REQUIRED INSURANCE

The Town of Newstead requires the following acceptable insurance certificates be on record at the Building Dept. prior to the approval of a building permit. Please select which of the following categories pertain to you.

☐ ❖ CONTRACTORS

Acceptable Forms For each type of Insurance Required	General Liability	Workers Compensation	Disability
	Accord	C-105.2	CE-200 (exemption)
		S1-12 or GS1-105.2	DB-120.1
		U-26.3	DB-155 (S1)

*The Town of Newstead, 5 Clarence Ctr. Rd., Akron, NY 14001 must be typed on the insurance form in order for it to be valid.

☐ ❖ INDIVIDUALS Building Their Own Structure and Using ONLY UNCOMPENSATED FRIENDS AND FAMILY TO HELP:

(with NO employees or use of sub-contractors/independent contractors):

1. Must complete the CE-200 WC/DB exemption form online (http://www.wcb.state.ny.us/content/main/forms/CE200Instructions.jsp) FOR EACH JOB.
2. Print a copy for our office.
3. Provide proof of a builder's risk policy

*NOTE: If you utilize subcontractors, you do not qualify for a waiver for a CE-200 Worker's Comp

☐ ❖ GENERAL CONTRACTOR

The Town of Newstead requires that an individual acting as a General Contractor, that is sub-contracting some of the work or using independent contractors, must submit Worker's Compensation and GL Insurance. General Contractors that hire employees less than 30 days per year can complete and provide the CE-200 waiver form FOR EACH JOB SITE for ONLY the Disability Benefits exemption portion.

To obtain the required insurance/waivers:

1. Contact your insurance agent OR
   a. Go to www.nysif.com, request a quote for workers comp. and disability insurance OR a disability waiver
   b. Call 1-888-875-5790 and ask that the Town of Newstead, P O Box 227, Akron, NY 14001 be named on the insurance certificate
2. You can either fax the certificate to (716)542-3702, mail it to Town of Newstead, Building Dept, P O Box 227, Akron, NY 14001, or drop it off at 5 Clarence Ctr. Rd., Akron.

☐ ❖ HOMEOWNER –For Additions or Alterations to Existing Residences ONLY

The Town of Newstead requires that an individual homeowner complete and have notarized an Affidavit of Exemption (BP-1, available in our office) to show specific proof of Workers' Compensation Insurance Coverage for a 1, 2, 3 or 4 Family, Owner-Occupied Residence. The homeowner is NOT required to show specific proof of worker's compensation insurance coverage because of one of the following reasons:

1. I am performing all the work for which the building permit was issued.
2. I am not hiring, paying or compensating in any way, the individual(s) that is(are) performing all the work for which the building permit was issued or helping me perform such work.
3. I have a homeowners insurance policy that is currently in effect and covers the property listed on the attached building permit AND am hiring or paying individuals a total of less than 40 hours per week (aggregate hours for all paid individuals on the jobsite) for which the building permit was issued. (Please contact your insurance agent to understand your policy coverage).

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RESPONSIBLE PARTY/APPLICANT DATE

Town of Newstead Building
5 Clarence Ctr Rd., Akron, NY 14001
Phone: (716) 542-4574 Fax: (716)542-3702