

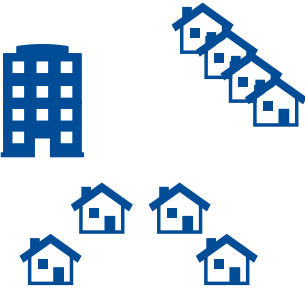

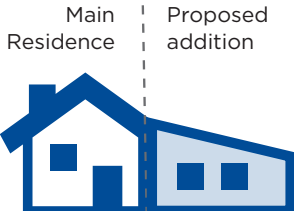


# Construction Types for HBCF cover

Construction type codes are listed in the Eligibility Manual.


icare HBCF is an insurer and where HBC cover is required it will determine whether to provide that cover. However, it is not the responsible authority for either determining whether cover is required for a particular project or whether work is 'residential building work' or constitutes a 'dwelling' for the purposes of the Home Building Act.


Construction code	Construction type	No. of policies/ certificates of insurance
<p><b>C01</b></p> 	Single lot with proposed new single dwelling.	One policy and one certificate of insurance.
<p><b>C01</b></p> 	Single lot with more than one proposed new free-standing single dwelling and intention to subdivide.	Equal number of policies/certificates of insurance to the number of dwellings to be built.
<p><b>C02</b></p> 	Alterations/additions to the common property of a multi dwelling building (e.g. block of units) over any number of storeys where most of the work is structural. Also includes terraces, villas, townhouses etc. where subject to strata, company or community title.	Where contract price divided by number of dwellings is \$20,000 or less - one policy and one certificate of insurance. Where more than \$20,000 - one policy and one certificate of insurance for each dwelling.
<p><b>C03</b></p> 	New multi dwelling construction (three storeys or less) e.g. a block of units, also terraces, villas, townhouses, duplexes, triplexes etc where strata, company or community title exists or is proposed.	One policy only, but one certificate of insurance for each dwelling.
<p><b>C04</b></p>  <p>Main Residence   Proposed addition</p>	Single dwelling alterations/additions where most of the work is structural work including water proofing membranes	One policy and one certificate of insurance.


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<p><b>C04</b></p> <p>Non dwelling studio      Garage</p> 	<p>New detached studio/garage. Studio <b>not</b> to be used as a dwelling.</p>	<p>One policy one certificate of insurance.</p>
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<p><b>C05</b></p>  <p>Pool</p>	<p>Swimming pool (under a separate contract).</p>	<p>One policy and one certificate of insurance.</p>
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<p><b>C06</b></p> 	<p>Renovations (where most of the work is minor - Non-Structural) to single dwellings including specialist contractors and single trade projects (where majority of work is minor works) and includes**:</p> <ul style="list-style-type: none"> <li>• the erection of prefabricated patios, garages and sheds</li> <li>• bathroom and kitchen renovations that may include projects involving window replacement</li> <li>• replacement of roof coverings without alteration to roof structure</li> <li>• timber decks (including timber slatted balconies) and pergolas</li> <li>• landscaping - where retaining walls do not exceed 25% of the contract price</li> <li>• solar panels</li> <li>• driveways and other paving.</li> </ul> <p><i>(These all are included in C06 for pricing purposes only and do not impact the cover provided by the policy).</i></p> <p>Includes such work to apartments, units, flats not involving common property.</p>	<p>One policy and one certificate of insurance.</p>
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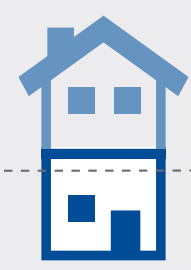
<p><b>C08</b></p> 	<p>Renovations to the common property of a multi dwelling building (e.g. block of units etc), over any number of storeys where most of the work is non-structural. Also includes terraces, villas, townhouses etc where subject to strata, company or community title.</p>	<p>Where contract price divided by number of dwellings is \$20,000 or less - one policy and one certificate of insurance.</p> <p>Where more than \$20,000 - one policy and one certificate of insurance for each dwelling.</p>
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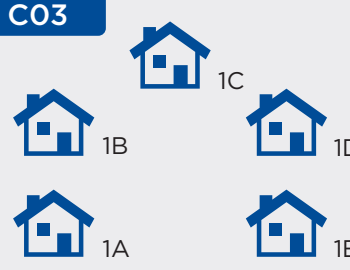
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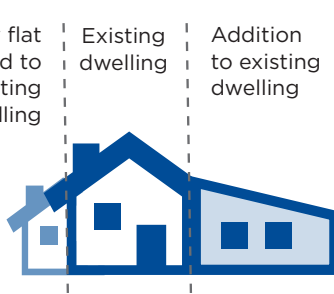
Construction code	Construction type	No. of policies/ certificates of insurance
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<p><b>C09</b></p> 	<p>New duplex, semi-detached cottages sharing common structural elements (e.g. walls, roofing, slab etc.).</p> <p>Also applies to triplexes, terraces (attached), townhouses (attached) and a new single dwelling with an attached granny flat.</p> <p>Does not matter from a premium perspective whether each dwelling is on a separate lot or will be subdivided.</p> <p>NB: if the proposed dwellings are or will be subject to strata, company or community title then C03 applies.</p>	<p>Equal number of policies/ certificates of insurance to the number of dwellings to be built.</p>
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<p><b>C09, C03, C01, C04</b></p> 	<p>Single lot with proposed new two level building containing two separate dwellings (C09) unless it is a strata which is C03.</p> <p><b>Or</b></p> <p>Single lot with existing single dwelling and proposed addition of a second story being a separate dwelling (C01).</p> <p><b>And</b></p> <p>May also include alterations to the existing dwelling (C04).</p>	<p>Two policies and two certificates of insurance.</p> <ul style="list-style-type: none"> <li>- One policy and one certificate of insurance for new dwelling.</li> <li>- If an existing dwelling is having alterations then one policy and one certificate of insurance for the work to that dwelling.</li> </ul>
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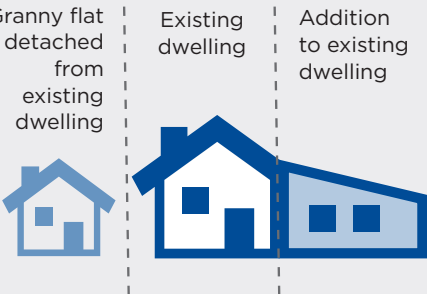

