



Design & Build · Development & Construction · Arizona

I N S U R A N C E

Subcontractor Insurance Requirements

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

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Monday – Friday, 8:00 AM – 5:00 PM

Form BBT-INS-01 · September 2026

Purpose

BEFORE YOU MOBILIZE

No subcontractor may begin work, deliver material, or enter a Beseler jobsite until an acceptable certificate of insurance and the required endorsement copies are on file. Work performed without coverage on file may be suspended and payment withheld until the deficiency is cured.

Before starting any work, the Subcontractor shall purchase and maintain, at its own expense, the coverages and limits set out below. These requirements, and the indemnification obligations of the Subcontract, also apply to anyone the Subcontractor hires to perform any part of the work.

SECTION A ■ COVERAGE TIERS

Required limits scale with the value of the subcontract. The tier for a given project is stated in that project's Subcontract Work Authorization. Where the Work Authorization and this exhibit differ, the Work Authorization controls.

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

TIERS SET THE UMBRELLA, NOT THE BASE

General Liability, Automobile Liability, and Workers' Compensation limits are the same at every tier. Only the Umbrella / Excess requirement changes.

Higher limits may be required on an individual project by the Owner or the prime contract, and will be stated in the Work Authorization.

SECTION B ■ COMMERCIAL GENERAL LIABILITY

Written on an occurrence form no less broad than ISO Form CG 00 01, including Products and Completed Operations.

Coverage	Minimum limit required
General Aggregate (per project)	\$2,000,000

Coverage	Minimum limit required
Products / Completed Operations Aggregate	\$2,000,000
Each Occurrence	\$1,000,000
Personal and Advertising Injury	\$1,000,000

■ Coverages that must be included

- Premises and operations.
- Contractual liability, including liability assumed under construction contracts.
- Contingent liability for work performed by subcontractors of any tier.
- Explosion, collapse, and underground hazards.
- Broad form property damage, including completed operations.
- Personal and advertising injury, with any contractual exclusion deleted.

■ Exclusions that are not acceptable

The policy may not carry an exclusion or restrictive endorsement for any of the following where it would affect the scope of your work:

- Subsidence, earth movement, or soil conditions.
- Exterior insulation finish systems (EIFS).
- Residential or habitational work.
- Work performed by subcontractors.
- Completed operations.
- Explosion, collapse, or underground hazards.
- Cross-suits or insured-versus-insured.
- Contractual liability.

■ Required endorsements

- Additional Insured — Ongoing Operations, ISO Form CG 20 10 (or CG 20 33 blanket form), naming Beseler Building Team, LLC, the Owner, and any other party Beseler Building Team is required by contract to name.
- Additional Insured — Completed Operations, ISO Form CG 20 37, naming the same parties.
- Primary and non-contributory wording with respect to any insurance carried by Beseler Building Team, LLC or the Owner.
- Waiver of Subrogation in favor of Beseler Building Team, LLC and the Owner.
- General Aggregate Limit applying per project.

THE ENDORSEMENTS THEMSELVES, NOT JUST THE CERTIFICATE

A certificate of insurance is informational only and confers no coverage. You must provide copies of the actual Additional Insured endorsements along with the certificate.

Additional Insured and completed operations coverage must be maintained, and evidence re-supplied annually, until the applicable Arizona statute of repose has run — currently eight (8) years from substantial completion, extended to nine (9) years where the defect is discovered in the eighth year (A.R.S. § 12-552).

SECTION C ■ WORKERS' COMPENSATION & EMPLOYER'S LIABILITY

Coverage	Minimum limit required
Coverage A — Workers' Compensation	Statutory, as required by Arizona law
Coverage B — Each Accident	\$1,000,000
Coverage B — Disease, Each Employee	\$1,000,000
Coverage B — Disease, Policy Limit	\$1,000,000

Workers' compensation coverage is required for everyone working on the project site. A Waiver of Subrogation endorsement in favor of Beseler Building Team, LLC and the Owner is required.

SOLE PROPRIETORS

A sole proprietor with no employees who elects not to carry workers' compensation must sign the Beseler Building Team Sole Proprietor Affidavit and must carry General Liability at the limits above.

A waiver does not relieve you of liability for injury to any person you bring onto the site. If you bring help of any kind, you need coverage.

