

REQUIREMENTS FOR INSURANCE (LIABILITY, WORKER'S COMPENSATION AND DISABILITY)

** Under New York State Law, this office MAY NOT ISSUE a Building Permit until copies of the proper insurance certificates/forms are on file with this office. **

ACORD FORM NOT ACCEPTABLE AS PROOF OF NEW YORK WORKER'S COMPENSATION INSURANCE

NEW YORK STATE COMPANY WITH EMPLOYEES:

1. Liability Insurance
 2. Worker's Compensation (Form C-105.2 or U-26.3) U-26.3 is from the NY State Insurance Fund. NOTE: SI-12 Certificate of Worker's Compensation Self-Insurance or GSI-105.2 Certificate of Participation in Worker's Compensation Group Self-Insurance will be used in place of the C-105.2 or U-26.3 if the company has Self-Insurance.
 3. Certificate of Disability – Form DB-120.1
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NEW YORK STATE COMPANY WITHOUT EMPLOYEES:

1. Liability Insurance
 2. Worker's Compensation. This also covers disability or (Form CE-200 – Certificate of Attestation of Exemption – See note below.)
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OUT OF STATE COMPANY WITH EMPLOYEES:

1. Liability Insurance
 2. Worker's Compensation (Form C-105.2 or U-26.3) U-26.3 is from the NY State Insurance Fund. NOTE: SI-12 Certificate of Worker's Compensation Self-Insurance or GSI-105.2 Certificate of Participation in Worker's Compensation Group Self-Insurance.
 3. Certificate of Disability – Form DB-120.1 (Need disability if they work 30 days of more in New York State-it does not have to pertain to one job.)
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OUT OF STATE COMPANY WITHOUT EMPLOYEES:

1. Liability Insurance
 2. Worker's Compensation. This also covers disability or (Form CE-200 – Certificate of Attestation of Exemption – See note below.)
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NOTE:

** Form CE-200 – This form reflects the process for granting exemptions from Worker's Compensation and Disability benefits insurance coverage requirements. This form is available at businessexpress.ny.gov **