1931, ch. 498, sec. 187M.

177. "Motor vehicle liability policy," as used in this sub-title, shall be taken to mean a policy of liability insurance issued by an insurance carrier authorized to transact business in this State or issued by an insurance carrier authorized to transact business in the State or Province in which the motor vehicle or motor vehicles therein described is registered, or if none be described, then in the State in which the insured resides to the person therein named as insured, which policy shall either (1) designate, by explicit description or other adequate reference, all motor vehicles with respect to which coverage is intended to be granted by said policy, and shall insure the insured named therein, and any other person using or responsible for the use of any such motor vehicle with the consent express or implied, of such insured, against loss from the liability imposed by law upon such insured or upon such other person for injury to or death of any person, other than such insured and such person or persons as may be covered, as respects such injury or death by any workmen's compensation law, and/or for damages to property, except property of others in charge of the insured or of his employees or other agents growing out of the ownership, maintenance, use or operation of any such motor vehicle within the continental limits of the United States of America or the Dominion of Canada; or which policy shall, in the alternative, (2) insure the person therein named as insured against loss from the liability imposed by law upon such insured for injury to or death of any person, other than such insured and such person or persons as may be covered as respects such injury or death by any workmen's compensation law, and/or for damage 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 175 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