



# TOWN OF WHEATFIELD

## COUNTY OF NIAGARA

Office of Building, Plumbing, Electrical and Zoning

2800 Church Road, North Tonawanda, NY 14120

Phone: (716) 694-1026 Fax: (716) 694-1800

[www.wheatfield.ny.us](http://www.wheatfield.ny.us)

## Insurance Requirements for Homeowners Building Their Own Home or Addition:

**ADDITIONS:** Homeowners policy with \$500,000 personal liability for estimated cost of construction over \$15,000 or \$300,000 personal liability for estimated cost of construction \$14,999 or less  
**and**  
Workers Comp policy or BP-1(9/07) \*\*

**DWELLING:** General Liability with \$500,000 combined single limit including the Town of Wheatfield as additional insured- has to be approved by Town insurance agent  
**AND**  
Workers Comp Policy and Disability Policy  
**OR**  
CE-200 (12/08)\*\*

\*\*If homeowner is **not** hiring any sub-contractors, they must complete CE-200 (12/08) for both Workers Comp and Disability.

**DEMOLITION:** Must state on the policy that it includes the demolition of the specific building to be demolished (single family dwelling, barn, garage, etc.) and the property address in which it is located.

**\*\*BP-1 (9/07) CAN ONLY BE USED IF NOT HIRING OR PAYING INDIVIDUALS MORE THAN 40 HOURS COLLECTIVELY PER WEEK.**