



# CONTRACTOR INSURANCE REQUIREMENTS

REV. 3/3/2023

## INSURANCE QUESTIONS & ANSWERS

### WHO IS REQUIRED TO HAVE INSURANCE?

Insurance is required for all contractors and vendors that work at or for New Belgium. Failure to obtain the correct certificate of insurance will cause project delays.

The following requirements exist for ALL certificates of insurance.

- General liability policies **must** list New Belgium as **additional insured**
- Workers Compensation policies **must** contain a **waiver of subrogation** endorsement in favor of New Belgium
- Insurance policies **must** be on an **occurrence basis**

### WHAT ARE THE REQUIRED LIMITS FOR INSURANCE POLICIES?

The attached table contains the minimum policies and limits; you should follow this table when submitting certificates unless you are working under a specific contract with higher limits or additional policies - If you are submitting a certificate of insurance to fulfill a contractual obligation, you will need to provide insurance with the higher limits or additional coverages. Please refer to the relevant contract documents for details. Please contact your New Belgium Owner's Representative or Project Manager for details or questions.

### HOW DO I SUBMIT CERTIFICATES OF INSURANCE TO NEW BELGIUM?

**Instruct your broker to NOT send paper certificates to NBB.** All certificates of insurance must be submitted to NBB through e-mail to the address [contractors@newbelgium.com](mailto:contractors@newbelgium.com). **We are unable to effectively process paper documents and they will not be reviewed in a timely manner.**

The legal name to be included in certificate holder field on certificates of insurance is as follows:

New Belgium Brewing Company, Inc.  
Attn: EHS Department  
500 Linden Street  
Fort Collins, CO 80524 USA

Ensure that the certificate of insurance document itself is named according to the **convention** below:

[Your Company Name] [Earliest Policy Exp Date on COI (yyyymmdd)].pdf

Example of **properly** named COI:

Bob's Painting Services 20230201.pdf

### I AM NEW TO THIS - HOW DO I OBTAIN A CERTIFICATE OF INSURANCE?

Contact your insurance broker or agent and send them these requirements or the relevant requirements from the contract documents. They will help you.



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The values below are the **minimum** limits; actual limits may vary based on unique project needs, risks and the agreed upon contract documents. All values are in millions of US dollars unless otherwise noted. If you are submitting insurance for bid-purposes only, an insurance cert must still be submitted although it may state “for bid purposes only.”

Contractor Type	Commercial General Liability	Excess / Umbrella	Work Comp	Professional Liability	Commercial Auto	Builder's Risk	Cargo Insurance
<b>General Contractor (New or existing construction)</b>	\$1.0 each occurrence \$2.0 aggregate w/ completed operations & prod liability [4]	\$ 2.0 min but refer to contract documents	Statutory w/ Employers' Liability. [4]	\$1.0 each occurrence [1] [2]	\$1.0 combined single limit	Required. Refer to contract documents for limits and details.	N/A
<b>General Contractor (Mechanical, electrical, etc.)</b>	\$1.0 each occurrence \$2.0 aggregate w/ completed operations & prod liability [4]	\$ 2.0	Statutory w/ Employers' Liability. [4]	\$1.0 each occurrence [1] [2]	\$1.0 combined single limit	Required. Refer to contract documents for limits and details.	N/A
<b>Engineers, Architects, Consultants, etc.</b>	\$1.0 each occurrence \$2.0 aggregate w/ completed operations & prod liability [4]	Refer to Contract Documents	Statutory w/ Employers' Liability. [4]	\$1.0 each occurrence [2]	\$1.0 combined single limit	N/A	N/A
<b>Packing / repacking of finished product</b>	\$1.0 each occurrence \$2.0 aggregate w/ completed operations & prod liability [4]	\$ 3.0	Statutory w/ Employers' Liability. [4]	N/A	\$1.0 combined single limit	N/A	N/A
<b>Contract brewing, bottling, canning</b>	\$1.0 each occurrence \$2.0 aggregate w/ completed operations & prod liability [4]	\$ 5.0	Statutory w/ Employers' Liability. [4].	\$1.0 each occurrence	\$1.0 combined single limit	N/A	Replacement Value [3]
<b>Service Work (plumber, painter, accountant, merchant, food truck, etc.)</b>	\$1.0 each occurrence \$2.0 aggregate w/ completed operations & prod liability [4]	N/A	Statutory w/ Employers' Liability. [4]	[1] [2]	\$1.0 combined single limit	N/A	N/A
<b>Equipment Purchase</b>	\$1.0 each occurrence \$2.0 aggregate w/ completed operations & prod liability [4]	N/A	Statutory w/ Employers' Liability. [4].	N/A	\$1.0 combined single limit	N/A	Replacement Value [3]
<b>Temporary Labor</b>	\$1.0 each occurrence \$2.0 aggregate [4]	N/A	Statutory w/ Employers' Liability. [4]	N/A	N/A	N/A	N/A
<b>Merchant</b>							

[1] Professional liability (errors and omissions) insurance is required if the contractor is providing a design, performing geotechnical work, etc. that NBB will rely upon.  
 [2] Professional liability of \$1,000,000 is required if the total project value is less than \$5,000,000. Projects with a total value greater than \$5,000,000 require a minimum of \$3,000,000 in professional liability or as required by contract.  
 [3] Domestic equipment purchases do not typically require individual cargo policies because contract carriers will have cargo insurance, however, contractor or vendor assumes the risk of loss unless contract documents stipulate otherwise. Cargo insurance is required for overseas shipping.  
 [4] Work Comp policies must contain a waiver of subrogation endorsement in favor of New Belgium; GL policies must list New Belgium as additional insured.