SECTION D ■ BUSINESS AUTOMOBILE LIABILITY

Coverage	Minimum limit required
Combined Single Limit, each accident	\$1,000,000

Coverage must apply to Any Auto, or to Owned, Hired and Non-Owned automobiles. An Additional Insured endorsement and a Waiver of Subrogation endorsement in favor of Beseler Building Team, LLC and the Owner are required.

SECTION E ■ UMBRELLA / EXCESS LIABILITY

Required at the tier stated in the Subcontract Work Authorization. Written on a following-form basis, excess of Employer's Liability, Commercial General Liability and Automobile Liability. Beseler Building Team, LLC and the Owner must be included as Additional Insured, including Completed Operations.

Tier	Subcontract value	Umbrella / Excess required	Total limits available
Tier 1	Under \$50,000	Not required	\$1,000,000
Tier 2	\$50,000 – \$250,000	\$2,000,000 occurrence / aggregate	\$3,000,000
Tier 3	Over \$250,000	\$5,000,000 occurrence / aggregate	\$6,000,000

HOW THE LAYERS STACK

You may satisfy the requirement with any combination of primary and excess policies, provided each excess layer follows form over the underlying coverage and names the same Additional Insureds.

A subcontractor carrying \$2,000,000 primary General Liability satisfies Tier 2 without a separate umbrella.

SECTION F ■ PROFESSIONAL LIABILITY

Required where the Subcontractor carries design, engineering, or design-assist responsibility of any nature.

Coverage	Minimum requirement
Each Claim	\$1,000,000
Annual Aggregate	\$2,000,000
Deductible or SIR	Not greater than \$25,000

- The retroactive date must be on or before the date professional services began for the project.
- Coverage must be continued for at least three (3) years after completion of the project.
- The policy must include contractual coverage for liability assumed under the indemnification provisions of the Subcontract.

SECTION G ■ POLLUTION LIABILITY

Required for abatement, environmental, fuel-handling, and any scope with a pollution exposure.

Coverage	Minimum limit required
Each Claim	\$1,000,000
Annual Aggregate	\$2,000,000

- Coverage must include clean-up costs and any form of fungus, including mold.
- Coverage must be maintained for three (3) years after final acceptance of the project.
- If written claims-made, the retroactive date must be on or before the date work began.

SECTION H ■ INSTALLATION FLOATER / TOOLS & EQUIPMENT

Full replacement value of materials, tools, and equipment in the Subcontractor's care, custody, or control. Beseler Building Team, LLC is not responsible for loss of or damage to Subcontractor property on the site.

SECTION I ■ CERTIFICATES OF INSURANCE

- Furnish an original certificate (ACORD 25 or equivalent) showing policy numbers, effective and expiration dates, limits, and coverages.
- The certificate must name the project, or state "Any and All Operations" if you are working on more than one Beseler project.
- Attach copies of the Additional Insured endorsements. A certificate alone is not evidence of Additional Insured status.
- Renewal certificates must be delivered before the existing coverage expires.
- Notify Beseler Building Team in writing within ten (10) days of any cancellation, non-renewal, or material change.

WHERE TO SEND CERTIFICATES

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

Certificate holder:
Beseler Building Team, LLC
Surprise, AZ 85387

SECTION J ■ SPECIAL PROVISIONS

- All policies must be written by companies authorized to transact that class of insurance in Arizona, rated A-VII or better in the most recent A.M. Best Key Rating Guide.
- Approval, disapproval, or failure to act by Beseler Building Team regarding any insurance supplied does not relieve the Subcontractor of responsibility or liability for damages and accidents.
- Beseler Building Team makes no separate payment for insurance. All premiums are included in the subcontract price.
- The Subcontractor shall require all sub-subcontractors of every tier to procure and maintain the insurance set out in this document.
- If the Subcontractor's policy carries exclusionary language or restrictive endorsements that affect or negate required coverage, the Subcontractor is responsible for all direct and indirect costs resulting from the deficiency, and shall reimburse Beseler Building Team upon notice for all costs, damages, and demands, including legal fees and claims.
- These minimums apply at all times, including during any warranty period, and shall not be reduced without the prior written consent of Beseler Building Team.



ACKNOWLEDGED

Beseler Building Team, LLC	Subcontractor
By:	By:
Title:	Title:
Date:	Date: