

Protect the things your clients care about

# My Earnings Insurance

Occupational Retirement Ages (ORA)

Applicable from July 2014



### **Choice of Contract end dates**

The My Earnings Insurance (MEI) contract offers two end dates:

- when you reach the age of 70; or
- the set retirement age for your occupation.

An Own Occupation Disability definition will apply up to the set retirement age and thereafter a Total Permanent Disability definition will apply.

### **What does this mean in practice?**

Some jobs have a retirement age that is lower than 70. The retirement ages for different occupations are set by the Society. When selecting the end date of your contract you need to be aware that the way in which we will assess your claim will differ between the Own Occupation Disability definition and the Total Permanent Disability definition. If you select an end date of age 70 and your occupation has a lower occupational retirement age then in the event of claim we will use the Own Occupation Disability definition up to the occupational retirement age to determine your eligibility and the Total Permanent Disability definition beyond that up to age 70.

### **Own Occupation Definition**

Applies where the Member, by reason of a Disabling Condition, is unable to perform the Material and Substantial Duties of the occupation (whether or not the occupation remains available to them following payment of Benefits) and provided the Member is not following any other occupation or activity whatsoever.

### **Total Permanent Disability Definition**

Applies where the Member, by reason of disabling condition is unable to follow any occupation or activity whatsoever at all ever again including, for the avoidance of doubt, any unpaid or voluntary work.

### **Please Note**

The Total Permanent Disability definition only applies to the period from the occupational retirement age to age 70 if the occupational retirement age shown is lower than 70.

## Severe Injury Cover

If you select Severe Injury Cover (please refer to the Key Facts Document (KFD) or Guide to MEI) cover will cease at the occupational retirement age.

## General

This booklet provides a list of the most common occupations and the occupational retirement age that applies if there is one. It also provides a list of those occupations which the Society is unable to offer cover for. If an occupation is not shown please contact our Customer Care Team on **0800 587 5098** or [customer-care@cirencester-friendly.co.uk](mailto:customer-care@cirencester-friendly.co.uk)

Occupation	Occupational Retirement Age	Occupation	Occupational Retirement Age	Occupation	Occupational Retirement Age
Abattoir Worker	65	Agronomist / Agricultural Scientist	65	Army	Not Covered
Abrasive Wheel Worker	65	Air Compressor	65	Artexer	65
Accountant	70	Air Condition Installer	65	Artist	Not Covered
Accounts Administrator	70	Air Traffic Controller	55	Asbestos worker	Not Covered
Accumulator Repairer	65	Aircraft Cabin Crew	55	Asphalt Worker	65
Acoustic Engineer	65	Aircraft Engineer	65	Assembler	65
Acrobat	Not Covered	Aircraft Pilots	Not Covered	Astrologer	Not Covered
Actor / Actress	Not Covered	Alarm Fitter	65	Astronomer	65
Actuary	70	Ambulance Driver / Paramedic/ Crew	65	Athlete	Not Covered
Acupuncturist	70	Anaesthetist	70	Auctioneer	70
Administrator	70	Analyst	70	Audiologist	65
Advertising (Executive, Assistant)	70	Antique Dealer	70	Auditor	70
Advocate	70	Antique Restorer	65	Author	Not Covered
Aerial Erector	60	Arborist	65	B&B Proprietor	65
Aerial Photographer	65	Arc Welder	65	Baggage Handler	55
Aerobics Instructor	55	Archaeologist	65	Bailiff	65
Agricultural Contractor	65	Architect	70	Baker	65
Agricultural Engineer	65	Archivist	70	Barber	65
Agricultural Worker	65			Barman / maid	65
				Barrister	70

