



# Municipality of Norristown

## Department of Building & Code Enforcement

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**To:** Building Permit Applicants and Contractors  
**From:** Department of Building & Code Enforcement  
**Subject:** Workers' Compensation Reform Act (Act 44 of 1993)

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As required by the Pennsylvania Workers' Compensation Reform Act 44 of 1993, any building permit issued to a property owner, contractor or subcontractor must demonstrate current coverage and compliance with the Workers' Compensation Act. As proof of Insurance under this Act, one of the following must be submitted with the Building Permit Application:

1. Certificate of Insurance issued by their insurance carrier as proof of Workers' Compensation Insurance for their employees; or
2. Certification of State-approved Self-Insurance from the Department of Labor and Industry; or
3. Notarized affidavit of exemption from Workers' Compensation Insurance coverage stating they are not required to provide coverage for one of the following reasons:
  - The property owner is performing their own work.
  - The contractor has no employees.
  - The employees of the contractor are exempt from Workers' Compensation Insurance Coverage for religious reasons

All contractors and subcontractors must provide with the Building Permit Application the following information, including: contractor name; address; contact person, and federal or state employer identification number. Contractors and subcontractors will also be required to submit an affidavit attesting that they are in compliance with the Act.

Contractors that employ individuals that claim a religious exemption under Workers' Compensation Law, must attach a copy of each employees Certification of Religious Exception Form LIBC-14C from the Department of Labor & Industry, Bureau of Workers' Compensation. This form must be submitted for each employee claiming this exemption.

**For property owners performing their own work**, it will be necessary that a notarized affidavit of exemption from workers' compensation insurance be submitted with the Building Permit Application. This affidavit must state that no persons will be hired/employed, or that no work will be contracted or subcontracted on the construction project that falls under the scope of the Building Permit. However, should the property owner later choose to hire a contractor or subcontractor to complete any work on the construction project, it will be the responsibility of the resident to see that the contractor or subcontractor comply with the regulations outlined above and proof of such be furnished to the Department of Building & Code Enforcement.

The certificate and/or affidavit shall be kept on file with the Municipality of Norristown's copy of the building permit. With the issuance of the building permit, the Municipality of Norristown shall be named as a workers' compensation policy certificate holder. An insurer issuing a policy shall be required to notify the Municipality of Norristown of an expiration or cancellation of any policy certificate within three working days of such expiration or cancellation.

Upon receiving actual notice that the contractor's/subcontractor's workers' compensation insurance or State-approved self-insured status has been cancelled, the Municipality of Norristown shall issue a stop work order to a contractor/subcontractor who is performing work pursuant to a building permit. Also, if the Municipality of Norristown receives actual notice that a contractor or property owner, having filed an affidavit of exemption from workers' compensation insurance, has hired persons to perform work pursuant to a building permit and does not maintain required workers' compensation insurance, the Municipality of Norristown shall issue a stop work order. The order shall remain in effect until proper workers' compensation coverage is obtained for all work performed pursuant to the building permit.

Nothing in the Workers' Compensation Act shall be the basis of any liability on the part of the Municipality of Norristown. It is not the Municipality of Norristown's responsibility to notify any contractor/ subcontractor and/or resident that workers' compensation insurance has expired or been cancelled, nor shall the Municipality of Norristown incur liability for any damage which may result from the issuance of a stop work order.

Questions concerning Workers' Compensation Insurance coverage requirements as they pertain to building permits should be directed to the Municipality of Norristown's Department of Building & Code Enforcement.