

**CHAPTER II**

**TARIFF RATES**

(TO BE APPLIED FROM 1st APRIL 1999)

- Tariff Rates -

Classifi- cation	Trade or Business	Endorse- ments	Rate %
	Abattoirs - See Slaughtermen		
	Accumulators - See Batteries		
001	Advertisements (installation of posters and distribution of publicity material)		1.82
001	Advertising contractors		1.82
055	Air catering staff		
	(a) Delivery to aircraft	W 109	2.11
	(b) All others	W 109	0.54
206	Air Conditioning (installation and maintenance)	W 100	2.42
600	Airport Services		
	(a) Non-manual employees	W 109	0.54
	(b) Cleaners (aircraft interiors only)	W 109	1.07
	(c) All other employees	W 109	2.72
388	Aluminium Wares (factory)		3.62
022	Animal Breeders and Trainers (except for Horses)		
	(a) Domestic Animals	W 2	0.80
	(b) Other Animals		5.24
	N.B.-For "Horses" see "Horses"		
041	Architects		0.80
331	Arms and ammunition (factory)		
	(a) Employees engaged in testing and loading		6.55
	(b) All other employees	W 33	1.51
603	Artificial Stone Makers		
	(a) Where machinery is used		5.24
	(b) Where no machinery is used	W 8	2.42
387	Artificial Flowers (factory)		2.11
059	Artistic Painters		1.07
003	Auctioneers		
	(a) Employees handling goods or livestock, including carting		2.42
	(b) All other employees	W3, W7	0.80
600	Aviation (air-crew, aircraft maintenance and repair, flying clubs and similar occupations)		
	(a) Aircrew		12.24
	(b) Other employees flying whilst occupied in the operations, repair or maintenance of the aircraft		12.24

- Tariff Rates -

Classifi- cation	Trade or Business	Endorse- ments	Rate %
317	Bakers		4.59
	Bamboo - see Rattan		
700	Basket Makers		
	(a) Employees engaged in cutting	W 1	2.11
	(b) All other employees	W1, W10	1.07
004	Baths, Swimming Pools and Wash-house		1.07
208	Battery Manufacturers		
	(a) Accumulators and storage batteries		3.62
	(b) Dry batteries		1.82
005	Billiard Saloons		0.80
317	Biscuit Manufacturers		
	(a) Where machinery is used		4.59
	(b) No machinery is used	W 8	1.51
200	Blacksmiths and Farriers		6.55
	Boarding Houses - see Hotels		
	Boiler		
201	(a) Boiler Makers and Repairers, including Erection		6.55
202	(b) Boiler Scalers		16.32
	Bolts and Screw Manufacturers - see Metal		
304	Bookbinders		1.82
381	Boot and Shoe Manufacturers		
	(a) No use of rubber solvents or vulcanizers	W 54	1.51
	(b) Others		3.32
031	Bowling Alleys (as a separate trade)		0.54
306	Box and Packing Case Makers (cardboard and paper)		
	(a) Machinists		2.11
	(b) All other employees	W 8	0.80
307	Brewers (all process including coopers, delivery and maintenance staff)		3.32
400	Brick Makers		
	(a) Excluding machinery; excluding clay or blaes getting at depths greater than 6m (± 20 ft.)	W14, W101	5.90
	(b) Including machinery; excluding clay or blaes getting at depths greater than 6m (± 20 ft.)	W 14	7.86

- Tariff Rates -

Classification	Trade or Business	Endorsements	Rate %
	(c) All Employees engaged in clay or blaes getting at depths greater than 6m (± 20 ft.)		9.87
610	Bridges (construction)		10.88
	N.B. - Where a policy is issued on a contract basis, without furnishing the payroll, the rate must be applied on 15% (minimum) of the total Contract Price		
308	Bristle Sorters and Packers	W 1	1.82
053	Broadcasting Stations and Studios		
	(a) Engineers (work at heights exceeding 9m (± 30 ft.))		3.32
	(b) Engineers other than (a)	W 32	1.07
	(c) Performers as listed in Endorse- ment W63		2.42
	(d) All other employees	W32, W63	0.54
309	Brush Manufacturers		2.42
601	Builders		
	(a) Employees in shop or yard engaged in transport	W 13	7.86
	(b) Steeple, tower, mast or chimney shaft building, or repair		35.27
	(c) Demolition of building, except as provided for in Endorsement W51		42.33
	(d) All other employees	W 51	10.88
	N.B. - Where a policy is issued on a contract basis, without furnishing the payroll, the rate must be applied on 15% (minimum) of the total Contract Price. In such cases the tax applicable shall be:-		
	- building up to 10 floors above the ground		10.88
	- building of more than 10 floors above the ground (the ground floor shall be taken as "one floor")		13.60
518	Butchers (no slaughtering)		1.07
310	Button Manufacturers	W 1	2.11
044	Cabarets		1.82
357	Cable (manufacturing)		
	(a) Using cotton only (excluding pre- paration and spinning)		
	(i) Where machinery is used	W 46	2.11
	(ii) No machinery is used	W8, W46	1.51
	(b) Using other material except iron and steel		
	(i) Where machinery is used	W 45	3.32
	(ii) No machinery is used	W8, W45	1.82
	(c) Using iron and steel		5.24

