

Addiction counselors working in the field should purchase liability insurance in the event of a lawsuit. CAADE has researched various insurance companies. Here are a few options for you to investigate:

**Healthcare Providers Service Organization**

159 E. County Line Road, Hatboro, PA 19040-1218

**Phone: 1-800-982-9491 Fax: 1-800-739-8818**

**Webpage: <http://www.hpso.com>**

Coverage: \$1 million per claim/\$6 million per year

Costs: Full Time Employees of Agencies \$110

Part time employees of Agencies: \$125

Self Employed, Full Time Counselors: \$250

Self Employed, Part Time Counselors: \$125

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**National Board For Certified Counselors Insurance Center (National Professional Group)**

**Phone: 877-539-6372**

**Webpage: [http://nbcc.npginc.com/pl/index\\_html](http://nbcc.npginc.com/pl/index_html)**

Coverage: \$1,000,000 per claim/\$3,000,000 per year

\$233.20 Agency Employed Counselors

\$326.48 Self employed Counselors working up to 24 hours per week.

\$443.08 Self-employed Counselors working 25 hours per week or more.

Possible 50% reduction in fees for the first year for newly certified counselors.

10% discount for counselors completing "risk management" continuing education classes such as Legal and Ethical issues.

10% discount for a secondary certification.

Group Discounts may also be available depending on the size of the group.

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**The Van Wagner Group--National Association For Alcoholism and Drug Abuse Counselors Professional Liability Insurance Program** (Must be a member of NAADAC for applicability).

Non-NAADAC members can also be insured by The Van Wagner Group but at different rates.

Address: 21 Maple Ave

PO Box 5710

Bayshore, NY 11706-0503

**Phone: (888) 383-3512**

**Fax: (888) 525-9072**

**E-mail: [insurance@vanwagnergroup.com](mailto:insurance@vanwagnergroup.com)**

Individual Professional Liability Limits and Costs

Option 1:

\$1/3 million- addiction counselor-costs vary by county of residence

\$2/4 million- addiction counselor-cost vary by county of residence

Option 2:

\$1/3 million- student counselor\* - \$32.00 annual cost

\$2/4 million- student counselor\* - \$35.00 annual cost

\*(Student counselors are covered only for the counseling provided as a student under supervision. You must apply for regular coverage if you counsel outside your school activities.)

Check the Van Wagner Group Website for actual costs as they are dependent on the amount of coverage and the county of residence of the counselor. Typical costs for California are in the \$215-\$350/year range.