

All Things Auto

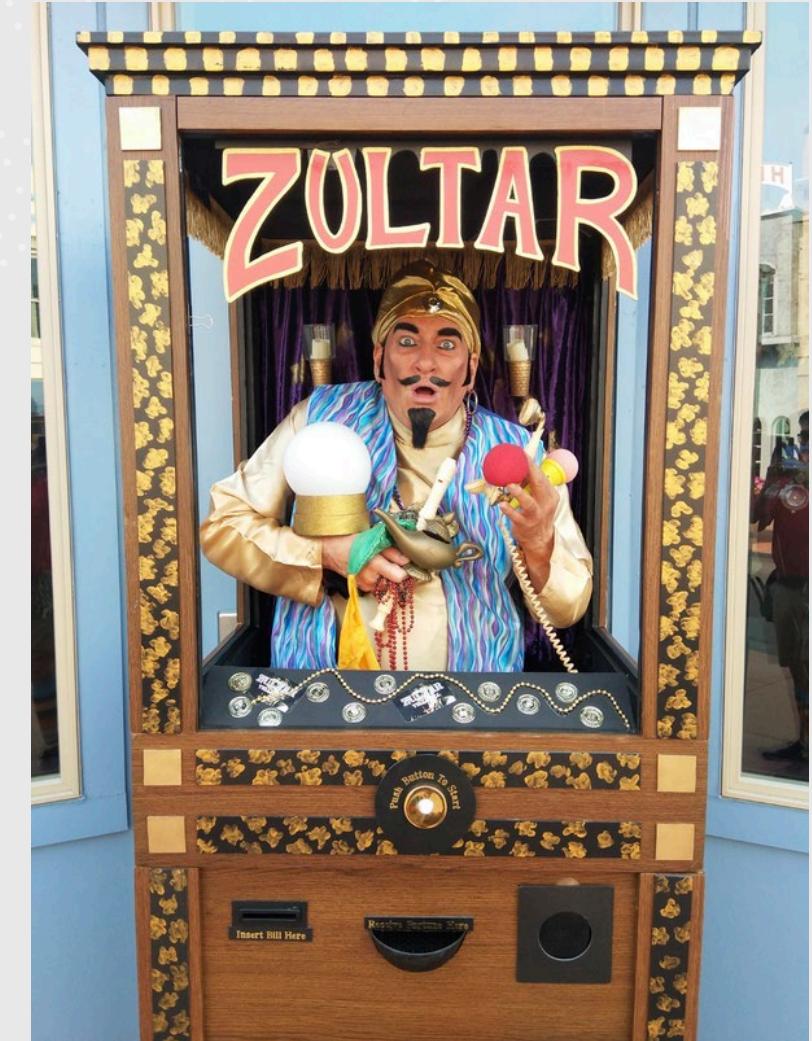
Monthly Risk Call
February 12, 2026

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 Coverge

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



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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

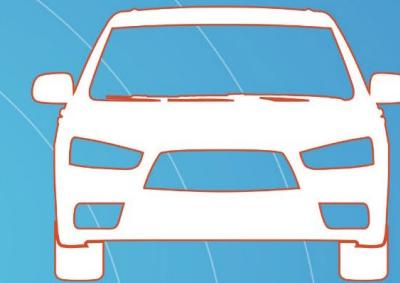
If you see something suspicious,
report it immediately.



HIDE YOUR STUFF

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

STOP VEHICLE CRIMES



NOT EVEN FOR A SECOND

Never leave your car unlocked,
running, and unattended.



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

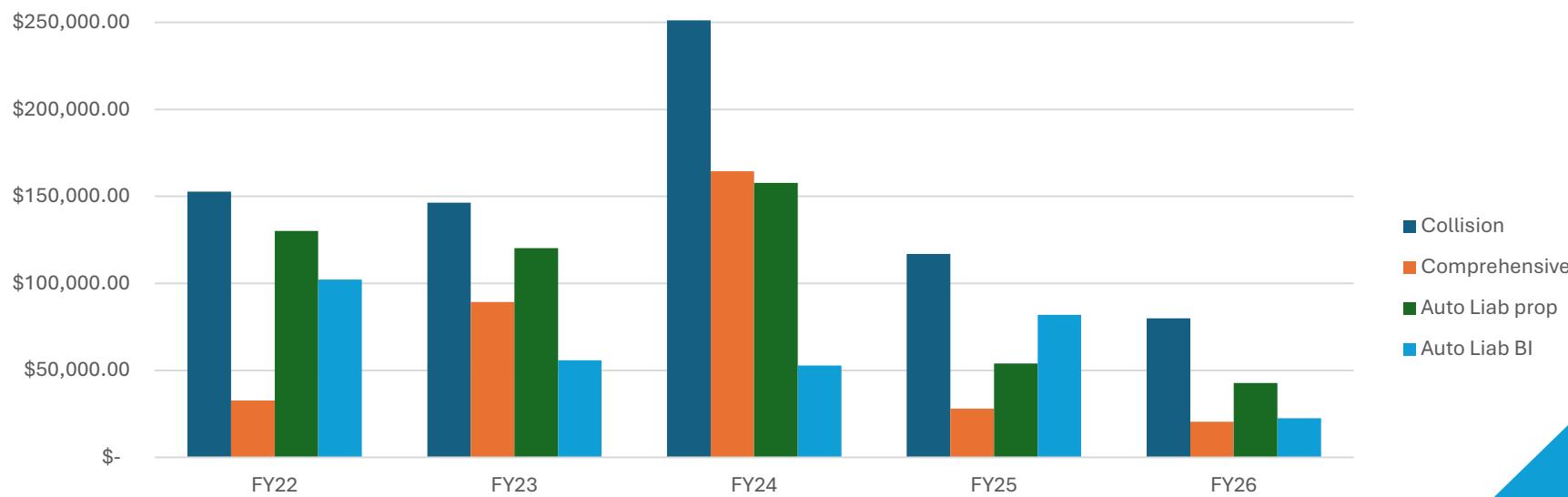


Paid Claims

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

\$300,000.00

PAID CLAIMS



*****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	
		Towing	385.00
Tow charge	485.00	Admin	285.00
Hookup fee	285.00	Winches	350.00
Admin fee	325.00	Labor	350.00
Chains	250.00	Extra person	350.00
Straps	250.00	Special equipment	350.00
Winches	275.00	Storage	720.00
Accident cleanup	350.00	Gate fee	350.00
Special equipment	275.00	Customer transport	270.00
Wait time	400.00	Clean up	350.00
Customer transport	375.00	Wait time	300.00
Total charges	\$3,270 plus		
100/day storage fees		Total charges storage/day	\$3,410 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