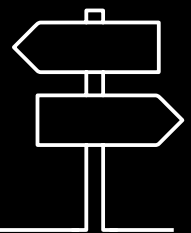




# Occupations Guide



## Welcome to the **Yellow Cover** Primary Business Occupations and Other Business Activities Guide

This guide has been created to assist in detailing your client's occupations when creating a quote or renewal with NTI / Yellow Cover.

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# Agricultural supplies

## Description:

Non-dangerous general agricultural supplies like seed, bagged grain, feed, fertilisers.

## What it is not:

- Bulk grain or fertilisers
- Dangerous goods



---

# Agriculture and farming

## Description:

Activities conducted in a farm or agricultural business but not transport of farming products for third parties. May include incidental transport of own goods.

## What it is not:

- Contract harvesting
- Transport of agricultural supplies



---

# Bloodstock

## Description:

Thoroughbred and racing horses, stud and prize animals.

## What it is not:

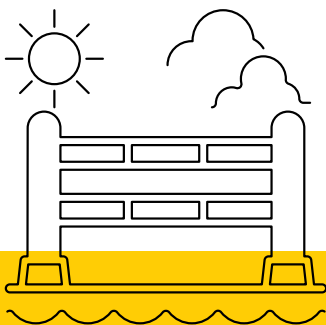
- Livestock or poultry

---

# Bridge and dam works

## Description:

Construction, repair, maintenance and erection of bridges and dams.



---

## Building site products

### Description:

Products used in building sites such as steel beams and girders, roofing materials, trusses, timber frames, bricks, flooring, plaster, insulation, cladding, etc.

### What it is not:

- Building and demolition waste

---

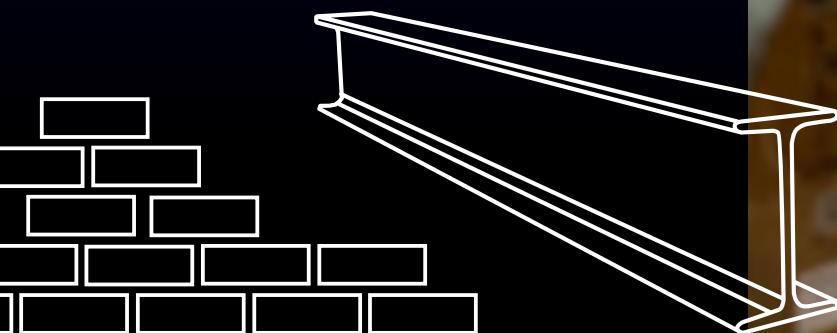
## Bulk liquids (non-dangerous)

### Description:

Non-dangerous liquids carried in bulk tankers, for example fruit juice, molasses, vegetable oil, wine, water.

### What it is not:

- Milk or dairy products



---

# Bulk milk and dairy

## Description:

Milk or dairy products carried in bulk tankers.

## What it is not:

- Packaged milk or dairy products

See: [Wholesale and retail goods](#)

---

# Bulk powdered goods

## Description:

Flour, cement, fly ash, etc. in bulk tankers.

## What it is not:

- Bagged or packaged flour

See: [Wholesale and retail goods](#)

- Not concrete

See: [Pre-mix concrete](#)





---

## Bus or coach: General route

### Description:

Public passengers over defined standard routes (usually <25km).

### What it is not:

- Transportation of school children, tour groups, charters or buses used in an ancillary manner to a primary transportation business



---

## Bus or coach: Scheduled service

### Description:

City-to-city and interstate.

### What it is not:

- Local general route services such as city buses

See: [General route](#)



---

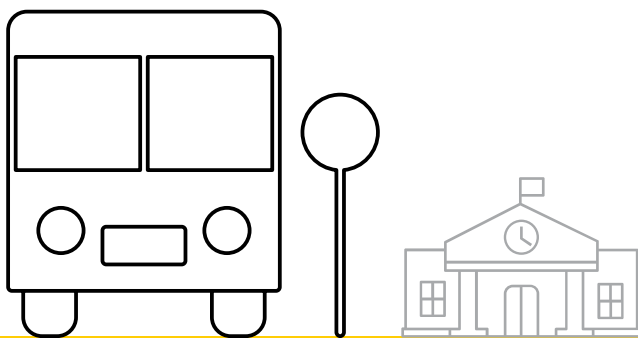
# Bus or coach: School route

## Description:

Transporting children to and from school on a predetermined route.

## What it is not:

- Charters, tours, scheduled services



---

## Bus or coach: Self-drive hire

### Description:

Fewer than 30 seats for dry hire, often for sports trips or school excursions.

