1. GENERAL

This guideline has been prepared to explain the insurance certificate and coverage that must be arranged regarding the professional liability insurance obligation that accredited bodies are required to fulfill.

2. GENERAL RULES

Bodies accredited by NAC are required to arrange a professional liability insurance policy with commercial insurance companies. These requirements stem from international accreditation standards. The aim is to protect the accredited bodies and their customers.

Insurance Policy

Organizations that receive conformity assessment services from accredited bodies make decisions based on these services. These decisions significantly impact investments, operations, and the market. Accredited organizations may face compensation claims due to customer decisions based on their services. In such cases, although the presence of competent quality assurance systems is expected to include effective evidence, the National Accreditation Center aims to protect interest of the CABs and CABs’ customers with professional liability insurance against unforeseen implementation results.

Another reason for the requirement of professional liability insurance is the possibility of damage to goods and items that may incur compensation liability due to the human factor while the accredited bodies provide services.

Insurance Size

Accredited organizations will arrange an insurance contract based on the potential damage and the anticipated risk scopes.

Evaluation

Before the assessment visit, NAC will evaluate the insurance policy within the scope of document control in terms of type, scope, and size.

3. ALTERNATIVES TO PROFESSIONAL LIABILITY INSURANCE

Where an accredited body is unable to obtain professional liability insurance on reasonable commercial terms due to its legal status or nature, the following alternatives may be accepted by NAC subject to prior written approval:

a) Government Bodies

Where an organization is a government entity whose financial liabilities arising from conformity assessment activities are indemnified by the relevant public authority under applicable national law, such body shall be deemed to have satisfied the insurance requirement under Section 2. Written documentary evidence confirming this legal coverage shall be submitted to NAC.

b) Equivalent Instruments

Where an accredited body is unable to obtain professional liability insurance on reasonable commercial terms, the following may be accepted as equivalent:
- A bank guarantee issued by a reputable financial institution in an amount commensurate with the anticipated scope of potential liabilities, obtainable at a reasonable cost. Documentary evidence shall

be submitted to NAC prior to assessment and maintained valid throughout the accreditation period.

4. REVISION TABLE

Date	Section	Amendment
13.05.2026	3	Section added for alternative methods.