



**Engineering Department**  
VILLAGE OF CROTON-ON-HUDSON  
1 Van Wyck Street  
Croton-on-Hudson, NY 10520  
County of Westchester  
Phone: 914-271-4783 Fax: 914-271-3790

## **Insurance Requirements for Permits** (rev 9/09)

When applying for ANY permit, documentation of proper insurance coverage must be submitted for: liability, workers compensation and disability insurance as required by law.

### **Liability Insurance**

The Village of Croton-on-Hudson (1 Van Wyck Street, Croton-on-Hudson, NY 10520) must be named as an additional insured (certificate holder) on the liability policy.

Proof must be submitted on the following forms:

#### **Liability Insurance:**

ACORD form (Certificate of Liability Insurance). Call your insurance company for this form

### **Workers Compensation and Disability Insurance**

New York State law requires that an applicant for ANY permit must submit proof of Workers Compensation and proof of Disability Insurance. The Village of Croton-on-Hudson (1 Van Wyck Street, Croton-on-Hudson, NY 10520) must be named as the additional insured on the workers' compensation policy.

*General contractors and Business Owners:* Businesses listed as the general contractors on building permits must prove that they are in compliance with the mandatory coverage requirements and also Section 57 of the Workers' Compensation law (WCL) by producing ONE of the following forms:

### **Workers Compensation Insurance:**

Form C-105.2 (State of New York Workers' Compensation Board, Certificate of NYS Workers' Compensation Insurance Coverage). Can be obtained by calling the insurance company or [www.wcb.state.ny.us](http://www.wcb.state.ny.us)

Note: Demolition coverage must be included if a building chimney, or steeple is razed, or where a floor, exterior wall, or roof is removed. If the contract involves only the removal of interior walls, partitions or the facing of any exterior wall it is not considered demolition.

Form U-26.3 (The State Insurance Fund, Certificate of Workers' Compensation Insurance).

Form SI-12 (State of New York Workers' Compensation Board, Self-Insurer Certification). Call NYS self-insurance office (518-402-0247) for this form.

Form GSI-105.2 (State of New York Workers' Compensation Board, Certificate of Participation in Workers' Compensation Group Self-Insurance). Call Group Self-Insurance Administrator for this form.

**Disability Insurance:**

Form DB-120.1 (State of New York Workers' Compensation Board, Employer's Application for compliance with Disability Benefits Law). Call your insurance company for this form.

Form DB-155 (State of New York Workers' Compensation Board, Certificate of Disability Benefits Self-Insurance). Call NYS Self-Insurance Office (518-402-0247) for this form.

**ONLY THE ABOVE FORMS ARE ACCEPTABLE**

(PLEASE NOTE: The ACORD form is NOT ACCEPTABLE PROOF OF WORKERS' COMPENSATION OR DISABILITY COVERAGE)

YOU MAY OBTAIN THE FORMS FROM YOUR INSURANCE COMPANY OR AS NOTED ABOVE.

**Exemptions:**

If you are a homeowner doing work on your own house, you may be eligible for an exemption from the requirement of showing specific proof of the above workers compensation insurance requirements. Please review the homeowner's exemption form BP-1 (Affidavit of Exemption to Show Specific Proof of Workers' Compensation Insurance Coverage for a 1, 2, 3 or 4 Family, Owner-occupied Residence).

If you are a business of one or two persons, with no full time employees, you may be eligible for an exemption from the above workers compensation and disability insurance requirements. *As of December 1, 2008, NYS Workers' Compensation will no longer accept or recognize the Workers' Comp Affidavit (WC-DB-100). They have created a new form, **CE-200** and established a new procedure for obtaining the approved form. This form should be filled out electronically on the Board's website, [www.wcb.state.ny.us](http://www.wcb.state.ny.us) under the heading "Forms."* Applicants filing electronically are able to print a finished Form CE-200 immediately upon completion of the electronic application. Applicants without access to a computer may obtain a paper application for the CE-200 by writing or visiting the Customer Service Center at any District Office of the Workers' Compensation Board. Applicants using the manual process may wait up to four weeks before receiving a CE-200. Once the applicant receives the CE-200, the applicant can then submit that CE-200 to the government agency from which he/she is getting the permit license or contract.

If out of state, please acquire form WC/DB-101 (Affidavit That An OUT-OF-STATE OR FOREIGN EMPLOYER Working In New York State Does Not Require Specific New York State Workers' Compensation and/or Disability Benefits Insurance Coverage, 7/04) from your local office of the workers compensation board (Albany 518-486-3349, Peekskill Office 788-5802, 5803 or 5804) or the building department or New York State Workers' Compensation Board web site (<http://www.wcb.state.ny.us>) and click the link to Common Forms Online or the Village web site (<http://www.crotononhudson-ny.gov>) on the Engineering Department page under insurance requirements.

These affidavit forms can ONLY be used to attest to a government entity that the applicant requesting a permit, license or contract from that government entity is not required to carry workers' compensation and/or disability benefits insurance. IMPORTANT: These forms cannot be used to waive the workers compensation rights or obligations of any party.

The applicant requesting a permit, license or contract from a government entity must complete the appropriate form and, *with the exception of Form CE-200*, have it notarized, and then mail or fax it to the nearest district office of the Workers' Compensation Board ( Please note: all WC/DB-101 forms should be sent directly to the Queens District Office). At the Board, the form will be reviewed for completeness and, if completed properly, it will be stamped as received and returned by fax or mail to the sender. The affidavits are valid for one year from the date of receipt by the Workers' Compensation Board. Although the Board does not sign or approve the affidavits, it may investigate entities claiming exemption from the coverage requirements of the Law. Any false statement, representation or concealment will subject business owners to felony criminal prosecution, including jail and civil liability in accordance with the Workers' Compensation Law and all other New York State Laws.

*Because form WC/DB-101 is a sworn affidavit, employees of the Workers' Compensation Board and Village of Croton on Hudson cannot assist applicants in answering questions about these forms. Please contact an attorney if you have any questions regarding either the CE-200 form or WC/DB-101 form.*

**SPECIAL NOTE:**

THE MOST COMMON REASON FOR THE DELAY IN PROCESSING APPLICATIONS IS THE INCOMPLETE SUBMISSION OF INSURANCE DOCUMENTATION BY THE APPLICANT. PLEASE FOLLOW THE ABOVE INSTRUCTIONS TO AVOID DELAYS IN THE PROCESSING OF APPLICATIONS.