



# TOWN OF PITTSFORD

## Building Department

### Important information concerning Insurance Requirements for Permits

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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.

When providing evidence of General Liability Insurance:

- 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.

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

Workers Compensation Insurance (WC) provides benefits to workers when their injury or illness arises out of or is caused by their work. Workers Compensation Insurance covers the Contractor's employees for work related "On-the-Job" accidents, injuries, or illness.

When 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](http://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.

#### **Disability Insurance:**

Disability Insurance (DI) provides a NYS statutory required coverage for the Contractor and their employees when an accident, injury, or illness has occurred while being away from work; "Off-the-Job". Disability insurance is only required when a Contractor has one or more employees.

When 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](http://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.

#### **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](http://www.businessexpress.ny.gov). All other Contractors MUST provide documentation for both Workers Compensation Insurance and Disability Insurance.