- Tariff Rates -

Classification	Trade or Business	Endorsements	Rate %
057	Cafes		1.07
809	Camphor Works		
	(a) Production of commercial camphor from raw material		2.11
	(b) Moulding only, no chemical process	W 19	0.80
377	Candle (Wax) Manufacturers	W 1	2.72
311	Canneries (Fish, Meat, Fruits and Vegetable Products)		
	(a) Employees engaged in making Metal Boxes and Cans		
	(i) Where machinery is used		13.60
	(ii) No machinery used	W 84	2.72
	(b) Employees engaged in making Wooden Boxes and Cases		1.07
	(c) All other employees (factory)	W1, W5	2.42
378	Canvas Weavers and Web Equipment Manufacturers		1.82
017	Car Cleaners (as a separate trade)		0.80
306	Cardboard and Paper (Makers)		
	(a) Machinists		2.11
	(b) All other employees	W 8	0.80
312	Card, Cardboard, Strawboard and Millboard Manufacturers		1.82
702	Carpenters and Joiners (as a separate trade)	W 1	3.02
315	Carpet, Mat and Matting Manufacturers		
	(a) Where machinery is used		3.62
	(b) No machinery used	W 8*	1.07
	* N.B. - Add to Endorsement the words "other than small hand operated electrical machines"		
330	Cassettes and Video cassettes (factory)		1.82
313	Celluloid Goods Makers		5.24
401	Cement (manufacturing of plates tubes and similar goods)		
	(a) Where machinery is used		5.24
	(b) No machinery used		3.62
401	Cement works (excluding quarry and mining risks)	W 68	6.87
007	Cemeteries		0.80
024	Charitable Institutions (including asylums, missions and training houses, lares, reformatories and similar houses)		0.54

- Tariff Rates -

Classifi- cation	Trade or Business	Endorse- ments	Rate %
034	Chauffeurs (except domestic chauffeurs)		2.42
800	Chemical Goods (factory)		4.59
801	Chemists and Druggists		
	(a) Analytical chemists		0.80
	(b) Manufacturing chemists		0.80
	(c) Chinese Medicine Manufacturer		0.80
	(d) Patent Medicine Manufacturers		0.80
	(e) Acids (bottling and mixing)		2.11
039	Chops and Stamps (Manufacturers)		1.82
008	Churches and Religious Organizations		0.54
502	Cinemas (excluding film production)		
	(a) Mobile Units - all persons travel- ling with the unit	W 20	2.11
	(b) All other employees (including clerical and managers)	W 20	0.54
009	Circuses, Fairs and Pleasure Grounds	W 2	2.42
804	Cleaning Products Manufacturers		2.42
901	Clothing and Knitted Goods Manu- facturers		1.07
	Clubs		
010	(a) Ground Staff (except Gun Rifle Clubs)		0.80
015	(b) Riding and Polo Clubs		2.42
014	(c) Golf Clubs		0.80
	N.B. - Alternatively, caddies (only) may be rated at \$0.50 per member, based on the maximum membership during the period of insurance		
012	(d) Gun and Rifle Clubs		1.82
314	Coach Builders and Wheelwrights (as a separate trade)	W 1	2.72
503	Coal Merchants and Dealers		
	(a) Loading and discharging vessels		6.55
	(b) All other employees	W 7	3.62
	Cocoa-beans (factory)-see Confectionery!		
	Coir Presses - see Carpet Manufacturers!		
402	Coke Manufacturers (including erection of ovens)		6.55
504	Cold Storage	W 71	3.32
300	Compressed air (installations)		3.62
317	Confectioners		
	(a) Where machinery is used		4.59
	(b) No machinery used	W 8	1.51

- Tariff Rates -

Classification	Trade or Business	Endorsements	Rate %
703	Coopers, Keg and Vat Makers	W 1	3.32
386	Cork (factory)		4.59
337	Costume Jewellery (Manufacturing)		1.07
	Cranes (Manufacture and Erection)		
211	(a) Work in shop and yard	W 97	6.55
212	(b) All work away from shop or yard		13.60
007	Crematoria		0.80
	Crockery - see Porcelain		
	Cutlery - see Metal		
203	Cycle and Motor Cycle Makers, Repairers and Component and Accessory Makers	W78, W79	2.11
018	Dentists (including mechanics)		1.82
803	Distillers		1.82
	Dock Workers (services) - see Forwarding Agents		
019	Doctor's Dispensers, Assistants and Locum Tenens		0.80
020	Domestic Servants		
	(a) Houseboys, Cooks, amahs and Gardeners	W 75	0.54
	(b) Stable-boys and Grooms	W 75	3.32
	(c) Chauffeurs	W 75	1.07
901	Dressmakers		1.07
318	Dyers	W 29	1.82
207	Electrical Engineers (Manufacturers) - Manufacturing Equipment and apparatus including transistors, radio, telephone and cables		
	(a) No unit handled exceeding 2 Kg (± 5 lb.) completed weight	W1, W18, W97	1.07
	(b) No unit handled exceeding 250 Kg (± 5 cwt.) completed weight	W1, W97	
		W100	2.42
	(c) Otherwise	W1, W97	6.55
206	Electrical Engineers (not Manufacturers) - Installation and repair (but excluding radio, telephone and telegraph)		
	(a) No unit handled exceeding 250 Kg (± 5 cwt.) Completed weight	W 100	3.62
	(b) Otherwise		7.86
519	Electrical Goods (Retailers)		

