

Insurance Requirements

The Code of the City of Albany contains specific requirements that insurance be on file with the Department of Buildings & Regulatory Compliance prior to the issuance of any permits.

Specifically, either the owner of the contractor is required to have a liability policy naming the City of Albany as insured or co-insured during the time the permit is in use, or until the permit expires or is revoked. This liability policy must be in the following amounts:

- \$100,000.00 – Personal Injury – single incident
- \$300,000.00 – Personal Injury – cumulative
- \$ 50,000.00 – Property damage

The insurance requirements may be met in the following ways:

1. An individual property owner may have the City of Albany named as co-insured on a policy in the amounts equal to that required by the City, in connection with the individual job;
2. The contractor may file an Owner's and Contractor's Protective Liability Policy, naming the City of Albany as an additional insured, for the individual job, in the required amounts; or
3. The contractor may, as some have, file a blanket policy with the City, covering **all** work to be undertaken within the period of the policy.

Note: All policies must read in the "Description Box" – **City of Albany as additionally insured.**

In addition, prior to releasing a permit, the Department of Buildings & Regulatory Compliance is required to obtain from the applicant proof of worker's compensation compliance in accordance with Section 125 of the General Municipal Law (NYS). One of the following must be submitted prior to the release of a permit:

1. Insurance Certificate showing worker's compensation coverage; and Certificate of Disability Coverage;
2. Completed Form CE-200 "Affidavit for New York Entities...with no Employees" stamped from the Worker's Compensation Office;
3. Completed Form WC/DB 101 "Affidavit that an OUT OF STATE OR FOREIGN EMPLOYER Working in NYS Does Not Require..." stamped from the Worker's Compensation Office; or
4. 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" – these forms can be filled out and Notarized here in the offices of the Department of Buildings & Regulatory Compliance.

Note: **Option number 4 is only available to OWNERS WHO RESIDE in the 1, 2, 3 or 4 family residences WHERE THE WORK IS TO BE PERFORMED.**

As no permit can be issued by the Department of Buildings & Regulatory Compliance if the insurance requirements are not met, individuals seeking permits are urged to arrange for the required coverage prior to making an application.



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Applicant Instructions for Form CE-200 – Effective December 1, 2008

Starting December 1, 2008, ONLY applicants eligible for **exemptions** must file a **new CE-200** for each and **every** new or renewed permit, license or contract issued by a government agency. Each CE-200 will specifically list the issuing government agency and the specific type of permit, license or contract requested by the applicant. Applicants for building permits will also need to supply additional information including identifying the specific job location and the estimated cost of the project.

Please ensure that the legal entity name on Form CE-200 exactly matches the legal entity name that is applying for the permit, license or contract. Please also ensure that the applicant signs and dates Form CE-200. Each CE-200 will have a certificate number printed on it. Form CE-200s may be verified on the Board's web site at www.wcb.ny.gov. The applicant attests under penalty of perjury that the information contained in the CE-200 is accurate – the Board does not initially verify this information. However, Board staff may investigate applicants filing Form CE-200.

Government agencies have the authority to verify that the business is eligible for the workers' compensation and/or disability benefits exemption reason described on the CE-200 and notify the Board's investigative staff if there are discrepancies. For example, if you are applying for a license for a 150 seat restaurant and indicate on the CE-200 exemption form that you are a sole proprietor with no employees, this may indicate a problem.

To make this process as easy and as efficient as possible for business owners, the vast majority of these forms will be processed electronically on-line. Applicants having access to the internet will be able to fill out the CE-200 on the internet and immediately upon completion, be able to print out a hard copy of the CE-200 that they will then submit to the government agency issuing the permit, license or contract. Computers with internet access will also be available for CE-200 electronic application processing at Customer Service Centers located in Workers' Compensation Board District Offices.

Form CE-200 can be filled out electronically on the Board's website, www.wcb.ny.gov. Click on the button entitled "WC/DB Exemptions Form CE-200" (In bright yellow letters). Applicants filing electronically are able to print a finished Form CE-200 immediately upon completion of the electronic application. Filling out the electronic Form CE-200 on the internet is very similar to filling out a hotel reservation request on the internet for frequent travelers. The applicant will create a pin and password so that they can easily access their information. Once an applicant enters his/her basic information on the Board's web site, it can be retrieved by that applicant in the future by using that pin number and password when the applicant is applying for another permit, license or contract.

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. This delay results from Workers' Compensation Board staff having to manually enter information from the applicant's paper application into the web based application.

Employees of the Workers' Compensation Board cannot assist applicants in answering questions about this form. Please contact an attorney if you have any questions regarding Form CE-200. However, if you have questions regarding workers' compensation coverage requirements, please call the Bureau of Compliance at (866) 546-9322. An instruction manual that will further clarify the requirements is available for download at <http://www.wcb.ny.gov/content/main/Employers/ProvelfToMoveIt.pdf>

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Worker's Compensation