will either issue an immediate or a 7 days' cancellation notice, in line with the Cancellation Section of the Policy Booklet.

If, as a result of the new additional premium applied to the policy, the Policyholder no longer wishes to continue with the policy, they may cancel the policy through you (the broker) and the cancellation will be processed on the revised annual premium.

SECTION 10 NO CLAIMS DISCOUNT (NCD) (continued)

- Q** When checking the validity of a no claims bonus certificate it is found to be fraudulent/invalid.
- A** CISL will cancel the policy immediately and retain the full policy premium.
-
- Q** The NCD provided by the policy holder has been proven to be fraudulent.
- A** CISL will cancel the policy immediately and retain the full policy premium.
-
- Q** An incident has occurred that CICL has closed with a fault status but nil costs.
- A** NCD may be kept intact, however, the status of the incident must still remain as fault. A refund will be issued for any additional premium that was incurred during the time the NCD was disallowed. This refund will only take effect within the current policy year.

SECTION 11 NEW BUSINESS AND RENEWALS

Guidance Notes:

This section explains the requirements of processing new business and renewals.

NEW BUSINESS:

Before incepting cover for new business several checks and procedures are carried out by the insurer. Each Policyholder is given a unique policy number. All clients should have an individual file where their details will be retained for future reference. Each file should be given an identity number corresponding to the unique policy number issued by CICL.

The following validation documentation is required at policy inception, to be submitted within 14 calendar days to CISL:

- Acceptable proof of NCD (where applicable, for the Policyholder only);

The following documentation must be retained by the broker for audit purposes:

- An additional proof of address, no less than 90 days old, containing the new client's address* (see Appendix 1 for acceptable documents) (*this must be a residential address and must match the Policyholder's driving licence).

A Statement of Fact will be generated from the relevant system.

CICL will obtain the DVLA Licence driver record via the MyLicence service.

All Policy Documents (Certificate of Motor Insurance, Schedule, Statement of Fact, Policy Booklet and IPID) must be issued to the Policyholder immediately at inception.

RENEWALS:

No less than 21 days prior to renewal, an automatic renewal premium or policy lapse will be generated. This will be rated accordingly as per the Schema at that time.

The following documentation must be retained by the broker for audit purposes:

- If there has been a change of address, then a new document of no less than 90 days old, containing the new client's address* (see Appendix 1 for acceptable documents) (* this must be a residential address and must match the Policyholder's driving licence);

SECTION 11 NEW BUSINESS AND RENEWALS (continued)

A Statement of Fact will be generated from the relevant system.

CICL will obtain the DVLA Licence driver record via the MyLicence service.

All Policy Documents (Certificate of Motor Insurance, Schedule, Statement of Fact, Policy Booklet and IPID) must be issued to the Policyholder immediately at renewal.

CICL reserve the right to request additional documentation as and when required.

SECTION 12 MYLICENCE

Guidance Notes:

This section explains how the DVLA MyLicence service works.

NEW BUSINESS – FULL QUOTES

Each driver's DLN will need to be entered into the system and upon entering; such information will be passed to the 'MyLicence' service, which will return the relevant information required by Us to quote. You will not be able to see this information on screen, neither will it be transferred to the Statement of Fact which You will issue to the client. It will instead say "Convictions obtained from the DVLA". This is something CICL must put in place because of specific DVLA rules for use of the 'MyLicence' service.

MID-TERM ADJUSTMENTS

Where a policy has been inceptioned using 'MyLicence', any changes to that policy which require a Driving Licence check will require a DLN to be entered in the same way as the new business process outlined above, with the policy rated according to information retrieved from Driving Licence Records held at the DVLA.

RENEWAL INVITATIONS

Renewal invitations will be generated for Bespoke policies using 'MyLicence' at the point of invitation. This is because Policyholders will have previously given authorisation to submit their DLN to the 'MyLicence' service for the purposes of quoting. From this point forward all new business, mid-term adjustments and renewals will utilise the MyLicence service and self-declared Driving Licence information will not be used or available within the Bespoke portal.

The Bespoke portal will be programmed in accordance with the above and therefore support Your users through the process by making it clear what is required in order to progress through the quote, adjustment or renewal.

The system has been designed to be user and product friendly, however, if the user requires guidance there is a User Guide option on the main menu which can be downloaded for reference.

If the guide cannot resolve the issue, then please contact 0345 470 0020 for technical support (opening hours 9am – 5pm Monday to Friday).

For any other queries which are not related to the system or technical support, please contact CISL on 0345 470 0012.

SECTION 13 POLICY DURATION AND CANCELLATION

Guidance Notes:

This section confirms the policy period and the amount of return premium customers may be paid should they cancel their policy or if we cancel their policy.

Policy Period

Annual only

Cancellation

For details of refunds where policies are cancelled, refer to General Conditions 4 in the Policy Booklet.

The following is an extract of what is contained in the Policy Booklet under this Section:

4. Cancellation

Providing **you** have not committed or are not suspected of committing a fraudulent act the following cancellation condition applies. Where a fraudulent act has arisen or is suspected, **your** policy may be declared void or cancelled immediately and no refund will be provided. For full details, please refer to General Conditions 1.

To effect cancellation of **your** policy, **you** should contact **your insurance Intermediary**.

Cancellation by You during the cooling off period

This insurance provides **you** with a cooling-off period to decide whether **you** wish to continue with the full policy. The cooling-off period is for 14 days from the date **you** receive **your** policy documentation.

If a period of less than 14 days has elapsed since **you** received **your** policy documentation, **you** have the right to cancel the policy and receive a refund of the premium **you** have paid:

- If at the date of cancellation **your** policy has not yet commenced **you** will receive a full refund of the premium **you** have paid from **us**; or
- If **your** policy has already commenced, **you** will receive a refund of premium from **us**, equivalent to the unexpired period of cover on a pro rata basis (providing **you** have not made a claim that is administered as a total loss or an incident has occurred that is likely to give rise to a claim that is administered as a total loss claim in the current **Period of insurance**).

Cancellation by us during the cooling off period

If a period of less than 14 days has elapsed since **you** received **your** policy documentation and where **you** have not provided acceptable documents, **we** have the right to charge an additional premium and/or cancel **your** policy giving **you** 7 days' notice. **You** will receive a refund of premium from **us**, equivalent to the unexpired period of cover on a pro rata basis (providing **you** have not made a claim that is administered as a total loss or an incident has occurred that is likely to give rise to a claim that is administered as a total loss claim in the current **Period of insurance**).

SECTION 13 POLICY DURATION AND CANCELLATION (continued)

Where **your** policy has been purchased via the internet, receipt will be deemed to have taken place when the documentation has been made available for download by **your Insurance intermediary**, unless manual posting has been requested.

Cancellation by you after the cooling off period

Beyond the above 14 days period, where cancellation is effected by **you**, **we** will allow a refund of premium which will be calculated using the scale at the end of this section (providing there have been no claims or incidents likely to give rise to a claim in the current **Period of insurance**. If a claim, or an incident likely to give rise to a claim has arisen, no refund will be due).

Cancellation by us (7 days' notice)

Where there is a valid reason for doing so, **we** or **our** authorised service provider can cancel this policy by giving **you** 7 days' notice in writing to the last address **you** notified to **us**. **We** will allow a refund of premium which will be calculated using the scale at the end of this section (providing there have been no claims or incidents likely to give rise to a claim in the current **Period of insurance**. If a claim, or an incident likely to give rise to a claim has arisen, no refund will be due).

Non-exhaustive reasons for providing 7 days' notice of cancellation are:

1. Failure to co-operate (administration)

If information or documentation requested during the term of **your** policy is not supplied within the timescale(s) provided. A non-exhaustive example is **your** failure to supply copies of driving licence photocard and DVLA endorsements.

2. Failure to co-operate (claims)

Where **you** are required to co-operate with **us** or **our** service providers or to send information or documentation and **you** fail to do so within the timescale(s) provided, which materially affects **our** ability to process a claim or to defend our interests.

3. Non-payment of premium

Where **you** fail to pay **your** premium.

4. Inappropriate behaviour

Where **you**, or anyone representing **you**, act abusively or make inappropriate comments (for example but not limited to those of a sexual nature), to **our** staff or those of **our** service providers or **your insurance intermediary**.

5. Vehicle not roadworthy

Where **you** fail to maintain the **Insured Vehicle** in a roadworthy condition or **you** fail to look after it in accordance with General Conditions 2 of this policy.

SECTION 13 POLICY DURATION AND CANCELLATION (continued)

6. A change in circumstances

Where **we** have advised **you** that **we** are cancelling the policy due to changes in circumstances as detailed in **your Certificate of Motor Insurance, Schedule or Statement of Fact** or where the circumstances of a new claim or incident result in **us** no longer being able to provide cover.

Cancellation by us (immediate cessation of cover)

Where there is a valid reason for doing so, **we** or **our** authorised service provider can cancel this policy immediately. **We** will refund the premium which will be calculated using the scale at the end of this section, as long as the reason for cancellation is not the result of a fraudulent act (providing there have been no claims or incidents likely to give rise to a claim in the Period of Insurance. If a claim, or an incident likely to give rise to a claim has arisen, no refund will be due).

This is a non-exhaustive list of reasons why **we** may cancel **your** policy with immediate effect:

1. **You** commit or we suspect that **you** have committed a fraudulent act;
2. **You** fail to comply with the terms and conditions of **Your** licence.

Cancellation Scale

Month	Premium Percentage Charged
1	15%
2	25%
3	35%
4	45%
5	55%
6	65%
7	75%
8	85%
9	90%
10	95%
11	100%
12	100%

SECTION 14 EXCESS

Guidance Notes:

This section describes the policy Excess levels that apply.

The following Excess levels and Excess rules will be applied:

Cover type	Excess type	Compulsory Excess amount
Comprehensive	Own Damage*	£750
	Fire & Theft	£750

Cover type	Excess type	Compulsory Excess amount
TPFT	Own Damage	N/A
	Fire & Theft	£750

Cover type	Excess type	Compulsory Excess amount
TPO	Own Damage	N/A
	Fire & Theft	N/A

* The Own Damage Excess above is reduced by £250 if repair work is undertaken by our Approved Repairer and separately by a further £250 where incidents are reported within 24 hours of their occurrence.

Comprehensive cover only:

Windscreen replacement Excess	Windscreen replacement Excess amount
Windscreen replacement	£750

There is no Excess for repair to front windscreen.

SECTION 15 OCCUPATIONS, EMPLOYERS' BUSINESS AND EMPLOYMENT STATUS

Guidance Notes:

This section explains the Occupations for which We do not provide cover.

