



# **Our Top Tips for Project Applications (Home Building Compensation Fund)**

# Our TIPS

## Submitting a complete project application

All project applications require:

- completed project application (lodged either via application form or via icare HBCF's Builder Self Service Portal); and
- signed, dated copy of the building contract (in full).

Some projects will also require some additional information including (not limited to) plans, proof of building class, scope of works, BCRP Component 1 2 3 Report, proof of funding, proof of ownership etc.

### To avoid delays:-

- Refer to Table 18 (Section 20 of the HBCF Eligibility Manual v11.2); or
- Contact our Job Specific team prior to lodging a multi-dwelling, retrospective or speculative application so we can advise you on what additional documentation could be required



## Use the Builder Self Service Portal

Using the icare HBCF's Builder Self Service Portal (BSSP) eliminates the need to scan and email documentation to lodge your project applications.

As you progress through the application on the BSSP, it will prompt you for the required information. It is also more efficient and reduces likelihood of human error as the information only needs to be entered into the system once.

Once submitted, our Job Specific team will review it before either submitting to icare HBCF for review or issuing your quote for payment.

*We endeavour to  
respond to all queries  
within 48 hours!*



## *Importance of the* **NET CONTRACT PRICE**

One of icare HBCF's requirements that causes the most additional information requests is the need to confirm the Net Contract Price of your project

### **What is the Net Contract Price?**

When we ask for the Net Contract Price, what we mean is the contract value including GST but excluding any allowance made within the contract for the cost of HBCF insurance (including the premium, taxes and any insurance intermediary fees).

### **Why is it important?**

The reason we ask this question is because we want to avoid calculating the cost of the HBCF Premium on a contract value that already includes an allowance for the cost of HBCF.

### **How do I know what the cost of HBCF is before I receive the quote?**

The HBCF Premium Calculator (available both on the HBCF website and within the BSSP) allows builders to input basic details about the project and it will provide an estimated cost of the HBCF Premium.

Please remember that our broker fee should be added to this figure.

### **To avoid delays:-**

- Complete all three contract value fields on Page 3 of the application form
- Ensure that your building contract includes confirmation of Net Contract Price (for example, MBANSW contracts provide fields for these figures)
- On the BSSP, make a note in the description of works field (or send us an email), advising whether an allowance for HBCF Premium has been included or excluded from the Net Contract Value and, if so, how much.

*Avoid over-paying for HBCF*



# More TIPS

## Keeping an eye on your available limits

You've got the contract signed.

You've completed the application.

You've sent it through to our Job Specific team.

Come to find that your available limits do not accommodate the project and you'll need a Builder Profile Change.

If your Construction Type profile limits need to be increased, you'll need a Non-Financial Builder Profile Change application which should take around 10 business days.

If your Open Job Value needs some work, it could take up to 20 business days which is going to delay your start date.

### To avoid delays:-

- Keep in touch with our Eligibility team (details below) to stay ahead of the game when it comes to your pipeline
- Don't forget to mark projects as complete as you go so that your limits can be replenished (either via the BSSP or emailing us the form)



## Come directly to the experts

Master Builders Insurance Brokers has two Warranty teams:

- Our Eligibility team (that look your Certificate of Eligibility limits)
- Our Job Specific team (that assist you with individual project applications)

Coming directly to our teams eliminate unnecessary delays and ensures the most efficient response.

Our Eligibility team can be contacted on (02) 8330 2540 or [nswwarranty@mbib.com.au](mailto:nswwarranty@mbib.com.au)

Our Job Specific team can be contacted on (02) 8330 2505 or [nswcertificates@mbib.com.au](mailto:nswcertificates@mbib.com.au)

*Our Team Leaders can assist if needed - just ask the team to put them in touch!*

# FINDING THE CORRECT CONSTRUCTION CODE *for your project*

In 2022, icare HBCF reduced the number of construction codes from nine to five

This change was made following a review into the scheme and brings the codes in line with the National Construction Code.

It included the merging of structural and non-structural categories and land title no longer being used as the basis for determining the correct construction code.

The Construction Codes are:

H01: New Dwelling Construction

H02: Building Work to an Existing Residential Apartment Building

H03: New Residential Apartment Building Construction

H04: Building Work to an Existing Dwelling

H05: Swimming Pools

Getting the correct construction code on your project application will reduce the amount of correspondence between you and our Job Specific team.

## To avoid delays:

- Refer to the HBCF Construction Types | Quick Reference Guide which sets out the scenarios why apply to the each code
- Providing plans and confirmation of building class with your project application will assist our Job Specific team to verify that you are on the right track
- If you are still unsure, reach out to our Job Specific team to discuss

**icare**  
Insurance and Care NSW

# HBCF Construction Types | Quick Reference Guide

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).

Building classifications in this document refer to the Australian National Construction Code Building Classifications (NCC).

**Example 1:** primary dwelling

Dwelling

**Example 2:** single dwelling and pool

Dwelling

Pool

**Example 3:** single dwelling and garage

Dwelling

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

Dwelling

**Example 2:** Terrace Housing

Dwelling

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

Modular/kit/Transportable House

Piers

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

# *Final* QUICK TIPS



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## Getting in early

We will always process your application and issue your quotation for payment as soon as we possibly can. Your Certificate of Insurance will be issued via email once we receive confirmation from our accounts team that the payment has been received (please note that we are no longer able to issue the Certificate with a remittance notice or proof of payment).

The best way to avoid the stress of having a start date held up is to get in touch with us as soon as the contract is signed so we can get the application moving.



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## Meeting your BCRP obligations

Some builders have a condition of eligibility that they participate in the Building Contract Review Program (BCRP) for all projects of a certain type or over a certain contract value.

Where BCRP is required on a project, we require the Components 1 2 & 3 Report to be provided by your BCRP provider before we can issue your quotation for payment so please arrange this promptly and provide a copy to us.

Don't forget to contact our Eligibility team once you have 3 x Component 5 Final Reports so we can apply to have the BCRP Condition removed from your eligibility profile.



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## We're here to help

If you find yourself still struggling with the project application process or even think your team would benefit from some training, please reach out.

We would be happy to sit down with you and your team, go through any questions you have around the process and work together with you to find the best path to get your Certificates of Insurance issued as efficiently as possible.

# Meet OUR TEAM



**Nicole Brown**

Job Specific Team Leader  
(Northern Region)



**Jacklyn Selberg**

Eligibility Team Leader  
(Northern Region)  
Works Mon, Wed, Thurs, Fri



**William Ryan**

Senior Job Specific Processing Officer



**Tanvir Ahmed**

Senior Account Executive



**Dinusha Perera**

Job Specific Processing Officer



**Anna-Maria O'Ceallaigh**

Account Executive



**Anya Walmsley**

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**Barry Cullen**

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*let's get in touch*

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