

H02 Construction Types: existing residential apartment building work

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 H02 so they can apply for an appropriate policy and Certificate of Insurance for their project.

What is H02?

Construction type H02 is for residential building work relating to an existing Class 2 building (or a mixed-use building with a Class 2 component) and any associated Class 10 buildings or structures that involves work on multiple dwellings or any common property.

An H02 policy application:

- needs to be a Class 2 building (or mixed-use building with a Class 2 component) and any associated Class 10 buildings or structures and;
- involves work on multiple dwellings and/or any common property

Building work can be structural and non-structural, including additions, alterations, decorative or protective treatment, extensions, maintenance, renovations, rectification, repairs etc. to low, medium, and high-rise residential apartment buildings and associated structures (excluding the addition of a new dwelling, or addition of an in-ground or above-ground swimming pool).



Class 2 buildings

The types of class 2 buildings and mixed-use buildings that fall under the H02 construction type are shown below. The classes are defined by the National Construction Code (NCC).

Apartment building	Mixed-use building	Single storey: common space below
 Multi-storey, multi-unit apartment buildings where people live above or below each other	 A mixed-use building with a Class 2 component	 A single storey attached dwelling where there is a common space below such as a carpark or basement

Associated Class 10 buildings or structures

A class 2 dwelling may have a Class 10 building or structure associated with it and must be included on the policy application.

There are different types of Class 10 buildings or structures:

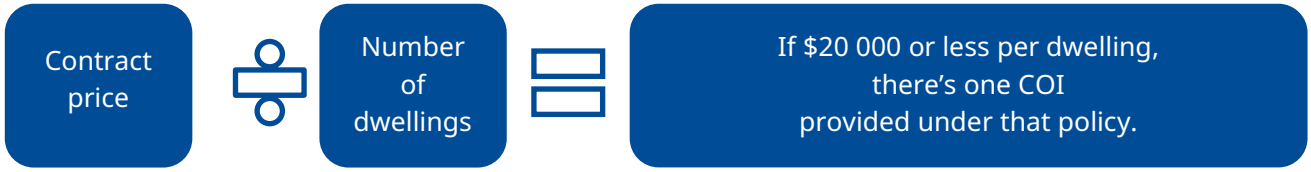
10a: Non-habitable buildings	10b: Structure	10c: Structure (bushfire shelter)
 Sheds, carports, and private garages	 A fence, mast, antenna, **retaining wall**, swimming pool* or similar.	 A **private bushfire shelter** is a structure associated with, but not attached to, a Class 2 building.

* Construction or installation of a swimming pool located within a Class 2 building (e.g. rooftop or basement swimming pool) is the H02 construction type if it relates to an existing building. Swimming pool work outside of a Class 2 building is the H05 construction type.

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How many policies and Certificates of Insurance are needed?

Where the average dwelling price (calculated by dividing the total contract price [excluding HBCF premium] by the number of dwellings) is less than or equal to $20,000, one policy and one Certificate of Insurance (COI) is provided to cover the work.



Example 1

$100 000 contract to update fire safety system in an apartment building with five dwelling units.

$100k/ 5 = $20k: One policy and one Certificate of Insurance for the project.

Where the average dwelling price is more than $20,000, each dwelling is provided a COI under the policy.



Example 2

$100 000 contract to update fire safety system in an apartment building with four dwelling units

$100k/4 = $25k: One policy and four Certificates of Insurance, i.e. each dwelling unit provided by a separate Certificate of Insurance under the policy.

What documents are needed for the policy application?

Applicants need to provide/upload:

- a signed copy of the building contract, or work request on insurer letterhead
- proof of funding (not required for strata and insurance works)
- scope of works

Disclaimer

Please note that this document cannot be relied upon for any purpose other than the determination of icare compliance with eligibility requirements in accordance with the Home Building Act 1989 and associated regulations. Beyond that purpose, the intention of this document is to provide general guidance in plain language and there are a variety of documents, guidelines, legislation, and other information to which should be referred to rather than relying on this document. icare HBCF will not accept any liability arising from reliance upon or use of this document.

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