Please refer to Appendix 2 for the current list of non-exhaustive Occupations which We will **not** accept.

Employment status types which We will **not** accept are listed below:

Full or Part Time Education
Company
Financially Assisted
Unemployed
House wife/husband / Household duties*
Voluntary work

* House wife/husband or Household duties can only be acceptable occupation for Additional Driver (not Policyholder)

SECTION 16 CLAIMS PROCEDURES

Guidance Notes:

This section provides help and advice on how to help a policyholder in the event of a claim.

In the event of an accident, claim or loss regardless of blame, the Policyholder must contact Collingwood Claims as soon as possible.

The report line is open 24 hours a day, every day of the year and will give advice on what to do next.

The Collingwood Accident report line number is:

Claimline 0345 370 0008

The details of the accident or incident will be recorded during the call and a Statement of Fact will be sent out to the Policyholder.

Any correspondence received by the Policyholder or Intermediary from a Third Party must be sent without delay to the address shown below:

***Collingwood Claims
Collingwood House
Redburn Court
Earl Grey Way
North Shields
Tyne and Wear
NE29 6AR***

or by email to:

admin@collingwood.co.uk

SECTION 17 GENERAL INFORMATION

Guidance Notes:

This section provides advice on the policyholder's obligations and restrictions in relation to a change in cover type.

CLIENT'S RESTRICTIONS AND OBLIGATIONS

The Policyholder may downgrade a policy from e.g. Comprehensive to Third Party Fire and Theft or Third Party Only, but on no account must an upgrade of policy be allowed, unless the Policyholder changes their vehicle or at renewal.

THIRD PARTY PROPERTY DAMAGE

Third party property damage is limited to £10,000,000 on all of Our policies. This limit is increased to £20,000,000 for any incident involving a private motor car.

QUOTATION GUARANTEES

Quotations can only be guaranteed for 28 days from the date terms were released.

The following should also be investigated prior to inception of the policy:

Vehicle details:

Is the registration number of the current vehicle recorded on the insured's previous policy? If not, this could be an attempt to use NCD for more than one vehicle. An explanation should be noted on the Policyholder's file and the insurer informed. It is Your responsibility to ensure this explanation is both reasonable and acceptable if cover is subsequently issued.

Purchase date:

Does the period of time the vehicle has been owned correspond with the amount of NCD declared by the Policyholder? If not, this could be an attempt to hide previous fault claims. An explanation should be noted on the Policyholder's file and CISL informed. It is your responsibility to ensure this explanation is both reasonable and acceptable if cover is subsequently issued.

No Claims Discount: (send current certificate of NCD to CISL)

Is there a gap in cover since the expiry of the previous Certificate of Insurance? Inconsistencies in NCD can suggest that information relating to accident history may not have been fully disclosed.

An explanation should be noted on the Policyholder's file and CISL informed. It is Your responsibility to ensure this explanation is both reasonable and acceptable if cover is subsequently issued.

Clients should be made fully aware that failure to disclose any information which is material to the proposal, or to make any false statements, is an offence under the Road Traffic Act and may result in the insurance being invalidated from inception.

SECTION 17 GENERAL INFORMATION (continued)

CONTACTS

All communications in respect of Our product, the quotation and administration systems and your Agency Agreement with Us should be made through Our outsourced service provider:

Collingwood Insurance Services (UK) Limited (CISL).

By post to:

***Collingwood Insurance Services (UK) Limited
Collingwood House
Redburn Court
Earl Grey Way
North Shields
Tyne and Wear
NE29 6AR***

By telephone: **0345 470 0012**

Note that calls may be monitored and recorded by Us and Our service providers for training and security purpose.

By email: motor@collingwood.co.uk

Contacts:

Underwriting:	Underwriting Team
Accounts Department:	Ann Calder
Operations and Technical IT Support:	IT Team
Compliance and Audit:	Linda Laurie

SECTION 18 COMPLAINTS

Guidance Notes:

This section provides guidance of the complaints procedure in place.

The Policyholder's first point of contact to resolve a complaint is you. If you are unable to resolve the complaint or the Policyholder is not satisfied and the complaint is regarding the cover in the Policy Booklet, or Our service, they should write to Our service providers CISL at the address below:

**Head of Risk and Compliance
Collingwood Insurance Services (UK) Limited
Collingwood House
Redburn Court
Earl Grey Way
North Shields
Tyne and Wear
NE29 6AR**

In relation to complaints about a claim under this policy, Our Policy Booklet or Our service, the final response will be issued by Us.

If We are unable to resolve the situation, the Policyholder can then refer their complaint to the Financial Ombudsman Service. They can do so by contacting them at:

**The Financial Ombudsman Service
Exchange Tower
London
E14 9SR**

Telephone: **0800 023 4567** free for people phoning from a "fixed line" (for example, a landline at home) or **0300 123 9123** (calls to this number are currently charged at the same rate as 01 or 02 numbers on mobile phone tariffs).

E-mail: complaint.info@financial-ombudsman.org.uk

SECTION 19 CUSTOMER ADMINISTRATION

Guidance Notes:

This section provides guidance on the types of changes that need to be notified to the insurer during the Period of Insurance.

All requests for Mid Term Adjustments will be processed by the relevant system. Should You have any queries or issues, please contact: Motor@Collingwood.co.uk

You are reminded that premiums are based on the information supplied at the start of the insurance or at a subsequent change or renewal. We must be informed of any changes immediately as they occur. Some examples are:

- A change of vehicle, or they purchase another vehicle to which they want cover to apply,
- A new driver to be covered,
- Someone who drives under the policy receives a motoring conviction (including pending prosecutions) or fixed penalties,
- Someone who drives under the policy suffers from a medical condition,
- Someone who drives under the policy has had an accident, claim or loss regardless of blame on another policy,
- The vehicle is changed or modified from the manufacturer's standard specification or they intend to change or modify it (including the addition of optional fit accessories such as spoilers, skirts, alloy wheels, etc),
- A change of occupation (full or part-time) by the Policyholder or any driver,
- A change of address or where the vehicle is normally kept,
- A change in the use of the vehicle,
- The vehicle is involved in an accident, claim or loss regardless of blame or how trivial,
- A change of the main user of the vehicle,
- A change of Driving Licence or Driving Licence Number,
- If the vehicle is likely to exceed the annual mileage declared at the commencement or renewal of the policy for which they may have received a premium discount.

This is not a full list and if You are in any doubt You should advise Us. If You do not tell Us about changes, the insurance may not cover fully or at all.

We will advise if there is any change in premium (if relevant) or notify You if the change is unacceptable.

SECTION 19 CUSTOMER ADMINISTRATION (continued)

CICL WELCOME EMAIL TO BROKERS / SYSTEM ACCESS

The online platform is now available to start quoting for and incepting new risks, the website address is www.collingwood.co.uk/BrokerPortal

An underwriting guide is attached which I ask that You pass to all relevant users.

In Your recent email You provided Us with a list of users who are now able to log onto the system. This has been setup with the details attached.

The system has been designed to be user and product friendly, however, if the user requires guidance please contact 0345 470 0020 for technical support (opening hours 9am – 5pm Monday to Friday).

For changes to users please use helpdesksupport@collingwood.co.uk

Any other queries can be sent to motor@collingwood.co.uk

Once risks have incepted on the system You will be able to carry out mid-term adjustments to these policies yourselves.

The maximum number of vehicles that You are allowed to place onto the above scheme in the **same name** or from the **same address** will be 1 vehicle.

You must not knowingly, place any vehicle on cover with CICL that was previously insured on a fleet or multi vehicle policy without referral to Us. In the event that there are two or more vehicles placed on cover without referral, We will cancel the policy in accordance with the policy terms and conditions.

I trust that You will find all to be in order, however, if You have any further queries please do not hesitate to contact me.

APPENDIX 1

Guidance Notes:

This Appendix lists all the acceptable standard proof of address documents that We will accept, to be retained for audit purposes and not be more than 90 days old.

ID Type	CISL Compliance & Risk Comments	Acceptable to CICL?
Bank Statement (including Mortgage statement)	Any statement from an FCA regulated bank. Must include: <ul style="list-style-type: none"> • Client name • Client address as per the policy • No recent activity is needed on the statement • Does not need to be date stamped as long as there is a date noted within 90 days 	Y
Credit Card Statement	Any statement from an FCA regulated credit card company. Must include: <ul style="list-style-type: none"> • Client name • Client address as per the policy • No recent activity is needed on the statement 	Y
Utility Bills	<ul style="list-style-type: none"> • Gas • Electricity • Water • Telephone • Council Tax • Digital TV (Sky, Virgin, BT) • TV Licence 	Y
Mobile phone bill	Must be a contract mobile phone from an Ofcom registered provider (e.g. Orange, Vodafone, 02, T-Mobile) *note the bill must be from the mobile phone provider and not correspondence from the retailer (e.g. dialaphone, phones4u, carphone warehouse)	Y
HMRC	<ul style="list-style-type: none"> • Tax code notification • Self-employment notification of accounts due or overdue • Penalty letters • Self-assessment confirmation • Confirmation of NI contributions or exemptions 	Y
DWP	<ul style="list-style-type: none"> • Tax Credits • Benefits • Pensions <p>The policyholder must be named on the document. It is not acceptable if the document is in the name of a partner or Spouse.</p>	Y
Solicitor's letter	A conveyancing letter from a solicitor confirming the purchase of a property, that property being the address of the policyholder. The letter must include in the content that	Y

	the property at that address has been purchased. It is not sufficient that the letter confirms the purchase of a property but does not state the address, regardless of the address the letter has been sent to, unless it states in the letter that the address is the purchase.	
DVLA (government department) Tax Reminder	This must be the original document provided the reminder is <ul style="list-style-type: none"> • the original and not a photocopy • for the same vehicle being insured by CICL • is in the name of the CICL policyholder • at the same address as the driving licence and any other documents provided • Date vehicle tax shows as running out must be 90 days before or after the policy inception date 	Y
Store Card Statement	e.g. <ul style="list-style-type: none"> • Next • Marks and Spencer • Argos 	Y
Bad Debt Letter	We can accept these from the policyholder's Bank or the Council	Y
Letter from Local Authority (Council) providing the policyholder's Taxi Badge or Taxi Vehicle Licence	This must be from the same Local Authority as the copy Taxi Badge on file and be dated within 90 days	Y
Disclosure and Barring Service (DBS) Certificate	A copy can be accepted	Y

You can accept any acceptable proof of address showing just an initial or without the middle name.

You must take a photocopy of the document ensuring the letterhead, policyholder's name and address are clear and legible and retain this on the client file.

