

# NORTH CAROLINA BOARD OF FUNERAL SERVICE REMOVAL AND TRANSPORTATION PERMIT REQUIREMENTS

The NC Board of Funeral Service appreciates your interest in the removal and transportation of decedents. This critical service supports the practice of professional funeral service as well as the families and health care facilities that rely upon North Carolina's transporters. We hope the following information proves helpful to you as you consider submitting an application for the Removal and Transportation Permit.

## Requirements for the Permit:

- Completed Application
- Application Fee
- Proof of Vehicle Liability Insurance
- Proof of Professional Liability Insurance
- NC Driver License
- Criminal History Background Check

# **Vehicle Liability Insurance Requirements for North Carolina**

North Carolina Motor Vehicle Law requires that Automobile Liability coverage be continuously maintained. The minimum coverage requirements are \$30,000 Bodily Injury for each person and \$60,000 total Bodily Injury for all persons in an accident. These requirements are in effect through December 31, 2024. Please note that effective January 1, 2025, the minimum coverage requirements are \$50,000 Bodily Injury for each person and \$100,000 Bodily Injury per accident. Policies with limits greater than the minimum must provide combined Uninsured/ Underinsured Motorists coverage.

## **Professional Liability Insurance**

Professional liability insurance (PLI), also called professional indemnity insurance (PII) but more commonly known as errors & omissions (E&O) in the US, is a form of <u>liability insurance</u> which helps protect professional advice- and service-providing individuals and companies from bearing the full cost of defending against a <u>negligence</u> claim made by a client, and damages awarded in such a <u>civil lawsuit</u>.

The coverage focuses on alleged failure to perform on the part of, financial loss caused by, and error or omission in the service or product sold by the policyholder. These are causes for legal action that would not be covered by a more general liability insurance policy which addresses more direct forms of harm.

Professional liability insurance may take on different forms and names depending on the profession, especially medical and legal, and is sometimes required under contract by other businesses that are the beneficiaries of the advice or service.

Coverage sometimes provides for the defense costs, including when legal action turns out to be groundless. Coverage does not include <u>criminal prosecution</u>, nor a wide range of potential liabilities under <u>civil law</u> that are not enumerated in the policy, but which may be subject to other forms of insurance. Professional liability insurance is required by law in some areas for certain kinds of professional practice.

# **Frequently Asked Questions**

Where can I get an application for the Removal & Transportation Permit?

Please visit <u>www.ncbfs.org</u>. From the homepage, scroll to the bottom of the page and look for the link to <u>Applications and Forms</u>. Click the link and you will find the application.

How much is the application fee?

The application fee is \$125.00 and is non-refundable. You may use the online payment option found on the Board's website at <a href="https://www.ncbfs.org">www.ncbfs.org</a>. You may also pay the fee by personal check, business check, money order, or cashiers check. The Board does not accept cash.

## *How do I prove that I have insurance?*

Your insurance provider must provide a Certificate of Insurance to establish proof of coverage. Coverage must be current. The Certificate of Insurance must show an expiration date. Do not send an invoice, premium bill or quote. Vehicle liability coverage must identify the covered vehicle which must match the vehicle information on the application for the Removal and Transportation permit. All Certificates of Insurance must show the minimum amounts of coverage.

<u>I'm having trouble finding an insurance provider that can issue Professional Liability Insurance.</u> Can the Board <u>recommend a company?</u>

No. The NC Board of Funeral Service does not endorse or recommend insurance vendors or companies.

<u>I am opening a transport service company. Will my company's General or Commercial Liability Insurance policy be acceptable?</u>

Yes, so long as the policy shows the applicant for the Removal and Transportation Permit as a covered individual.

## How do I get a criminal history background check?

<u>If you are a North Carolina resident</u>, you must visit a local law enforcement agency and request that they submit your fingerprints electronically to the NC State Bureau of Investigation which will then conduct a search of national and state data bases.

<u>If you are **not** a North Carolina resident</u>, we will mail you a fingerprint card and mailing envelope once we receive your application for the Removal and Transportation Permit. Take the card to a local law enforcement agency and ask to have your fingerprints taken. Then, mail the completed fingerprint card to the NC State Bureau of Investigation.

## Are any specific forms required for fingerprint submission?

Yes. The Board will mail the necessary forms and the instructions to applicants upon receipt of the application for a permit.

