

A photograph showing three men in an industrial setting. One man on the left wears a yellow hard hat and a high-visibility vest. The man in the center is wearing a checkered shirt and a tie. The man on the right is wearing a high-visibility vest and an orange safety vest. They are all looking down at a set of blueprints or documents on a table.

# 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  
**(518) 486-6307**

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.

## 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. One of the following forms must be provided to the government entity. 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)*, or a *Certificate of Participation in Workers' Compensation Group Self-Insurance (Form GSI-105.2)* 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 [self-insurance@wcb.ny.gov](mailto:self-insurance@wcb.ny.gov).

### 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**. The Board will also send a blank certificate to the insurance carrier or licensed New York State insurance agent upon request. If the business needs a copy of their self-insurance certificate, the business can email the Board's Self-Insurance Office at [self-insurance@wcb.ny.gov](mailto:self-insurance@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](http://businessexpress.ny.gov).

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