

Proof of Insurance Requirements for Building Permit Applications

The New York State Department of Labor requires that Municipalities verify that all projects requiring a Building Permit **have valid Workers' Compensation and Disability Benefits coverage.**

Town of Darien may not issue a Building Permit without **proof of compliance with Section 57 of Worker's Compensation Law.**

Acceptable Proof

1. [CE-200 Certificate of Attestation of Exemption](#) if you are a homeowner or if your contractor has no employees or is a partnership; OR
2. **Certificate of Workers' Compensation Insurance** (C105.2 or U26.3) AND a **Certificate of Disability Benefits Compensation Insurance** (DB120.1)

ACORD Forms

ACORD forms or other forms are NOT PROOF OF INSURANCE COVERAGE. ACORD forms **DO NOT** meet the Workers Compensation and Disability Benefits Insurance requirement, and we **MAY NOT ACCEPT ACORD forms.**

Workers' Compensation & Disability Benefits Certificates

Please note that in the past, contractors have left their Certificates "on file" in our office. This is no longer feasible. We are not able to track a Contractor's Insurance Certificates in our records software. *New Certificates MUST be presented for EACH job.*

Certificate Holder MUST BE Town of Darien

Workers' Compensation & Disability Benefits Certificates are valid ONLY for the municipality listed as Certificate Holder (Box 2 on Form C105.2, the Right-hand Box labeled Certificate Holder on Form U26.3, and Box 2 on Form DB120.1).

If you submit a Certificate with a municipality other than *Town of Darien, 10569 Alleghany Rd., Darien, NY 14040*, **the Certificate AND THE APPLICATION WILL NOT BE ACCEPTED.**

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.

Liability Insurance

Liability Insurance is NOT PROOF OF INSURANCE COVERAGE. We do NOT require Liability Insurance. It will not be accepted in lieu of Workers Compensation and Disability Benefits Insurance.

More information can be found at the New York State Workers Compensation Board website at <http://www.wcb.ny.gov/>.