

Liability Insurance

As part of a University-approved curriculum and educational experience, the University of Vermont provides liability insurance for all students enrolled in their Field Experience or Practicum courses. 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, students in placement have been sued for practice-related incidents. The exceptions to what the University's liability insurance 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 (NASW) 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 NASW Insurance Trust Program. The Department of Social Work **does not currently require** students to purchase additional coverage, but rather, asks them to simply be **aware of and clear about** issues concerning liability and professional practice.