

Building Class types in this guide refer to the Australian National Construction Code Building Classifications (NCC)

Construction code	Category	Description
H01	New Dwelling Construction	Residential building work relating to the construction of a Class 1a building and any associated Class 10 buildings or structures.

Examples

A single dwelling being a detached house including any associated structures (for example, a swimming pool, garage, shed).

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Example 1:
primary dwelling



Example 2:
single dwelling and pool



Example 3:
single dwelling and garage



Number of Policies/Certificates

One Policy and one Certificate per dwelling (any new associated Class 10 buildings or structures are covered under the policy).

One or more attached dwellings being a duplex, semi-detached house, row house, terrace house, town house, villa unit etc. including any associated structures (for example, a swimming pool, garage, shed).

Example 1: Duplex



Example 2: Terrace Housing

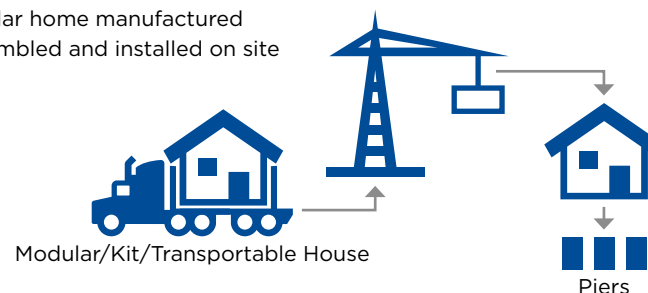


One Policy and one Certificate per dwelling (any new associated Class 10 buildings or structures are covered under the policy).

If there is an intention that the dwelling will be strata or community title development, there will be one policy for the project and a Certificate of Insurance for each dwelling under the policy.

A modular/transportable house or kit home including any associated structures (for example, a swimming pool, garage, shed).

Example: Modular home manufactured offsite and assembled and installed on site



One Policy and one Certificate per dwelling (any new associated Class 10 buildings or structures are covered under the policy).

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Construction code	Category	Description
H01	New Dwelling Construction	Residential building work relating to the construction of a Class 1a building and any associated Class 10 buildings or structures.

Examples

A secondary dwelling (for example, a granny flat) whether attached to the principal dwelling or whether built in conjunction with a new principal dwelling or in addition to an existing principal dwelling.

Example: New granny flat built to the rear of existing primary dwelling



Existing Primary Dwelling



New Granny flat/
Secondary Dwelling

Number of Policies/Certificates

One Policy and one Certificate per dwelling (any associated Class 10 buildings or structures are covered under the policy).

On-site work to install a manufactured home to the extent covered by the legislation.

Example: Piers built to support manufactured home



Piers

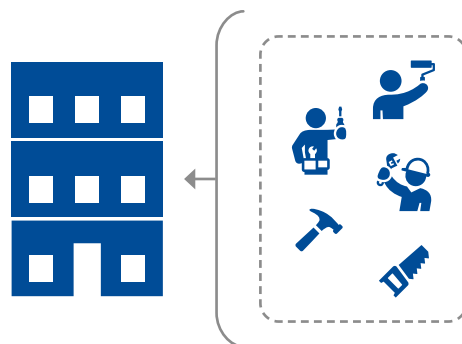
One Policy and one Certificate per dwelling (any associated Class 10 buildings or structures are covered under the policy).

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Construction code	Category	Description
H02	Building Work to an Existing Residential Apartment Building	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.

Examples

Structural and non-structural building work comprising of 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).



Number of Policies/Certificates

Where the contract price divided by the number of dwellings is \$20,000 or less per dwelling there will be one policy and one certificate of insurance to cover the work.

Where contract price divided by number of dwellings is more than \$20,000 per dwelling - one policy and one certificate of insurance for each dwelling.

Example 1

\$100000 contract to update fire safety system in an apartment building with 5 dwelling units.

$\$100k/5 = \$20k = 1 \text{ Policy} \ \& \ 1 \text{ certificate for project.}$

Example 2

\$100000 contract to update fire safety system in an apartment building with 4 dwelling units.

$\$100k/4 = \$25k = 1 \text{ Policy} \ \& \ 4 \text{ certificates, i.e. each dwelling unit provided by a separate certificate of insurance under the policy.}$

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Construction code

H03

Category

New Residential Apartment Building Construction

Description

Residential building work relating to the construction of a 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.

Examples

Low rise residential apartment buildings and associated structures (for example, a swimming pool, garage, shed).

Low rise buildings containing a mix of commercial space and dwellings and associated structures (for example, a swimming pool, garage, shed).



