

# CITY OF ONEIDA

## CODE ENFORCEMENT DEPARTMENT

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Code Enforcement Officer

### Building Permits – Proof of Insurance Requirements

The New York State Department of Labor requires municipalities to verify that all projects requiring a building permit have valid Workers' Compensation and Disability Benefits coverage. As such, the City of Oneida may not issue a building permit without proof of compliance with Section 57 of the New York State Workers' Compensation Law.

#### Acceptable Proof of Insurance

Applicants must submit one of the following as proof of insurance:

1. CE-200: Certificate of Attestation of Exemption (for homeowners or contractors with no employees or partnerships)

OR

2. Certificates of Insurance:

- Workers' Compensation Insurance (Form C105.2 or U26.3)
- Disability Benefits Insurance (Form DB120.1)

#### Important Information on ACORD Forms

ACORD forms are NOT proof of insurance coverage. The New York State Workers' Compensation Board does NOT accept ACORD forms as valid proof of Workers' Compensation or Disability Benefits insurance.

Therefore, we cannot accept ACORD forms as part of the building permit application process.

#### Contractor Insurance Certificates

- Contractors cannot leave their Certificates "on file" at the City of Oneida office.
- New Certificates must be submitted for each job requiring a building permit.
- We are unable to track contractors' insurance certificates in our records system.

## **Certificate Holder Requirements**

Workers' Compensation and Disability Benefits Certificates must list the City of Oneida as the Certificate Holder.

- Form C105.2: Certificate Holder is in Box 2
- Form U26.3: Certificate Holder is in the right-hand box labeled "Certificate Holder"
- Form DB120.1: Certificate Holder is in Box 2

## **Certificate Verification**

The City of Oneida verifies all submitted certificates with the New York State Workers' Compensation Board to ensure they are valid.

- Invalid certificates may result in the denial of the application.
- Invalid certificates may also be forwarded to the New York State Workers' Compensation Board for further investigation.

## **Liability Insurance**

Liability insurance is NOT a substitute for Workers' Compensation and Disability Benefits Insurance.

- We do not require liability insurance as part of the building permit process.
- It will not be accepted in place of the required Workers' Compensation or Disability Benefits coverage.

## **More Information**

For additional information, please visit the New York State Workers' Compensation Board website at:

<http://www.wcb.ny.gov>