

H03 Construction Types: new 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 H03 so they can apply for an appropriate policy and Certificate of Insurance for their project.

What is H03?

H03 is the HBCF construction type (cover type) for residential building work relating to the construction of a new Class 2 building (or a mixed-use building with a Class 2 component) with a rise in storeys of up to three and any associated Class 10 buildings or structures.

These classes are defined by the National Construction Code (NCC).

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 building, 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 relates to existing building. Swimming pool work outside of a Class 2 building is the H05 construction type.

How many policies and Certificates of Insurance are needed?

One policy for the new building and one Certificate of Insurance (COI) for each unit (dwelling).

What documents are needed for the policy application?

Applicants need to provide/upload

- a signed copy of the building contract
- plans
- proof of funding
- proof of ownership (e.g. certificate of title/rates notice)
- 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.

© icare™ | Insurance and Care NSW 2025