

Free Guide

NY Contractor Insurance

Workers' Compensation + General Liability (Simple Overview)

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Service Area: New York (with support in NJ & CT)

Purpose: Educational overview to help contractors understand common coverage needs.

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Quick Summary

If you're a contractor in New York, two coverages come up most often: **Workers' Compensation** and **General Liability**. This guide explains what each policy typically covers, what it typically does not cover, and practical steps you can take to reduce claims and keep your team safe.

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Disclaimer: This guide is for educational purposes only and does not constitute legal or insurance advice. Coverage availability, requirements, limits, and pricing vary by carrier and underwriting. Certificates of insurance do not amend, extend, or alter coverage. Please contact a licensed insurance professional to review your specific situation.

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1. Workers' Compensation Insurance (NY)

What it is

Workers' Compensation helps cover medical care and wage replacement if an employee is injured or becomes ill due to work. It can also include employer's liability coverage (part of most policies).

Why it matters

Work injuries can be expensive and disruptive. Workers' Comp helps protect your employees and your business, and it is often required to meet job or contract requirements.

What it typically covers

- Medical treatment related to work injuries
- Wage replacement during recovery (subject to policy terms)
- Rehabilitation (when applicable)
- Employer's liability (part of most policies)

What it typically does not cover

- Injuries outside of work
- Intentional self-harm
- Fraudulent claims
- Situations excluded by policy terms

Claims-prevention tip: The fastest way to reduce Workers' Comp costs is to reduce the frequency and severity of injuries. Start with weekly safety talks, jobsite housekeeping, and a simple incident-reporting routine.

2. General Liability Insurance

What it is

General Liability helps protect your business if you are held responsible for third-party bodily injury, third-party property damage, or certain personal/advertising injury claims.

What it typically covers

- Third-party bodily injury
- Third-party property damage
- Legal defense costs (subject to policy terms)
- Certain personal/advertising injury claims

What it typically does not cover

General Liability typically does not cover employee injuries (Workers' Comp), auto accidents (Commercial Auto), damage to your own tools/equipment, or professional errors (may require Professional Liability / E&O;). Coverage also varies by trade and policy form.

Claims-prevention tip: Most GL claims come from slips/trips, property damage, and completed-operations disputes. Use written jobsite checklists, document work with photos, and manage subcontractor certificates consistently.

3. Preventing Workers' Comp and GL Claims

Practical steps that help reduce injuries, property damage, and disputes (and can improve your long-term insurance results):

Risk Area	Precaution Measures
Ladders & Falls	Train on ladder setup (angle, tie-off where applicable), keep 3 points of contact, use proper footwear, and never overreach. Consider fall protection where required.
Housekeeping	Keep walkways clear, manage cords/hoses, clean debris frequently, and mark hazards. Many slip/trip claims are preventable with routine cleanup.
PPE & Tools	Use the right PPE (eye, hearing, gloves, respirators when needed) and maintain tools. Replace damaged blades/bits and use guards and GFCIs.
Vehicle & Driving	Enforce seat belts, no phone use, and safe loading/securement. Set expectations for jobsite parking and backing procedures.
Subcontractors	Collect COIs before work starts, confirm required limits/endorsements, and use written scopes. Avoid uninsured subs on your jobs.
Property Damage Control	Protect surfaces, confirm shutoffs (water/gas/electric), use dust barriers, and document pre-existing damage with photos before work begins.
Incident Response	Report injuries promptly, document what happened, gather witness names, and start return-to-work planning when possible. Timely reporting helps control claim costs.

Note: This section is general guidance only. Always follow applicable OSHA requirements, jobsite rules, and manufacturer instructions.

4. Certificates of Insurance (COIs) and Contract Requirements

A Certificate of Insurance (COI) is proof that a policy is active and shows basic coverage details. Many clients, landlords, and general contractors require COIs before you can start work.

Common COI requirements for contractors

- General Liability with specified limits
- Workers' Compensation
- Commercial Auto (if vehicles are used for work)
- Umbrella / Excess liability for higher limit jobs

Common endorsements (when required)

- Additional Insured (Ongoing Operations and/or Completed Operations)
- Waiver of Subrogation
- Primary and Non-Contributory wording

Tip: If a contract requires special wording, upload the contract requirements when requesting a COI to prevent delays.

5. Common Add-Ons for Contractors

Commercial Auto

Covers vehicles used for business (work trucks, vans). Personal auto policies may not cover business use.

Tools & Equipment

Helps protect tools and equipment if stolen or damaged. Coverage varies by policy and carrier.

Builder's Risk

Protects structures and materials while a job is under construction or renovation.

Umbrella / Excess Liability

Adds liability limits above GL and Auto and is often required on larger projects.

6. Experience Mod (EMR) - What It Means and How to Improve It

Your **Experience Modification Rate** (often called **Experience Mod** or **EMR**) is a factor used in many Workers' Compensation programs to reflect your claim history compared to similar businesses. In simple terms: safer loss history often leads to a better mod; more frequent or severe losses can increase your mod.

Why EMR matters

A higher EMR can increase Workers' Comp costs and may affect your ability to qualify for certain jobs or bid requirements. A lower EMR can improve competitiveness.

Practical ways to improve EMR over time

- Prevent injuries (weekly safety talks, training, PPE, housekeeping)
- Report incidents promptly and document facts
- Implement a return-to-work plan for light duty where feasible
- Review classification codes and payroll accuracy annually
- Review loss runs and open claims regularly with your broker/claims team

Reminder: EMR rules and eligibility vary. We can help you understand how your loss history is being reflected in your Workers' Comp pricing.

7. Quote Checklist (What We Need to Shop Options)

To provide options quickly, it helps to have:

- Business name and contact information
- Trade/type of work performed and years in business
- Estimated annual revenue
- Payroll estimate (if applicable) and number of employees
- Vehicle list (if quoting Commercial Auto)
- Any claims in the last 3 years
- Prior insurance information (if available)
- Contract/COI requirements (if the job requires special wording)

8. Next Steps

If you'd like a policy review or a quote, we can help you compare coverage options and confirm common job requirements. We explain coverage in plain English and help you avoid gaps that can create expensive surprises.

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