- Tariff Rates -

Classification	Trade or Business	Endorsements	Rate %
	(a) Work away from shop	W 7	1.07
	(b) Delivery of goods	W 71	1.82
	(c) Work in shop	W7, W97	0.80
207	Electrical Material (Factory)		2.72
205	Electricity (Producing, Transport and Distribution)		3.62
904	Embroiderers and Drawn Thread Workers	W 8	1.07
319	Enamelware Manufacturers and Enamellers		
	(a) Employees engaged on machinery for cutting or pressing metal		5.24
	(b) All other employees	W 24	3.32
206	Engineers and Engineering Technicians		1.82
204	Engravers		1.82
363	Entrails for filling (preparation) - Sausage skin Manufacturers		1.82
015	Equitation (schools)		
	(a) Stablehands and all employees who may at any time ride		3.32
	(b) All other employees	W 103	0.54
614	Excavation and Earth Removal		
	(a) Excluding blasting	W 70	14.96
	(b) Including blasting		21.76
	N.B. - Where a policy is issued on a contract basis, without furnishing the payroll, the rate must be applied on 15% (minimum) of the total Contract Price.		
	Faience (wares) - see Porcelain		
320	Feather Dressers, Purifiers and Merchants		0.80
615	Ferries (including Hydrofoils and Jetfoils operating between Macau and Hong Kong)	W 22	4.59
391	Fertilizer Manufacturers		1.82
384	Fibreglass Goods Manufacturers		2.11
371	File Makers	W 1	2.42
392	Films (production)		open
021	Fire Brigades		3.32
321	Firework Manufacturers - see Pyrotechnical Products (i.e. like fireworks)		
345	Fish - Hook Makers		2.11

- Tariff Rates -

Classification	Trade or Business	Endorsements	Rate %
520	Fishmongers (Retail only)		1.07
322	Flag, Bunting and Tent Makers		
	(a) Fixing or erecting		7.86
	(b) All other work	W 27	2.42
209	Flashlight (Lanterns) Manufacturers		
	(a) Employees engaged on Machinery		5.90
	(b) All other employees	W 24	2.72
060	Floor Surfacing (as a separate trade)		1.82
505	Florists, Gardeners, Nurserymen & Seedsmen		
	(a) Retail Shop risk only, rate as Shops		
	(b) Other employees		0.54
506	Forwarding, Landing & Shipping Agents		
	(a) Stevedores		6.55
	(b) Employees (other than Stevedores) handling cargo or goods on dock, quay or wharf	W 102	5.24
	(c) Employees engaged in the delivery of cargo or goods to the wharf or warehouse	W 71	2.42
	(d) Tally clerks	W 91	1.82
	(e) All other employees	W 49	1.51
	N.B. - By "Stevedores" is meant all employees occupied on board any vessel or craft in loading, stowing, shifting or discharging cargo.		
403	Foundries (all metals)		
	(a) no casting exceeding 13Kgs (± 28lb) in weight	W 58	6.22
	(b) no casting exceeding 1 ton in weight	W 98	7.21
	(c) any casting exceeding 1 ton in weight		10.88
507	Furniture Dealers, Removers and Depositories		
	(a) Retail, excluding delivery	W 6	0.80
	(b) Delivery, wholesale and retail	W 1	2.11
	(c) Removers and Depositories		2.11
	Furniture Manufacturers (other than Steel Furniture)		
	- Including the manufacture of all wooden articles not mentioned otherwise		
799	(a) Woodworking Machinists		6.55
704	(b) All other employees	W 1	1.07

