

the period of the emergency and the State Police are hereby authorized to have any such vehicle so parked towed from said highway.

The Superintendent of the State Police or his representative shall have the authority to call such emergency for the State highways so designated as a whole or for such State highways in the State as he deems necessary which emergency shall continue in force and effect until the Superintendent or his representative shall declare it no longer necessary.

Any person, firm or corporation violating the provisions of this section or the rules and regulations made pursuant hereto shall be deemed guilty of a misdemeanor and upon conviction be fined a minimum of \$10.00 or a maximum of \$25.00.

SEC. 2. *And be it further enacted*, That this Act shall take effect June 1, 1964.

Approved April 7, 1964.

CHAPTER 185

(House Bill 47)

An Act to add new Section 482 to Article 48A of the Annotated Code of Maryland (1963 Supplement), title "Insurance Code," subtitle "Casualty Insurance," to follow immediately after Section 481 thereof, to require insurance companies to prove actual prejudice to it in actions under motor vehicle liability insurance where the company files a disclaimer of insurance FOR LATE NOTICE OR FAILURE TO COOPERATE and relating to motor vehicle liability insurance.

SECTION 1. *Be it enacted by the General Assembly of Maryland*, That new Section 482 be and it is hereby added to Article 48A of the Annotated Code of Maryland (1963 Supplement), title "Insurance Code," subtitle "Casualty Insurance," to follow immediately after Section 481 thereof, to read as follows:

482.

In any action brought by or against an insurer on a policy of motor vehicle liability insurance issued by it or by or against a person insured under a policy of motor vehicle liability insurance issued to him, in which there is filed a plea or allegation disclaiming insurance for any reason, the insurer, notwithstanding any provisions of the policy of insurance to the contrary, shall not be relieved of liability under policy of insurance unless it can prove to the satisfaction of the court that the insurer has been actually prejudiced by the reason stated as grounds for the disclaimer of insurance.

WHERE ANY INSURER SEEKS TO DISCLAIM COVERAGE ON ANY POLICY OF MOTOR VEHICLE LIABILITY INSURANCE ISSUED BY IT, ON THE GROUND THAT THE INSURED OR ANYONE CLAIMING THE BENEFITS OF THE POLICY