### What it is not:

- Charter services with supplied driver, intra- or interstate tours

---

## Bus or coach: Shuttle service

### Description:

Courtesy service for airport, hotel or mine transfers; hospitality such as RSL Club pick-up; allied health community service buses.

### What it is not:

- School buses, tour coaches, scheduled services for paying customers



---

## Bus or coach: Tour or charter under 450km

### Description:

Intrastate organised tours, often day trips for tourists, conferences.

### What it is not:

- Long distance tours over 450km interstate or intrastate

---

## Bus or coach: Tour or charter over 450km

### Description:

Intra- and interstate organised tours for individuals travelling with a group e.g. Contiki, Insight, Trafalgar.

### What it is not:

- Self-hire or scheduled services, charter groups on day tours



---

# Caravans

## Description:

Transport of caravans.

## What it is not:

- Cars, vehicles, boats, machinery or overdimensional freight



---

# Cars, boats and other Vehicles (non-machinery)

## Description:

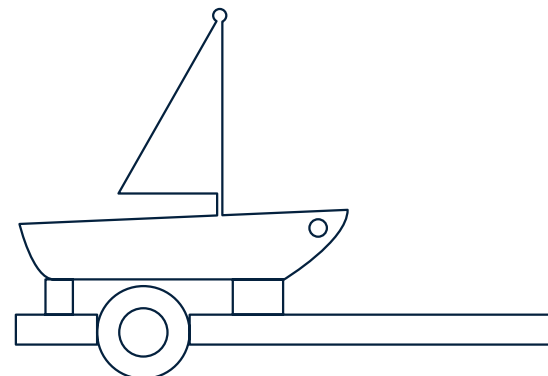
Transport of cars, vehicles and boats.

## What it is not:

- Towing and recovery services

See: [Towing and recovery](#)

- Machinery or overdimensional freight



---

# Construction and civil engineering

## Description:

Mobile plant used in government and public infrastructure activities, including road and bridge works, and large construction activities such as high-rise, residential and public amenities works.

## What it is not:

- Demolition, general earthmoving, landscaping or mining



---

# Containers

## Description:

Empty or full containers.

## What it is not:

- Refrigerated containers

See: [Refrigerated and chilled goods](#)



---

# Contract harvesting

## Description:

Anyone who generates an income from harvesting other people's crops, or who contracts harvesting equipment to others for income.

## What it is not:

- Agriculture or farming

---

# Crane operations

## Description:

Mobile or tower crane operations.

## What it is not:

- Crane arms mounted on vehicles should be added as on-hook cover



---

# Dangerous goods: Bulk

## Description:

Dangerous goods as defined by the **Australian Dangerous Goods Code** (ADGC) other than fuel carried in bulk (including waste).

Bulk quantities of dangerous goods (over 500L or 500kg) are placardable.

## What it is not:

- Packaged or bottled dangerous goods

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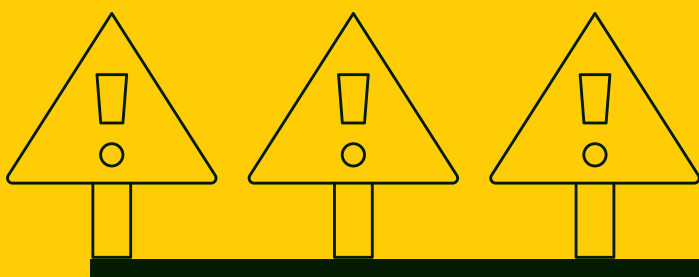
# Dangerous goods: Fuel

## Description:

Transport of fuel such as petroleum, LPG, diesel, biodiesel, ethanol, aviation fuel, etc.

## What it is not:

- Packaged or bottled dangerous goods





# Dangerous goods: Packaged and bottled

## Description:

Small quantities of non-bulk dangerous goods as defined by the **ADGC**. These include chlorine, pool chemicals, peroxides, gases or corrosives that are not placardable in bulk quantities (over 500L or 500kg).

## What it is not:

- Bulk dangerous goods



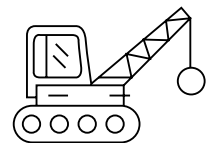
# Demolition

## Description:

Demolition of structures such as buildings.

## What it is not:

- Transport of demolition or building-site waste



---

# Drilling and boring operations

## Description:

Commercial drilling and boring.

