

Baltimore, September 25, 1931.

Mr. Frank K. Duncan, Acting Superintendent,  
Bureau of Transportation,  
Municipal Office Building,  
Baltimore, Maryland.

Dear Mr. Duncan:

In a recent letter, you have asked me for an opinion as to whether the City, under the policy of insurance which covers the automobiles in the Bureau of Transportation, is fully protected in such cases where children are injured when being transported by Visiting Nurses of the Health Department to and from hospitals. I understand that your Bureau assigns certain automobiles to the Health Department for the use of these Visiting Nurses and, also, that the transportation of children to and from homes to clinics and hospitals is a part of the regular duties of these Nurses of the Health Department.

I have carefully reviewed the U. S. F. & G. Company Automobile Liability Policy No. A 469491 which covers the cars in your Department, and I am of the opinion that the City is fully protected against liability for injuries to the children so transported.

In this policy of insurance are declarations listing the automobiles and other automotive equipment of your Department to be covered. The policy itself provides for the classification of automobiles as follows:

1. Private passenger cars.
2. Private pleasure and business.
3. Commercial cars.

The lists furnished do not indicate to which class each automobile belongs other than, in some instances, to designate the particular car