**Professional Liability Insurance Policy for Independent Contractors**

**Every 1099** therapist/counselor/Behavioral assistant needs a professional liability insurance policy. Coverage needed is $1,000,000 each claim and 3,000,000 aggregate.

Below are a few ways to purchase your Professional liability insurance.

If you are an active member of **NASW**- National Association of Social Workers you can purchase Liability insurance from NASW by contacting: **NASW RRG Plan Administrator at 1200 E. Glen Ave, Peoria Heights, IL 61616-5348.** Phone **888-278-0038 or apply online at http://www.naswassurance.org/malpractice/professional-liability-individuals/**

**Or**

You can call them for information or you can go online and apply online. **HPSO- Healthcare Providers Service Organization, 159 E. County Line Road, Hatboro, PA 19040-1218. Phone number 1-800-982-9491 or apply online at hpso.com** - To submit your application online. Click on “Professional Liability Insurance” Tab

Click on “Counselors”, Scroll down and click on “Apply Online”

**Or**

You can search the web for Professional liability insurance. Just make sure you obtain the following coverage: **$1,000,000 each claim and 3,000,000 aggregate.**

**\*\*\*Please make sure you tell the insurance person that you want Darbouze, LLC as an insurer on the policy.**

Once you purchase your professional liability insurance you need to ask them for a “**Certificate of Insurance**”. Please provide DBHS of DARBOUZE, LLC your Certificate of Insurance.