

BUSINESS OCCUPATIONS AND PROFESSIONS

TITLE 13. PRIVATE DETECTIVES

SUBTITLE 6. MISCELLANEOUS PROVISIONS

Md. BUSINESS OCCUPATIONS AND PROFESSIONS Code Ann. § 13-604 (2013)

§ 13-604. Commercial general liability insurance

(a) In general. -- A private detective agency that employs 5 or more individuals as private detectives shall:

(1) maintain commercial general liability insurance, including errors and omissions and completed operations with a \$ 1,000,000 total aggregate; and

(2) submit proof of the required insurance to the Secretary.

(b) Requirements on application for license. --

(1) If an applicant for a license intends to employ 5 or more individuals as private detectives, the applicant shall submit proof of the liability insurance required under subsection (a) of this section to the Secretary with the license application.

(2) The Secretary may not issue a license to an applicant to whom the insurance requirements of this section would apply unless the applicant submits proof of the insurance.

(c) Notice to Secretary about termination. -- If the insurance required for a private detective agency under this section is canceled, forfeited, or otherwise terminated, both the private detective agency and the insurer shall notify the Secretary.

(d) Failure to maintain insurance. -- If a private detective agency fails to maintain the liability insurance required under this section, the license of the private detective agency:

(1) is suspended automatically;

(2) shall remain suspended until the agency complies with the requirements under subsection (a) of this section; and

(3) may not be reinstated until the agency submits proof of the required insurance to the Secretary.

HISTORY: An. Code 1957, art. 56, § 594; 1989, ch. 3, § 1; 1995, ch. 3, § 2; 1996, ch. 602, § 2; 2002, ch. 517; 2003, ch. 21, § 7.