

**CITY OF ALBANY
DEPARTMENT OF FIRE, EMERGENCY & BUILDING SERVICES
DIVISION OF BUILDING & CODES**

INSURANCE REQUIREMENTS

The Code of the City of Albany contains specific requirements that insurance be on file with the Division of Buildings & Codes 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 Division of Building & Codes 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;
2. Completed Form WC/DB 100 "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; or
4. 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" – these forms can be filled out and Notarized here in the offices of the Division of Building & Codes.

Note: *Option number 4 is only available to OWNERS WHO RESIDE in the 1, 2, 3 or 4 family residences WHERE THE WORK IS TO BE PERFORMED.*

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