- Tariff Rates -

Classifi- cation	Trade or Business	Endorse- ments	Rate %
508	Furriers (Wholesale)		
	(a) Excluding handling of raw skins	W7, W30	0.80
	(b) Including handling of rawskins	W 7	1.51
	(c) Delivery		2.72
223	Galvanizing (as a separate trade)		2.11
225	Garages and Motor Showrooms and Service Stations (when located at a Garage)		
	- Including repairs	W1, W78	3.62
	Gasholders and Storage Tanks:- - fabrication, erection and maintenance		
213	(a) Work in shop or yard of the Insured (excluding painting)	W 91	6.55
214	(b) All work away from shop or yard of the Insured, including painting		20.40
404	Gas manufacturers and Suppliers		
	(a) Gasholder painting and repairing		27.20
	(b) All other employees including fitters, meter readers, collectors and inspectors	W 31	4.59
	(c) Oxygen, and Other Gas, Manufacturers except Cooking-Gas	W 31	6.55
	(d) Distributors (as a separate trade)		2.72
	Glass manufacturers and Finishers		
324	(a) Bottle making		2.11
325	(b) Making domestic articles		1.51
324	(c) Manufacture of glass	W 4	2.11
324	(d) manufacture of mirrors	W 4	2.11
616	Glaziers		
	(a) Work at height over 9m (± 30 ft.)		6.55
	(b) Otherwise	W 32	2.11
389	Gloves (factory)		1.07
509	Godowns (including harbour Godowns)		
	(a) Employees (other than Stevedores) handling cargo or goods on dock, quay or wharf	W 102	5.24
	(b) Employees handling the delivery of goods	W 71	2.72
	(c) Tally clerks		1.82
	(d) All other employees	W 49	1.51
	N.B. - Where a Godown forms part of premises in which manufacturing is carried on by the Insured, the rate for the manufacturing risk shall apply to employees in the Godown also		
328	Goldsmiths and Silversmiths		1.07
510	Grain and Forage Contractors		

- Tariff Rates -

Classification	Trade or Business	Endorsements	Rate %
	(a) Elevator Employees		5.90
	(b) Loading and discharging vessels		6.55
	(c) Carting and delivery	W 26	3.62
	(d) All other employees		
	(i) Where machinery is used	W7, W26	3.02
	(ii) Where no machinery is used	W7,W8,W26	1.07
054	Guards		
	(a) Abroad vessels or craft (excluding shipbreaking risks)	W 65	1.07
	(b) All other security guards	W64, W84	1.07
	Guest Houses - see Hotels		
352	Gum, Glue and Gelatine Manufacturers		3.62
023	Hairdressers		0.54
340	Harness and Saddle Makers		2.11
905	Hat Makers		1.51
511	Hide Merchants (tanners)		2.72
042	Hire Car proprietors		1.07
332	Horse Hair Processors		2.11
016	Horse-racing, Horsebreeders and Trainers		
	(a) Grooms, Stablehands, Jockeys and all employees who at any time ride		3.32
	(b) All other employees	W 103	0.54
024	Hospitals (including nursing)	W 12	1.07
025	Hotels and Boarding Houses		
	(a) Restaurant Staff (kitchen only)		1.07
	(b) All other staff	W 12	0.26
	Hydraulic Machinery (excluding lifts, hoists and cranes)		
	- Manufacture, erection and maintenance		
215	(a) Work in shop or yard of the insured	W 97	6.55
216	(b) All work away from shop or yard of the insured, including painting		13.60
026	Ice Cream Manufacturers		1.51
027	Ice Dealers and Manufacturers		2.11
377	Incense Manufacturers	W 1	2.72
385	Ink Manufacturers		1.51
051	Insect Exterminators		0.80
365	Interior Decorators	W 1	4.59
371	Ironwork (factory)		2.42

- Tariff Rates -

Classifi- cation	Trade or Business	Endorse- ments	Rate %
333	Ivory, Horn, Bone & Tortoiseshell Goods Makers and Pearl Cutters (including inlaid work)		
	(a) Where machinery is used		2.42
	(b) No machinery used	W 8	1.07
334	Jewellers (manufacturing)		1.07
377	Joss Stick Makers	W 1	2.11
	Knitted Goods Makers - see Net Makers		
306	Label Manufacturers		
	(a) Employees engaged on Machines		3.32
	(b) Otherwise		1.07
350	Lacquer (Manufacturers of objects)		2.42
234	Lamination		
	(a) Iron or Steel		7.86
	(b) Other Metals		5.90
335	Lamp Makers		2.11
334	Lapidaries and Precious Stone Cutters		1.07
028	Laundries and Dry Cleaners		
	(a) Where Machinery is used by employees		1.07
	(b) All other Employees	W 8	0.54
032	Laundries (Self-Service)		
	(a) Maintenance and Repair of Machinery and Equipment	W 97	1.07
	(b) All other employees	W 17	0.54
338	Lead Pencil Makers	W 1	2.11
339	Leather Dressers and Dyers		4.59
340	Leather Goods or Substitute of Leather Goods (Factory)	W 35	2.11
340	Leather Goods Makers		
	(a) Excluding Manufacturer of Machine Belting	W 35	2.11
	(b) Otherwise		3.32
	Lifts and Hoists (Manufacture, Erection and Maintenance)		
217	(a) Work exclusively in Insured shop or yard	W57, W97	4.59
218	(b) Work away from Insured's shop or yard	W 57	7.86
	N.B. - If the policy includes the risks of fall in the shaft of the lift or hoist, the rate applicable shall be 35.27%		