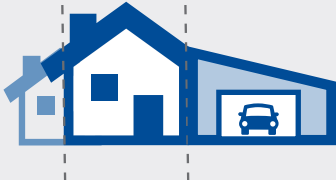
<p><b>C09</b></p> 	<p>Single lot with more than one proposed new free-standing single dwelling with no intention to subdivide and proposed dwellings are not subject to strata, company or community title.</p> <p>Dual Occupancy for insurance purposes.</p>	<p>Equal number of policies/ certificates of insurance to the number of dwellings to be built.</p>
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<p><b>C03</b></p> 	<p>Single lot with more than one proposed new free-standing single dwelling (e.g. villas) which are/will be subject to strata, company or community title.</p>	<p>One policy only. But one certificate of insurance for each dwelling.</p>
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<p><b>C01 and C04</b></p> 	<p>Single lot of land.</p> <p>New secondary dwelling (granny flat) and new addition (e.g. living room/sun room) both attached to existing dwelling.</p> <p>C01 for new granny flat and C04 for the structural additions to the existing dwelling.</p>	<p>Two policies and two certificates of insurance.</p> <p>Equal number of policies/ certificates of insurance to the number of dwellings to be built.</p>
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<p><b>C01 and C04</b></p> <p>Granny flat detached from existing dwelling</p> <p>Existing dwelling</p> <p>Addition to existing dwelling</p> 	<p>Single lot of land with a new secondary dwelling (granny flat) detached from existing dwelling and new addition attached to existing dwelling. Code C01 for the granny flat and C04 for the structural addition to the existing dwelling.</p>	<p>Two policies and two certificates of insurance. Equal number of policies/certificates of insurance to the number of dwellings to be built.</p>
<p><b>C01</b></p> <p>Granny flat attached to existing dwelling</p> <p>Existing dwelling</p> 	<p>Single lot of land.</p> <p>Proposed new secondary dwelling (granny flat) to be attached to existing dwelling with no work undertaken to existing dwelling.</p>	<p>One policy and one certificate of insurance.</p>
<p><b>C01 and C04</b></p> <p>Proposed attached Granny Flat</p> <p>Existing dwelling</p> <p>Addition to existing dwelling</p> 	<p>New secondary dwelling (granny flat) attached to existing dwelling and new garage attached to existing dwelling. No alteration to existing dwelling.</p>	<p>Two policies and two certificates of insurance. Equal number of policies/certificates of insurance to the number of dwellings to be built.</p>