1990 WHICH INSURES LESS THAN 5 PRIVATE PASSENGER MOTOR VEHICLES SHALL PROVIDE COVERAGE FOR THE INSURED FOR ACTUAL DAMAGE TO, OR LOSS OF, A RENTAL MOTOR VEHICLE, INCLUDING LOSS OF USE, RENTED BY AN INSURED IN THE UNITED STATES, ITS TERRITORIES OR POSSESSIONS, AND CANADA UNDER A RENTAL AGREEMENT, REGARDLESS OF WHERE THE RENTAL MOTOR VEHICLE IS REGISTERED, RENTED, OR OPERATED.

- (3) EVERY POLICY TO WHICH PARAGRAPH (2) OF THIS SUBSECTION APPLIES SHALL CONTAIN A NOTICE, IN A FORM PRESCRIBED BY THE COMMISSIONER, ADVISING THE INSURED OF THE RENTAL MOTOR VEHICLE COVERAGE PROVIDED UNDER THIS SUBSECTION IF A SPECIFIC CHARGE FOR THE COVERAGE IS INCLUDED IN THE RATE OR PREMIUM PAYMENT.
- (4) NOTHING IN THIS SUBSECTION SHALL BE CONSTRUED TO REQUIRE AN INSURER TO MAKE PAYMENT UNDER COVERAGE PROVIDED IN THIS SUBSECTION FOR DAMAGE TO, OR LOSS OF, A RENTAL MOTOR VEHICLE, INCLUDING LOSS OF USE, WHICH THE LESSOR IS PRECLUDED FROM RECOVERING BY CONTRACT OR ANY PROVISION OF LAW.

Article - Commercial Law

14-2101.

- (a) (1) In this section the following words have the meanings indicated.
- {(2) "Collision damage waiver" means any contract, whether separate from or part of a rental agreement, in which the lessor agrees, for a charge, to waive all or part of any claims against the lessee for damages to the rental motor vehicle during the term of the rental agreement.}
 - (2) "AUTHORIZED DRIVER" MEANS:
 - (I) THE LESSEE;
- (II) THE LESSEE'S SPOUSE IF THE SPOUSE IS A LICENSED DRIVER AND MEETS THE LESSOR'S MINIMUM AGE REQUIREMENTS;
- (III) THE LESSEE'S EMPLOYER OR AN EMPLOYEE OF THE LESSEE'S EMPLOYER;
- (IV) ANY PERSON WHO OPERATES THE RENTAL MOTOR VEHICLE IN AN EMERGENCY;
- (V) ANY PERSON THAT PARKS A RENTAL MOTOR VEHICLE AT A COMMERCIAL ESTABLISHMENT WITH THE LESSEE'S PERMISSION; AND
- (VI) ANY PERSON SPECIFIED AS AN AUTHORIZED DRIVER IN THE RENTAL AGREEMENT.