

DATE

Re: NYS Insurance Requirements for Permits

With the beginning of the construction season upon us, we are working hard to make the permit application process as smooth and efficient as possible. We are writing to inform you that the State of New York requires us to collect several insurance forms from each company that does construction work within the City of Binghamton. These forms are in addition to ones supplied to the City Clerk's office for license renewal.

The attached tables should help to explain which forms are necessary. Contractors should be providing certificates for liability, compensation, and disability. If you have any questions, please contact the Workers' Compensation Board at (518) 486-6307.

When you are ready to pull a permit, applications can be found in our office and on our web site. To find our web site, go to [www.cityofbinghamton.com](http://www.cityofbinghamton.com), click on "Departments" then, click on "Building and Construction". As with the insurance forms, applications may be mailed, faxed, or brought in to our office. We are on the 4<sup>th</sup> floor of City Hall.

For our reference, we are also including some general information on asbestos abatement and lead inspection & remediation.

## Application Procedures for Contractors

Both workers' comp and liability must be under the same company name. If not, then the federal ID# must be provided on both forms and must match.

<b>Type of Permit</b>	<b>What type of organization do I represent?</b>	<b>What comp insurance form do I need?</b>	<b>Where do I get this form?</b>	<b>What disability insurance do I need?</b>	<b>Where do I get this form?</b>
<b>Building Demo Electrical Water Sewer or Plumbing</b>	Contractor w/ employees	C-105.2 or U26.3	Insurance Agent	DB-120.1 or CE-200	Insurance Agent
	Contractor w/ employees and has self or group insurance	SI-12 or GSI-105.2	Self-Insurance Office	DB-155	Self-Insurance Office
	Contractor w/ no employees	CE-200	wcb.state.ny.us	CE-200	wcb.state.ny.us

Form CE-200 (comp exemption form) is a one-time use only form. A separate form must be used for each job.

Updated liability insurance may be on ACORD, but the ACORD form cannot be used as a workers' comp certificate.

Self-Insurance Office (518) 402-0247 and at [wcb.state.ny.us](http://wcb.state.ny.us)

General Workers' comp questions: (518) 486-6307

## Application Procedures for Residential Owner Occupants

Type of Permit	What type of organization do I represent?	What comp insurance form do I need?	Where do I get this form?	What comp/disability insurance do I need?	Where do I get this form?	What else may I need?
<b>Building</b>	Owner/Occupant 1 – 4 family home acting as general contractor	BP-1 ↓	Wcb.state.ny.us or our office ↓	BP-1 ↓	Wcb.state.ny.us or our office ↓	Contractor works less than 40 hrs/week. Owner has comp coverage on homeowners ins.
<b>Electrical</b>	Owner/Occupant 1 – 4 family home	↓	↓	↓	↓	Only if not accessing the panel.
<b>Demo</b>	Owner/Occupant 1 – 4 family home	↓	↓	↓	↓	

Owner/Occupants use form BP-1 if:

- Doing all of the work themselves, or
- Has others helping, but is not paying them, or
- Has a homeowner's policy & has hired others who are working less than 40 hours/week.

Owner/Occupants use form C-105.2 or U-26.3 and not BP-1 if paying others for 40 hours/week or more. Instead:

- Acquire workers' comp coverage and submit either C-105.2 or U-26.3 or
- Have the general contractor performing work request permit and present proof of insurance.

As of March 1, 1985, NYS Insurance Law provides that every homeowner policy for 1-4 family owner-occupied dwelling will provide workers' compensation benefits.

C-105.2 is available through insurance carrier

U26.3 is available through state fund

DB-120.1 is available through insurance carrier

SI-12 is self-insured and available through self-insured office

GSI-105.2 is group-insured and available through self-insured office

BP-1 is available at [wbc.state.ny.us](http://wbc.state.ny.us) or at our office.

CE-200 is available at [wbc.state.ny.us](http://wbc.state.ny.us)

#### 56-5.1 Asbestos Survey Requirements for Building/Structure Demolition, Renovation, Remodeling, and Repair

- (a) Asbestos Survey Required. An owner or an owner's agent, except the owner of one- and two-family dwellings who contracts for, but does not direct or control the work, shall cause to be conducted, an asbestos survey completed by a licensed asbestos contractor using inspectors certified in compliance with Section 56-3.2(d), to determine whether or not the building or structure, or portion(s) thereof to be demolished, renovated, remodeled, or have repair work, contains ACM, PACM or asbestos material. This asbestos survey shall be completed and submitted as indicated in Subdivision (g) of the Section, prior to commencing work. All such asbestos surveys shall be conducted in conformance with the requirements of Subdivision (e) of this Section.

New local lead laws are in effect as of April 22, 2010. For information on inspection or remediation, please contact the Broome County Health Department at (607) 778-2847.