APPENDIX 2

Guidance Notes:

This Appendix lists all the Occupations which are not acceptable.

Please refer to Appendix 2 for the current list of non-exhaustive Occupations which We will **not** accept are listed below:

ABATTOIR WORKER	ADVERTISING MANAGER
ABBOT	ADVERTISING STAFF
ABTRACTOR	ADVOCATE
ACCOMMODATION OFFICER	AEROBIC / KEEP FIT INSTRUCTOR
ACCOMPANIST	AEROBIC INSTRUCTOR
ACCOUNT DIRECTOR	AERONAUTICAL ENGINEER
ACCOUNT EXECUTIVE	AGENCY STAFF
ACCOUNT MANAGER	AGISTER
ACCOUNTANT	AGRICULTURAL CONSULTANT
ACCOUNTANT - CHARTERED OR CERTIFIED	AGRICULTURAL CONTRACTOR
ACCOUNTS ASSISTANT	AGRICULTURAL ENGINEER
ACCOUNTS CLERK	AGRICULTURAL MERCHANT
ACCOUNTS MANAGER	AGRICULTURAL WORKER
ACCOUNTS STAFF	AGRICULTURALIST
ACOUSTIC ENGINEER	AGRONOMIST
ACROBAT	AIR FORCE - NCO/COMMISSIONED OFFICER
ACTOR	AIR FORCE - OTHER RANKS
ACTOR/ACTRESS	AIR TRAFFIC CONTROLLER
ACTRESS	AIRCRAFT - FLIGHT DECK CREW
ACTUARY	AIRCRAFT BUYER
ACUPUNCTURIST	AIRCRAFT CABIN CREW
ADMINISTRATION ASSISTANT	AIRCRAFT DESIGNER
ADMINISTRATION CLERK	AIRCRAFT ENGINEER
ADMINISTRATION MANAGER	AIRCRAFT FITTER
ADMINISTRATION OFFICER	AIRCRAFT HAND
ADMINISTRATION STAFF	AIRCRAFT MAINTENANCE ENGINEER
ADMINISTRATOR	AIRCRAFT SURFACE FINISHER
ADVERTISING AGENT	AIRLINE BROKER
ADVERTISING ASSISTANT	AIRLINE CHECK-IN STAFF
ADVERTISING BUYER	AIRLINE EMPLOYEE - AIRPORT
ADVERTISING CLERK	AIRLINE EMPLOYEE - NON-AIRPORT
ADVERTISING CONTRACTOR	AIRMAN

ADVERTISING CONTROLLER	AIRPORT CHECK IN STAFF
ADVERTISING DIRECTOR	AIRPORT CONTROLLER
ADVERTISING EXECUTIVE	AIRPORT MANAGER
ALMONER	ASBESTOS REMOVER
AMBULANCE CONTROLLER	ASSEMBLY WORKER
AMBULANCE CREW	ASSESSOR
AMBULANCE DRIVER	ASSISTANT ACCOUNTS MANAGER
AMUSEMENT ARCADE WORKER	ASSISTANT CARETAKER
ANAESTHETIST	ASSISTANT COOK
ANALYTICAL CHEMIST	ASSISTANT MANAGER
ANIMAL BREEDER	ASSISTANT NURSE
ANIMATOR	ASSISTANT TEACHER
ANNOUNCER	ASSOCIATE DIRECTOR
ANTHROPOLOGIST	ASTROLOGER
ANTIQUA DEALER	ASTRONOMER
ANTIQUA RENOVATOR	ATHLETE
APPEAL/TRIBUNAL CHAIRMAN	AU PAIR
APPLICATIONS ENGINEER	AUCTION WORKER
APPLICATIONS PROGRAMMER	AUCTIONEER
AQUARIST	AUDIOLOGIST
ARBITRATOR	AUDIT CLERK
ARCHAEOLOGIST	AUDIT MANAGER
ARCHBISHOP	AUDITOR
ARCHDEACON	AUTHOR
ARCHITECT	AUTO ELECTRICIAN
ARCHITECTS TECHNICIAN	AUXILIARY NURSE
ARCHITECTURAL SURVEYOR	BACON CURER
ARCHIVIST	BACTERIOLOGIST
AREA MANAGER	BAGGAGE HANDLER
ARMOURER	BAILIFF
ARMY - NCO/COMMISSIONED OFFICER	BAKER
ARMY - OTHER RANKS	BAKERY ASSISTANT
AROMATHERAPIST	BAKERY MANAGER
ART BUYER	BAKERY OPERATOR
ART CRITIC	BALLISTICS EXPERT
ART DEALER	BALLOONIST
ART DIRECTOR	BANK CLERK
ART HISTORIAN	BANK MANAGER
ART RESTORER	BANK MESSENGER
ARTICLED CLERK	BANK NOTE CHECKER
ARTIFICIAL INSEMINATOR	BANK STAFF
ARTIFICIAL LIMB FITTER	BANKING CORRESPONDENT
ARTIST	BAPTIST MINISTER
ARTIST - COMMERCIAL	BAR MANAGER

ARTIST - FREELANCE	BAR STAFF
ARTIST - PORTRAIT	BAR STEWARD
ARTIST - TECHNICAL	BARBER
BARGEMAN	BRIDGEMAN
BARMAID	BRIDGEMASTER
BARMAN	BROADCASTER
BARRISTER	BROADCASTER - TV/RADIO
BASKET WORKER	BROADCASTING ENGINEER
BBC EMPLOYEE - CLERICAL	BROTHER (CHURCH)
BBC STAGE MOVER	BUILDERS MERCHANT
BEAUTICIAN	BUILDING SITE INSPECTOR
BEAUTY THERAPIST	BUILDING SOCIETY AGENT
BEEKEEPER	BUILDING SOCIETY CLERK
BETTING SHOP CLERK	BUILDING SOCIETY STAFF
BILL POSTER	BURSAR
BINGO CALLER	BUS COMPANY EMPLOYEE
BINGO HALL STAFF	BUS CONDUCTOR
BIOCHEMIST	BUS DRIVER
BIOLOGIST	BUS MECHANIC
BIOMETRICIAN	BUS VALETER
BIOPHYSICIST	BUSINESS ANALYST
BISHOP	BUSINESS CONSULTANT
BOAT BUILDER	BUSINESS PROPRIETOR
BOATSWAIN	BUSINESS PROPRIETOR - LICENSED PREMISES
BODY FITTER	BUTCHER
BODYGUARD	BUTCHERY MANAGER
BODYSHOP MANAGER	BUTLER
BOILER MAKER	BUYER
BOILER MAN	CABLE CONTRACTOR
BOOK BINDER	CABLE JOINTER
BOOK SELLER	CABLE TV INSTALLER
BOOKFINISHER	CAFE OWNER
BOOKING AGENT	CAFE STAFF
BOOKING CLERK	CAFE WORKER
BOOKING OFFICE CLERK	CALIBRATION MANAGER
BOOK-KEEPER	CALL CENTRE MANAGER
BOOKMAKER	CALL CENTRE STAFF
BOOM OPERATOR	CALLIGRAPHER
BOTANIST	CAMERA REPAIRER
BOTTLER	CAMERAMAN
BOX MAKER	CAMERAMAN - TV/FILMS
BOX OFFICE CLERK	CANAL BOAT BROKER
BRANCH MANAGER	CANON (CHURCH)
BREEDER	CANVASSER

BREWER	CAPTAIN MERCHANT SHIP
BREWERY MANAGER	CAR BODY REPAIRER
BREWERY WORKER	CAR BUILDER
CAR DEALER	CHEF
CAR DELIVERY DRIVER	CHEF - FAST FOOD
CAR PARK ATTENDANT	CHEF - RESTAURANT AND APPRENTICE JOINER
CAR SALESMAN	CHEF - SUPERMARKET
CAR VALET	CHEF - TAKE AWAY FOOD
CAR VALETING SERVICE	CHEMICAL ENGINEER
CAR WASH ATTENDANT	CHEMIST
CARDINAL	CHICKEN CHASER
CARER - NON PROFESSIONAL	CHICKEN SEXER
CARER - PRIVATE HEALTHCARE	CHIEF CASHIER
CARER - PROFESSIONAL	CHIEF CHEMIST
CARETAKER	CHIEF EXECUTIVE
CARETAKER - PRIVATE SCHOOL	CHILD CARE OFFICER (LOCAL GOVERNMENT)
CARGO HANDLER	CHILD MINDER
CARGO OPERATOR	CHILDMINDER
CARPET RETAILER	CHILDRENS ENTERTAINER
CARPHONE FITTER	CHINA RESTORER
CARTOGRAPHER	CHIROPODIST
CARTOONIST	CHIROPRACTOR
CASH POINT FITTER	CHOIRMASTER
CASHIER	CHOREOGRAPHER
CASINO INSPECTOR	CHORISTER
CASUAL WORKER	CHURCH ARMY WORKER
CATALOGUER	CHURCH DEAN
CATERER	CHURCH OFFICER
CATERING CONSULTANT	CHURCH WARDEN
CATERING MANAGER	CINEMA ASSISTANT
CATERING STAFF	CINEMA MANAGER
CAULKER	CIRCUS PROPRIETOR
CELLARMAN	CIRCUS WORKER
CENTRE LATHE OPERATOR	CIVIL SERVANT
CERTIFIED ACCOUNTANT	CLAIMS ADJUSTOR
CHAMBERMAID	CLAIMS ASSESSOR
CHANDLER	CLAIMS MANAGER
CHAPLAIN	CLAIMS/LOSS ADJUSTOR
CHARGE HAND	CLAIRVOYANT
CHARITY WORKER	CLAPPER
CHARTERED ACCOUNTANT	CLASSICAL MUSICIAN
CHARTERED ENGINEER	CLASSROOM AIDE
CHARTERED SURVEYOR	CLAY PIGEON INSTRUCTOR
CHARTERED VALUER	CLERGYMAN

