

to property, except property of others in charge of the insured or of his employees or other agents growing out of the maintenance, operation or use by such insured of any motor vehicle, except a motor vehicle registered in the name of such insured and occurring while such insured is personally in control, as driver or occupant, of such motor vehicle within the continental limits of the United States of America or the Dominion of Canada, in either case to the amount or limit of \$5,000.00, exclusive of interest and costs, on account of injury to or death of any one person, and subject to the same limit as respects injury to or death of any one person, of \$10,000.00, exclusive of interest and costs, on account of any one accident resulting in injury to or death of more than one person; and of \$1,000.00 for damage to property of others, as herein provided, resulting from any one accident; or a binder pending the issuance of any such policy; or an endorsement to an existing policy both as hereinafter provided; provided, however, that this section shall not be construed as preventing an insurance carrier from granting in a "motor vehicle liability policy" any lawful coverage in excess of or in addition to the coverage herein provided for or from embodying in such policy any agreements, provisions or stipulations not contrary to the provisions of this sub-title and not otherwise contrary to law. And provided further that separate concurrent policies, whether issued by one or several carriers covering, respectively, (a) personal injury or death, as aforesaid, and (b) property damage, as aforesaid, shall be termed "A motor vehicle liability policy," within the meaning of this sub-title.

Except as herein provided in Section 187K of this Article, no policy of insurance insuring against liability for personal injury and death, or property damage, or both, resulting from the ownership, maintenance, use or operation of a motor vehicle, shall hereafter be issued or delivered in this State until a copy of the form of policy shall have been on file with the Insurance Commissioner for at least thirty (30) days, unless sooner approved in writing by such commissioner, nor, if within said period of thirty (30) days such Commissioner shall have notified the carrier in writing that in his opinion, specifying the reasons therefor, the form of policy does not comply with the provisions of this sub-title. The Insurance Commissioner shall approve any form of policy which specifies the name, address and business, if any, of the insured, and the coverage afforded by the policy, the premium charged therefor, the policy period and the limits of liability, and contains an agreement that the insurance thereunder is provided in accordance with the coverage defined in this section, as respects personal injury and death, or property damage, or both, and is subject to all the provisions of this sub-title, and not otherwise.

Every such motor vehicle liability policy shall be subject to the following provisions, whether or not contained therein:

(a) The liability of the insurance carrier under a motor vehicle liability policy shall become absolute whenever loss or damage covered by such policy occurs, and the satisfaction by the insured of a final judgment for such loss or damage shall not be a condition precedent to the right or