

Insurance Requirements

The Code of the City of Albany contains specific requirements that insurance be on file with the Department of Buildings & Regulatory Compliance prior to the issuance of any permits.

Specifically, either the owner of the contractor is required to have a liability policy naming the City of Albany as insured or co-insured during the time the permit is in use, or until the permit expires or is revoked. This liability policy must be in the following amounts:

\$100,000.00 – Personal Injury – single incident
\$300,000.00 – Personal Injury – cumulative
\$ 50,000.00 – Property damage

The insurance requirements may be met in the following ways:

1. An individual property owner may have the City of Albany named as co-insured on a policy in the amounts equal to that required by the City, in connection with the individual job;
2. The contractor may file an Owner's and Contractor's Protective Liability Policy, naming the City of Albany as an additional insured, for the individual job, in the required amounts; or
3. The contractor may, as some have, file a blanket policy with the City, covering **all** work to be undertaken within the period of the policy.

Note: All policies must read in the "Description Box" – **City of Albany as additionally insured.**

In addition, prior to releasing a permit, the Department of Buildings & Regulatory Compliance is required to obtain from the applicant proof of worker's compensation compliance in accordance with Section 125 of the General Municipal Law (NYS). One of the following must be submitted prior to the release of a permit:

1. Insurance Certificate showing worker's compensation coverage; and Certificate of Disability Coverage;
2. Completed Form CE-200 "Affidavit for New York Entities...with no Employees" stamped from the Worker's Compensation Office;
3. Completed Form WC/DB 101 "Affidavit that an OUT OF STATE OR FOREIGN EMPLOYER Working in NYS Does Not Require..." stamped from the Worker's Compensation Office.

All homeowners are required to now file a CE-200 if performing the work—see reverse side for information on obtaining a CE-200, or visit https://www.wcb.ny.gov/content/ebiz/wc_db_exemptions/requestExemptionOverview.jsp

As no permit can be issued by the Department of Buildings & Regulatory Compliance if the insurance requirements are not met, individuals seeking permits are urged to arrange for the required coverage prior to making an application.



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Revised 10/2023

Certificate of Attestation of Exemption



Workers' Compensation Board

Instructions for obtaining and filing a Certificate of Attestation of Exemption from Workers' Compensation and/or Disability and Paid Family Leave Benefits (CE-200) through New York Business Express

Follow these steps:

1. Go to businessexpress.ny.gov.
2. Select **Log in/Register** in the top right-hand corner. A NY.gov Business account is required.
3. If you do not have a NY.gov business account, go to [step 4](#) to set up your account.
If you have a NY.gov log-in and password, go to [step 16](#).
4. Select **Register with NY.gov** under New Users.
5. Select **Proceed**.
6. Enter the following:
 - First and Last Name
 - Email
 - Confirm Email
 - Preferred Username (check if username is available)
7. Select **I'm not a robot**.
 - You may have to complete a Captcha Verification before proceeding.
8. Select **Create Account**.
 - If you already have a NY.gov account, the screen will display your existing accounts, either Individual or Business.
 - Do one of the following:
 - If the account(s) shown is a NY.gov Individual account, select **Continue**.
 - If the account(s) shown is a NY.gov Business account, select **Email Me the Username(s)**.
9. Verify that the account information is correct.
 - Select **Continue**.
10. An activation email will be sent.
 - If you do not receive an email, see the **No Email Received During Account Creation** page.
11. Open your activation email and select **Click Here**.
 - Specify three security questions.
 - Select **Continue**.
12. Create a password (must contain at least eight characters).
13. Select **Set Password**. You have successfully activated your NY.gov ID.
14. Select **Go to MyNy**.
 - At the top of the screen select **Services**.
 - Select **Business**.
 - Select **New York Business Express**.
 - Select **Log in/Register**.
15. On the New York Business Express home page, do one of the following:
 - Scroll down to Top Requests and select **Certificate of Attestation of Exemption, or**
 - Search Index A-Z for **CE-200**.
16. Under **How to Apply**:
 - Select **Apply as a Business, or**
 - Select **Apply as a Homeowner** (applies to those obtaining permits to work on their residence).
17. Complete application screens.
18. Review Application Summary.
19. Attest and submit.

You will receive an email when your certificate has been issued.

To view your certificate:

- Select **Access Recent Activity** from your email, or
- Access businessexpress.ny.gov, and then access your **Dashboard** (under your login name on right).

Print and sign the **Certificate of Attestation of Exemption**.

Submit your **CE-200** for your license, permit or contract to the issuing Agency.