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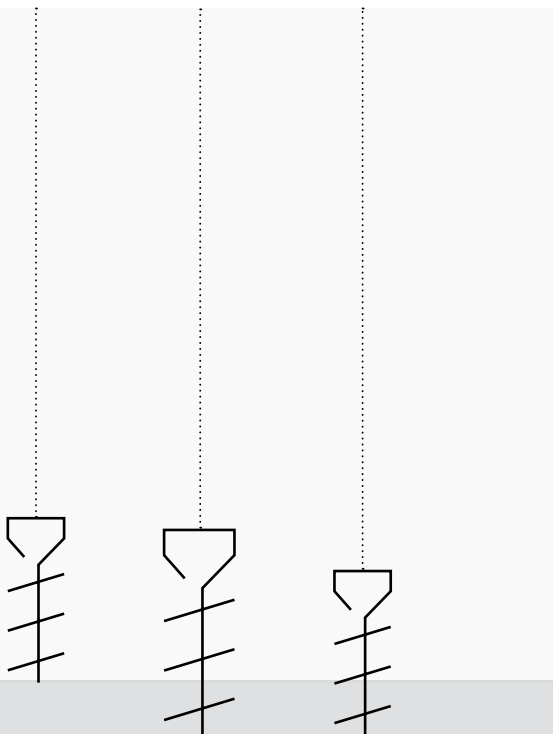
# Driver training

## Description:

Qualified training companies that use motor vehicles or mobile plant and machinery to provide formal driver training.

## What it is not:

- Learner or provisional drivers in the normal course of business, or hire and rentals



---

# Earthmoving and excavation

## Description:

Site preparation, land clearing, excavation and general earthmoving.

## What it is not:

- Demolition, mining, pipe laying, drilling, boring or road construction



---

# Electrical and white goods

## Description:

Transport of electrical goods for wholesale or retail.

## What it is not:

- Other wholesale or retail items



---

# Forestry and logging

## Description:

Operating plant and machinery in a forestry area.

## What it is not:

- Transport of forestry products and logs



---

# Forestry products and logs

## Description:

Transport of products harvested from a forest such as logs, lumber, wood pulp, bark or seedlings.

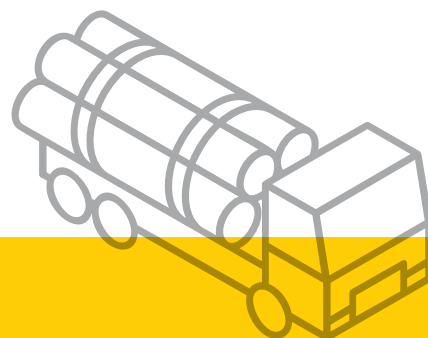
## What it is not:

- Operating plant or machinery in a forestry area

See: [Forestry and logging](#)

- Sawn timber

See: [Building site products](#)



---

# Furniture removalist: Residential

## Description:

Professional or private delivery of home furniture.

## What it is not:

- Delivery of furniture from a shop or warehouse to a residence or office



---

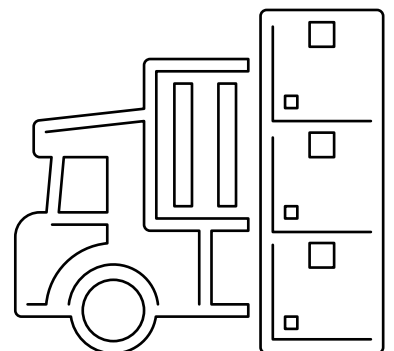
# Furniture removalist: Non-residential

## Description:

Delivery of furniture from warehouses or shops to other destinations.

## What it is not:

- Delivery of other wholesale or retail items



---

# Grain and fertiliser

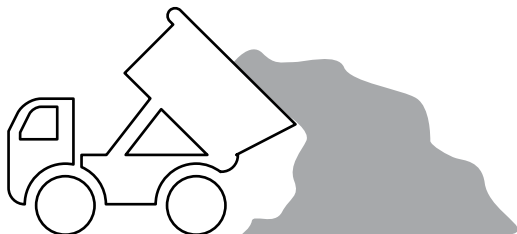
## Description:

Bulk grain or fertiliser carried in tippers.

## What it is not:

- Bagged grain or fertiliser

See: [Agricultural supplies](#)



---

# Hire and rental

## Description:

The dry hire of vehicles, plant, machinery and equipment for a fee.

## What it is not:

- Wet hire of trucks, vehicles or plant and machinery where the insured provides employees to operate the equipment



---

# Hotmix and bitumen

## Description:

Hot asphalt or bitumen products used for roads, parking facilities and airport surfacing.

