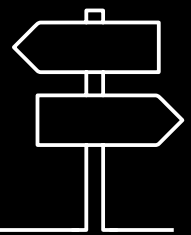




Occupations Guide



Welcome to the **Yellow Cover** Primary Business Occupations 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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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



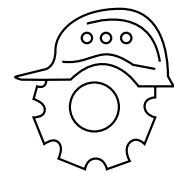
Construction and civil engineering

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



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

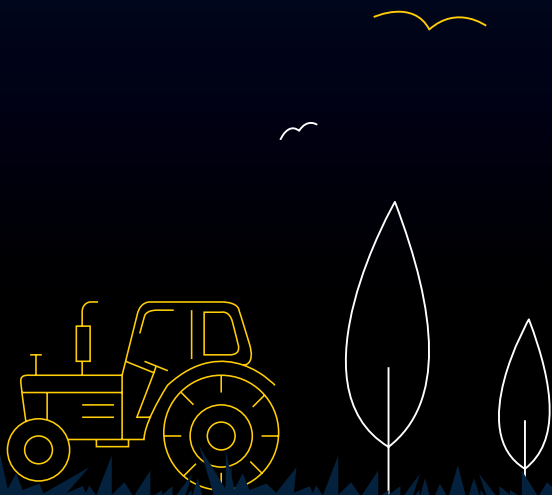
Crane operations

Description:

Mobile or tower crane operations.

What it is not:

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



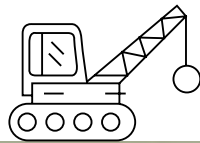
Demolition

Description:

Demolition of structures such as buildings.

What it is not:

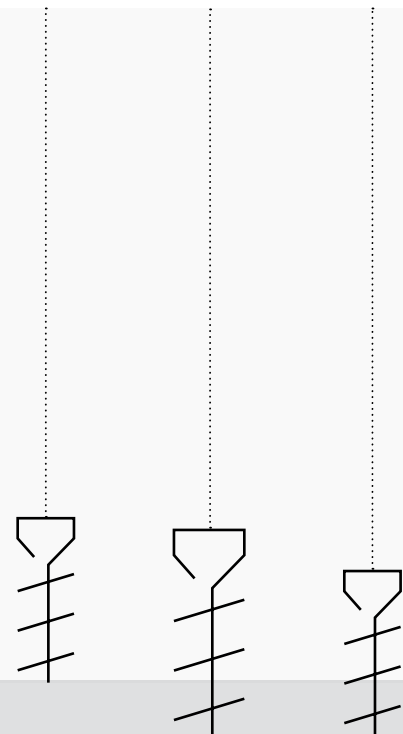
- Transport of demolition or building-site waste



Drilling and boring operations

Description:

Commercial drilling and boring.



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

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



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



Logging and forestry

Description:

Operating plant or machinery in a forestry area for tasks such as harvesting, logging, felling or stripping.

What it is not:

- Transport of logging products on a road



Mining: Coal

Description:

Mining of coal and related activities.

What it is not:

- Underground mining or the transport of coal from a mine site

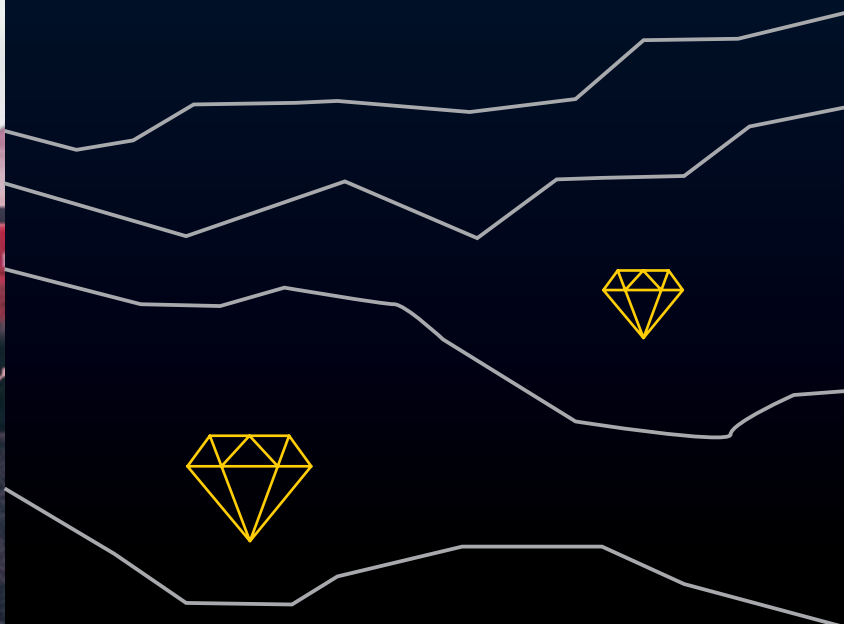
Mining: Hard rock (not coal)

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

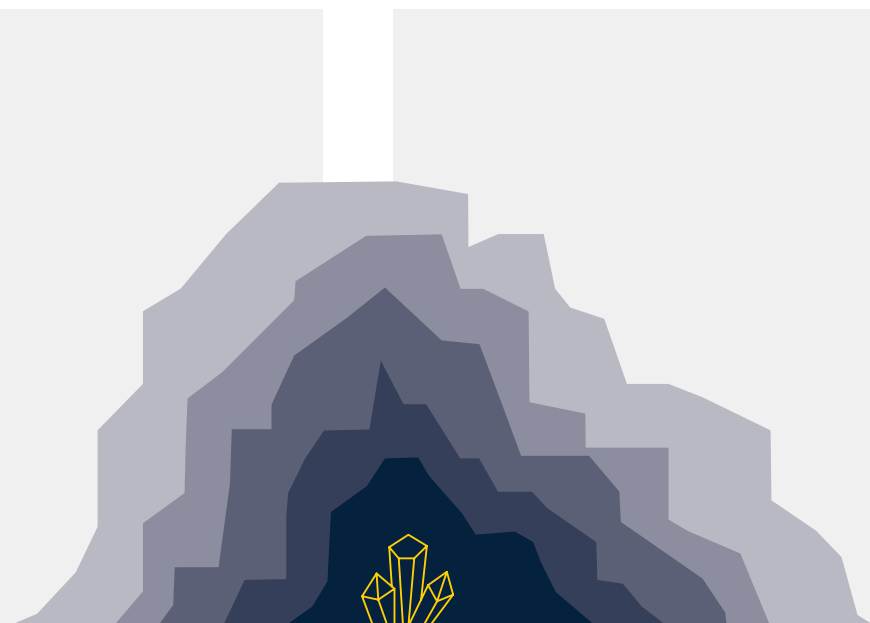
Description:

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



Pipe laying and trenching

Description:

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

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



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](#)

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