CHARTERER	CLERIC
CHAUFFEUR	CLERICAL ASSISTANT
CHECK-OUT ASSISTANT	CLERICAL OFFICER
CLERK	COMPANY DIRECTOR - CONSTRUCTION INDUSTRY
CLERK OF COURT	COMPANY DIRECTOR - COURIER SERVICES
CLERK OF WORKS	COMPANY DIRECTOR - FAST FOOD
CLINICAL PSYCHOLOGIST	COMPANY DIRECTOR - GROCER
CLOCK MAKER	COMPANY DIRECTOR - JOINERY
CLOTHING DESIGN CUTTER	COMPANY DIRECTOR - PAINTER AND DECORATOR
COACH	COMPANY DIRECTOR - RECRUITMENT CONSULTANT
COACH BUILDER	COMPANY DIRECTOR - RESTAURANT
COACH DRIVER	COMPANY DIRECTOR - SHOP FITTING
COACH SPRAYER	COMPANY DIRECTOR - TELECOMMUNICATIONS
COAL MERCHANT	COMPANY DIRECTOR - VENTILATION
COALMAN	COMPANY DIRECTOR - TELECOMMUNICATIONS
COASTGUARD	COMPANY DIRECTOR/BUILDER
COBBLER	COMPANY SEARCH AGENT
COFFEE MERCHANT	COMPANY SECRETARY
COIN DEALER	COMPILER
COLLEGE DEAN	COMPLEMENTARY THERAPIST
COLLEGE LECTURER	COMPLIANCE OFFICER
COLLEGE PRINCIPAL	COMPOSER
COLLEGE SCOUT	COMPOSITOR
COLOURIST (MAPS/PHOTOGRAPHS)	COMPUTER ANALYST
COMEDIAN	COMPUTER CONSULTANT
COMMERCIAL ARTIST	COMPUTER EDITOR
COMMERCIAL MANAGER	COMPUTER ENGINEER
COMMERCIAL TRAVELLER	COMPUTER MANAGER
COMMISSION AGENT	COMPUTER NETWORK CONTROLLER
COMMISSIONAIRE	COMPUTER OPERATOR
COMMISSIONED OFFICER	COMPUTER PROGRAMMER
COMMISSIONER OF POLICE	COMPUTER TECHNICIAN
COMMISSIONING ENGINEER	COMPUTING
COMMODITY AGENT - COMMODITY BROKERAGE	CONDUCTOR
COMMODITY BROKER	CONFECTIONER
COMMODITY DEALER	CONFERENCE MANAGER
COMMUNICATIONS OFFICER	CONFERENCE ORGANISER
COMMUNICATIONS SUPERVISOR	CONSERVATIONIST
COMMUNITY CRAFT INSTRUCTOR	CONSERVATOR
COMMUNITY NURSE	CONSULTANT
COMMUNITY WORKER	CONSULTANT ENGINEER
COMPANION	CONSUMER SCIENTIST
COMPANION NURSE	CONTRACT FURNISHER
COMPANY CHAIRMAN	CONTRACT MANAGER

COMPANY DIRECTOR	CONTRACTOR
COMPANY DIRECTOR - BEAUTICIANS	CONTRACTS SUPERVISOR
COMPANY DIRECTOR - CLEANING SERVICES	CONVEYANCER
CONTRACTS SUPERVISOR	CRIMINOLOGIST
CONVEYANCER	CROFTER
COOK	CROUPIER
COOPER	CROWN PROSECUTOR
COPIER	CURATE
COPPERSMITH	CURATOR
COPY TYPIST	CURRENCY TRADER
COPYWRITER	CURTAIN HANGER
CORONER	CURTAIN MAKER
CORRESPONDENT PRESS	CUSTOMER ADVISOR
CORROSION CONSULTANT	CUSTOMER ADVISOR - SHOP
COSTUME DESIGNER	CUSTOMER LIAISON OFFICER
COSTUME JEWELLER	CUSTOMER SERVICE CONTROLLER
COSTUMIER	CUSTOMS & EXCISE OFFICER
COUNCIL WORKER	CUSTOMS AND EXCISE
COUNSELLOR	CUTLER
COUNTER STAFF	CUTTER
COUNTRYSIDE RANGER	CYCLE REPAIRER
COUNTY COUNCILLOR	CYCLIST
COURIER	DAIRY ENGINEER
COURIER - DRIVER	DAIRY WORKER
COURIER - MOTORCYCLE	DANCE TEACHER
COURIER - PARCEL DELIVERY	DANCER
COURT OFFICER	DARK ROOM TECHNICIAN
COURT REPORTER	DATA ADMINISTRATOR
COXSWAIN	DATA CO-ORDINATOR
CRAFT DEALER	DATA PROCESSING MANAGER
CRAFTSMAN	DATA PROCESSOR
CRAFTSWOMAN	DAY CARE OFFICER
CRANE DRIVER	DAY CENTRE OFFICER
CRANE ERECTOR	DEALER
CRANE OPERATOR	DEALER - GENERAL
CRASH ASSESSOR	DEBT COLLECTOR
CREATIVE DIRECTOR	DEBT COUNSELLOR
CRECHE WORKER	DELIVERY COURIER
CREDIT BROKER	DELIVERY COURIER - NHS
CREDIT CONTROL	DELIVERY DRIVER
CREDIT CONTROLLER	DELIVERY ROUNDSMAN
CREDIT DRAPER	DEMOLITION CONTRACTOR
CREDIT MANAGER	DEMOLITION WORKER
CREDIT RESEARCHER	DEMONSTRATOR

CREMATORIUM ATTENDANT	DENDROCHRONOLOGIST
CRICKETER	DENTAL ASSISTANT
CRIME EXAMINER	DENTAL HYGIENIST
DENTAL MECHANIC	DJ
DENTAL NURSE	DOCK PILOT
DENTAL SURGEON	DOCKER
DENTAL TECHNICIAN	DOCKYARD WORKER
DENTAL THERAPIST	DOCTOR
DENTIST	DOCTOR - HEALTHCARE
DENTIST/DENTITION	DOCTOR - MEDICAL
DEPUTY HEAD TEACHER	DOCUMENT CONTROLLER
DEPUTY MANAGER	DOG BEAUTICIAN
DEPUTY PRINCIPAL	DOG BREEDER
DERMATOLOGIST	DOG GROOMER
DESIGN COPIER	DOG HANDLER
DESIGN DIRECTOR	DOG TRAINER
DESIGN ENGINEER	DOG WALKER
DESIGN MANAGER	DOG WARDEN
DESIGNER	DOLL MAKER
DESPATCH DRIVER	DOMESTIC STAFF
DESPATCH RIDER	DOOR TO DOOR COLLECTOR
DESPATCH WORKER	DOORMAN
DEVELOPMENT MANAGER	DOUBLE GLAZING SALESMAN
DEVELOPMENT MANAGER - RETAILING	DRAPER
DIAMOND DEALER	DRAUGHTSMAN
DIECASTER	DRAUGHTSWOMAN
DIETICIAN	DRAYMAN
DINNER LADY	DREDGER MASTER
DIPLOMAT	DREDGERMAN
DIPLOMATIC STAFF - BRITISH	DRESSER THEATRE/FILMS
DIPLOMATIC STAFF - FOREIGN	DRESSMAKER
DIPLOMATIC STAFF - REPUBLIC OF IRELAND	DRILLING TECHNICIAN
DIRECTOR - PERFORMING ARTS	DRIVER
DIRECTOR OF ENVIRONMENT	DRIVER - HOT FOOD DELIVERY
DIRECTOR OF HOUSING	DRIVER - LIGHT GOODS
DIRECTOR OF PLANNING	DRIVER - PSV
DIRECTOR/COMPANY DIRECTOR	DRIVING EXAMINER
DISC JOCKEY	DRIVING INSTRUCTOR
DISCO STAFF	DRIVING INSTRUCTOR - ADVANCED
DISPENSER	DRIVING INSTRUCTOR (HGV)
DISPENSER (PHARMACY)	DRUG ADDICTION COUNSELLOR
DISTILLERY WORKER	DRY CLEANER
DISTRIBUTION MANAGER	DUSTMAN
DISTRIBUTOR (LEAFLETS/CIRC.)	DYE POLISHER

DISTRICT NURSE	DYER
DISTRICT VALUER	EARTH MOVING CONTRACTOR
DIVER	ECOLOGIST
ECONOMIST	EVANGELIST
EDITOR	EVENTS ORGANISER
EDITOR - TV/FILMS	EXAMINER
EDITORIAL CONSULTANT	EXCURSION MANAGER
EDITORIAL STAFF	EXECUTIVE
EDUCATION ADVISOR	EXECUTIVE OFFICER
EDUCATION OFFICER	EXHAUST FITTER
ELECTRICAL PROCESS WORKER	EXHIBITION DESIGNER
ELECTRICIAN - VEHICLE	EXHIBITION ORGANISER
ELECTROLOGIST	EXOTIC DANCER
ELECTRONIC ENGINEER	EXPEDITION LEADER
ELECTRONICS SUPERVISOR	EXPLOSIVES WORKER
ELECTRONICS TECHNICIAN	EXPORT CONSULTANT
ELECTROPLATER	EXPORTER
ELECTROTYPYPER	EXTRA
EMBALMER	EXTRUSION OPERATOR
EMBASSY STAFF	FACTORY CANTEEN MANAGER
EMBASSY STAFF - BRITISH	FACTORY INSPECTOR
EMBASSY STAFF - FOREIGN	FACTORY MANAGER
EMBASSY STAFF - REPUBLIC OF IRELAND	FACTORY WORKER
EMBROIDERER	FAIRGROUND WORKER
EMBRYOLOGIST	FALCONER
EMERGENCY SERVICE STAFF	FARM MANAGER
ENDOCRINOLOGIST	FARM WORKER
ENERGY ANALYST	FARMER
ENGINE ROOM MAN	FARRIER
ENGINEER	FASHION DESIGNER
ENGINEER STOKER	FASHION PHOTOGRAPHER
ENGINEERING	FAST FOOD CATERER
ENGINEMAN	FAST FOOD DELIVERY DRIVER
ENGRAVER	FAST FOOD PROPRIETOR
ENQUIRY AGENT	FETTLER (FOUNDRY)
ENTERTAINER	FIBRE GLASS MOULDER
ENTOMOLOGIST	FIELD OFFICER
ENVIRONMENTAL CHEMIST	FIGURE PAINTER
ENVIRONMENTAL CONSULTANT	FILING CLERK
ENVIRONMENTAL HEALTH OFFICER	FILM DIRECTOR
EQUITY AGENT	FILM GAFFER
ERECTOR	FILM PRODUCER
ERGONOMIST	FILM TECHNICIAN
ESCORT	FINANCE DIRECTOR

