

# Construction Types for HBCF cover

## Secondary Dwellings (Granny Flats), Studios, Lofts, Garages V.1

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
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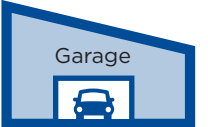
<b>C01</b>	Granny Flat, Studio or Loft to be used as a Secondary Dwelling.	One policy and one certificate of insurance.
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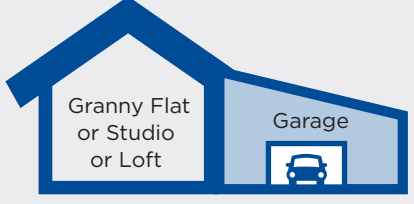
<b>C04</b>	Studio or Loft <b>not</b> to be used as a dwelling.	One policy and one certificate of insurance.
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<b>C04</b>	Garage	One policy and one certificate of insurance.
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<b>C01</b>	New Granny Flat or Studio, or Loft and new attached Garage. The Granny Flat, Studio, or Loft <b>to be used as a secondary dwelling.</b> Can be located at the front, back, side, above or below the garage.	One policy and one certificate of insurance.
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<b>C04</b>	New Studio or Loft and attached Garage. Studio or Loft will <b>not</b> be used as a dwelling. Can be located at the front, back, side, above or below the garage.	One policy and one certificate of insurance.
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## Secondary Dwellings (Granny Flats), Studios, Lofts, Garages

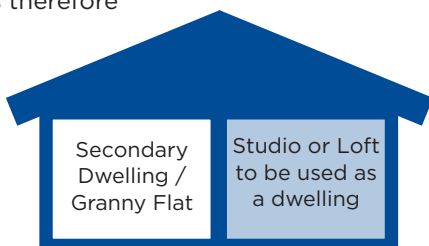
Construction code

Construction type

No. of policies/certificates of insurance

C09

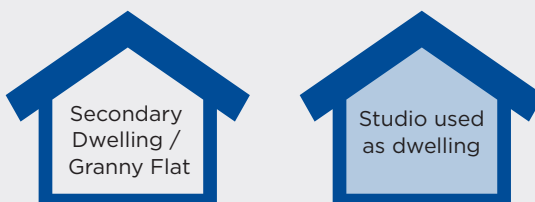
Two separate dwellings therefore treated as a C09.



Equal number of policies/certificates of insurance to the number of dwellings to be built.

C09

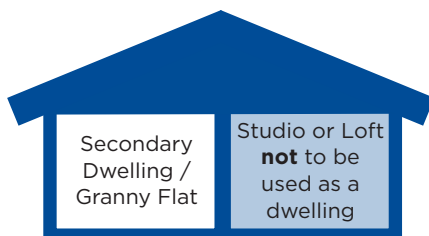
Two separate dwellings therefore treated as a C09.



Equal number of policies/certificates of insurance to the number of dwellings to be built.

C01

In this example construction type is C01 for the new secondary dwelling. The Studio/Loft is included in the C01 if it is **not** going to be a dwelling.



One policy and one certificate of insurance.

C01

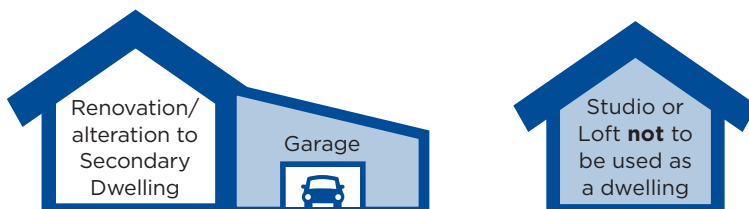
C01 for Granny Flat/Garage. The Studio/Loft is included in the C01 if it is **not** going to be a dwelling.



One policy and one certificate of insurance.

C04

If renovating the secondary dwelling and adding a new **non-dwelling** Studio/Loft it is a C04.



One policy and one certificate of insurance for the renovation and new Studio/Loft.

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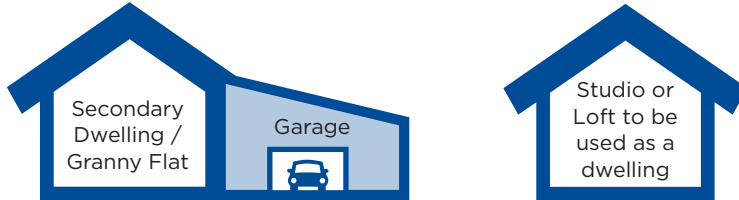
Construction type

No. of policies/  
certificates of insurance

C09

This example is a C09 as it is two new buildings to be used as two separate dwellings.

Equal number of policies/  
certificates of insurance to  
the number of dwellings  
to be built.



C09

This example is a C09 as it is two new buildings to be used as two separate dwellings.

Equal number of policies/  
certificates of insurance  
to the number of dwellings  
to be built.



C01

In this example construction type is C01 for the new primary dwelling. The Studio/Loft is included in the C01 if it is **not** going to be a dwelling.

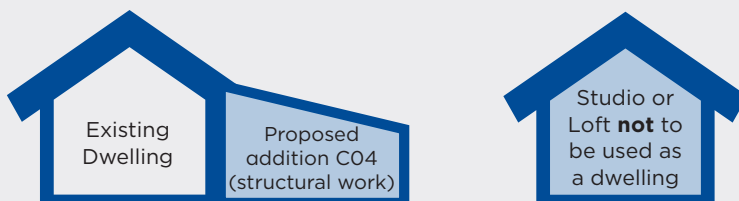
One policy and one certificate  
of insurance.



C04

In this example construction type is C04 for the new addition to the dwelling. The Studio/Loft is included in the C04 if it is **not** going to be a dwelling.

One policy and one certificate  
of insurance.



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Construction code

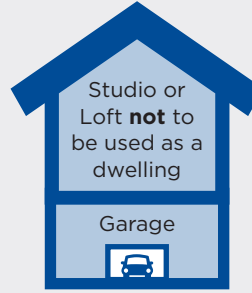
Construction type

No. of policies/ certificates of insurance

**C01**

In this example construction type is C01 for the new primary dwelling. The Studio and garage are included in the C01 if the Studio is **not** going to be a dwelling.

One policy and one certificate of insurance.



**C09**

This example is a C09 as the Studio/Loft is to be used as a dwelling.

Equal number of policies/ certificates of insurance to the number of dwellings to be built.