Number of Policies/Certificates

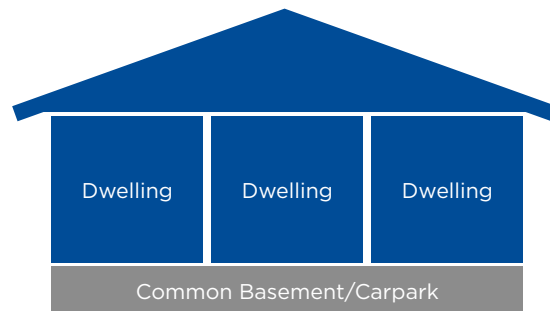
One policy for the new residential building and each dwelling provided with a certificate of insurance under that policy

Class 2 buildings can also be single storey attached dwellings where there is a common space below. For example, two dwellings above a common basement or carpark.



One policy and each dwelling provided with a certificate of insurance under that policy

Class 2 buildings can also be single storey attached dwellings where there is a common space below. For example, two dwellings above a common basement or carpark.



One policy and each dwelling provided with a certificate of insurance under that policy

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Construction code

H04

Category

Building Work to an Existing Dwelling

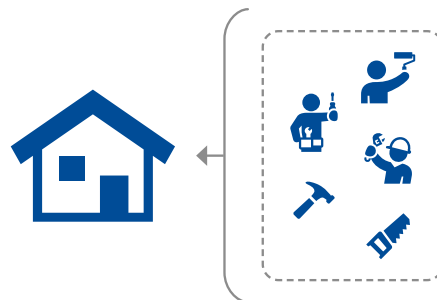
Description

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.

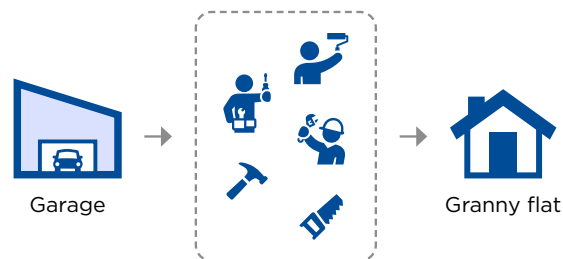
Examples

Structural and non-structural building work comprising of additions, alterations, decorative or protective treatment, extensions, maintenance, renovations, rectification, repairs etc. (excluding the addition of a new secondary dwelling or swimming pool).

Class 1a Building



Conversion of a Class 10 building to a habitable building. For example, converting a garage to a granny flat.



Number of Policies/Certificates

If the dwelling is part of a strata/community title and the work is to the common property of the dwellings and the contract price divided by the number of dwellings is

\$20,000 or less per dwelling there will be one policy and one certificate of insurance to cover the work.

Where contract price divided by number of dwellings is more than \$20,000 per dwelling - one policy and one certificate of insurance for each dwelling.

Example 1

\$100000 contract to update fire safety system in an apartment building with 5 dwelling units.

$\$100k/5 = \$20k = 1 \text{ Policy} \ \& \ 1 \text{ certificate for project.}$

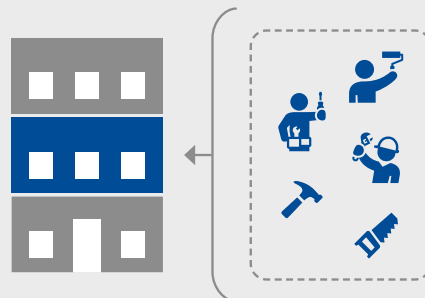
Example 2

\$100000 contract to update fire safety system in an apartment building with 4 dwelling units.

$\$100k/4 = \$25k = 1 \text{ Policy} \ \& \ 4 \text{ certificates, i.e. each dwelling unit provided by a separate certificate of insurance under the policy}$

If the project requires any work to the common property of the building then H02 construction type applies

Class 2 Building



One policy and one certificate of insurance.

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Construction code

H05

Category

Swimming Pools

Description

Residential building work involved in the construction, renovation, alteration, repair, extension, maintenance, or decorative or protective treatment of a swimming pool associated with a Class 1a or Class 2 building (excluding construction or installation of a swimming pool that will be located within a Class 2 or mixed-use building, such as a roof-top or basement swimming pool).

Examples

Excavation and installation of a swimming pool (of any material), and associated work such as filtration systems or heating, paving, and fencing to provide a child resistant safety barrier surrounding the pool, and soft landscaping.



Pool

Number of Policies/Certificates

One policy and one certificate of insurance.