ESTATE AGENT	FINANCE MANAGER
ESTATE MANAGER	FINANCE OFFICER
ESTIMATOR	FINANCIAL ADVISOR
FINANCIAL ANALYST	FORK LIFT TRUCK DRIVER
FINANCIAL CONSULTANT	FORTUNE TELLER
FINANCIER	FORWARDING AGENT
FINISHER	FOSTER PARENT
FIRE OFFICER	FOUNDRY MOULDER
FIRE PREVENTION OFFICER	FOUNDRY WORKER
FIREFIGHTER	FRAUD INVESTIGATOR
FIREMAN/WOMAN	FREELANCE PHOTOGRAPHER
FIREWOOD MERCHANT	FRENCH POLISHER
FIRST AID INSTRUCTOR	FRUITERER
FIRST AID WORKER	FUEL MERCHANT
FISH BUYER	FUND MANAGER
FISH FILLETER	FUND RAISER
FISH FRYER	FUNERAL DIRECTOR
FISH MERCHANT	FUNERAL FURNISHER
FISH WORKER	FUNFAIR EMPLOYEE
FISHERIES INSPECTOR	FURNACE MAN
FISHERMAN	FURNITURE DEALER
FISHERY MANAGER	FURNITURE REMOVER
FISHMONGER	FURNITURE RESTORER
FITNESS INSTRUCTOR - HEALTH CLUB	FURNITURE SALES
FITNESS INSTRUCTOR	FURRIER
FITNESS TRAINER	GALLERY OWNER
FITTER - TYRE/EXHAUST	GAMBLER
FLAGGER	GAMEKEEPER
FLEET MANAGER	GAMING BOARD INSPECTOR
FLIGHT DECK CREW	GAMING CLUB MANAGER
FLIGHT DISPATCHER	GAMING CLUB PROPRIETOR
FLOOR MANAGER	GAMING CLUB STAFF - LICENSED PREMISES
FLORIST	GAMING CLUB STAFF - UNLICENSED PREMISES
FLOUR MILLER	GARAGE ATTENDANT
FLOWER ARRANGER	GARAGE FOREMAN
FLYING INSTRUCTOR	GARAGE MANAGER
FOAM CONVERTOR	GARDA
FOOD PROCESSOR	GATE KEEPER
FOOTBALLER	GENEALOGIST
FOOTBALLER - SEMI PROFESSIONAL	GENERAL MANAGER
FOOTMAN	GENERAL PRACTITIONER
FORCES - FOREIGN	GENERAL WORKER
FORCES - H.M.	GENETICIST
FORCES - U.S.	GEOGRAPHER

FORENSIC SCIENTIST	GEOLOGIST
FOREST RANGER	GEOPHYSICIST
FORESTER	GERIATRICIAN
GILDER	HEAD OF TRADE
GLASS WORKER	HEAD OF TRAFFIC
GOLDSMITH	HEADTEACHER
GOLF CADDY	HEALTH ADVISOR
GOLF CLUB PROFESSIONAL	HEALTH AND SAFETY CONSULTANT
GOLF COACH	HEALTH AND SAFETY OFFICER
GOLFER	HEALTH CARE
GOODS DESPATCHER	HEALTH CARE ASSISTANT
GOODS HANDLER	HEALTH PLANNER
GOVERNOR	HEALTH SERVICE EMPLOYEE
GRANITE TECHNICIAN	HEALTH THERAPIST
GRAPHIC DESIGNER	HEALTH VISITOR
GRAPHOLOGIST	HEARING AID TECHNICIAN
GRAVE DIGGER	HEARING THERAPIST
GRAVEL MERCHANT	HEDGER/DITCHER
GREEN KEEPER	HELMSMAN
GREENGROCER	HERBALIST
GROCER	HERDSMAN
GROOM	HGV DRIVER
GROUND WORKER	HGV MECHANIC
GROUND WORKER - CONSTRUCTION INDUSTRY	HIGHWAY INSPECTOR
GROUNDSMAN	HIRE CAR DRIVER
GUARD	HIRER
GUEST HOUSE OWNER - LICENSED	HISTOLOGIST
GUEST HOUSE OWNER - UNLICENSED	HISTORIAN
GUEST HOUSE PROPRIETOR	HOLIDAY CAMP STAFF - LICENSED PREMISES
GUIDE	HOLIDAY CAMP STAFF - UNLICENSED PREMISES
GUN SMITH	HOME ECONOMIST
GYNAECOLOGIST	HOME HELP
HAEMATOLOGIST	HOMECARE MANAGER
HAIR STYLIST	HOMEOPATH
HAIRDRESSER	HOMEWORKER
HAIRDRESSER - MOBILE	HOP MERCHANT
HARBOUR MASTER	HORSE BREEDER
HARDWARE DEALER	HORSE DEALER
HAULAGE CONTRACTOR	HORSE DEALER (NON SPORT)
HAWKER	HORSE DEALER (SPORT)
HEAD ACCURIST	HORSE RIDING INSTRUCTOR
HEAD GREENKEEPER	HORSE TRADER
HEAD LAD	HORSE TRAINER
HEAD OF ARTS	HOSIERY MECHANIC

HEAD OF TRADE	HOSIERY WORKER
HEAD OF TRAFFIC	HOSPITAL CONSULTANT
HEADTEACHER	HOSPITAL DOCTOR
HOSPITAL MANAGER	INSOLVENCY PRACTITIONER
HOSPITAL ORDERLY	INSPECTOR
HOSPITAL PHOTOGRAPHER	INSPECTOR - CUSTOMS AND EXCISE
HOSPITAL TECHNICIAN	INSPECTOR - INSURANCE
HOSPITAL WARDEN	INSTALLATION WORKER
HOSPITAL WORKER	INSTRUCTOR
HOSTESS	INSTRUMENT ENGINEER
HOT FOIL PRINTER	INSTRUMENT MAKER
HOTEL CONSULTANT	INSTRUMENT SUPERVISOR
HOTEL WORKER	INSTRUMENT TECHNICIAN
HOTELIER	INSURANCE AGENT
HOUSE PARENT	INSURANCE ASSESSOR
HOUSE SITTER	INSURANCE BROKER
HOUSEHUSBAND	INSURANCE COLLECTOR
HOUSEKEEPER	INSURANCE CONSULTANT
HOUSEMAN	INSURANCE INSPECTOR
HOUSEPERSON	INSURANCE REPRESENTATIVE
HOUSEWIFE*	INSURANCE STAFF
HOUSEWIFE OR HOUSEHUSBAND*	INTERPRETER
HOUSING ASSISTANT	INTERVIEWER
HOUSING OFFICER	INVENTOR
HOUSING SUPERVISOR	INVESTIGATOR
HUMAN RESOURCES MANAGER	INVESTMENT ADVISOR
HUMAN RESOURCES STAFF	INVESTMENT BANKER
HUNT MASTER	INVESTMENT MANAGER
HUNTSMAN	INVIGILATOR
HYDRO GEOLOGIST	IRONER
HYGIENIST	IRONER FINISHER
HYPNOTHERAPIST	IRONER PRESSER
HYPNOTIST	IRONMONGER
ICE CREAM VENDOR	IT CONSULTANT
ILLUSTRATOR	IT MANAGER
IMMIGRATION OFFICER	IT TRAINER
IMMUNOLOGIST	ITINERANT - LABOURER
IMPORT CONSULTANT	ITINERANT - TRADER
IMPORT/EXPORT DEALER	ITINERANT LABOURER
IMPORTER	ITINERANT TRADER
INDEPENDENT MEANS	JANITOR
INDUCTION MOULDER	JAZZ COMPOSER
INDUSTRIAL CHEMIST	JEWELLER
INDUSTRIAL CONSULTANT	JEWELLERY CONSULTANT

INDUSTRIAL DESIGNER	JOCKEY
INJECTION MOULDER	JOURNALIST
INLAND REVENUE OFFICER	JOURNALIST - FREELANCE
HOSPITAL MANAGER	INSOLVENCY PRACTITIONER
HOSPITAL ORDERLY	INSPECTOR
HOSPITAL PHOTOGRAPHER	INSPECTOR - CUSTOMS AND EXCISE
HOSPITAL TECHNICIAN	INSPECTOR - INSURANCE
HOSPITAL WARDEN	INSTALLATION WORKER
HOSPITAL WORKER	INSTRUCTOR
HOSTESS	INSTRUMENT ENGINEER
HOT FOIL PRINTER	INSTRUMENT MAKER
HOTEL CONSULTANT	INSTRUMENT SUPERVISOR
HOTEL WORKER	INSTRUMENT TECHNICIAN
HOTELIER	INSURANCE AGENT
HOUSE PARENT	INSURANCE ASSESSOR
HOUSE SITTER	INSURANCE BROKER
HOUSEHUSBAND	INSURANCE COLLECTOR
HOUSEKEEPER	INSURANCE CONSULTANT
HOUSEMAN	INSURANCE INSPECTOR
HOUSEPERSON	INSURANCE REPRESENTATIVE
HOUSEWIFE*	INSURANCE STAFF
HOUSEWIFE OR HOUSEHUSBAND*	INTERPRETER
HOUSING ASSISTANT	INTERVIEWER
HOUSING OFFICER	INVENTOR
HOUSING SUPERVISOR	INVESTIGATOR
HUMAN RESOURCES MANAGER	INVESTMENT ADVISOR
HUMAN RESOURCES STAFF	INVESTMENT BANKER
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HUNTSMAN	INVIGILATOR
HYDRO GEOLOGIST	IRONER
HYGIENIST	IRONER FINISHER
HYPNOTHERAPIST	IRONER PRESSER
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IMMUNOLOGIST	ITINERANT - LABOURER
IMPORT CONSULTANT	ITINERANT - TRADER
IMPORT/EXPORT DEALER	ITINERANT LABOURER
IMPORTER	ITINERANT TRADER
INDEPENDENT MEANS	JANITOR
INDUCTION MOULDER	JAZZ COMPOSER
INDUSTRIAL CHEMIST	JEWELLER
INDUSTRIAL CONSULTANT	JEWELLERY CONSULTANT

