



Maryland Association for Justice, Inc.

2021 Position Paper

Education – Harford County – Liability of School Bus Contractors HB 54 – UNFAVORABLE

Private school bus contractors in Harford County want access to insurance coverage that provides higher limits of liability. They have a good reason: every day, their cargo could not be more precious, or more worthy of protection; it is inconceivable that school bus operators would want to operate with insurance coverage that is inadequate to protect the children they transport.

HB 54 fails to deliver what private school bus contractors say they want. Instead of ensuring access to insurance coverage with higher limits of liability (*e.g.*, by requiring Maryland Association of Boards of Education to resume offering such insurance, as they had in the past), HB 54 gives private school bus contractors *immunity* from liabilities beyond the *admittedly inadequate limits* of their current insurance coverage.

Even worse, HB 54 contains no liability floor. Without lower limit, nothing in the law would stop a private school bus contractor from purchasing only the bare minimum insurance coverage, leaving children and their families even more exposed.

Because HB 54 puts Harford County children and their families at significant risk for potentially thousands of dollars of medical and long-term rehabilitation expenses, the Maryland Association for Justice urges an **unfavorable** report.

In the event of a catastrophe, liability insurance would provide children and their families with coverage for needed medical care and treatment – both emergency care and long-term care – as well as compensation for injuries and other losses. If there are fatalities, liability insurance provides compensation for grieving families.

If a negligent school bus contractor’s liability is capped by an immunity law like HB 54, the families of injured children in Harford County would be on the hook for emergency medical bills and long-term care expenses over and above that cap.

If HB 54 were to become law, Maryland inevitably would face a “slippery slope” where every other County using private school bus contractors to transport school children will want the same special treatment.

**The Maryland Association for Justice respectfully requests
an UNFAVORABLE report on HB 54.**