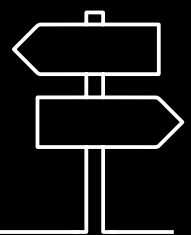




Occupations Guide



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.

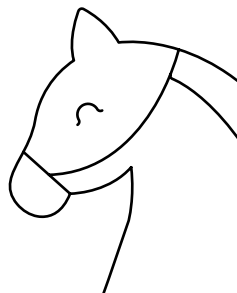
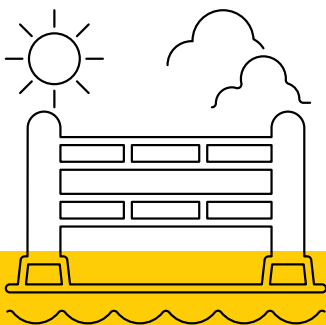
What it is not:

- 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

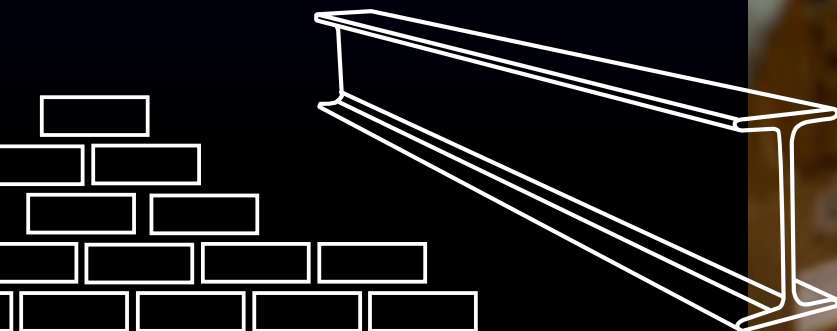
Bulk liquids (non-dangerous)

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](#)



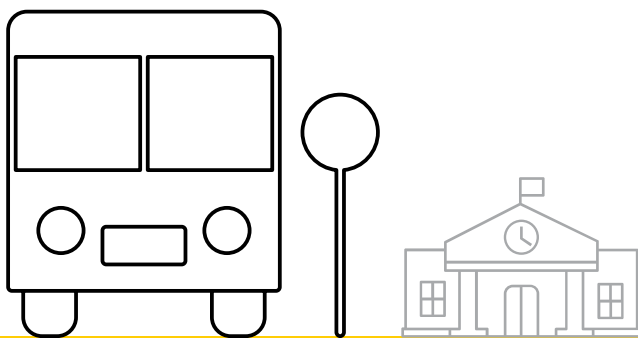
Bus or coach: School route

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:

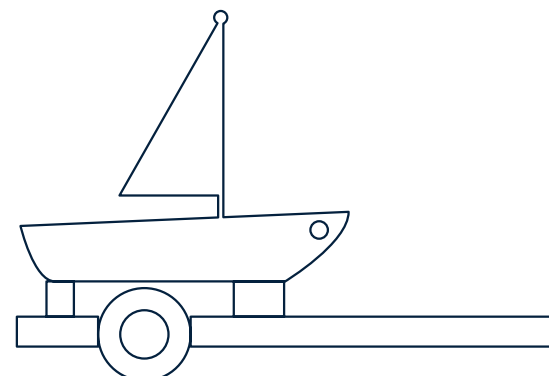
Transport of cars, vehicles and boats.

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

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



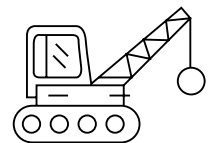
Demolition

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.