Occupation	Occupational Retirement Age
Beautician	65
Bill Poster	65
Blacksmith	65
Blind Supplier / Fitter	65
Boat Builder	65
Body Guard	Not Covered
Book Keeper	70
Bookbinder	65
Bookmaker ( course)	Not Covered
Bookmaker (shop / office)	70
Boxer	Not Covered
Breakdown Recovery Mechanic	65
Brewer	65
Bricklayer	65
Broadcaster	Not Covered
Builder (and associated trades)	65
Bulldozer Driver	65
Bus Driver	65
Butcher	65
Butler	70
Cabinet Maker	65
Caddy	60
Calibrator	65
Call Centre Staff	70
Cameraman	65
Canine Beautician	65
Car Salesman	70
Car Valet	65

Occupation	Occupational Retirement Age
Care Assistant /Worker	65
Caretaker	65
Carpenter	65
Carpet Fitter	65
Carpet Maker	65
Cashier	70
Caterer	65
CCTV Engineer	65
Ceiling Fixer	65
Cementer	65
Chauffeur	65
Chef	65
Chemical Engineer	65
Chemist - Dispenser	70
Chemist - Other	65
Childminder	65
Chimney Sweep	65
Chiropodist	65
Chiropractor	65
Circus Performer	Not Covered
Cleaner	65
Clergy	70
Clock / Watch Maker / Repairer	65
Coach - Life	70
Coach - Sports	60
Coach Driver	65
Coal Miner	55
Coastguard	55
Commercial Diver	Not Covered

Occupation	Occupational Retirement Age
Commercial Pilot	Not Covered
Composer	Not Covered
Computer Designer / Operator	70
Computer Engineer	65
Concreter	65
Cook	65
Counsellor	70
Courier	65
Crane Driver	65
Curator	70
Custom Officer	65
Dance Teacher	55
Dancer	Not Covered
Decorator	65
Delivery Driver	65
Demolition Worker	65
Dental Nurse / Technician	60
Dentist	60
Derrickman	55
Dietician	70
Digger Driver	65
Disc Jockey	Not Covered
Dispatch Rider	65
Diver	Not Covered
Docker	65
Doctor (non surgeon)	70
Doctor (surgeon)	65
Doorman	60
Drainage Workers	65

Occupation	Occupational Retirement Age
Draughtsman	70
Dressmaker	65
Driving Instructor	65
Dry Stone Waller	65
Dustman	65
Editor	70
Electrician	65
Engine Driver	65
Engineer	65
Engraver	65
Entertainer	Not Covered
Equestrian Workers	65
Estate Agent	70
Fabricator	65
Factory Worker	65
Farm Worker	65
Farmer	65
Farrier	65
Fence Erector	65
Financial Adviser	70
Firefighter	60
Fisherman	Not Covered
Fitness Instructor	55
Florist	70
Forestry Worker	65
Fork Lift Truck Driver	65
Foster Carer	Not Covered
Foundry Worker	65
Funeral Director	70

Occupation	Occupational Retirement Age
Furniture Maker	65
Furniture Removal	65
Gamekeeper	65
Gang Master	65
Gardener	65
Gas Installer	65
Gas Pipe Layer	65
General Practitioner	70
Geologist (Not off shore)	65
Glass Blower	65
Glass Cutter	65
Glazier	65
Goldsmith	70
Golf Professional / Coach	60
Graphic Designer	70
Grave Digger	65
Greenkeeper	65
Grocer	70
Groom	65
Ground Worker	65
Guest House Proprietor	70
Gym Instructor	55
Hairdresser	65
Handyman	65
Harbour Master	65
Haulier	65
Head Teacher	65
Helicopter Pilot	Not Covered
HGV Driver	65

Occupation	Occupational Retirement Age
Home Help	65
Home maker / House Person	Not Covered
Horticulturalist	65
Hotel Manager	70
House Keeper	65
IT Consultant	70
IT Engineer	65
IT Manager	70
Jeweller ( retail)	70
Joiner	65
Journalist	70
Judge	70
Kennel Hand	65
Laboratory Technician	65
Labourer	65
Lecturer	70
Legal Executive	70
Librarian	70
Life Boatman	65
Life Guard	60
Light Goods Vehicle driver	65
Linesman	65
Locksmith	65
Lumberjack	65
Machine Operator	65
Maintenance Engineer	65
Manicurist	65
Market Gardener	65

