

All Things Auto

Monthly Risk Call
February 12, 2026

Office of Risk Management



The \$64,000 Question

AM I COVERED?



Vehicle Classifications

- Location Owned
 - Primary Insurance
- Leased by Location
 - Primary Insurance
- Rented by Location
 - Primary Liability Insurance
- Non-Owned
 - Excess Liability Insurance
- Loaned to Location
 - Excess Liability
- Borrowed from Location
 - Primary Insurance

Vehicle Types

Private Passenger/SUV/Truck

Utility Trailer- Source of Liability Coverage

Multifunctional School Activity Bus

Buses

10-15 Passenger Transit Vans

Semi-tractor and trailer



Driver Classifications

- Operating Location Owned Vehicle
- Operating Personally Owned Vehicle
- Operating for location business with passengers
- Operating for location business without passengers

Driver Selection Criteria

Age:

- 18 Operating on location business without passengers
- 21 Operating on location business with passengers

Proper Driver License Classification

Screening:

Motor Vehicle Screening Through Virtus

Minimum of every 5 years

No more than 3 points or out of State equivalent

Drivers are to report moving infractions

Insurance Coverage

- Location Owned Vehicles
- Coverage Provided
- Evidence of Insurance
- Non-owned vehicles
- Coverage Required

Rental Vehicles

- 🚗 Liability coverage is provided
 - 🚗 Must purchase physical damage waiver
-



Boy Scouts of America/Trail Life Chartered Organizations

- Acquired vehicles must be registered in the name of the chartering location
- Vehicle must be scheduled on location insurance



TRAIL LIFE USA®

Adventure › Character › Leadership



Priest Autos

- Personally owned
- Eligible for coverage under the AOB self-insured program
- Retired priest who moves outside of state



Parish Ministries and Transportation



Car Pooling



Transportation
Ministries

Livery Operations/Garagekeepers

RESTRICTED

Livery Operations

Livery conveyance refers to the transportation of people or goods for hire using vehicles that are available to the general public.

Garagekeepers

Garagekeepers coverage is a specialized insurance that protects businesses from financial loss due to damage to customer vehicles while they are in the business's care, such as during storage, service, or repair.

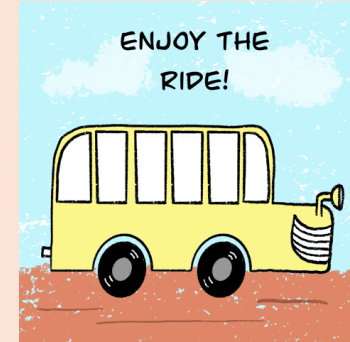


Donated Vehicles



A parish or school is not permitted to accept a vehicle as a gift unless applicable transfer taxes are paid. + •

Under Maryland State Motor Vehicle law, only those charities that are registered as licensed Maryland wholesale dealers are permitted to accept donated vehicles without payment of applicable transfer taxes. No parish or school is a licensed Maryland wholesale dealer.



Contracted Transportation Vendors

- Licensing
- Intrastate vs Interstate
- Evidence of Insurance
- Child and Youth Protection



Safety Tips

- Cell phone use
- Seat belts
- Duration of driving
- Number of occupants
- Vehicle operational checks
- Following traffic laws
- Maintain safe following distance

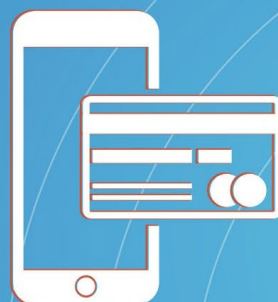


HELP US!

Preventing auto theft and other vehicle crimes can prevent major crime in your neighborhood. Take these steps:

REPORT IT 911

If you see something suspicious,
report it immediately.



HIDE YOUR STUFF

Leaving any items visible in
your car is bait for thieves.



NOT EVEN FOR A SECOND

Never leave your car unlocked,
running, and unattended.

STOP VEHICLE CRIMES



LOCK YOUR CAR,
LOCK YOUR HOUSE.



TAKE YOUR KEYS

In the Event of an Auto Loss

- Address medical needs and safety
- Get vehicle moved to a safe place
- Report to authorities
- **Secure photographs**
- Exchange information
- Report claim
- Claim process