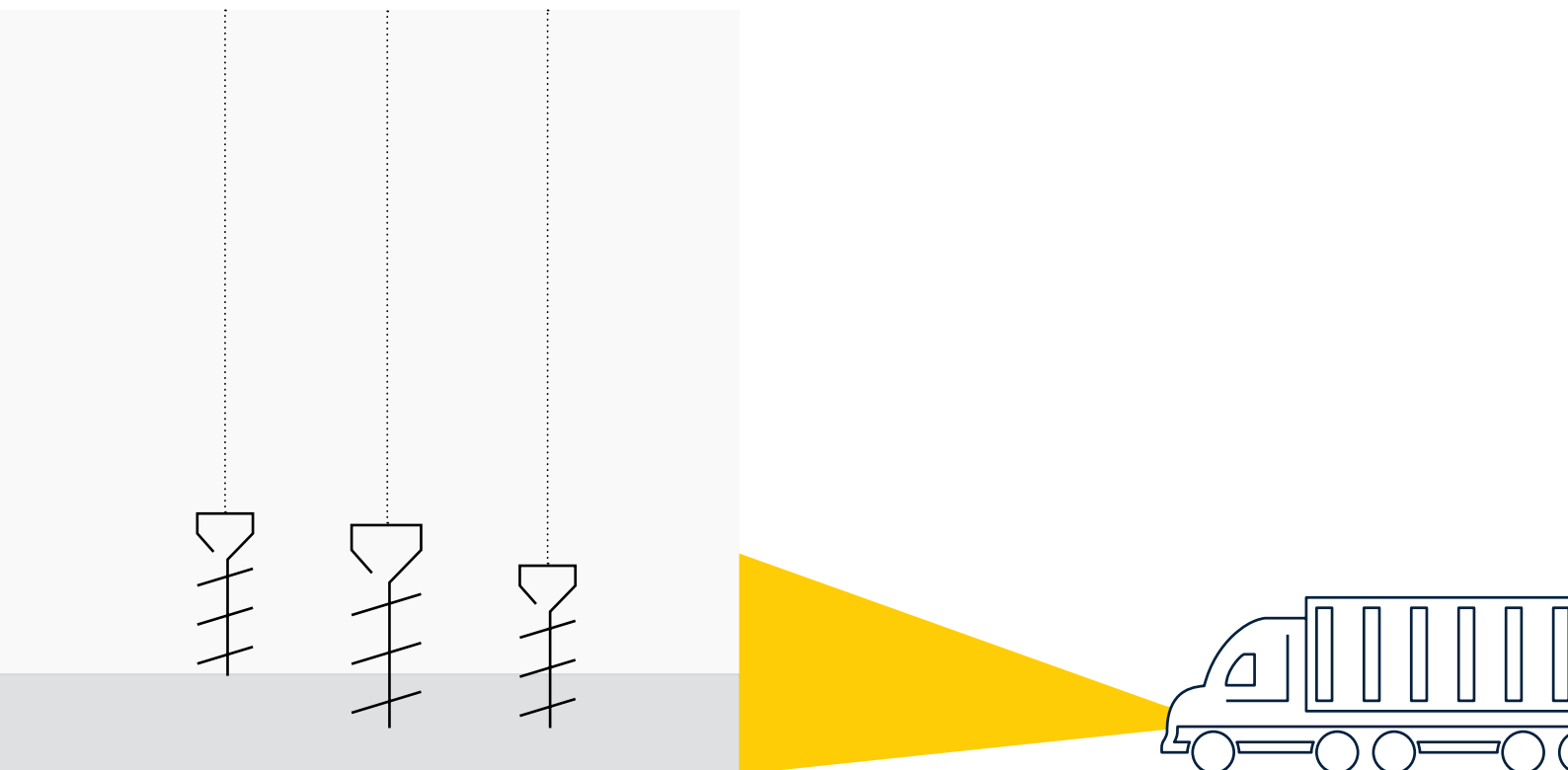
Driver training

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.

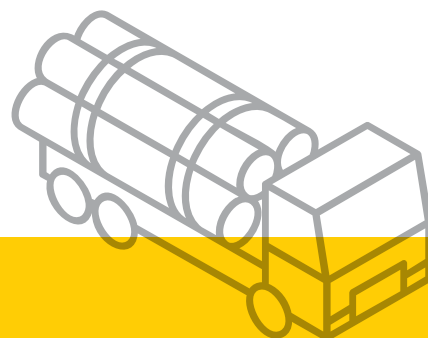
What it is not:

- 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



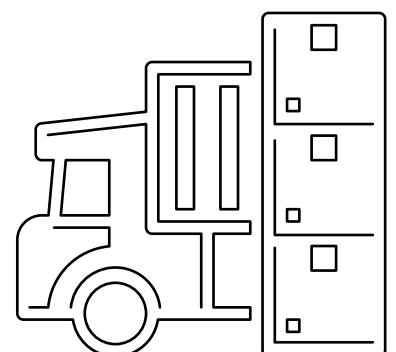
Furniture removalist: Non-residential

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

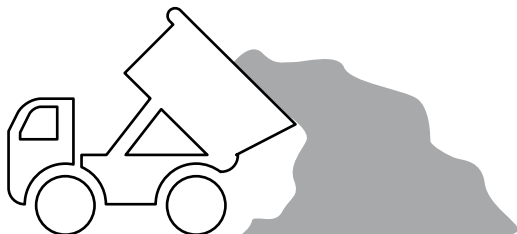
Description:

