



Proof of Insurance Requirements

For all Construction Projects that Require a Permit



CITY OF DUNKIRK HOUSING, BUILDING & ZONING OFFICE
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The New York State Department of Labor requires that Municipalities verify that all projects requiring a permit submit **proof of valid Workers' Compensation AND Disability Insurance, or a Certificate of Attestation of Exemption (CE-200)**. The City of Dunkirk Housing, Building and Zoning Department is not legally permitted to issue any permit without proof of compliance with Section 57 of New York State Worker's Compensation Law.

Required proof of insurance or exemption includes:

**Certificate of Workers' Compensation Insurance (CE-200, C-105.2, U-26.3 or SI-12)
AND
Certificate of Disability Benefits Insurance (CE-200, DB-120.1 or DB-155)**

- The City of Dunkirk must be listed as the Certificate Holder on all Workers' Compensation and Disability Certificates.
- New Certificates **MUST** be presented for EACH project requiring a permit unless valid certificates are on file.
- ACORD forms **DO NOT** meet the Workers Compensation and Disability Benefits Insurance requirements and they **WILL NOT BE ACCEPTED**.

OR

Certificate of Attestation of Exemption (CE-200)

There are limited situations where businesses or property owners are exempt from providing workers' compensation and/or disability insurance coverage. The most common situations are:

- The property owner is performing the work; **or**
- Unpaid volunteers or family members are performing or assisting with the work; **or**
- A business is owned by one individual with no employees and is not a corporation; **or**
- The business is a partnership under New York laws, and there are no employees; **or**
- The business is a one or two person owned corporation, LLC, or LLP with those individuals owning all of the stock and holding all offices of the corporation and there are NO employees.

This certificate may be completed and printed at www.businessexpress.ny.gov. See attached instructions. Applicants without access to a computer may obtain a paper application by writing or visiting any Workers' Compensation Board district office, or by calling (866) 298-7830. **This certificate shall be signed by the applicant.**

AND

Certificate of Liability Insurance. The City of Dunkirk must be listed as the Certificate Holder. (Not required if property owner performing work and providing proof of exemption, CE-200)

Certificate Verification

Please note that this office verifies submitted Certificates with the New York State Workers' Compensation Board to ensure that the coverage is valid. Invalid certificates may result in an application being denied, and/or the certificates forwarded to the New York State Workers' Compensation Board for further investigation.