

## **Did you know...the HIPAA HITECH law holds social workers liable for security breaches by third-party partners?**

Cyber Liability Protection is growing in popularity and necessity as technology continues to grow and so does the exposure now faced by businesses that operate online or store sensitive client data electronically on business computer systems. This coverage safeguards a social work practice when storing sensitive client data electronically or liabilities associated with doing business online. It helps protect against the costs of security breaches.

A practitioner is at risk of liability if any of these situations happen: Sensitive client data that has been stored on lost/stolen laptops or backup devices · Improper disposal of computer equipment · Hacked computer · Negligent release of data. The HIPAA HITECH law holds social workers liable for security breach by third-parties. Leaving businesses exposed to risk of a negligent act by a third-party partner and having to defend yourself in court. NASW Assurance Services, Inc. (ASI) is excited to announce the addition of two vital new insurance programs- General Liability and Cyber Liability. NASW members can add either one or both of these optional coverages to their existing NASW-Endorsed Professional Liability Insurance Policy. Cyber Liability Insurance can be added to their policy for \$59 annual premium for \$5,000/\$5,000 limits or \$99 annual premium for \$5,000/\$12,000 limits; and General Liability can be added for \$154 annual premium for \$1,000,000/\$3,000,000 limits. General Liability Protection is a critical option that protects a social work practice in case injury or property damage occurs to others as a result of business operations. A social work practice can be sued for almost anything: Property damage · Bodily/personal injury · Advertising injury · Fire legal liability.

Unlike most insurance companies that focus mainly on creating profits, ASI's priority is to focus on what's best for NASW members. "We strive to have the best benefits and coverage for social workers." says Tony Benedetto, CEO, NASW Assurance Services. ASI offers high quality products with very attractive benefits designed to meet the specific needs of NASW member's at a competitive price for the value. ASI advocates for members in ways that make a real difference, like operating at significantly lower administrative costs than major competitors in order to keep premiums down and customizing benefits to stay current with the needs of members and the social work profession. ASI continues to expand efforts to give back to members and add value to NASW membership through valuable insurance coverage, risk management tools and relevant professional resources supporting members personally and professionally.

Current NASW-Endorsed Professional Liability Insurance policyholders can quickly and easily add one or both of these critical coverages to their existing policy by simply enrolling online at [www.naswassurance.org/pli](http://www.naswassurance.org/pli). The NASW Assurance Services' Member Care Unit can answer questions about these programs or how to enroll at 855-385-2160.

*You must currently have your malpractice insurance through the NASW-Endorsed Professional Liability Insurance Program, the ONLY program endorsed by your professional association. Small Groups, LLC's and legal entities do not qualify for Cyber Liability Insurance. For General Liability rates for Small Groups and Agencies, please contact Lonnie Ropp, [lropp@naswasi.org](mailto:lropp@naswasi.org).*