---

# Landscaping

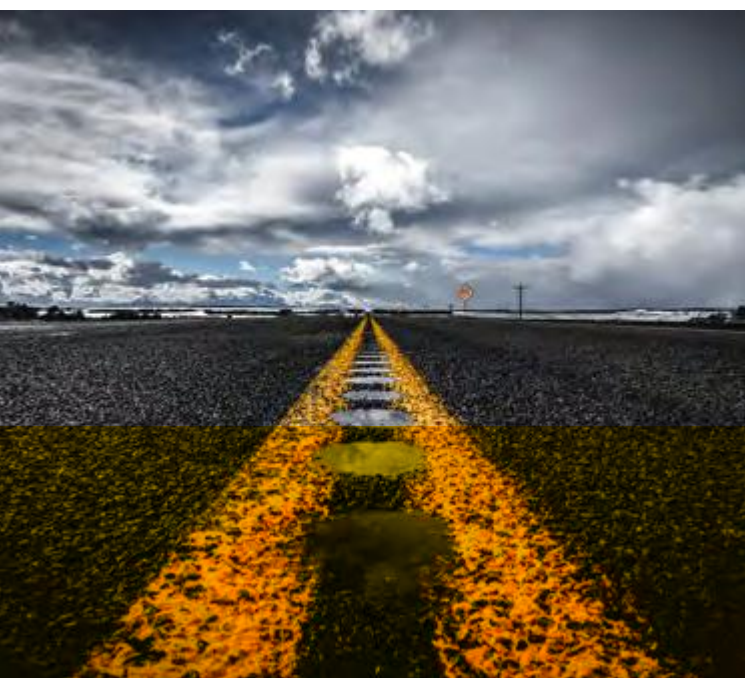
## Description:

Using mobile plant for landscaping activities, including both large projects and small residential activities.

Equipment predominantly consists of mini excavators, skid steers (Bobcats), lawn mowers and rigid tippers.

## What it is not:

- Demolition, drilling, piling and boring, mining or road construction



---

# Livestock and poultry

## Description:

Pigs, sheep, cattle, goats, camels, donkeys, horses, chickens, turkeys, quail, ducks, geese, pheasants, emus, ostriches, etc.

## What it is not:

- Thoroughbred and racing horses, stud and prize animals

See: [Bloodstock](#)



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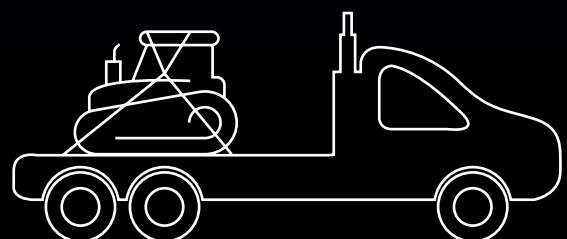
# Machinery

## Description:

Transport of machinery.

## What it is not:

- Machinery requiring an overdimensional placard





---

# Manufacturing

## Description:

Mobile plant used in manufacturing businesses (including food production).

## What it is not:

- Transportation or movement of manufactured goods

See: [Wholesale and retail goods](#)

---

# Mining: Coal

## Description:

Mining of coal and related activities.

## What it is not:

- Underground mining or the transport of coal



---

# Mining: Hard rock (not coal)

## Description:

Hard-rock mining such as for granite, gold, marble or diamonds.

## What it is not:

- Coal or underground mining

---

# Mining: Minerals

## Description:

Mining - but not transport of - minerals from a mine site.

## What it is not:

- Underground mining, mining of coal, mining of hard rock or transport of mining products on a road



---

# Mining: Underground

## **Description:**

Mining of any materials that principally takes place underground.

Please also ensure you confirm underground operations on the Motor High Risk Activities questions.

## **What it is not:**

- Mining that takes place above ground

---

# Mining products: Coal

## **Description:**

Transport of coal directly from a mine.

## **What it is not:**

- Sand, soil or gravel
- Minerals, ore, metals, various stones, potash
- General civil tipping
- Dangerous goods



---

## Mining products: Non-coal

### Description:

Transport of the following items directly from a mine: minerals, ore, metals, various stones.

### What it is not:

- Sand, soil or gravel
- General civil tipping
- Dangerous goods

---

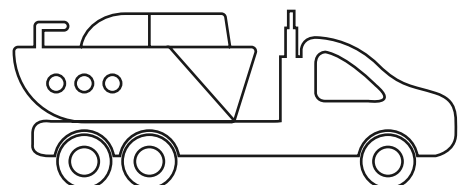
## Over-dimensional and over-sized freight

### Description:

Houses, fixed structures, buildings, yachts, boats, generators, mining equipment, etc. requiring a placard.