INDUSTRIAL DESIGNER	JOCKEY
INJECTION MOULDER	JOURNALIST
INLAND REVENUE OFFICER	JOURNALIST - FREELANCE
JOURNALISTIC AGENT	LEGAL ADVISOR
JUDGE	LEGAL ASSISTANT
JUGGLER	LEGAL EXECUTIVE
JUNK SHOP PROPRIETOR	LEGAL SECRETARY
JUNK SHOP PROPRIETOR	LEISURE CENTRE ATTENDANT
JUSTICE OF THE PEACE	LEISURE CENTRE MANAGER
KEEP FIT INSTRUCTOR	LENGTHMAN
KENNEL HAND	LENS GRINDER & POLISHER
KENNEL MAID	LETTING AGENT
KENNELS / CATTERY EMPLOYEE	LEXICOGRAPHER
KENNELS / CATTERY OWNER	LIAISON OFFICER
KILN SETTER	LIBRARIAN
KILNMAN (GLASS/CERAMICS)	LIBRARY MANAGER
KISSAGRAM PERSON	LICENSEE
KITCHEN WORKER	LICENSING CONSULTANT
KNITTER	LIFE ASSURANCE SALESMAN
LABELLING OPERATOR	LIFEGUARD
LABORATORY ANALYST	LIFT ATTENDANT
LABORATORY ASSISTANT	LIGHTERMAN
LABORATORY ATTENDANT	LIGHTHOUSE KEEPER
LABORATORY MANAGER	LIGHTING DESIGNER
LABORATORY OPERATIVE	LIGHTING DIRECTOR
LABORATORY SUPERVISOR	LIGHTING TECHNICIAN
LABORATORY TECHNICIAN	LIME KILN ATTENDANT
LAMINATOR	LINE MANAGER
LAMPSHADE MAKER	LINE WORKER
LAND AGENT	LINESMAN
LANDLADY	LINGUIST
LANDLADY - PUB	LINOTYPE OPERATOR
LANDLORD	LITERARY AGENT
LANDOWNER	LITERARY EDITOR
LANDSCAPE ARCHITECT	LITHOGRAPHER
LANDWORKER	LITIGATION MANAGER
LATHE OPERATOR	LOADER
LAUNDRY STAFF	LOANS MANAGER
LAUNDRY WORKER	LOCAL GOVERNMENT OFFICER
LAVATORY ATTENDANT	LOCK KEEPER
LAW CLERK	LOCUM DOCTOR
LAWN MOWER REPAIRER	LOCUM PHARMACIST
LAWYER	LOG MERCHANT
LEAFLET DISTRIBUTOR	LORRY DRIVER

LEATHER WORKER	LOSS ADJUSTOR
LECTURER	LOSS ASSESSOR
LEDGER CLERK	LUMBERJACK
MACHINE FITTERS MATE	MARINE ENGINEER
MACHINE MINDER	MARINE GEOLOGIST
MACHINE OPERATOR	MARINE PILOT
MACHINE OPERATOR - FOOD MANUFACTURER	MARINE SURVEYOR
MACHINE OPERATOR - FURNITURE MANUFACTURER	MARKET GARDENER
MACHINE SETTER	MARKET RESEARCH ASSISTANT
MACHINE TECHNICIAN	MARKET RESEARCHER
MACHINE TOOL ENGINEER	MARKET TRADER
MACHINE TOOL FITTER	MARKETING - NON TRAVELLING
MACHINIST	MARKETING - TRAVELLING
MAGICIAN	MARKETING AGENT
MAGISTRATE	MARKETING ASSISTANT
MAGISTRATES CLERK	MARKETING CONSULTANT
MAID	MARKETING CO-ORDINATOR
MAIL ORDER WORKER	MARKETING DIRECTOR
MAITRE D HOTEL	MARKETING EXECUTIVE
MAKE UP ARTIST	MARKETING MANAGER
MAKE UP SUPERVISOR	MASSAGE THERAPIST
MANAGEMENT CONSULTANT	MASSEUR
MANAGEMENT TRAINEE	MASSEUSE
MANAGER	MASTER MARINER
MANAGER - CATERING	MASTER OF CEREMONIES
MANAGER - GAMBLING	MASTER OF FOXHOUNDS
MANAGER - LICENSED PREMISES	MATERIALS CONTROLLER
MANAGER - RETAIL SHOP	MATERIALS MANAGER
MANAGER - RING SPORTS	MATHEMATICIAN
MANAGER - SALES (NON TRAVELLING)	MATRON
MANAGER - SALES (TRAVELLING)	MATTRESS MAKER
MANAGER - SPORTS	MATURE STUDENT
MANAGER - UNLICENSED PREMISES	MATURE STUDENT - LIVING AT HOME
MANAGING CLERK	MATURE STUDENT - LIVING AWAY FROM HOME
MANAGING DIRECTOR	MEAT INSPECTOR
MANAGING DIRECTOR - HOTEL ACCOMODATION	MEAT WHOLESALER
MANICURIST	MECHANIC
MANUFACTURING AGENT	MECHANIC - AIRPORT
MANUFACTURING ENGINEER	MECHANIC - VEHICLE
MANUFACTURING TECHNICIAN	MECHANICAL DESIGNER
MAP MAKER	MECHANICAL ENGINEER
MAP MOUNTER	MECHANICAL TECHNICIAN
MARBLE FINISHER	MEDAL DEALER
MARBLE MASON	MEDIA CRITIC

MARINE BROKER	MEDIA PLANNER
MARINE CONSULTANT	MEDICAL ADVISOR
MARINE ELECTRICIAN	MEDICAL ASSISTANT
MEDICAL CONSULTANT	MINISTER OF THE CROWN
MEDICAL DIAGNOSTICIAN	MISSIONARY
MEDICAL OFFICER	MOBILE CATERER
MEDICAL PHYSICIST	MOBILE DISC JOCKEY
MEDICAL PRACTITIONER	MOBILE DISCO OWNER
MEDICAL RESEARCHER	MOBILE HAIRDRESSER
MEDICAL SECRETARY	MOBILE MOTOR MECHANIC
MEDICAL STUDENT	MOBILE SERVICE ENGINEER
MEDICAL STUDENT - LIVING AT HOME	MODEL
MEDICAL STUDENT - LIVING AWAY	MODEL MAKER
MEDICAL SUPPLIER	MODERATOR
MEDICAL TECHNICIAN	MONEY BROKER
MEMBER OF PARLIAMENT	MONEY DEALER
MERCHANDISER	MONEYLENDER
MERCHANT	MONK
MERCHANT BANKER	MONUMENTAL SCULPTOR
MERCHANT NAVY	MOORING CONTRACTOR
MERCHANT SEAMAN	MORTGAGE BROKER
MESSENGER	MORTGAGE CONSULTANT
METAL DEALER	MORTICIAN
METAL ENGINEER	MOTOR DEALER
METAL POLISHER	MOTOR ENGINEER
METAL WORKER	MOTOR FITTER
METALLURGIST	MOTOR MECHANIC
METEOROLOGIST	MOTOR RACING DRIVER
METER READER	MOTOR RACING ORGANISER
MICROBIOLOGIST	MOTOR RACING ORGANISER
MICROFILM OPERATOR	MOTOR TRADER
MICROSCOPIST	MOULDING PROCESS TECHNICIAN
MIDWIFE	MUSEUM ASSISTANT
MILKLADY	MUSEUM ATTENDANT
MILKMAN	MUSEUM CONSULTANT
MILL OPERATOR	MUSEUM TECHNICIAN
MILL WORKER	MUSIC PRODUCER
MILLER	MUSIC TEACHER
MILLINER	MUSIC THERAPIST
MILLWRIGHT	MUSIC WHOLESALER
MINER	MUSICAL ARRANGER
MINERALOGIST	MUSICIAN
MINIBUS DRIVER	MUSICIAN - AMATEUR
MINICAB DRIVER	MUSICIAN - CLASSICAL

MINING CONSULTANT	MUSICIAN - DANCE BAND
MINING ENGINEER	MUSICIAN - POP GROUP
MINISTER OF RELIGION	NANNY
NATURALIST	OPERA SINGER
NATUROPATH	OPERATIONS DIRECTOR
NAVIGATOR	OPERATIONS ENGINEER
NAVY - NCO/COMMISSIONED OFFICER	OPERATIONS MANAGER
NAVY - OTHER RANKS	OPERATIONS SUPERVISOR
NEGOTIATOR	OPHTHALMIC SURGEON
NEUROLOGIST	OPHTHALMIC TECHNICIAN
NEWSAGENT	OPTICAL ADVISOR
NEWSREADER	OPTICAL ASSISTANT
NIGHT CLUB STAFF	OPTICAL TECHNICIAN
NIGHT PORTER	OPTICIAN
NIGHT WATCHMAN	OPTOMETRIST
NON COMMISSIONED OFFICER	ORCHESTRA LEADER
NON PROFESSIONAL FOOTBALLER	ORCHESTRAL VIOLINIST
NON PROFESSIONAL SPORTS COACH	ORDER CLERK
NOT EMPLOYED DUE TO DISABILITY	ORDERLY
NOT IN EMPLOYMENT	ORGANIST
NOTARY PUBLIC	ORNAMENTAL BLACKSMITH
NUCLEAR SCIENTIST	ORNITHOLOGIST
NUN	ORTHOPAEDIC TECHNICIAN
NURSE	ORTHOPTIST
NURSE - HOSPITAL	OSTEOPATH
NURSEMAID	OSTLER
NURSERY ASSISTANT	OUTDOOR PURSUITS INSTRUCTOR
NURSERY NURSE	OUTFITTER
NURSERY WORKER	OUTREACH WORKER
NURSERYMAN	OVERHEAD LINE INSTRUCTOR
NURSING ASSISTANT	OVERHEAD LINEMAN
NURSING AUXILIARY	OVERLOCKER
NURSING MANAGER	OVERSEAS MAILER
NURSING OFFICER	OVERWRITER
NURSING SISTER	PACKAGING CONSULTANT
NUTRITIONIST	PACKER
OBSTETRICIAN	PAEDIATRICIAN
OCCUPATIONAL HEALTH CONSULTANT	PAGER OPERATOR
OCCUPATIONAL HEALTH NURSE	PAINT CONSULTANT
OCCUPATIONAL THERAPIST	PAINT SPRAYER
OCULIST	PAINT SPRAYER - MOTOR TRADE
OFF SHORE SURVEYOR	PAINT SPRAYER - NON MOTOR TRADE
OFFICE ADMINISTRATOR	PAINT TECHNOLOGIST
OFFICE MANAGER	PAINTER

