



Design & Build · Development & Construction · Arizona

I N S U R A N C E

Certificate of Insurance Instructions

Listen. Build. Grow.

B E S E L E R B U I L D I N G T E A M , L L C

hello@beseler.co

480-788-2712 · beseler.co · Surprise, AZ 85387

Monday – Friday, 8:00 AM – 5:00 PM

Form BBT-INS-03 · September 2026

For your insurance agent

Hand this page to your agent. It gives the exact wording and endorsements Beseler Building Team needs on your ACORD 25 certificate. Following it means your certificate is accepted the first time instead of going back and forth.

Blank ACORD forms come from your agent — ACORD 25 is a copyrighted form and we do not distribute it. This document tells your agent what to put in each box.

SECTION 1 ■ CERTIFICATE HOLDER

Enter exactly:

Beseler Building Team, LLC
Surprise, AZ 85387

SECTION 2 ■ DESCRIPTION OF OPERATIONS

Copy the following into the Description of Operations / Locations / Vehicles box. Attach ACORD 101 if you need more room.

Beseler Building Team, LLC, the Owner, and any other party Beseler Building Team is required by contract to name, are included as Additional Insured for Ongoing Operations (Form CG 20 10) and Completed Operations (Form CG 20 37), or their equivalent on a combined form. Coverage is primary and non-contributory. Waiver of Subrogation applies in favor of Beseler Building Team, LLC and the Owner on General Liability, Automobile Liability and Workers' Compensation. Re: [Project Name] / [Subcontract #] / [Scope of Work].

SECTION 3 ■ LIMITS TO SHOW

Line of coverage	Box	Amount
General Liability	Each Occurrence	\$1,000,000
General Liability	Personal & Adv Injury	\$1,000,000
General Liability	General Aggregate	\$2,000,000
General Liability	Products — Comp/Op Agg	\$2,000,000
General Liability	Aggregate applies per	PROJECT
Automobile Liability	Combined Single Limit	\$1,000,000
Umbrella / Excess	Each Occurrence	Per project tier — see below
Umbrella / Excess	Aggregate	Per project tier — see below
Workers' Compensation	Statutory limits	Check "WC Statutory Limits"
Employer's Liability	E.L. Each Accident	\$1,000,000
Employer's Liability	E.L. Disease — Ea Employee	\$1,000,000
Employer's Liability	E.L. Disease — Policy Limit	\$1,000,000
Professional Liability	If design or design-assist scope	\$1,000,000 / \$2,000,000
Pollution Liability	If pollution exposure	\$1,000,000 / \$2,000,000
Installation Floater	Tools & equipment	Replacement value

■ Umbrella / excess by project tier

The subcontractor's Work Authorization states which tier applies to the project.

Tier	Subcontract value	General Liability	Auto	Workers' Comp	Umbrella
Tier 1	Under \$50,000	\$1M occurrence / \$2M aggregate	\$1M CSL	Statutory + \$1M EL	Not required
Tier 2	\$50,000 – \$250,000	\$1M occurrence / \$2M aggregate	\$1M CSL	Statutory + \$1M EL	\$2,000,000
Tier 3	Over \$250,000	\$1M occurrence / \$2M aggregate	\$1M CSL	Statutory + \$1M EL	\$5,000,000

SECTION 4 ■ COLUMNS AND BOXES TO MARK

- ADDL INSD column — mark Y on General Liability, Automobile Liability, and Umbrella / Excess.
- SUBR WVD column — mark Y on General Liability, Automobile Liability, and Workers' Compensation.
- General Liability — check COMMERCIAL GENERAL LIABILITY and OCCUR. Do not check CLAIMS-MADE.
- Gen'l Aggregate Limit Applies Per — check PRO-JECT.
- Automobile Liability — check ANY AUTO, or check OWNED, HIRED and NON-OWNED.
- Umbrella — check UMBRELLA LIAB and OCCUR, on a following-form basis.
- Insurers Affording Coverage — each carrier must be rated A- VII or better and authorized in Arizona.

SECTION 5 ■ ATTACH WITH THE CERTIFICATE

The certificate alone is not evidence of Additional Insured status. Send these with it:

- ☐ Copy of the Additional Insured — Ongoing Operations endorsement (CG 20 10 or CG 20 33)
- ☐ Copy of the Additional Insured — Completed Operations endorsement (CG 20 37)
- ☐ Copy of the Primary and Non-Contributory endorsement, if issued separately
- ☐ Copy of the Waiver of Subrogation endorsement (GL, auto, and workers' compensation)
- ☐ Signed Insurance Compliance Statement (Form BBT-INS-02)

SECTION 6 ■ WHY CERTIFICATES GET REJECTED

Nearly every certificate we send back fails for one of these. Checking them takes two minutes and saves a week.

Problem	What to do instead
Additional Insured shown on the certificate but no endorsement attached	Attach the actual CG 20 10 / CG 20 33 and CG 20 37 endorsement pages
Completed operations Additional Insured missing	Add CG 20 37; ongoing operations alone is not enough
Certificate holder listed as a person or a project rather than the entity	Use the exact certificate holder block in Section 1
General aggregate applies per policy rather than per project	Check PRO-JECT and endorse the aggregate per project
Policy carries a residential, subsidence, or subcontractor-work exclusion	Have the exclusion removed, or disclose it in the Compliance Statement
Waiver of subrogation on GL only	Waiver is required on GL, auto, and workers' compensation
Certificate expires mid-project with no renewal sent	Set a renewal reminder; send the new certificate before expiration



Problem	What to do instead
Coverage written claims-made	General Liability must be occurrence form

SEND THE COMPLETED CERTIFICATE TO

jeff@insuranceproaz.com — Insurance Pro AZ, our agent of record
with a copy to hello@beseler.co

Questions? 480-788-2712