



# Town of North Hempstead

## Department of Building Safety, Inspection & Enforcement

210 Plandome Road, Manhasset, NY 11030-2326

[www.northhempsteadny.gov](http://www.northhempsteadny.gov)



### Insurance and License Requirements for a Permit

*The Town of North Hempstead, Nassau County, and the State of New York, require that **NO** building permit may be issued until all current insurances and license information is presented for each permit.*

**FOR ALL CONTRACTORS: BEFORE EACH PERMIT CAN BE ISSUED**, we require a copy of your current Nassau County Home Improvement License (this Nassau license is not necessary for commercial jobs or new home construction). Plumbers or Electricians need a copy of their current license. Proof of Insurance shall be submitted by all contractors, as follows: (a) Proof of Commercial General Liability insurance with completed operations (plus X.C.U. when applicable), to which the Town of North Hempstead has been added as certificate holder; (b) Certificates or affidavits approved by the State Workers' Compensation Board pursuant to State Workers' Compensation Law § 57 (2) evidencing proof of workers' compensation insurance or proof of the applicant not being required to secure same; and (c) Certificates or affidavits approved by the State Workers' Compensation Board pursuant to State Workers' Compensation Law § 220 evidencing proof of disability benefits insurance or proof of applicant not being required to secure same.

**STAND-ALONE PERMITS** (such as plumbing, signs, fences, trees, etc; (any work not connected to a building permit), where there is a short review process must have all insurances attached at time of application submittal, or they will not be accepted). Explanation: Although the Town keeps computer records, records do not always reflect current coverage, so we require copies of all insurances at time of permit application to prevent any unnecessary delays. For submittals that will take longer to review (such as an addition, alteration, or new home), insurances don't have to be submitted until just before a permit is issued.

**HVAC PERMITS** will only be issued to companies, individuals, or plumber's that hold a Town of North Hempstead Plumbing License or a Nassau County Home Improvement License that includes installing HVAC units. A Nassau County license that states "Air Conditioning" or "Heating & Air Conditioning" is fine. We will be glad to check with Nassau County if there is a question as to coverage for HVAC work.

A **homeowner** can serve as his own GC on some work if it is only in the home that he currently occupies, using a [BP-1 Form](#).

If a Town Plumber is installing Drywells, their liability insurance certificate must state "Drywell Installation" and include the property address in the *Description of Operations* Box.

A **homeowner** may also do plumbing work (except any gas related work) on his owner occupied home as well, but must first take a competency test we can provide upon request.

For a **Demolition permit**, a Nassau County Home Improvement License is required unless the entire foundation is removed and a NEW C/O will be issued.

If the project involves grading, excavating, sewer and water line installation or the use of blasting or explosive materials the General Liability policy does not include special endorsement for an **X.C.U. Exclusion**.

**Liability** insurance is usually submitted on a standard ACORD form. Some other forms may be acceptable. (Please note: by New York State Law, we can not accept NYS Disability and NYS Worker's Compensation coverage on the ACORD form). What we can accept is stated in the **NEW YORK STATE INSURANCE REQUIREMENTS** – [General Municipal Law §125, WCL §57 & §220](#)

The Workers' Compensation Law requires that before a New York State or municipal agency, department, board, commission or office issues any permit or license, they must be provided with the completed forms as shown below prior to permit issuance. This applies to all businesses with employees.

**1) [Form BP-1](#) - Affidavit of Exemption to Show Specific Proof of Workers' Compensation Insurance Coverage for a 1, 2, 3 or 4 Family, Owner occupied Residence** (This is the **ONLY** insurance-related form available from the Town of North Hempstead). This form is used by a homeowner who will be doing most of the permit work himself, with no or minimal assistance of up to a total of 40 man-hours per week. This form must be signed and notarized.

**2) Form CE-200 from Group A** attesting to no need for either or both Workers Compensation and Disability Benefits Coverage (Note: If the CE-200 form does not exclude BOTH Workers Compensation and Disability Benefits Coverage you must supply a form from Group B and/or C that proves you have the coverage not exempted by the CE-200). **This CE-200 form must be submitted with a specific site address for each permit, the expected duration of the job and estimated cost of work for the job. The form must have an original signature and date. No copies of this form will be accepted.** If the CE-200 is not used or only partially used, then see **#3** below.



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3) A form from either or both **Group B and Group C** (which has not been exempted by the CE-200 form).

The only acceptable forms are as follows:

Group	Form No.	Description
A	CE-200	Certificate of Attestation For New York Entities With <u>No</u> Employees and Certain Out of State Entities That New York State Worker's Compensation and/or Disability Benefits Insurance Coverage is Not Required.
B	C-105.2 (9-07)	Certificate of Worker's Compensation Insurance
B	SI-12 (10/03)	Certificate of Worker's Compensation Self Insurance
B	GSI-105.2 (2/02)	Certificate of Participation in Worker's Compensation Group Self Insurance
B	U-26.3	New York State Insurance Fund Certificate of Work's Compensation Insurance (For demolition work, this form <b>must</b> state the property address and that demolition is included)
C	DB-120.1 (5/06)	Certificate of Disability Benefits Insurance
C	DB-155 (1/98)	Certificate of Disability Benefits Self-Insurance

Effective September 9, 2007, all out-of-state employers with employees working in New York State are required to carry a full, statutory New York State workers' compensation insurance policy. An employer has a full, statutory New York State workers' compensation insurance policy when New York is listed in Item "3A" on the Information Page of the employer's workers' compensation insurance policy. It may be appropriate to contact your insurance broker, carrier or agent, check with your trade association, or conduct additional research to find the most appropriate insurance coverage for your company. In addition, a New York State workers' compensation policy may be obtained from the New York State Insurance Fund by calling 1-888-875-5790 and a disability benefits insurance policy may be obtained from the New York State Insurance Fund by calling 1-866-697-4332.