OFFICE WORKER	PALAEOBOTANIST
OIL BROKER	PALAEONTOLOGIST
OIL RIG CREW	PALLET MAKER
PANEL BEATER	PHARMACEUTICAL ASSISTANT
PAPER MILL WORKER	PHARMACIST
PARACHUTE PACKER	PHARMACY MANAGER
PARAMEDIC	PHARMACY TECHNICIAN
PARK ATTENDANT	PHILATELIST
PARK KEEPER	PHLEBOTOMIST
PARK RANGER	PHOTO ENGRAVER
PARK/RECREATIONAL ATTENDANT	PHOTO LABORATORY PROCESSOR
PARTS MAN	PHOTO TECHNICIAN
PARTS MANAGER	PHOTOCOPY MACHINE TECHNICIAN
PARTS SUPERVISOR	PHOTOGRAPHER
PARTY PLANNER	PHOTOGRAPHER - FASHION
PASTEURISER	PHOTOGRAPHER - LOCATION
PASTRY CHEF	PHOTOGRAPHER - PRESS
PATENT AGENT	PHOTOGRAPHER - PRESS (LOCAL)
PATENT ATTORNEY	PHOTOGRAPHER - SHOP OWNER
PATHOLOGIST	PHOTOGRAPHER - STREET
PATROL PERSON	PHOTOGRAPHER - STUDIO
PATROLMAN	PHOTOGRAPHIC AGENT
PATTERN CUTTER	PHYSICIAN
PATTERN MAKER	PHYSICIST
PATTERN WEAVER	PHYSIOLOGIST
PAVIOUR	PHYSIOTHERAPIST
PAWNBROKER	PIANO TEACHER
PAYMENT OFFICER	PIANO TUNER
PAYROLL ASSISTANT	PICKER
PAYROLL CLERK	PICTURE EDITOR
PAYROLL MANAGER	PICTURE FRAMER
PAYROLL SUPERVISOR	PICTURE RENOVATOR
PEARL STRINGER	PICTURE RESEARCHER
PEDICURIST	PIG MAN
PENSIONS CONSULTANT	PIG MANAGER
PENSIONS MANAGER	PILOT
PERSONAL ASSISTANT	PILOT HELICOPTER
PERSONNEL ADMINISTRATOR	PILOT TEST
PERSONNEL MANAGER	PLANNING ENGINEER
PERSONNEL OFFICER	PLANNING MANAGER
PEST CONTROL	PLANNING OFFICER
PEST CONTROLLER	PLANNING TECHNICIAN
PET MINDER	PLANT ATTENDANT
PETROL STATION ATTENDANT	PLANT BREEDER

PETROLEUM ENGINEER	PLANT DRIVER
PETTY OFFICER	PLANT ENGINEER
PLANT FITTER	PRESS SETTER
PLANT MANAGER	PRESSER
PLASTICS CONSULTANT	PRIEST
PLASTICS ENGINEER	PRINCIPAL
PLATE LAYER	PRINT FINISHER
PLATER	PRINTER
PLAYGROUP ASSISTANT	PRINTING PRESS OPERATOR
PLAYGROUP LEADER	PRISON CHAPLAIN
PLAYWRIGHT	PRISON OFFICER
PODIATRIST	PRIVATE DETECTIVE
POINTS MAN	PRIVATE INVESTIGATOR
POLICE - CIVILIAN	PRIVY COUNCILLOR
POLICE COMMUNITY SUPPORT OFFICER	PROBATION OFFICER
POLICE OFFICER	PROBATION WORKER
POLISHER	PROCESS ENGINEER
POOL ATTENDANT	PROCESS OPERATOR
POOLS COLLECTOR	PROCESS WORKER
PORT OFFICER	PROCURATOR FISCAL
PORTER	PRODUCE SUPERVISOR
PORTFOLIO MANAGER	PRODUCER
POST CARD SELLER	PRODUCT DESIGNER
POST GRADUATE STUDENT LIVING AT HOME	PRODUCT INSTALLER
POST GRADUATE STUDENT LIVING AWAY FROM HOME	PRODUCT MANAGER
POST OFFICE COUNTER CLERK	PRODUCTION ENGINEER
POST OFFICE STAFF	PRODUCTION HAND
POST SORTER	PRODUCTION MANAGER
POST/TELEGRAPH OFFICER	PRODUCTION PLANNER
POSTMAN	PROFESSIONAL APPRENTICE FOOTBALLER
POSTMAN/WOMAN	PROFESSIONAL BOXER
POSTMASTER	PROFESSIONAL CARER
POSTWOMAN	PROFESSIONAL CRICKETER
POTATO MERCHANT	PROFESSIONAL CYCLIST
POTTER	PROFESSIONAL FOOTBALLER
POULTRY WORKER	PROFESSIONAL RACING DRIVER
PRACTICE MANAGER	PROFESSIONAL RACING MOTORCYCLIST
PREACHER	PROFESSIONAL SPORTS COACH
PRECIOUS METAL MERCHANT	PROFESSIONAL SPORTSPERSON
PRECISION ENGINEER	PROFESSIONAL WRESTLER
PRESS CORRESPONDENT	PROFESSOR
PRESS OFFICER	PROGRESS CHASER
PRESS OPERATOR	PROGRESS CLERK
PRESS PHOTOGRAPHER - FREELANCE	PROJECT CO-ORDINATOR

PRESS PHOTOGRAPHER - NATIONAL	PROJECT ENGINEER
PRESS PRODUCER	PROJECT LEADER
PROJECT MANAGER	RADAR MECHANIC
PROJECT WORKER	RADIO CONTROLLER
PROJECTIONIST	RADIO DIRECTOR
PROMOTER	RADIO ENGINEER
PROMOTER - ENTERTAINMENTS	RADIO HELPLINE COORDINATOR
PROMOTER - RACING	RADIO MECHANIC
PROMOTER - RING SPORTS	RADIO OPERATOR
PROMOTER - SPORTS	RADIO PRESENTER
PROOF READER	RADIO PRODUCER
PROPERTY BUYER	RADIOGRAPHER
PROPERTY DEALER	RADIOLOGIST
PROPERTY VALUER	RADIOTHERAPIST
PROPRIETOR - SELF EMPLOYED HEALTH CLUB	RAILMAN
PROPRIETOR	RAILWAY STAFF
PROPRIETOR/RETAIL	RALLY DRIVER
PROSTHETIST	RAMP AGENT
PSYCHIATRIST	REACTOR ATTENDANT
PSYCHOANALYST	READER
PSYCHODYNAMIC COUNSELLOR	READER COMPOSITOR
PSYCHOLOGIST	RECEPTIONIST
PSYCHOTHERAPIST	RECORDS SUPERVISOR
PUBLIC HOUSE MANAGER	RECOVERY VEHICLE CO-ORDINATOR
PUBLIC RELATIONS OFFICER	RECRUITMENT CONSULTANT
PUBLICAN	RECTOR
PUBLICITY MANAGER	REFEREE
PUBLISHER	REFIT MERCHANTISER
PUBLISHING MANAGER	REFLEXOLOGIST
PURCHASE CLERK	REFRACTORY ENGINEER
PURCHASE LEDGER CLERK	REFRIGERATION ENGINEER
PURCHASING ASSISTANT	REFUSE COLLECTOR
PURCHASING MANAGER	REGISTERED DISABLED
PURSER	REGISTRAR
QUALITY CONTROLLER	REGULATOR
QUALITY ENGINEER	RELOCATION AGENT
QUALITY INSPECTOR	REMEDIAL THERAPIST
QUALITY MANAGER	RENT COLLECTOR
QUALITY TECHNICIAN	RENT OFFICER
QUANTITY SURVEYOR	REPAIR MAN
QUARRY WORKER	REPORTER
QUEENS COUNSEL	REPORTER - FREELANCE
RABBI	REPROGRAPHIC ASSISTANT
RACEHORSE GROOM	RESCUE WORKER

RACING MOTORCYCLIST	RESEARCH ANALYST
RACING ORGANISER	RESEARCH ASSISTANT
RESEARCH CONSULTANT	SALES ENGINEER
RESEARCH DIRECTOR	SALES EXECUTIVE
RESEARCH SCIENTIST	SALES MANAGER
RESEARCH TECHNICIAN	SALES REPRESENTATIVE
RESEARCHER	SALES SUPPORT
RE-SETTLEMENT OFFICER	SALES WOMAN
RESIN CASTER	SALESMAN
RESOURCE STAFF	SALVAGE DEALER
RESTAURANT MANAGER	SALVAGE HAND
RESTAURANTEUR	SAMPLE HAND
RESTAURATEUR	SAND BLASTER
RESTORER	SAND MERCHANT
RETAIL SHIFT LEADER	SAW MILLER
RETIRED	SAWYER
REVENUE CLERK	SCENEHAND
REVENUE OFFICER	SCHOOL COUNSELLOR
RHEUMATOLOGIST	SCHOOL CROSSING WARDEN
RIDING INSTRUCTOR	SCHOOL INSPECTOR
RIG WORKER	SCHOOL STUDENT
RIG WORKER - OFF SHORE	SCIENTIFIC OFFICER
RIGGER	SCIENTIST
RIVERMAN	SCIENTIST - ATOMIC ENERGY
RIVETER	SCREEN PRINTER
ROAD SAFETY OFFICER	SCREEN WRITER
ROAD SWEEPER	SCRIPT WRITER
ROAD WORKER	SCULPTOR
ROSE GROWER	SEAMAN
ROYAL MARINE	SEAMSTRESS
RUBBER WORKER	SECOND HAND DEALER
RUG MAKER	SECRETARY
RUGBY PLAYER	SECRETARY AND PA
RUGBY PLAYER - AMATEUR	SECURITY CONSULTANT
RUGBY PLAYER - PROFESSIONAL	SECURITY CONTROLLER
SADDLER	SECURITY GUARD
SAFETY OFFICER	SECURITY GUARD - RETAILING
SAIL MAKER	SECURITY OFFICER
SALES - NON TRAVELLING	SECURITY SERVICES SUPERVISOR
SALES - TRAVELLING	SEEDSMAN
SALES ADMINISTRATOR	SELF-EMPLOYED FITNESS INSTRUCTOR
SALES ASSISTANT	SEMI-PROFESSIONAL SPORTSPERSON
SALES ASSISTANT - FAST FOOD	SENIOR MANAGEMENT OF FINANCE COMPANY
SALES ASSISTANT - RETAILING	SERVANT