- Tariff Rates -

Classification	Trade or Business	Endorsements	Rate %
526	Liquefied Petroleum (as a separate trade)		
	- All employees including delivery		2.72
405	Lime Works and Kilns	W 68	7.86
	N.B. - All Quarry and Mining work to be rated as "Quarries" or "Mines"		
224	Lock-smiths Trade (as a Separate trade)	W 58	6.55
355	Lithographers		
	(a) Employees working with newspapers	W 37	1.51
	(b) All other employees	W 81	0.80
222	Machinery (Manufacture, Erection and Maintenance)		
	- Not otherwise specified		
	(a) Work in shop or yard of the Insured	W 97	4.91
	(b) Work away from shop or yard of the Insured	W 56	7.21
406	Machinery and Metal Dealers		
	(a) Buyers, Salesmen and Showroom Assistants	W36, W49	2.72
	(b) Godown and Delivery	W 36	5.90
	N.B. - Second-hand machinery and scrap dealers rate as scrap metal merchants		
341	Match Manufacturers	W 1	6.55
302	Mattress Manufacturers		
	(a) Excluding Wire Mattresses	W1, W11	1.82
	(b) Wire Mattresses	W 1	4.59
512	Meat, fish and Vegetable Markets (Wholesale)		
	(a) Salesmen and Buyers	W 28	0.80
	(b) All others		1.51
030	Messengers (delivery by hand without the use of vehicles)		1.07
230	Metal Box Makers		
	(a) Employees engaged on machinery		13.60
	(b) All other employees	W 24	2.42
230	Metal Containers		
	(a) Employees engaged on machinery		13.60
	(b) All other employees	W 24	2.42

- Tariff Rates -

Classification	Trade or Business	Endorsements	Rate %
230	Metal Drum Makers		
	(a) Employees engaged on machinery		13.60
	(b) All other employees	W 24	2.42
	Metallic Structures - see Steel		
232	Metal tube (manufacturing)		3.62
224	Metal Workers (including making small metal articles and fitting; type founding and polishing)	W 58	2.72
342	Millers (Grain)-Including Shelling and Grinding		2.72
633	Mines		open
034	Motor Car Instructors		3.62
501	Motor Transport Contractors (Merchandise)		3.32
517	Motor Transport Contractors (People)-Excluding Taxis		1.82
225	Motor Vehicles (Repairs)	W1,W78,W79	3.62
029	Musical Bands		0.54
344	Musical Instrument Makers and Repairers	W 1	2.11
345	Needles (Factory)		1.82
901	Net Makers/Knitted Goods Manufacturers		1.07
346	Noodle Makers		2.42
505	Nurserymen		0.54
	Office Premises (Employees)		
099	(a) Clerical Staff and Telephone Operators		0.11
033	(b) Commercial Travellers, Canvassers and Collectors and Employees with Outdoor Work		0.80
034	(c) Motor Car Drivers		1.07
035	(d) Watchmen		1.07
030	(e) All other employees		0.54
525	Oil and Petroleum Importers (including distribution)	W 104	1.51
347	Oil (Vegetable) Manufacturers and Refiners	W 38	4.59
364	Opticians, Manufacturing (spectacles and other Optical Articles)	W 1	2.11

- Tariff Rates -

Classification	Trade or Business	Endorsements	Rate %
513	Ore Importers and Exporters (including loading/unloading vessels)		6.55
048	Packers Professional		
	(a) Press-Packing	W 44	1.07
	(b) Packing Household and Personal Effects	W 1	0.54
	N.B. - In case of "Removals" rate as "Removals"		
350	Paint, Colour, Enamel and Varnish Manufacturers		3.32
618	Painters (as a separate trade)		
	(a) Work at height over 9m (± 30 ft.)		9.87
	(b) Otherwise	W 32	4.25
351	Paper Manufacturers		
	(a) Hand made only	W 39	1.82
	(b) Machine made		3.32
354	Paraffin and Wax (factory)	W 1	2.72
710	Parquet Floor Laying Material Manufacturers - Rate according to material used		
333	Pearl Cutters		
	(a) Where Machinery is used		2.42
	(b) No Machinery used	W 8	1.07
805	Perfume Manufacturers		0.80
525	Petroleum Importers	W 104	1.51
802	Pharmaceutical Products (Manufacture)		2.11
336	Photographic Equipment (Manufacture)		2.11
515	Photographers, Photographic Apparatus Dealers and those connected with the Photographic Trade		
	(a) Work away from studio, shop or factory	W 7	1.07
	(b) Delivery		1.82
	(c) All other employees	W 7	0.54
037	Piano Tuners		0.54
516	Picture Dealers		
	(a) Delivery		1.82
	(b) All other employees	W1, W7	1.07
516	Picture Frame Makers		
	(a) Delivery		1.82
	(b) All other employees	W1, W7	1.07

