

Accredited Vendor Insurance Policy

Policy:

Accredited Vendors shall maintain insurance coverage that is appropriate and adequate for the size and scope of their operations based on the geographic areas in which they operate. Insurance coverage shall be continuous, not on a job-by-job basis.

Purpose:

This policy intends to ensure that the Accredited Vendor has insurance and risk mitigation practices in place to reasonably protect the Accredited Vendor's business, its employees, ACCT, and the general public that benefits from their services.

Procedure:

1. Policy Coverage Requirements

- a. Accredited Vendors Operating in the United States. The following insurance policies are required for Accredited Vendors operating in the jurisdiction of the United States.
 - i. General Liability:
 1. Bound by a reputable carrier with minimum limits of \$1,000,000 US per occurrence and \$2,000,000 US general aggregate. The General Liability policy shall be written on an occurrence basis.
 2. Accredited Vendors that provide installation or repair/adjustment services shall include Products and Completed Operations coverage with the same policy limits as the General Liability coverage.
 - ii. Workers' Compensation:
 1. Accredited Vendors shall carry applicable workers compensation coverage following the regulations in all jurisdictions they operate. Exemptions for principals are allowable provided they meet the requirements of the jurisdiction(s).
 - iii. Professional Liability:
 1. Accredited Vendors that offer course design, inspection, consulting, or training shall carry Professional Liability insurance in amounts comparable to \$1,000,000 US funds per claim.
 2. Policies shall include Bodily Injury and Property Damage carve-back endorsement with a minimum limit of \$1,000,000 US.

3. If the Professional Liability policy requires an underlying General Liability coverage, then coverage, as described in the General Liability section above, is required.
 - iv. Auto:
 1. As applicable, a Business Automobile policy with a minimum of \$1,000,000 US Combined Single Limit (CSL) for liability and uninsured/underinsured motorists.
 - b. Accredited Vendors Operating Outside of the United States. Accredited Vendors operating outside of the United States shall carry insurance in the amounts and types required by the jurisdictions in which they are working or as would be considered reasonably prudent in the jurisdiction. The Accredited Vendor, or applicant, is responsible for proving that the policy types and amounts they carry are reasonable.
 - i. General and Professional Liability:
 1. Commercial Insurance policies shall be bound by reputable carriers with minimum amounts as specified by the authority having jurisdiction or, in the absence of jurisdictional requirements, limits considered reasonably prudent in the jurisdiction.
 2. Policies shall reasonably protect the Accredited Vendor, its employees, ACCT, and the general public as a result of claims of negligence, property damage, misrepresentations, errors, or omissions, or in the event of bodily injury resulting from the use of a product designed, manufactured, installed, inspected, or sold by the Accredited Vendor, or as the result of information, training, or services provided, or not provided, by the Accredited Vendor.
 - ii. Workers Compensation/Workman Compensation/Employee Protection Insurance.
 1. Where applicable, insurance coverage shall be maintained that provides benefits to employees who get injured or sick from a work-related cause. Policies may also include disability benefits, missed wage replacement, and death benefits.
 - iii. Additional requirements. In situations where insurance requirements or minimum policy limits cannot be agreed upon between ACCT and the Accredited Vendor (or applicant), the Accredited Vendor may be required to enter into a legal agreement with ACCT, attesting that their insurance coverages and limits are reasonably prudent in their jurisdiction.
2. Accredited Vendor Notification Requirements
 - a. The Accredited Vendor must report to ACCT any lapse in required insurance coverage within fifteen (15) calendar days after the Accredited Vendor has been notified of such termination of insurance.
 - b. Accredited Vendors shall name ACCT as a certificate holder (entitled to receive a certificate of insurance evidencing the coverage) on all policies directly related to accredited services. The mailing address for ACCT is P.O. Box 19797, Boulder, CO. 80308.

- c. Accredited Vendors shall name the ACCT as additional insured on its General Liability policy, or equivalent.
 - i. Vendors operating in the United States, use form CG 2026 Additional Insured – Designated Person or Organization.
 - ii. Vendors operating outside of the United States, or in situations where insurance policies do not allow for ACCT to be added as a named insured or when policy limits are less than the minimum coverage requirements necessary for Accredited Vendors operating in the United States, ACCT may require provisions of indemnification and hold harmless, including but not limited to a waiver of subrogation and primary non-contributory language. Such requirements shall be agreed to on a per-case basis, at the sole discretion of ACCT Leadership in coordination with the ACCT Program Manager and Vendor Accreditation Panel.