SALES ASSISTANT - RETAILS	SERVICE ENGINEER
SALES DIRECTOR	SERVICE ENGINEER (NON-MOBILE)
SERVICE MANAGER	SOFTWARE CONSULTANT
SETTER	SOFTWARE ENGINEER
SEWAGE WORKER	SOLDIER
SHARE DEALER	SOLICITOR
SHEET METAL WORKER	SONG WRITER
SHELF FILLER	SORTER
SHELTER WARDEN	SORTER - LINEN HIRE
SHEPHERD	SOUND EDITOR
SHERIFF	SOUND ENGINEER
SHERIFF CLERK	SOUND MIXER
SHERIFF PRINCIPAL	SOUND TECHNICIAN
SHERIFFS OFFICER	SPECIAL CONSTABLE
SHIFT CONTROLLER	SPECIAL NEEDS ASSISTANT
SHIP BROKER	SPEECH THERAPIST
SHIP BUILDER	SPORTS ADMINISTRATOR
SHIPPING CLERK	SPORTS ADMINISTRATOR - OTHER SPORTS
SHIPPING OFFICER	SPORTS ADMINISTRATOR - RING SPORTS
SHIPWRIGHT	SPORTS AGENT
SHIPYARD WORKER	SPORTS CENTRE ATTENDANT
SHOE MAKER	SPORTS COACH
SHOE REPAIRER	SPORTS COMMENTATOR
SHOOTING INSTRUCTOR	SPORTS EQUIPMENT REPAIRER
SHOP ASSISTANT	SPORTS SCOUT
SHOP KEEPER	SPORTSMAN
SHOP MANAGER	SPORTSWOMAN
SHOP PROPRIETOR	SPRING MAKER
SHOP PROPRIETOR - MOBILE	STABLE HAND
SHORTHAND WRITER	STAFF NURSE
SHOT BLASTER	STAGE DIRECTOR
SHOW JUMPER	STAGE HAND
SHOWMAN	STAGE MANAGER
SHUNTER	STAGE MOVER
SIGNALMAN	STAMP DEALER
SILVERSMITH	STATE ENROLLED NURSE
SINGER	STATE REGISTERED NURSE
SITE AGENT	STATION MANAGER
SKIPPER	STATIONER
SLATER	STATISTICIAN
SLAUGHTERMAN	STEEL WORKER
SMALLHOLDER	STEEPLEJACK
SMELTER	STENOGRAPHER
SNOOKER PLAYER	STEVEDORE

SOCIAL WORKER	STEWARD
SOCIOLAGIST	STEWARD/STEWARDESS
STEWARDESS	TACHOGRAPH ANALYST
STOCK CONTROLLER	TACKER
STOCK EXCHANGE DEALER	TAILOR
STOCK MANAGER	TANK FARM OPERATIVE
STOCKBROKER	TANKER DRIVER
STOCKMAN	TANNER
STOCKTAKER	TAPE LIBRARIAN
STORE DETECTIVE	TAPE OPERATOR
STORE KEEPER	TAROT READER/PALMISTRY EXPERT
STOREMAN	TASTER
STOREMAN/WOMAN	TATTOOIST
STORES CONTROLLER	TAX ADVISOR
STOREWOMAN	TAX ANALYST
STREET ENTERTAINER	TAX ASSISTANT
STREET TRADER	TAX CONSULTANT
STUD HAND	TAX INSPECTOR
STUDENT	TAX MANAGER
STUDENT - FOREIGN	TAX OFFICER
STUDENT - LIVING AT HOME	TAXI CONTROLLER
STUDENT - LIVING AWAY	TAXI DRIVER
STUDENT COUNSELLER	TAXIDERMIST
STUDENT NURSE	TEA BLENDER
STUDENT NURSE - LIVING AT HOME	TEA TASTER
STUDENT NURSE - LIVING AWAY	TEACHER
STUDENT TEACHER	TEACHER - EDUCATION
STUDENT TEACHER - LIVING AT HOME	TEACHERS ASSISTANT
STUDENT TEACHER - LIVING AWAY	TECHNICAL ADVISOR
STUDIO MANAGER	TECHNICAL ANALYST
SUB-POSTMASTER	TECHNICAL ASSISTANT
SUB-POSTMISTRESS	TECHNICAL AUTHOR
SUPERINTENDENT	TECHNICAL CLERK
SUPERVISOR	TECHNICAL CO-ORDINATOR
SUPERVISOR - RAILWAY	TECHNICAL DIRECTOR
SUPERVISOR - TIMBER IMPORTERS	TECHNICAL EDITOR
SUPPLY TEACHER	TECHNICAL ENGINEER
SUPPORT WORKER	TECHNICAL ILLUSTRATOR
SURGEON	TECHNICAL INSTRUCTOR
SURGEON - N.H.S.	TECHNICAL LIAISON ENGINEER
SURGEON - NON N.H.S.	TECHNICAL MANAGER
SURVEYOR	TECHNICIAN
SURVEYOR - CHARTERED	TECHNICIAN - PERFORMING ARTS
SYSTEMS ANALYST	TECHNOLOGIST

SYSTEMS ENGINEER	TELECOMMUNICATIONS
SYSTEMS MANAGER	TELECOMMUNICATION CONSULTANT
TELECOMMUNICATIONS ENGINEER	TRACTOR DRIVER
TELECOMMUNICATIONS MANAGER	TRACTOR MECHANIC
TELEGRAPHIST	TRADE MARK AGENT
TELEMARKETEER	TRADE UNION OFFICIAL
TELEPHONE ENGINEER	TRADING STANDARDS OFFICER
TELEPHONIST	TRAFFIC CLERK
TELESALES	TRAFFIC DESPATCHER
TELESALES PERSON	TRAFFIC ENGINEER
TELEVISION DIRECTOR	TRAFFIC OFFICER
TELEVISION ENGINEER	TRAFFIC PLANNER
TELEVISION PRESENTER	TRAFFIC SUPERVISOR
TELEVISION PRODUCER	TRAFFIC WARDEN
TELEVISION SET BUILDER	TRAIN DESPATCHER
TELEX OPERATOR	TRAIN DRIVER
TEMPERATURE TIME RECORDER	TRAIN MOTORMAN
TENNIS COACH	TRAINEE MANAGER
TERRIER	TRAINER
TEST DRIVER	TRAINER - ANIMAL
TEST ENGINEER	TRAINER - GREYHOUND
TEXTILE CONSULTANT	TRAINER - RACE HORSE
TEXTILE ENGINEER	TRAINING ADVISOR
TEXTILE TECHNICIAN	TRAINING ASSISTANT
TEXTILE WORKER	TRAINING CONSULTANT
THEATRE DIRECTOR	TRAINING CO-ORDINATOR
THEATRE MANAGER	TRAINING INSTRUCTOR
THEATRE TECHNICIAN	TRAINING MANAGER
THEATRICAL AGENT	TRAINING OFFICER
THEME PARK WORKER	TRANSCRIBER
THERAPIST	TRANSLATOR
TICKET AGENT	TRANSLATOR - PROPERTY LETTING
TICKET COLLECTOR	TRANSMISSION CONTROLLER
TICKET INSPECTOR	TRANSPORT CLERK
TIME AND MOTION ANALYST	TRANSPORT CONSULTANT
TOBACCONIST	TRANSPORT CONTROLLER
TOLL COLLECTOR	TRANSPORT ENGINEER
TOOL MAKER	TRANSPORT MANAGER
TOOL SETTER	TRANSPORT OFFICER
TOUR AGENT	TRANSPORT PLANNER
TOUR GUIDE	TRANSPORT POLICEMAN
TOWN CLERK	TRAVEL AGENT
TOWN PLANNER	TRAVEL CLERK
TOY MAKER	TRAVEL CONSULTANT

TOY TRADER	TRAVEL COURIER
TRACK WORKER	TRAVEL GUIDE
TRAVEL GUIDE WRITER	VDU OPERATOR
TRAVEL REPRESENTATIVE	VEHICLE ASSESSOR
TRAVELLING SALESMAN/WOMAN	VEHICLE BODY WORKER
TRAVELLING SHOWMAN	VEHICLE BODYBUILDER
TRAWLER HAND	VEHICLE DELIVERY AGENT
TREASURER	VEHICLE ENGINEER
TRICHOLOGIST	VEHICLE TECHNICIAN
TRINITY HOUSE PILOT	VENDING MACHINE FILLER
TROUT FARMER	VENDING MACHINE TECHNICIAN
TRUCK DRIVER	VENTRILOQUIST
T-SHIRT PRINTER	VERGER
TUG SKIPPER	VETERINARY ASSISTANT
TUNNELLER	VETERINARY NURSE
TURF ACCOUNTANT	VETERINARY SURGEON
TURKEY FARMER	VICAR
TURNER	VIDEO SUPPLIER
TUTOR	VIDEOTAPE ENGINEER
TV ANNOUNCER	VIOLIN MAKER
TV BROADCASTING TECHNICIAN	VISION CONTROL MANAGER
TV EDITOR	VISION MIXER
TYPESETTER	VOLUNTARY WORKER
TYPEWRITER ENGINEER	VULCANOLOGIST
TYPIST	WAGES CLERK
TYPOGRAPHER	WAITER
TYRE BUILDER	WAITER / WAITRESS - LICENSED
TYRE FITTER	WAITER / WAITRESS - UNLICENSED
TYRE INSPECTOR	WAITRESS
TYRE TECHNICIAN	WARDEN
TYRE/EXHAUST FITTER	WARDROBE MISTRESS
UMPIRE	WAREHOUSE MANAGER
UNDERGRADUATE STUDENT - LIVING AT HOME	WAREHOUSE OPERATOR
UNDERGRADUATE STUDENT - LIVING AWAY FROM HOME	WAREHOUSE PERSON
UNDERTAKER	WAREHOUSE WOMAN
UNDERWRITER	WAREHOUSE WORKER
UNEMPLOYED	WAREHOUSEMAN
UNIVERSITY DEAN	WAREHOUSEMAN/WOMAN
UNIVERSITY READER	WAREHOUSEPERSON
UNIVERSITY STUDENT	WAREHOUSEWOMAN
USHER	WASTE DEALER
VALET	WASTE DISPOSAL WORKER
VALUER	WASTE PAPER MERCHANT
VALVE TECHNICIAN	WATCHMAKER

VAN DRIVER	WATER DIVINER
VAN SALESMAN	WATER INDUSTRY WORKER
WEAVER	WOOD CUTTER
WEB DESIGNER	WOOD MACHINIST
WEB DEVELOPER	WOOD WORKER
WEB PROGRAMMER	WORD PROCESSING OPERATOR
WEIGHBRIDGE CLERK	WORK STUDY ANALYST
WEIGHBRIDGE OPERATOR	WORKS MANAGER
WELFARE ASSISTANT	WRITER
WELFARE OFFICER	YACHT MASTER
WELFARE RIGHTS OFFICER	YARD MAN
WHEEL CLAMPER	YARD MANAGER
WHEELWRIGHT	YOGA TEACHER
WHISKY BLENDER	YOUTH HOSTEL WARDEN
WHOLESALE NEWSPAPER DELIVERY DRIVER	YOUTH WORKER
WILL WRITER	ZOO KEEPER
WINDOW DRESSER	ZOO MANAGER
WINDSCREEN FITTER	ZOOLOGIST
WINE MERCHANT	ZOOLOGY CONSULTANT
WOOD CARVER	

* House wife/husband can only be acceptable occupation for Additional Driver (not Policyholder)

Collingwood Insurance Company Limited. Registered in Gibraltar (Reg. No. 89988). Registered office:
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Collingwood Insurance Company Limited is authorised and regulated by the Gibraltar Financial
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