- Tariff Rates -

Classifi- cation	Trade or Business	Endorse- ments	Rate %
619	Pile Driving	W 42	10.88
	N.B. - Where a policy is issued on a contract basis, without the obligations to send the payroll, the rate must be applied on 15% (minimum) of the total Contract Price		
620	Pit or shaft sinking		17.68
305	Plane and mould makers	W 1	3.32
702	Plasterers (as a separate trade)	W 32	3.62
	Plastic Footwear (Manufacture) - see «Plastics»		
353	Plastic Goods Makers		
	(a) Machine Operators (All types of machines)		7.86
	(b) All other workmen		2.42
622	Plumbers, Hot Water and Sanitary Engineers		
	(a) No Work in Shafts or Wells Exceeding 6m (± 20 ft.) in Depth	W 92	3.02
	(b) Otherwise	W 93	7.86
711	Plywood Manufacturers	W 1	1.82
407	Porcelain Manufacturers		
	(a) Sanitary Wares	W 41	3.62
	(b) All other Potteries	W 48	1.82
407	Pottery (Goods)-see «Porcelain»		
520	Poulterers (Retail)		1.07
355	Printers (excluding paper manufacturing)		
	(a) Printing of Newspapers	W 37	1.51
	(b) Excluding Printing of Newspaper	W 81	0.80
	N.B. - Readers and Proof-Correctors rate as Clerical Staff		
006	Private Detectives		1.07
364	Professional Instruments for Measurement and Verification		2.11
050	Property Owners (residential and office building only; excluding all building and decoration works)		
	(a) Outdoor and Maintenance Staff	W 21	1.07
	(b) Watchmen		1.07
	(c) All other employees		0.54
321	Pyrotechnical Goods Manufacturers (including firework godown)		20.40

- Tariff Rates -

Classification	Trade or Business	Endorsements	Rate %
623	Quarries (excluding Mines)		
	(a) Where no blasting is done	W43, W70	14.96
	(b) Where any blasting is done	W 43	21.76
903	Quilt Manufacturers		1.07
236	Radio engineers (installation and repair excluding retail shops)		
	(a) Employees on work at height exceeding 9m (± 30 ft.)		12.24
	(b) All other employees	W 60	2.72
019	Radiology Centres		6.55
356	Rattan Dealers (including bleaching and splitting)	W 1	2.11
226	Railway coach and wagon works	W 1	4.91
227	Railway & Tramway, operation (excluding construction)		
	(a) Dining car attendants		3.62
	(b) All other employees		4.91
624	Railway and Tramway, construction and alteration		Open
329	Records, Photograph (Manufacture)		2.42
056	Reporters		0.80
057	Restaurants		
	(a) Kitchen staff		1.07
	(b) All other staff	W 12	0.26
038	Rickshaw and Trishaw Proprietors		2.72
	Road Making and Paving and Maintenance, rate as Sewer and Road Contractors		
342	Roasting & Toasting (including grinding)		1.82
625	Roofing (as a separate trade)		
	(a) Work only on Flat Roofs, fully protected by Parapet Walls	W 50	2.72
	(b) Work other than as in a)		6.55
	N.B. - Manufacture of Roofing Materials! rate according to Materials used		
358	Rubber, Manufacturers of		
	(a) Sundry Rubber Goods except Tyres		3.02
	(b) Tyres		6.55
358	Rubber Waste and Scrap		7.86
359	Sack Makers		1.82

- Tariff Rates -

Classification	Trade or Business	Endorsements	Rate %
360	Sail Makers		
	(a) Riggers		10.88
	(b) All other employees	W 47	1.82
636	Salvage crew		open
706	Sandalwood Cutters & Grinders	W 1	1.82
626	Sand (Getting)		
	(a) Including Blasting		21.76
	(b) Excluding Blasting	W 70	14.96
361	Sauce Manufacturers		2.11
362	Sausage Manufacturers	W 5	2.42
371	Saw Makers		2.42
	Saw Mills		
799	(a) Felling, Sawing & Transporting Trees		6.55
707	(b) Cutting into pieces for fireworks, scaffolding or planks, excluding felling of trees, sawing and transporting trees exceeding 6m (± 20 ft.) in height	W1, W96	4.59
	(c) All other employees (not working on machines)	W1, W80	3.32
635	Scaffolding Erection (as a separate trade)		
	(a) Work at height over 9M (± 30 ft.)		12.24
	(b) otherwise	W 32	5.24
047	Schools and Other Educational Establishments		
	(a) Technical Schools, all employees		1.07
	(b) Other establishments		
	(i) Teaching staff		0.26
	(ii) All other employees		0.54
364	Scientific and Surgical Instruments (Makers)	W 1	2.11
228	Scrap Metal Merchants (excluding Shipbreaking)		
	(a) Including Dismantling, Breaking up and Demolition in the Insured's Premises only	W 36	10.88
	(b) Including dismantling, Breaking up and Demolition anywhere		35.27
	Screw Manufacturers (including nails) rate as Metal Workers		
054	Security Organizations		