# What do I do with these forms?

NC residents will take the Release of Information and Applicant Information forms with them to a local law enforcement agency. Law enforcement staff will sign the Release of Information form and return it to you. You must then send the Release of Information form along with a money order or cashier's check made payable to the NC State Bureau of Investigation in the amount of \$38.00. Law enforcement

staff will also return the Applicant Information form to you. Keep this form for your records if you wish. **Do not send us the Applicant Information form or the completed fingerprint card.** 

## Why do I have to pay \$38.00?

The \$38.00 fee to the NC SBI is to pay them for your criminal history background check. Once you have submitted your fingerprints, the NC SBI will conduct the background check. They will then send an invoice to the NC Board of Funeral Service charging \$38.00 for the background check. We will hold your \$38.00 money order or cashiers check until we receive an invoice from them. Then we will send them your payment. The NC SBI does not accept cash, personal or business checks for this payment. You must send a money order or cashier's check made payable to the NC SBI.

## What if I don't send the \$38.00?

Failure to send the Board the money order or cashiers check for \$38.00 to pay for your background check will suspend any action on your application until we receive your payment. If we have issued you a Removal and Transportation permit without this payment, we will place an Alert on our licensing management system which will prevent you from renewing your permit when it expires. When payment has been made, we will remove the Alert.

## How long does it take to complete the background check?

The time varies. The NC SBI determines timeframes for completing background checks. Times range from 2-4 weeks typically.

## Will the Board deny my application if I have any criminal history?

Not necessarily. The decision for denial would consider specific factors that are outlined in the law that governs the use of criminal histories by an occupational licensing board. Please visit the Board website at <a href="www.ncbfs.org">www.ncbfs.org</a> for more information on our use of criminal history records. From the homepage, scroll to the bottom of the page and click the <a href="Applications and Forms">Applicant Information</a>. You will then find information pertaining to <a href="Applicant Information">Applicant Information</a>.

# Do I have to renew my Removal and Transportation permit?

Yes. Permits expire each year on December 31<sup>st</sup>. You must renew your permit by that date to assure that it is current for the following year. If you have not renewed your permit by February 1<sup>st</sup> of the year following expiration, you may not legally engage in the removal and transportation of decedents for a fee. You may request reinstatement of your permit, but you must pay a late fee, and you could be liable for a civil penalty.

# How do I renew my permit?

Please plan to renew your permit online. The Board will send you information by email that our online renewal portal is open. Please be sure to let the Board know of any changes in your mailing or email address. The online renewal portal is usually open each year on November 1<sup>st</sup>.

Does the Board have specific requirements for the kind of vehicle I use in transporting decedents?

The Board does not require a particular type or model of vehicle. The NC General Statutes outline requirements for transporting decedents by vehicle as follows:

### NCGS 90-210.25(c)(9)

No person shall transport a dead human body in the open cargo area or passenger area of a vehicle or in any vehicle in which the body may be viewed by the public. Any person removing or transporting a dead human body shall either cover the body, place it upon a stretcher designed for the purpose of transporting humans or dead human bodies in a vehicle, and secure such stretcher in the vehicle used for transportation, or shall enclose the body in a casket or container designed for common carrier transportation, and secure the casket or container in the vehicle used for transportation. No person shall fail to treat a dead human body with respect at all times. No person shall take a photograph or video recording of a dead human body without the consent of a member of the deceased's immediate family or next of kin or other authorizing agent.



The NC Board of Funeral Service recognizes that you may have other questions not addressed in the information above. We invite and welcome your questions. Please email them to <u>receptionist@ncbfs.org</u> who will then route them to appropriate staff members for a prompt response.

We strongly encourage you to learn and apply Standard and Universal Precautions when engaged in the removal and transportation of decedents. The U.S. Centers for

Disease Control& Prevention [CDC] offers detailed information on Standard Precautions on its website. You should also be informed on recommended vaccinations and other precautions related to handling dead human bodies such as blood-borne pathogens and other infectious substances. You will find substantial information on the CDC website at <a href="www.cdc.gov">www.cdc.gov</a> and the U.S. Department of Labor/Occupational Safety & Health Administration at <a href="www.osha.gov">www.osha.gov</a>. Please pay particular attention to precautions necessary to safeguard your safety and health during the COVID-19 pandemic.