



**Engineering Department**  
**VILLAGE OF CROTON-ON-HUDSON**  
 1 Van Wyck Street  
 Croton-on-Hudson, NY 10520  
 County of Westchester  
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### **Insurance Requirements for Permits**

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 and certificate holder on the liability policy.

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 certificate holder on the workers' compensation policy.

*ONLY THE FOLLOWING FORMS ARE ACCEPTABLE: NOTE: The ACORD form is NOT acceptable for proof of Workers' Compensation or Disability Coverage.*

#### **Workers Compensation Insurance:**

**Form C-105.2** (revision date 12-03) (State of New York Workers' Compensation Board, Certificate of NYS Workers' Compensation Insurance Coverage). Call your insurance company for this form.

*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.

#### **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 and/or disability and paid family leave

benefits coverage to a state or municipal agency when one seeks to obtain a license, permit, or contract. A homeowner seeking to be listed as the general contractor on the building permit must submit a Certificate of Attestation of Exemption (form CE-200) with the permit application. The form is available online at the NYS Workers' Compensation Board's web site at the following link, [https://www.businessexpress.ny.gov/app/answers/cms/a\\_id/2263/kw/CE](https://www.businessexpress.ny.gov/app/answers/cms/a_id/2263/kw/CE)

Note: The former 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) is NO LONGER VALID and will NOT be accepted.

- Homeowners must **also** provide a current valid proof of Homeowners Insurance by submitting a copy of the declaration page from the homeowner's insurance policy indicating the property covered and expiration date of the policy.

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 CE-200 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 the CE-200 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.