- Tariff Rates -

Classifi- cation	Trade or Business	Endorse- ments	Rate %
	(a) Guards		
	(i) Aboard vessels or craft (excluding shipbreaking risks)	W 65	1.07
	(ii) Aboard vessels during the process of shipbreaking		open
	(iii) All other security guards	W 64	1.07
	(b) Vehicle Drivers		1.07
	(c) Supervisors and others working outside office, but not as guards or vehicle drivers		0.54
	(d) Clerical staff and telephone operators		0.11
514	Service Station (excluding repairs)		0.80
627	Sewer and Road Contractors (cons- truction and maintenance)		
	(a) Blasting and Tunnelling	W 25	21.76
	(b) Open Trench Work only; no blasting or tunnelling; and where the depth in any part exceeds 3m (± 10 ft.)	W25, W86	14.96
	(c) All other work	W25, W85	7.86
	N.B. - Where a policy is issued on a contract basis, without furnishing the payroll, the rate must be applied on 15% (minimum) of the total Contract Price		
230	Sheet Metal Workers		
	(a) Employees engaged on machinery for cutting or Pressing Metal		13.60
	(b) All other employees	W 24	2.42
612	Shipbreaking		open
704	Sheet Work (Manufacturing) (as a separate trade)	W 1	1.82
409	Shipbuilding, Construction and Repairs		
	(a) Iron, Steel and Concrete Vessels		
	(i) Gross Tonnage not exceeding 1000 tons	W1, W82	10.88
	(ii) Gross Tonnage exceeding 1000 tons	W 1	13.60
410	(b) Wooden Vessels	W1, W9	7.86
411	Ship chandlers Ships' Stores and Victuallers		
	(a) Fixing and Rigging on Board Ships		13.60
	(b) Including Delivery on Board Ship; Excluding Fixing and Rigging	W 69	3.62
412	Ship Painters, Scrapers and Scalers		
	(a) Any use of staging or slings		16.32
	(b) No staging or slings	W 77	10.88

- Tariff Rates -

Classification	Trade or Business	Endorsements	Rate %
	Ships' and Boats' Crews		
	(a) Crew of vessels or craft not exceeding 300 net tons operating within the territorial waters of Macau and Hong Kong, other than fishing vessels		
634	(i) a) Licensed Pilots	W 40	2.11
641	b) Crews of Pilots Boats	W 61	3.62
640	(ii) Pleasure craft used solely for pleasure and not for any commercial purpose	W61, W105	3.62
638	(iii) commercial craft not more specifically rated	W 61	4.59
617	(iv) Tugs' Dredgers, Lighters, Barges and Vessels Carrying Mechanical Equipment (such as welding units, cranes, sheer legs, pumps, compressors, pile drivers, etc.)	W61, W106	7.86
	(b) Crews of other vessels or crafts		
615	(i) Ferries (including Hydrofoil and Jetfoils) operating between Macau & Hong Kong	W61, W107	4.59
639	(ii) Fishing Vessels		
	a) Powered		13.60
	b) No Power		20.40
613	(iii) All other Vessels		open
524	Shops (Retail only) not shown elsewhere		
	(a) Delivery	W 71	1.82
	(b) Other Work	W 7	1.07
039	Sign Writers and Makers		
	(a) Including Erection		3.32
	(b) Excluding Erection	W 88	1.07
902	Silk Mills		1.82
	Silos		
213	(a) Employees working exclusively at the Insured's premises	W 66	6.55
214	(b) Employees working away from the Insured's premises (including painting)		16.32
040	Slaughtermen		2.72
301	Smoked Meat (Manufacturers)		2.42
806	Soap Makers		1.51
807	Soap Makers (Toilet Soap) (Remelting and Perfuming only)	W 87	0.80

- Tariff Rates -

Classification	Trade or Business	Endorsements	Rate %
343	Soft Drinks Manufacturers		3.62
366	Spice Manufacturers (including nut shelling and grinding)		2.42
708	Sport Goods Manufacturers	W 1	1.07
808	Starch manufacturers		1.07
367	Stationers, Manufacturing or Wholesale		
	(a) No Machinery used (Hand made only)	W 39	0.54
	(b) Where Machinery is used (Machine made)	W 3	3.32
	Steel (Erection of Structural Steel for Masts, Pylons, Towers and Other Frame and lattice Structures)		
	(a) Excluding Buildings and Bridges		
608	(i) Exceeding 9m (± 30 ft.) in height		20.40
609	(ii) Otherwise	W 32	6.55
601	(b) Buildings	W13, W51	10.88
610	(c) Bridges	W 25	7.86
607	Steel (fabrication of Structural Steel for Buildings, Bridges, etc.) - Excluding erection other than erection not exceeding 9m (± 30 ft.) in height in Insured's shop or yard	W32, W97	4.59
237	Steel Furniture Makers		
	(a) Employees engaged on Machinery for Cutting and Pressing Metal		6.55
	(b) All other employees	W 24	2.72
630	Stone Masons (as a separate trade)	W 73	5.90
629	Stone Yards (Working, Dressing and Crushing Stone and Slate)		
	(a) Not carried on by a Quarry Proprietor	W 89	7.86
	(b) Carried on by a Quarry Proprietor; Yard not within 1 mile of the Quarry:-		
	(i) All employees whose duties take them at anytime to a quarry - rate as "Quarries"		
	(ii) All other Employees	W 90	7.86
	(c) Carried on by a Quarry Proprietor; Yard within 1 mile of the quarry - rate as "Quarries"		

