



Requirements for businesses applying for government permits, licenses, or contracts

For more information,
visit [WCB.NY.GOV](https://www.wcb.ny.gov)

For questions about
compliance, call
(866) 298-7830

For questions about
WCL §57 and proof
of coverage, call
(866) 546-9322

Workers' Compensation Law §57 and §220[8] require the heads of all municipal and state entities to ensure that businesses applying for permits, licenses, or contracts have appropriate workers' compensation and/or disability and Paid Family Leave benefits insurance coverage.

(Municipal entities include counties, towns, and villages.)

This requirement applies to both original issuances and renewals, and also applies whether the government entity is having the work done or is simply issuing the permit, license, or contract.

The Board works with municipalities, state agencies, and other government entities to make sure that businesses are in compliance. Strict enforcement of these insurance requirements ensures fairness to all businesses competing for contracts, and protects the workers of New York State.

Businesses that are subject to a final penalty by the Board will be placed on the debarment list, and will be unable to be awarded any public works contract from any municipality within New York State for one year.

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Workers' Compensation Law Requirements

Businesses must provide proof of insurance or exemption from workers' compensation and/or disability and Paid Family Leave benefits insurance coverage when requesting permits, licenses, or contracts from state or municipal entities. Certain forms must be provided to the government entity, as described below. The information on the form submitted must exactly match the name and federal identification number of the entity that is applying for a permit, license, or contract.

For workers' compensation insurance:

- **Insured businesses** must request a *Certificate of Workers' Compensation Insurance (Form C-105.2)* from their insurance carrier or licensed New York State insurance agent. The Board cannot issue insurance certificates directly to the business. Upon the business's request, the insurance carrier will send this form to the government entity. The State Insurance Fund uses its own version of this form (*Form U-26.3*).
- **Self-insured businesses** must request a *Certificate of Workers' Compensation Self-Insurance (Form SI-12)*, from the Board's Self-Insurance Office at **(518) 402-0247**. If the business needs a copy of their self-insurance certificate, the business can email the Board's Self-Insurance Office at selfinsurance@wcb.ny.gov. For a *Certificate of Participation in Workers' Compensation Group Self-Insurance (Form SIG-105.2)*, the business should contact their group self-insurance administrator.

For disability and Paid Family Leave benefits insurance:

- **Insured businesses** must request a *Certificate of Insurance Coverage under the New York State Disability and Paid Family Leave Benefits Law (Form DB-120.1)*. Upon the business's request, the insurance carrier will send this form to the government entity.
- **Self-Insured businesses** must request a *Compliance with the Disability and Paid Family Leave Benefits Law (Form DB-155)* from the Board's Self-Insurance Office at **(518) 402-0247**. If the business needs a copy of their self-insurance certificate, the business can email the Board's Self-Insurance Office at selfinsurance@wcb.ny.gov.

Exempt businesses must obtain a *Certificate of Attestation of Exemption from New York State Workers' Compensation and/or Disability and Paid Family Leave Benefits Coverage (Form CE-200)*. To apply for this exemption, please visit New York Business Express at businessexpress.ny.gov.

Note: ACORD forms are not acceptable proof of New York State workers' compensation coverage under WCL §57.