### What it is not:

- Anything that is not over-dimensional



---

# Parcels and post (courier)

## Description:

A courier carrying small parcels or general post.

## What it is not:

- Other freight types listed here, such as wholesale and retail goods

---

# Pipe laying and trenching

## Description:

Installing or laying piping such as sewerage lines or oil, water or chemicals pipelines.



---

# Pre-mix concrete

## Description:

Transport of wet concrete in agitators or for use in concrete pumps.

## What it is not:

- Bulk powdered goods like dry cement or ash



---

# Quarrying

## Description:

Mining rock, sand, gravel, limestone and the like in small quarries.

## What it is not:

- Mining coal or hard rock, or underground works



---

# Refrigerated and chilled goods

## **Description:**

Refrigerated produce in any form of refrigerated or chilled transport, including in refrigerated containers.



---

# Road construction and maintenance

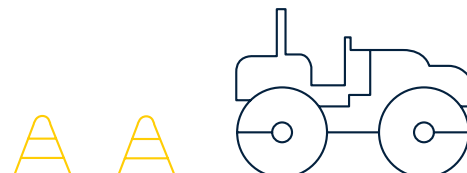
## **Description:**

The construction, design, repair and maintenance of roads, their surfaces, driveways, parking lots and the like, including laying asphalt and hot bitumen.

## **What it is not:**

- Pure site preparation

See: [earthmoving/excavation](#)



---

# Smash repairs and mechanics

## Description:

Recovery and towing of vehicles to or from the operator's smash or mechanical repair business.

## What it is not:

- Recovery of stranded, broken-down or damaged vehicles

---

# Soil, sand and gravel

## Description:

Transport of excavation and landscape materials such as soil, sand, aggregate, etc.

## What it is not:

- Building and demolition waste





---

# Specialty vehicles

## Description:

Transport of antiques, vintage or high-performance cars used for racing, stunts, etc.

## What it is not:

- Circus, carnival operators or film industry



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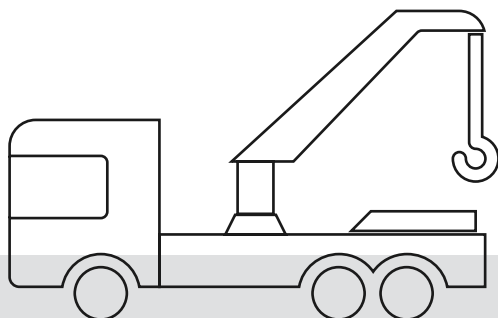
# Towing and recovery: Light

## **Description:**

Recovery and towing of stranded, broken-down or damaged light vehicles (i.e. cars and utilities).

## **What it is not:**

- Recovery of heavy vehicles or transport between repairers



---

# Towing and recovery: Heavy

## **Description:**

Recovery and towing of stranded, broken-down or damaged heavy vehicles (i.e. trucks and trailers), or mobile plant and equipment (e.g. excavators).

## **What it is not:**

- Recovery of light vehicles or transporting between repairers



---

# Tradesmen and builders

## Description:

Any tradesmen and builders.

## What it is not:

- Tradesmen who perform other activities noted in this list, such as drilling and boring, earthmoving and excavation, or quarrying



---

# Warehousing and logistics

## Description:

Predominantly material handling equipment (such as forklifts and pallet jacks), and elevated work platforms used in the dry hire and machinery sales industries.

## What it is not:

- Transport and haulage operations
- Warehouse and storage operations not related to the construction and earthmoving industries



---

# Waste: Building and demolition

## Description:

General waste and unwanted materials collected from building and demolition sites such as bricks, plaster, asbestos, insulation, nails, wiring, tree stumps, etc.

## What it is not:

- Waste carried in compactors

See: [Waste: Compacted](#)

- Waste carried in skip bins or waste in tankers, soil, sand, gravel used for construction and landscaping process

See: [Soil, sand and gravel](#)

---

# Waste: Compacted

## Description:

Waste carried in garbage compactors such as household, green, and non-dangerous goods waste.

## What it is not:

- Non-compacted waste



---

## Waste: Non-compacted and skip bins

### Description:

Skip bins, tankers carrying waste that is not dangerous goods.

### What it is not:

- Dangerous goods or compacted waste

---

## Wholesale and retail goods

### Description:

Transport of goods related to the wholesale and retail industries, for example palletised goods, non-refrigerated produce, clothing, supermarket goods, hardware and alcohol.

### What it is not:

- Refrigerated goods



