



Permitting Insurance Requirements Overview

City of Syracuse

New York State - Workers' Compensation Law (WCL) requires that government agencies, including the City of Syracuse, collect proof of both workers' compensation insurance or exception thereto pursuant to WCL - §57 and disability benefits requirements pursuant to WCL - §220(8).

Worker's Compensation

Proof of the workers' compensation insurance pursuant to WCL - §57 must be provided by means of the [CE-200], [C-105.2], [U-26.3], [SI-12], or [GSI-105.2] (noting that the latter two are the least common). The [CE-200] is the exemption for persons that are not lawfully required to obtain the insurance - this exemption is obtained only by applying directly to the Workers' Compensation Board. The City cannot provide guidance, nor can the City assist any persons in the submission of such request. If they do not understand or are having issues they must contact the Workers' Compensation Board. Both the are obtained from the insurance provider (not necessarily the same as the insurance broker). The [SI-12] and [GSI-105.2] certificates are for self-insured entities, we see these only occasionally.

Disability

Proof of the disability benefits insurance requirements pursuant to WCL - §220(8) must be provided by means of the [CE-200], [DB-120.1], or [DB-155]. Same as with the workers' compensation requirements, the [CE-200] is proof of exemption from obtaining the insurance - it is obtained in the same manner as mentioned above. It should be known that the specific [CE-200] certificate will list whether the party has obtained an exemption from obtaining the workers' compensation insurance pursuant to WCL - §57, or disability benefits insurance pursuant to WCL - §220(8), or both. It can only be accepted for what is was issued for. Additionally, for the [CE-200] to be utilized as a permit exemption it must state such. It should state that it is for a "Building Permit", contain the job site (or address), and other pertinent information in the upper right hand box; if not, it cannot be accepted. Due to the inclusion of the job specific information it is a single use form, the entity cannot reuse it for another job, they must reapply to the Workers' Compensation Board. The [DB-120.1] form is obtained from the insurance provider, just like the aforementioned [C-105.2] and [U-26.3] certificates. The [DB-155] is for self-insured (and again is fairly uncommon).

Liability

Additionally to the above, the City's Law Department has advised that liability insurance should additionally be obtained except when the work is being performed by the owner on property owned by the same owner.