

H04 Construction Types: existing dwelling building work

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 H04 so they can apply for an appropriate policy and Certificate of Insurance for their project.

What is H04?

- residential building work relating to an existing class 1a building and any associated Class 10 buildings; OR
- structures or work within one existing dwelling in a Class 2 building that does not include work on common property

Building work can be structural and non-structural, including additions, alterations, decorative or protective treatment, extensions, maintenance, renovations, rectification, repairs etc. (excluding the addition of a new dwelling or swimming pool).



Class 1a buildings

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.

Primary dwelling	Duplex	Terrace housing
		

Associated class 10 buildings or structures

Class 1a dwellings may have a class 10 building associated with the primary dwelling and must be included on the policy application. There are different types of Class 2 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 1a building

Class 2 buildings

The types of Class 2 (and mixed classification with a Class 2 component) buildings are shown below:

Class 2: Apartment building	Class 2: Mixed-use building	Class 2: Single storey with 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 with a common space below such as a carpark or basement

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Which Class 2 buildings are included in H04?

Residential building work within one existing dwelling in a Class 2 building.

How many policies and Certificates of Insurance are needed for H04 project in Class 2 buildings?

One policy and one COI is needed for structures or work within one existing dwelling in a Class 2 building that does not include work on common property.

What documents are needed for the policy application?

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

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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