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

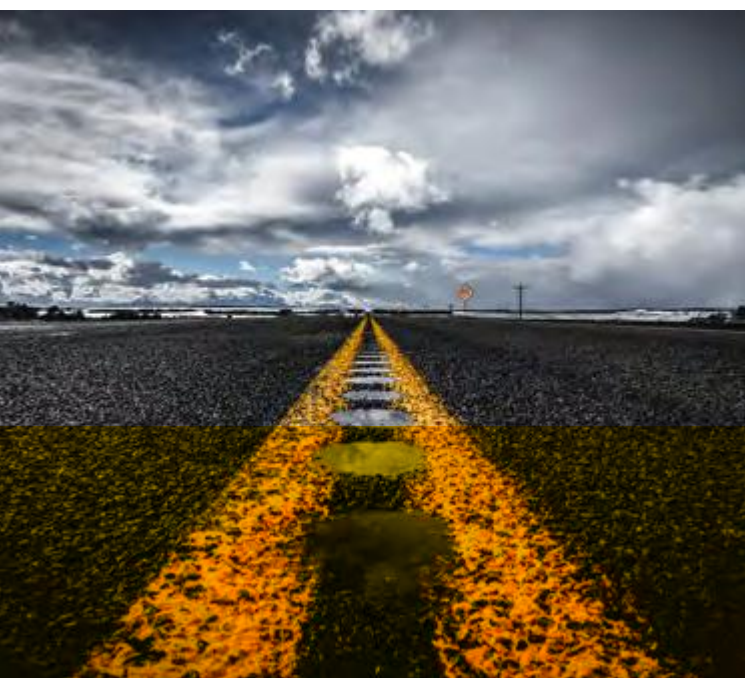
Description:

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](#)



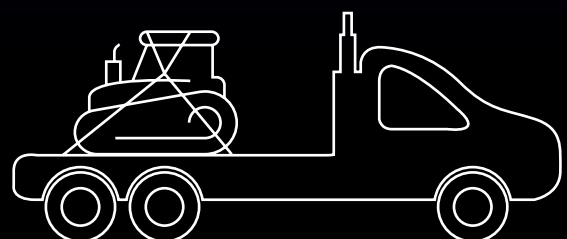
Machinery

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

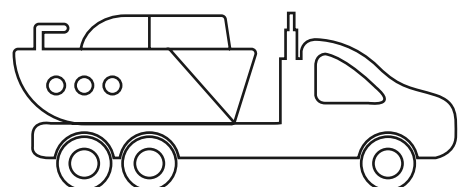
Over- dimensional and over- sized freight

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.



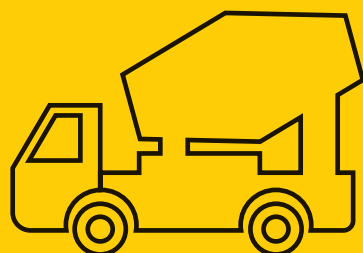
Pre-mix concrete

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

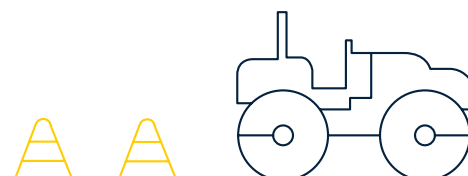
Description:

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



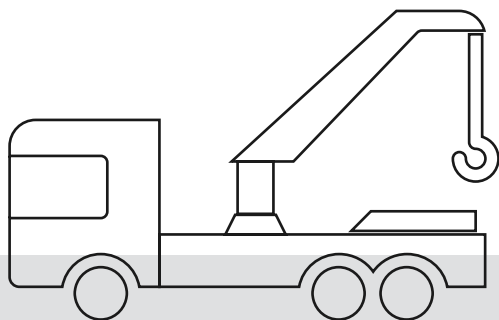
Towing and recovery: Light

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