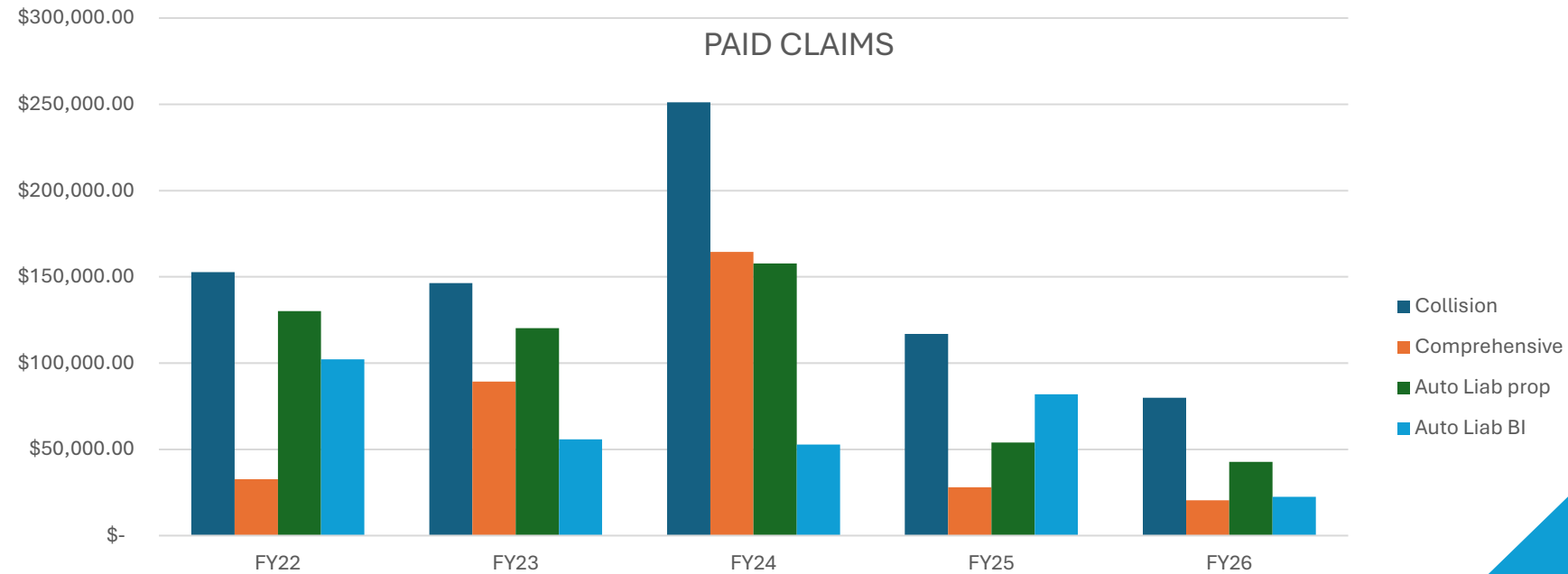


The Value of Photographs



Paid Claims

Coverage	FY22	FY23	FY24	FY25	FY26
Collision	\$ 152,697.42	\$ 146,367.55	\$ 251,244.33	\$ 116,972.20	\$ 79,906.51
Comprehensive	\$ 32,634.98	\$ 89,354.36	\$ 164,398.95	\$ 27,937.44	\$ 20,515.25
Auto Liab prop	\$ 130,187.94	\$ 120,225.67	\$ 157,698.54	\$ 54,020.09	\$ 42,781.55
Auto Liab BI	\$ 102,246.83	\$ 55,750.00	\$ 52,725.00	\$ 82,000.00	\$ 22,500.00
TOTAL	\$ 417,767.17	\$ 411,697.58	\$ 626,066.82	\$ 280,929.73	\$ 165,703.31



*******Scam Advisory*******

There are tow truck drivers operating in and around Metro Baltimore responding to accident scenes and then charging exorbitant rates. We have learned that oftentimes the tow companies use police scanners and simply “show up” to accident scenes unsolicited and offer their services. Once an owner turns over the keys to the tow truck driver, whatever fees are charged must be paid before the vehicle will be released from the tow facility.

In two recent accidents the tow charges were as follows:

Please do not allow these companies to tow vehicles from the accident scene!!



R.I.G. Towing LLC Owings Mills, MD		Mr. Know It All Towing Baltimore, MD	
Tow charge	485.00	Towing	385.00
Hookup fee	285.00	Admin	285.00
Admin fee	325.00	Winches	350.00
Chains	250.00	Labor	350.00
Straps	250.00	Extra person	350.00
Winches	275.00	Special equipment	350.00
Accident cleanup	350.00	Storage	720.00
Special equipment	275.00	Gate fee	350.00
Wait time	400.00	Customer transport	270.00
Customer transport	375.00	Clean up	350.00
		Wait time	300.00
Total charges	\$3,270	plus _____	
100/day storage fees		Total charges	\$3,410
		storage/day	plus _____



Questions, Discussions, Clarifications



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Towing Service
In Dundalk, MD 21222

(443) 242-6401 Dispatch

(443) 413-4187 Emergency or

After Hours Call or Text

4040 North Point Rd

Dundalk MD 21222

Haileyspop79@comcast.net