## PACK 420 DRIVER/INSURANCE INFORMATION 2013-2014

A Tour Permit must be filed with Baltimore Area Council for all Outings outside of the Carroll District). The permit requires the following information on all drivers. Even if you are only driving your son or carpooling with others information is needed. All vehicles must be covered by automobile liability insurance with limits that meet or exceed requirements of the state in which the vehicle is licensed (see below for requirements). It is recommended that coverage limits are at least \$50,000/\$100,000/\$50,000. In order to comply with and facilitate preparation of the tour permit, please complete the following driver information for each vehicle you may drive.

| name:  |      |
|--|------|
| Address:   |      |
| City/State/Zip:  |      |
| Kind, Year, Make of Vehicle:   |      |
| Number of Seat Belts:  |      |
| Drive's License #:   |      |
| Liability Do you meet Maryland minimal auto insurance requirements* YES or NO below) | (see |
| Please indicate liability  |      |
| Liability Each Person \$:Each Accident \$:   |      |
| Property Damage\$:   |      |

## Maryland auto insurance laws requires:

- Bodily Injury Liability: \$20,000/\$40,000 Limit
- Property Damage Liability: \$15,000 Limit
- Uninsured/Under insured Motorist Bodily Injury: \$20,000/\$40,000
- Uninsured Motorist Property Damage: \$15,000 Limit
- Personal Injury Protection: \$2,500 Limit

## Liability further explained below:

- 1. liability coverage of 20/40/15. (That's \$20,000 per person for injuries you cause to the other party, up to \$40,000 total, and \$15,000 for any damage that you cause to the other driver's car and/or property.)
- 2. that you purchase uninsured and under insured motorist coverage, which help cover your expenses should you be in an accident with a driver with inadequate liability coverage. The required minimum on this coverage is also 20/40/15 (\$20,000 for injuries per person, up to \$40,000 total, and \$15,000 for property damage).
- 3. that all drivers purchase a minimum of \$2,500 in personal injury protection (or PIP). This coverage will help reimburse you for medical expenses and lost wages regardless of who was at fault in an accident.