

Proof of Insurance Requirements

For all Projects that Require Building Permits



The New York State Department of Labor requires that Municipalities verify that the all projects requiring a Building Permit **have valid Workers' Compensation and Disability Benefits coverage**. The Town of Charlotte may not issue a Building Permit without proof of compliance with Section 57 of Worker's Compensation Law.

Acceptable proof includes:

1. Affidavit of Exemption (BP-1) if the owner of a 1,2,3, or 4 family **owner-occupied residence**:

- Will be performing all the work for which the building permit will be issued, **or**
- Will not be hiring, paying or compensating in any way, the individuals(s) that will be performing the work for which the building permit was issued, **or**
- Has a homeowners insurance policy that is currently in effect and covers the property listed on the building permit application AND they will not be hiring or paying individuals a total of less than 40 hours per week (aggregate hours for all paid individuals on the jobsite) for which the building permit was issued.

This form may be obtained at the Permit Office or at www.wcb.ny.gov.

OR

2. Certificate of Attestation of Exemption (CE-200)

There are limited situations where businesses or property owners are exempt from providing workers' compensation and/or disability and paid family leave benefits coverage. The most common situations are: the business is owned by one individual with no employees and is not a corporation; the business is a partnership under New York laws, and there are no employees; or the business is a one or two person owned corporation, with those individuals owning all of the stock and holding all offices of the corporation, and there are NO employees.

This form must be completed and printed at www.wcb.ny.gov.

OR

3. Certificate of Workers' Compensation Insurance (C105.2 or U26.3) and Certificate of Disability Benefits Compensation Insurance (DB120.1)

- The Town of Charlotte must be listed as the Certificate Holder on all Workers' Compensation and Disability Certificates.
- **New Certificates MUST be presented for EACH project requiring a permit.**
- ACORD forms **DO NOT** meet the Workers Compensation and Disability Benefits Insurance requirements and they **WILL NOT BE ACCEPTED**.

Certificate Verification

Please note that this office verifies submitted Certificates with the New York State Workers' Compensation Board to ensure that the coverage is valid. Invalid certificates may result in an application being denied, and/or the certificates forwarded to the New York State Workers' Compensation Board for further investigation.

Liability Insurance.

The Town of Charlotte does not require Liability Insurance coverage. Liability Insurance is not proof of Workers' Compensation and Disability Insurance coverage and it will not be accepted in lieu of Workers Compensation and Disability Benefits Insurance.