Practice Note

Manitoba College of Social Workers

Professional Liability Insurance Requirements

***The Social Work Profession Act* and the Social Work Profession Regulation require that every registrant holding a Certificate of Practice with the Manitoba College of Social Workers (MCSW) must have professional liability insurance coverage. The minimum value of insurance required is $2,000,000 per position. This requirement applies to all positions within the scope of social work practice, including virtual/electronic practice.**

Purpose of Professional Liability Insurance

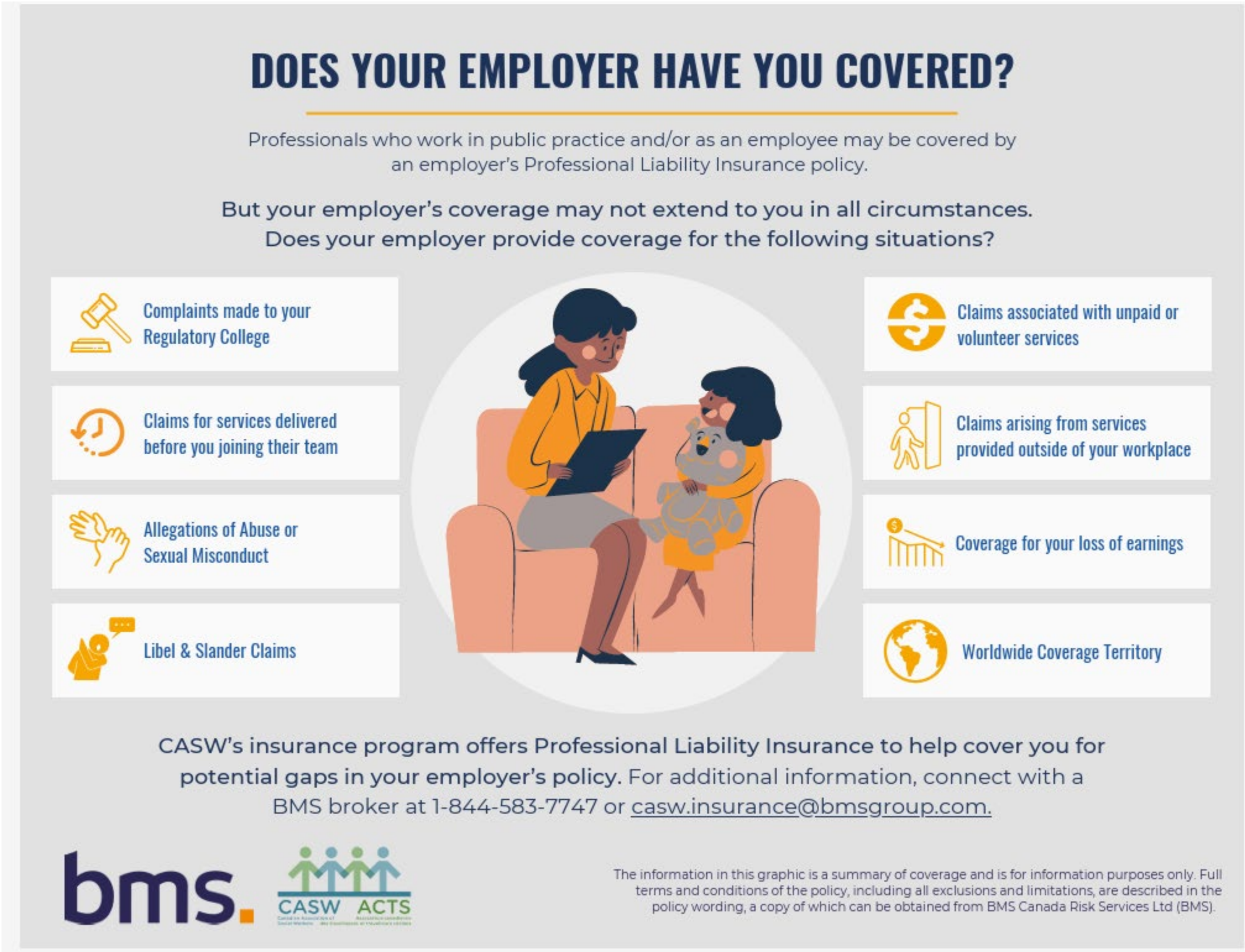
Professional Liability Insurance protects against liability or allegations of liability for injury or damages caused by a negligent act, error, omission, or malpractice in the context of a Social Worker's professional practice, including complaints to a regulatory body.

Types of Insurance

Employer Insurance

Many employers carry professional liability insurance on behalf of their employees. It is a Social Worker's responsibility to ensure that this insurance meets the minimum requirements and includes their preferred coverage options. It is also important for Social Workers to understand any limitations of their Employer's or agency's policies. Professional liability policies obtained by some employers may only protect the agency's or employer's interests. Further, in the event of a claim or complaint, the agency or employer may decide whether their coverage will extend to the individual Social Worker involved.

Social Workers may choose to add to their Employer's policy. The image on page 2 outlines some considerations.



Independent Insurance

Social Workers may choose to purchase professional liability insurance from any insurance provider of their choice, either as their primary source of insurance **or** to supplement their employer's insurance.

MCSW members are eligible to apply to a national Professional Liability Insurance program for social workers arranged by the Canadian Association of Social Workers (CASW).

For more information:

Download the brochure or visit the website

You may also consider viewing the following webinar: Protecting your Practice: Liability Insurance Essentials for Social Workers

MCSW does not provide insurance and does not promote any one provider but encourages Members to review the coverage and policies offered by providers to ensure these meet their insurance needs.

Coverage Exceptions

In order for insurance coverage to apply, Social Workers must abide by the professional regulations in their jurisdiction (i.e.: the province in which you reside) and in the jurisdiction where service participants are located.

Note, if a Social Worker has multiple positions or employers, or engaged in self-employment, the Employer's coverage will likely not extend to all services and situations. Generally, an Employer's liability policies only cover the work outlined in the job description.

Social Workers engaged in Private Practice, must obtain professional liability insurance coverage. Private practice refers to the provision of social work services by a person who is self-employed, i.e.: is solely responsible for the liability of their practice; and bills a client or client-affiliated organization for the provision of those services. Registered Social Workers who are self-employed must also follow additional requirements as outlined in the MCSW Code of Ethics, MCSW Standards of Practice and the Standards for Technology.

Reporting Requirements

Practicing Members are required to confirm that they maintain professional liability insurance at the time of their application, a category change request to practicing and at annual renewal of registration. Social Workers are not required to provide a copy of the insurance certificate, unless requested to do so.

If your insurance changes or no longer applies, Social Workers must promptly notify the Manitoba College of Social Workers in writing.

New Practicing Members may use the declaration form provided by MCSW once they have confirmed sufficient coverage to meet their needs.

Professional-Liability-Insurance-Declaration-Form-.pdf

Resources:

CASW WEBINAR: Protecting your Practice: Liability Insurance Essentials for Social Workers

The Social Work Profession Act, Legislation - MCSW

The Social Work Profession Regulation, Regulation - MCSW

Responsibilities and Benefits - MCSW

https://www.casw-acts.ca/en/211-liability-insurance

https://www.casw.bmsgroup.com/home.html