Occupation	Occupational Retirement Age
Market Trader	65
Mason	65
Mechanic	65
Merchant Navy	65
Metal Industry Worker	65
Meteorologist	65
Midwife	65
Milkman	65
Miner	55
Mini Cab Driver	65
Mortgage Advisor	70
Musician	Not Covered
Nanny	65
Navy	Not Covered
Nuclear Engineer	65
Nurse	65
Nursery Nurse	65
Occupational Therapist	65
Offshore Worker	55
Oil Rig Worker	55
Optician	65
Orthodontist	60
Osteopath	65
Paint Sprayer	65
Painter	65
Painter & Decorator	65
Panel Beater	65
Paramedic	65
Pastor	70

Occupation	Occupational Retirement Age
Paving Contractor	65
Personal Trainer	55
Pharmacist	70
Photographer	65
Physician	70
Physiotherapist	65
Pianist	Not Covered
Piano Tuner	70
Picture Framer	65
Pilot	Not Covered
Plant Operator	65
Plasterer	65
Plumber	65
Podiatrist	65
Policeman	60
Porter	65
Postman	65
Printer	65
Prison Officer	60
Production Manager (non manual)	70
Psychiatrist	70
Psychologist	70
Publican	65
Publicist	70
Publisher	70
Quarry Worker	65
Race Horse Trainer	60
Radiographer	65

Occupation	Occupational Retirement Age
Radiologist	65
Railway Worker	65
Receptionist	70
Refuse Collector	65
Retail Assistant / Manager	65
Riding Instructor	65
Road Sweeper	65
Roofer	65
Royal Air Force	Not Covered
Sales Representative	65
Scaffolder	65
Scrap Dealer	65
Secretary	70
Security Guard / Officer	65
Sewing Machinist	65
Sheet Metal Worker	65
Shoe Repairer	65
Shop Assistant / Keeper	65
Shop Fitter	65
Shot blaster	65
Signalman	65
Signwriter	65
Social Worker	65
Soldier	Not Covered
Solicitor	70
Song Writer	Not Covered
Sports Coach	55
Sports Person (Professional)	Not Covered

Occupation	Occupational Retirement Age
Spray Painter	65
Stablehand	65
Steel Fabricator / Worker	65
Steeplejack	65
Stockbroker	70
Store Detective	65
Student	Not Covered
Stuntman	Not Covered
Support Worker	65
Surgeon	65
Surveyor	65
Tailor	65
Tarmac Layer	65
Taxi Driver	65

Occupation	Occupational Retirement Age
Teacher	65
Telephone Engineer	65
Telesales	70
Television Editor	65
Thatcher	65
Tiler	65
Tool Maker	65
Tour Guide	65
Traffic Warden	65
Train Driver	65
Travel Agent	70
Trawlerman	Not Covered
Tree Surgeon	65
Truck Driver	65

Occupation	Occupational Retirement Age
Undertaker	70
Upholsterer	65
Valet	65
Van Driver	65
Veterinary Nurse	65
Veterinary Surgeon	65
Vicar	70
Waiter / Waitress	65
Warehouse Man	65
Weaver	65
Welder	65
Window Cleaner	65
Window Installer	65

## Contact Information

If you require any further information please:

**Visit our website:**

[www.cirencester-friendly.co.uk](http://www.cirencester-friendly.co.uk)

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**Contact Underwriting:** 01285 652 492 ext 211

[underwriting@cirencester-friendly.co.uk](mailto:underwriting@cirencester-friendly.co.uk)

**Contact Claims:** 01285 653073

[claims@cirencester-friendly.co.uk](mailto:claims@cirencester-friendly.co.uk)

### Please Note

This booklet was accurate at the time of printing however if you cannot find your occupation or if you require further information please contact the Society.



# My Earnings Insurance

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