- Tariff Rates -

Classification	Trade or Business	Endorsements	Rate %
317	Sugar (Refineries)-Sugar Boilers and Refiners		
	(a) Where Machinery is used		4.59
	(b) No Machinery is used	W 8	1.51
041	Surveyors		
	(a) Indoor Duties only		0.11
	(b) Any Outdoor Duties:		
	(i) Cargo Surveyors		1.07
	(ii) Land and Building Surveyors		0.80
	(iii) Ship and Boiler Surveyors		2.42
004	Swimming Pools		1.07
390	Syrup Manufacturers		1.82
901	Tailoring Shop		1.07
042	Taxicab Proprietors		1.07
043	Taxidermists		2.11
369	Tea Packing Factories	W 1	2.11
229	Telephone Companies (Installation, Maintenance and Operation)		3.62
	N.B. - Telephone Operators rate as Office Clerical Staff		
	Television - see "Radio"		
322	Tent Makers		
	(a) Fixing or Erection		6.55
	(b) All Other Work		2.42
999	Textiles in Process (Excluding the cases specifically mentioned under other entries)		1.07
902	Textile Mills (Cotton, Silk Synthetics and Woollen) All Processes of, and incidental to, spinning and weaving; including mill godowns		1.82
044	Theatres		
	(a) Stage Performers		3.62
	(b) Artists		2.42
	(c) All Other Employees	W 63	0.54
	Tile (Glazed) Makers see "Brick Makers"		
	Tile (Roof) Makers see "Brick Makers"		
	Tinsmith - see "Metal"		

- Tariff Rates -

Classification	Trade or Business	Endorsements	Rate %
370	Tobacco Manufacturers		
	(a) Where Machinery is used		1.07
	(b) No Machinery used	W 8	0.80
371	Tool Makers (Hand Tools only) Topography	W 1	2.42
621	(a) Technical Staff and Servants		2.42
099	(b) Clerical and Design Staff		0.11
052	Tourist Guides and Escort	W 75	1.07
353	Toys (Factory)-Including Plastic Toys manufacture		
	(a) Machine Operators		7.86
	(b) All Other Workmen		2.42
799	Transporting Tree-Trunks through rivers		6.55
372	Typewriter Makers and Repairers		1.82
358	Tyre Repairers and Vulcanisers (as a separate trade) - Excluding Manufacture	W 34	2.42
373	Umbrella Manufacturers		1.82
045	Undertakers	W 1	1.82
704	Upholsterers	W 1	1.82
045	Urns and Chests		3.32
374	Vacuum Flask Manufacturers		
	(a) Employees engaged on machinery for cutting or pressing metal		5.90
	(b) All other employees	W 24	2.42
046	Veterinary Surgeons (including attendants and grooms)		3.32
625	Wall and Ceiling Surfacing (as a separate trade)		
	(a) Work at height over 9m ( $\pm$ 30 ft.)		5.90
	(b) Otherwise	W 32	1.82
239	Watch and Clock Manufacturers and Repairers		
	(a) Manufacturing	W 32	2.11
	(b) All work on clocks at height over 9m ( $\pm$ 30 ft.)		12.24
	(c) All other employees, Repairing	W 32	1.07
238	Wastes (business) - Except scrap metal		2.72

- Tariff Rates -

Classifi- cation	Trade or Business	Endorse- ments	Rate %
375	Waterworks (acquisition, treatment, distribution) - Including pumping station	W 83	1.82
233	Welders (a) Work on ships (b) All other employees	W 64	13.60 6.55
631	Well Sinkers and Borers (a) By precast concrete well wall (b) Artesian or tube wells (c) Other wells	W 94 W 59	7.86 1.07 13.60
383	Wig Makers		1.82
379	Window Blind Makers - Including the manufacture of Lattice and Net		2.11
632	Window Cleaners		35.27
522	Wine, Spirit and Beer (a) Where drink is sold for consumption on the premises (b) Delivery (c) Otherwise	W 7 W 71 W 7	1.07 1.82 0.54
234	Wire Drawers and Wire Rope Manu- facturers (a) Gold, Platinum and Silver Wire Drawers (b) Brass and Copper Wire Drawers (c) Steel and Iron Wire Drawers	W 52 W 53	1.82 2.42 5.24
235	Wire Goods Makers (excluding Mattresses)	W 11	2.72
712	Wooden Boxes (factory) - Including wooden trunks (cases)	W 1	3.32
702	Wood engravers (as a separate trade)	W 1	5.24
704	Wooden Sheet Work (furniture) (as a separate trade)	W 1	1.82
712	Wood Pulp Manufacturers	W 1	3.32
712	Wood Pulp Manufacturers	W 1	3.32
376	Yeast manufacturers		1.82