

TOWN OF PITTSFORD **Building Department**

Important information concerning **Insurance Requirements for Permits**

When applying for ANY Permit or Plumbing License, documentation of appropriate insurance coverage must be submitted for: General Liability, Workers Compensation, and Disability Insurance as required by State and Federal Law. This documentation should be provided at the time of your initial application. Failure to do this will delay the processing of Applications.

General Liability Insurance:

General Liability Insurance (GLI) is an insurance coverage typically offered by private insurance providers. General Liability Insurance provides specific protection against third party claims primarily revolving around bodily injury and property damage that are a result of the Insured Contractor.

Use an ACORD Form 25 (Call your insurance company for this.) Identify the Town of Pittsford (11 south Main St. Pittsford, NY 14534) as the Certificate Holder. Provide a minimum General Aggregate Coverage of \$1,000,000. Provide a minimum of \$1,000,000 for Each Occurrence. Policy Date Coverage must be in place before a Permit is issued and maintained for the project duration. Vorkers Compensation Insurance: Vorkers Compensation Insurance (WC) provides benefits to workers when their injury or illness arises out of or is aused by their work. Workers Compensation Insurance covers the Contractor's employees for work related "On-the-ob" accidents, injuries, or illness. Vhen providing evidence of Workers Compensation Insurance: Use one of the following New York State Forms: C-105.2, U26.3, Si-12, or GSI-105.2. (These can be obtained from your insurance provider or the NYS Workers Comp Board, www.wcb.ny.gov). Identify the Town of Pittsford (11 South Main St. Pittsford, NY 14534) as the Certificate Holder. Policy Date Coverage must be in place before a Permit is issued and maintained for the project duration.
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bisability Insurance (DI) provides a NYS statutory required coverage for the Contractor and their employees when an ccident, injury, or illness has occurred while being away from work; "Off-the-Job". Disability insurance is only required then a Contractor has one or more employees.
Vhen providing evidence of Disability Insurance:
Use one of the following New York State Forms: DB-120.1 or DB-155. (These can be obtained from your insurance provider or the NYS Workers Comp Board, www.wcb.ny.gov).
Identify the Town of Pittsford (11 South Main St. Pittsford, NY 14534) as the Certificate Holder.
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Contractor Exemptions:

The Town of Pittsford does not allow an exemption from the requirements of providing General Liability Insurance for Contractors conducting work in the Town.

In accordance to New York State Law, Contractors who DO NOT have employees may request an exemption from Workers Compensation & Disability Insurances. This exemption request is specific to each project location and must be submitted for each permit application being made. This may be done through the Workers Compensation Board by completing a "CE-200" Form. This form may be filled out on line at www.businessexpress.ny.gov. All other Contractors MUST provide documentation for both Workers Compensation Insurance and Disability Insurance.

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Contractor Insurance Documentation Requirements:

All Contractors conducting business in the Town of Pittsford must provide specific documentation indicating their insurance is in place and offers sufficient coverage. The table below summarizes the Insurance Documentation that must be on file with the Town of Pittsford prior to a permit being issued.

Contractor With Employees			
General Liability Insurance ACORD Form 25			
Workers Compensation Insurance NYS Form: C-105.2, U26.3, Si-12, or GSI-105.2			
Disability Insurance NYS Form: DB-120.1 or DB-155			

Contractor Without Employees			
General Liability Insurance ACORD Form 25		General Liability Insurance ACORD Form 25	
Workers Compensation Insurance NYS Form: C-105.2, U26.3, Si-12, or GSI-105.2	OR	Exemption Request: An exemption from Workers Compensation and Disability Insurances may be requested by completing an exemption	
Disability Insurance NYS Form: DB-120.1 or DB-155		Form CE-200. This form can be completed online at: www.businessexpress.ny.gov.	

Insurance Considerations for Homeowners:

Homeowners who have hired a Contractor to work on their home are encouraged to have their Contractor provide the information above directly to the Town as early in the application process as possible to help expedite the project review. The Town cannot issue a permit until this information is received and reviewed.

Homeowners who will be *working on their own residence* or have hired a Contractor to assist *on an extremely limited* basis MAY be eligible to apply for an exemption from providing specific proof of Insurance. To do this the Homeowner will need to complete a CE-200 form through the Workers Compensation Board. This form may be filled out on line at www.businessexpress.ny.gov.

Submission of Insurance Documentation:

One of the most common reasons for the delay in processing applications is the incomplete submission of insurance documentation by the Applicant. Please carefully follow the instructions above to avoid delays in processing applications.

Insurance documentation is administratively processed through the Town's Building Department. When submitting Documentation, include the project's name and address location. Documentation may be submitted:

By Mail: Town of Pittsford

Building Department 11 South Main Street

Pittsford, NY 14534

By Fax:

(585) 248-6262

If you should have any questions or concerns, please feel free to contact your insurance carrier or the Town's Building Department. A Building Department Representative can assist you between the hours of 9:00 to 5:00 Monday through Friday at (585) 248-6265.

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