

# Classification of occupation 職業分類

**Class I:**  
第一類: Professions and occupations mainly of indoor work and non-hazardous nature, e.g. Accountant, Actuary, Acupuncturist, Adjustor, Administrative Officer, Advertising Agent (Office Work), Adviser / Broker / Dealer / Planner, Financial, Agent or Broker, Insurance, Architect, Auditor, Banker, Barrister, Beautician, Cashier, Chinese Medicine Practitioner, Clergyman / Priest / Monk, Clerk, Company Director or Secretary (Office work), Computer - Operator / Programmer / Technician, Consultant - Office Work, Dentist, Designer - Fashion, Designer - Graphic, Designer - Interior Decoration, Dietician, Disciplinary Force (Clerical staff only), Doctor, Draftsman, Editor, Fortune Teller, Housewife, Laboratory Technician, Lawyer / Solicitor, Lecturer, Nurse - Clinic, Optician, Personnel / Recruitment Consultant, Pharmacist, Photographer - Studio, Professor, Quantity Surveyor, Researcher (Academic / Commercial), Retiree, Sales Representative - Social Worker - Without Outreach, Speech Pathologist / Therapist, Stockbroker, Student, Teacher, Travel Agent - Ticketing.

主要為室內及非危險性職務,如會計師、精算師、針灸師、理算師、行政人員、廣告代理(辦公室工作)、顧問/經紀人/交易商/規劃師、財務、保險代理或經紀人、建築師、審計師、銀行家、大律師、美容師、收銀員、中醫師、神職人員/牧師/和尚、文員、公司董事或秘書(辦公室工作)、電腦-操作員/程序員/技術員、顧問-辦公室工作、牙醫、時裝設計師、圖像設計師、室內設計師、營養師、紀律部隊(僅文職人員)、醫生、繪圖員、編輯、玄學家、家庭主婦、化驗員、律師/律師、講師、護士-診所、視光師、人事/招聘顧問、藥劑師、攝影師-工作室、教授、測量師、研究員(學術/商業)、退休人士、推銷員-室內工作、社會工。無外展、言語病理學家/治療師、股票經紀、學生、老師、旅行社-業務。

**Class II:**  
第二類: Professions and occupations requiring outdoor work or occasional manual work or use of light tools or machines of non-hazardous nature, e.g. Agent, Real Estate, Babysitter, Barista, Bartender, Building Attendant / Care Taker / Watchman (Unarmed), Café Owner / Operator / Manager, Chauffeur, Child Care Assistance, Chiropractor, Clubhouse Assistance, Commercial Traveller, Consultant - Site Visit, Domestic Servant, Driving Instructor, Factory Manager, Foreman, Funeral Worker, Fung Shui Consultant, Hairdresser, Housekeeping, Janitor, Laboratory Assistant, Laundry Owner / Worker, Locksmith, Merchandiser, Messenger, Museum / Art Gallery worker, Nurse - Hospital, Occupational Therapist, Physiotherapist, Sales - Retail Shop, Sales Representative - Outdoor (excluding Jewellery), Security Guard (Unarmed), Social Worker - With Outreach, Surveyor, Tailor, Wedding Planner.

須經常外出或須作非經常性體力勞動或操作輕型工具或機械之非危險性工作,如地產經紀人、保姆、咖啡師、調酒師、建築服務員/看護人/值班員(無武裝)、咖啡館老闆/操作員/經理、司機、托兒助理、脊醫、俱樂部會所協助、商務旅行者、顧問-實地考察、無體力勞動、家庭傭人、駕駛教師、工廠經理、領班、殯儀館工作人員、風水顧問、美髮師、家政服務、看門人、實驗室助理、洗衣店老闆/工人、鎖匠、推銷員、信使、博物館/美術館工作人員、醫院護士、職業治療師、物理治療師、銷售-零售店、銷售代表-戶外(不包括珠寶首飾)、保安員(無武裝)、社工-外展、測量員、裁縫、婚禮策劃師。

**Class III:**  
第三類: Professions and occupations of skillful or semi-skillful nature but not using heavy and hazardous machines, e.g. Bakers, Butcher, Car Sales, Caretaker, Chef / Cook, Cleaner / Cleaning Contractor (Height work within 10 feet from ground), Electrical Engineer / Contractor, Electrician, Electronic Engineer, Factory Worker - Non Heavy Machinery, Handyman / General Maintenance, Interior Decorator, Jeweller, Journalist / Reporter - Local (Assignments within Hong Kong only), Kitchen Helper, Masseur, Mechanical Engineer, Nurse - Veterinary, Nunseryman, Operation Staff - Hotel / Railway Station / Theme Park / Cinema / Theatre, Pet Groomer / Pet Shop Assistance, Photographer Plumber - Indoor, Postman, Printing Worker, Restaurant / Fast Food Manager, Telecommunications Technician, Trainer / Tutor / Instructor - Sports or Personal, Veterinarian, Waiter / Waitress.

技術性或半技術性職務,但無須操作重型及危險機械,如麵包師、肉類分割員、汽車推銷員、護理員、廚師、清潔工/清潔承包商(高空工作距離地面10英尺內)、機電工程師/承包商、電工、電子工程師、非重型機械工廠工人、雜工/日常維護、室內裝潢、珠寶商、記者、當地(僅限於香港境內)、廚房工人、按摩師、機械工程師、獸醫護士、苗圃、操作人員-酒店火車站/主題公園/電影院/劇院、寵物美容師/寵物店協助、攝影師、水電工-室內、郵遞員、印刷工人、餐廳/快餐經理、電信技術員、培訓師/指導老師、體育或個人、獸醫、餐廳侍應。

Occupations that are hazardous in nature or height work above 9 meters from the ground or floor level, armed force, air crew, ship crew, artist or actor, professional sports player, commercial vehicle driver, ship or motor vehicle repairer or welder, are excluded.

Please check with QBE Hong Kong if the classification of occupation cannot be determined.

不保障具危險性的職業,如任何9米以上高度的工作、武裝部隊、空勤人員或船員、藝人或演員、職業體育運動員、商業車輛司機、船舶或車輛維修人員。

如未能為職業分類,請向昆士蘭保險香港查詢。

Discrepancies between the English and Chinese versions, the English version shall prevail.

如中、英文兩個版本有任何抵觸或不相符之處,應以英文版本為準。