



Patricia O'Neil <poneil@natickma.org>

---

## Livery/Taxi Insurance and other issues

4 messages

---

**Sue Salamoff** <ssalamoff@natickma.org>

Sat, Jul 22, 2017 at 6:12 PM

To: Donna Donovan <ddonovan@natickma.org>

Cc: Amy Mistrot <amistrot@natickma.org>, Brian Lauzon <lauzon@natickpolice.com>, James Hicks <hicks@natickpolice.com>, Jonathan Freedman <jfreedman@natickma.org>, Martha White <mwhite@natickma.org>, Michael Hickey <mhickey@natickma.org>, Patricia O'Neil <poneil@natickma.org>, Rick Jennett <rjennett@natickma.org>, "jflynn@mhtl.com" <jflynn@mhtl.com>

At a Friday meeting July 21 with John Flynn, Town Counsel regarding the Livery License for Around Town Youth Rides, John said that insurance requirements are too low. He said that Donna should get recommendations from our Insurance agency in Wellesley.

He said that at minimum drivers should have:

Liability. 1,000,000 per occurrence/2,000,000 aggregate  
Auto. 1,000,000  
Umbrella 1,000,000

He will be researching state laws to see if there are any requirements that would be applicable for persons driving minors.

John did not have an issue with issuing a license, if the applicant meets current and new requirements. For example, he said we may want to add policy that defines experience requirements for drivers who drive minors.

Also, he pointed out that the applicant be required to notify the Board of Selectmen if drivers are added. If there are future employees, each is required to be covered by Workers Compensation. Contract drivers would be responsible for their own insurance. The applicant needs to decide what is the nature of her business such as LLC or Corporation.

John said it was okay to contact the applicant regarding the nature of her business, letting her know that the insurance requirements are likely to increase and that it is likely there will be new policy regarding experience requirements for drivers of minors. Safety of children being a prime concern of the Board of Selectmen.

I called Amy Dunajski, Friday afternoon. I asked if she was getting legal advice. She is in contact with an attorney and her accountant. I let her know about Workers Compensation. Although, her current plan is to only apply for herself, she is considering to become an LLC and in the future use contract drivers.

I will try to get specifics on driver requirements in Irvine, CA. It is one of the cities served by HopSkipDrive a company founded by three Moms that provides rides to minors. My son Adam lives in Irvine with children 10 and 12 years old.

Sue Salamoff  
Selectman, Vice Chair  
[508-655-1978](tel:508-655-1978)

--

Sue Salamoff  
Selectman  
Town of Natick  
email: [ssalamoff@natickma.org](mailto:ssalamoff@natickma.org)

Please be aware that emails to this account are considered a public record.

---

**Patricia O'Neil** <poneil@natickma.org>

Mon, Jul 24, 2017 at 11:05 AM

To: Sue Salamoff <ssalamoff@natickma.org>

Cc: Donna Donovan <ddonovan@natickma.org>, Amy Mistrot <amistrot@natickma.org>, Brian Lauzon <lauzon@natickpolice.com>, James Hicks <hicks@natickpolice.com>, Jonathan Freedman <jfreedman@natickma.org>, Martha White <mwhite@natickma.org>, Michael Hickey <mhickey@natickma.org>, Rick Jennett <rjennett@natickma.org>, "jflynn@mhtl.com" <jflynn@mhtl.com>

Good morning all. I spoke with Mary McNabb of Deland, Gibson Insurance this morning. Apparently, livery services have higher insurance requirements in any case, but where the transport of minors would be involved, she thought a minimum of a million dollars would be in order, and that John Flynn's recommendations were right on target in terms of liability/auto/umbrella. She mentioned that if the Town were going to be involved in any way, the applicant should be required to name Natick as an additional insured, but I explained to her that this would be a private enterprise, not at all related to the Town. She stated that rigorous vetting would be required, not only including a CORI check (which would cover only Massachusetts) and finger printing, but a national background/ criminal/ driving/ sex offender record check as well. And she again agreed with Mr. Flynn about workers' compensation insurance for anyone Ms. Dunajski might employ. Let me know if I can help with anything further.

[Quoted text hidden]

--

Trish O'Neil  
Executive Assistant  
Town of Natick  
13 East Central Street  
Natick, MA 01760  
P: 508-647-6410  
F: 508-647-6401  
poneil@natickma.gov  
www.natickma.gov

---

**Martha White** <mwhite@natickma.org>

Mon, Jul 24, 2017 at 11:37 AM

To: Patricia O'Neil <poneil@natickma.org>

Cc: Donna Donovan <ddonovan@natickma.org>, Brian Lauzon <lauzon@natickpolice.com>, James Hicks <hicks@natickpolice.com>, Jonathan Freedman <jfreedman@natickma.org>, "jflynn@mhtl.com" <jflynn@mhtl.com>

Chief/Lt. Lauzon: Do we know if Ms. Dunajski can obtain authorization to access the national criminal data base?

(Note that I've excluded BOS members from this email, other than the Chair, so as to avoid "discussion")

thanks  
Martha

**Martha White**  
Town Administrator  
Town of Natick  
508-647-6410

*Please note that emails are generally considered a public record.*

[Quoted text hidden]

---

**James Hicks** <hicks@natickpolice.com>

Mon, Jul 24, 2017 at 12:17 PM

To: Martha White <mwhite@natickma.org>

Cc: Patricia O'Neil <poneil@natickma.org>, Donna Donovan <ddonovan@natickma.org>, Brian Lauzon <lauzon@natickpolice.com>, Jonathan Freedman <jfreedman@natickma.org>, "jflynn@mhtl.com" <jflynn@mhtl.com>

Martha,

I believe that companies can make application to the Commonwealth DCJIS Department to be able to get CORI for employees. Especially since they are caring/transporting children. The link below goes to the current law requiring schools to CORI all drivers. I would think that they would allow this company to do the same. Also keep in mind that such a business would fall under our By-Law Chapter 55 if we license them.

<http://www.mass.gov/eopss/crime-prev-personal-sfty/bkgd-check/cori/protect-children/>

<http://www.natickma.gov/1047/Article-55---Civil-Fingerprinting>

[Quoted text hidden]

--

James G. Hicks

Chief of Police

Natick Police Department

20 East Central Street

Natick, MA 01760-4631

508-647-9511

508-647-9509 Fax

FBI LEEDS #59

Past President Massachusetts Chiefs of Police 2013

President Middlesex County Chiefs of Police

This e-mail message, and any attachment to it, may contain confidential and/or legally privileged information. If you are not the intended recipient, or the employee or agent responsible for delivering this message to the intended recipient, please contact the sender by reply e-mail and destroy all copies of the original e-mail message. Any disclosure, copying, distribution, or use of the contents of information received in error is strictly prohibited. If you are the intended recipient, please be advised that the content of this message is subject to access, review and disclosure by the sender's E-mail System Administrator.

LAW ENFORCEMENT SENSITIVE: Please note that if an Email I send is marked LAW ENFORCEMENT SENSITIVE and YOU are not a member of LAW ENFORCEMENT - YOU MAY NOT VIEW THAT PARTICULAR EMAIL.