

REQUIRED INSURANCE

The Town of Newstead, 5 Clarence Ctr Rd. Akron, NY 14001 must be listed as the certificate holder on all insurance certificates.

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Email: jbrady@townofnewstead.com

❖ **CONTRACTORS**

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

❖ **INDIVIDUAL ACTING AS THEIR OWN GENERAL CONTRACTOR**

The Town of Newstead requires that an individual acting as a General Contractor, that has only independent contractors must submit the following:

1. **Commercial General Liability** (CGL) policy (obtained from an insurance agent)
 - a. Accord form
2. **Worker's Compensation:** <http://www.wcb.ny.gov/content/main/Employers/getInsurance.jsp>.
 - a. C105.2 or U26.3 (see reverse side for more information)

❖ **HOMEOWNER –**

For pre-fab sheds 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).

Workers' Compensation Coverage Exemptions

You must select ONE option which best describes why the Legal Entity is exempt from New York State workers' compensation insurance coverage*

- The applicant is a homeowner serving as the general contractor for a primary/secondary owner-occupied residence. The homeowner is performing all the work, has only uncompensated friends and family working on his/her residence, or is hiring individuals a total of less than 40 aggregate hours per week and has a current homeowners insurance policy that covers the property.
- Other than the business owner(s) and individuals obtained from a temporary service agency, there are no employees, day labor, leased employees, borrowed employees, part-time employees, unpaid volunteers (including family members) or subcontractors. Other than the business owner(s), all individuals providing services to the business are obtained from a temporary service agency and that agency has covered these individuals for New York State workers' compensation insurance. A Temporary Service Agency is a business that is classified as a temporary service agency under the business's North American Industrial Classification System (NAICS) code.
- The applicant is acting as a general contractor with no employees, day laborers, leased employees, borrowed employees, part-time employees, unpaid volunteers and only has independent contractors that meet the standards of the New York Construction Industry Fair Play Act (Section 861 of the New York State Labor Law).
- None of the above apply to applicant's situation