Liability Insurance

UVM provides liability insurance for students in the field as part of a University-approved curriculum and educational experience. This coverage is automatic for all enrolled students, and there is no cost. While broad and expansive, this coverage does not provide total protection against every possible charge. Although a rare occurrence, field students have been sued for practice-related incidents. The exceptions to what the University covers fall into the categories of either “malicious criminal activity” or “gross negligence or malpractice.” Therefore, if students are interested in obtaining further professional liability coverage, they may: (1) ask about coverage provided by the field agency; (2) join the National Association of Social Workers (N.A.S.W.) and become eligible to purchase low cost liability insurance; and/or (3) inquire about other liability insurance at “market” rates.

Students should consult the field education coordinator for further information about liability insurance or for application forms for the N.A.S.W. Insurance Trust Program. At this time, the Department of Social Work does not require students to purchase additional coverage, but rather to simply be aware of and clear about issues concerning liability and professional practice.