

H01 Construction Types: new dwelling

icare HBCF has five construction types. HBCF construction types are based on the building classifications listed in the National Construction Code (NCC).

> This fact sheet will help builders understand construction type H01 so they can apply for an appropriate policy and Certificate of Insurance for their project.

What is H01?

H01 is the HBCF construction type (cover type) for new Class 1a buildings and any associated Class 10 buildings or structures.

Class 1a building

A class 1a building is a single dwelling that is a detached house or one of a group of attached dwellings such as a townhouse, row house or similar. Other examples are:

- secondary dwellings (granny flats) that are either detached or attached to the existing dwelling.
- modular/kit transportable homes and piers to support these homes

Primary dwelling	Duplex	Terrace housing
		
Modular homes & support piers	**Granny flat: attached**	**Granny flat: detached**
		

Associated class 10 buildings or structures

Class 1a dwellings may have class 10 buildings associated with the primary dwelling and they must be included on the policy application.

If a class 1a building and a class 10 building are being constructed as a part of a single project, only one policy is needed. For example, building a house and a swimming pool in a single project only requires one H01 policy. There are different types of class 10 buildings or structures:

10a: Non-habitable buildings	10b: Structure	10c: Structure (bushfire shelter)
 Sheds, carports, and private garages	 A fence, mast, antenna, retaining wall, **swimming pool** or similar.	 A **private bushfire shelte**r is a structure associated with, but not attached to, a Class 1a building.

What is not included in the H01 construction type?

Class 1b buildings are not included - a boarding house, guest house or hostel with a floor area less than 300 m2 and would normally have less than 12 people living there. Class 1b Buildings can also be four or more single dwellings located on one allotment and used for short-term holiday accommodation.

How many policies and Certificates of Insurance are needed?

Each H01 project requires one policy and a certificate of insurance for each dwelling in that project. For example, if there is a plan for dwelling to be strata or community title development, one policy is needed for the project and a Certificate of Insurance for each dwelling under the policy.

What documents are needed for the policy application?

Applicants need to provide/upload a signed copy of the building contract.

Disclaimer

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