Student Professional Liability Insurance

The OUSSW requires that practicum students carry a minimum of $1,000,000/$1,000,000 in student malpractice liability insurance. However, some practicum sites, especially medical/health settings, require students to carry a minimum of $1,000,000/$3,000,000. Therefore, we recommend that all students apply for the higher limits of coverage. See the Field Practicum Manual for more information http://socialwork.ou.edu

Failure to obtain insurance coverage by the deadline shown on your Practicum Calendar is the primary cause of a practicum being delayed. Delay can mean getting an ‘I’ in the practicum instead of a grade; delayed graduation; delayed employment; delayed promotion; delayed licensing supervision.

OKDHS EMPLOYEES do not have to purchase student insurance.

There have been some changes in the liability insurance through NASW; you now have two different options (links provided below).

The school recommends that you read each policy carefully and chose the one that best meets your needs.

While there are certainly independent reasons for becoming a member of NASW and we encourage you to become a NASW member, we do encourage you to consider the insurance options for yourself.

**Option 1: NASW Insurance**


In order to qualify for student insurance via NASW, you must first be a member of the National Association of Social Workers.

1.) Go to the NASW website at [www.socialworkers.org](http://www.socialworkers.org),

2.) Click “Join NASW,” complete and submit online application.

**Option 2: American Professional**


**Employer’s Professional Liability Insurance**

We recommend that all social workers carry their own professional liability insurance, regardless of where they work, for the duration of their careers.

1. If you will be doing an employment based practicum and are covered by your employer and wish to secure additional student coverage, you will be asked to provide verification of employment coverage in your student insurance application process.

2. If you will be doing an employment-based practicum and cannot afford to purchase student insurance at this time, in lieu of insurance verification you may submit a letter from your employer stating that you (by name) will be covered by your employer’s professional liability insurance for…… (the following words must appear in this letter) “ALL of his/her social work practicum activities.”

**Directions to Upload Insurance Verification to IPT**

1. Log into your IPT account, and navigate to your “Student Detail” page.

2. Click the icon next to “Insurance Verification” and select the document.

3. Click “Upload” and be sure to click the “Save” button on your student detail page once finished.

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