

## NASW Social Work Student Professional Liability Insurance FAQs

<http://www.naswassurance.org>

[asi@naswasi.org](mailto:asi@naswasi.org)

### **Who is eligible for coverage?**

To be eligible for individual coverage, a student must be enrolled in a Council on Social Work Education accredited social work degree program, or a program approved for candidacy. The Student must be a member of NASW at the time the application for coverage is made.

### **Who provides the coverage?**

The NASW Insurance Trust's program is underwritten by the American International Group (AIG). AIG is one of the strongest, largest, and well-respected insurance companies in the world. It is the 15th largest insurer in the world and has over \$58 billion in assets. AIG has the top rating awarded by A.M. Best Company, as well as Standard & Poor's.

### **How soon will insurance coverage begin after the application is submitted?**

Students must be members of NASW before applying for the individual student coverage. Once a student becomes a member of NASW, it can take up to six weeks to obtain coverage, so it is important for students to plan ahead. Usually insurance coverage begins the first day of the month following acceptance of the application. This process normally takes two to six weeks to complete following receipt of the application.

### **How much does this coverage cost?**

Depending on the liability limit selected, the premium rate ranges between \$23 and \$41 per year for an individual student.

### **Will this insurance cover me if I get a part time job?**

No, the student liability program is designed to cover the risks associated with field study placement only and does not cover employment related activities. If you get a job working in the field of social work that is not part of your school-sponsored curriculum, you will need additional coverage for those activities. You may apply for an individual social worker professional liability policy or you may be able to obtain coverage through your employer. The NASW Insurance Trust offers significant discounts on premium rates for new graduates under our professional liability program.

### **Where do I mail my application and/or check?**

Applications, payments and correspondence to the program administrator should be directed to:  
The American Professional Agency  
95 Broadway  
Amityville, NY 11701

### **Who can I call if I have additional questions?**

If you have questions, please call our program administrator, the American Professional Agency, at **1-800-421-6694** or **631-691-6400** and ask to speak to the social work department. They will be happy to answer all your questions.

**To apply for NASW membership:**

[www.socialworkers.org](http://www.socialworkers.org)