

## **CENTER FOR ENVIRONMENTAL HEALTH**

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## WORKERS' COMPENSATION AND DISABILITY INSURANCE REQUIREMENTS

New York State Labor Law mandates that anyone applying to obtain a permit from a government agency must show proof of workers' compensation and disability insurance or certify that the insurance is not required because there are no employees.

In general, insurance coverage is needed if a business has employees other than the owners or partners (a maximum of two people), or if there are more than two officers in the corporation. Coverage is required for family members if they are not listed as owners on the business certificate on file with the County Clerk's office. Contact the Workers' Compensation Board at the number listed below for specific information regarding insurance requirements.

If coverage is not mandated, the permit applicant must complete electronic Form CE-200. The Department of Health does not have any forms, as they must be completed by the applicant online and printed. The form is available online at <a href="https://www.businessexpress.ny.gov">www.businessexpress.ny.gov</a>.

Applicants without email or computer access may obtain a paper application for the CE-200 by calling the Workers' Compensation Board call center at 877-632-4996. Applicants using the manual process might wait up to eight weeks before receiving Form CE-200.

Form CE-200 is valid for one year only and must be completed <u>annually</u> at the time of permit renewal. A signed copy of the form or Workers' Compensation and Disability Insurance documents must be submitted to the Department of Health before a permit is issued.