

than \$5,000, as may be provided in the policy; provided, however, that if any such property is damaged or destroyed as the result of an accident involving more than one motor vehicle, the insurers of each motor vehicle involved in the accident shall divide the losses for which they are liable under this subsection (b) among themselves equally.

540. 539. Basic Required Primary Coverage—Economic Loss

No policy of motor vehicle liability insurance shall be issued, sold or delivered in this State after January 1, 1973, unless the policy, ~~in addition to the coverage required under Section 539 of this article,~~ also affords the minimum medical, hospital and disability benefits set forth herein; OR UNLESS EQUIVALENT MEDICAL, HOSPITAL, AND DISABILITY BENEFITS ARE PROVIDED BY A POLICY ISSUED TO THE INSURED BY A NON-PROFIT HEALTH SERVICE PLAN OR BY AN AUTHORIZED INSURER WITH THE POLICY IN EACH CASE SUBJECT TO APPROVAL BY THE COMMISSIONER. The said benefits, OR THEIR EQUIVALENT, shall cover the named insured and members of his family residing in his household (except such persons as may be specifically excluded in accordance with Section ~~240C~~ 240C-1 of this article) injured in any motor vehicle accident (including an accident involving an uninsured motor vehicle or a motor vehicle whose identity cannot be ascertained), other persons injured while occupying the insured motor vehicle as a guest or passenger, or while using it with the express or implied permission of the named insured (except as provided in Section ~~240C~~ 240C-1 of this article), and pedestrians injured in an accident in which the insured motor vehicle is involved. The minimum medical, hospital and disability benefits shall be as follows:

(a) Payment of all reasonable expenses arising from the accident and incurred within one year from the date thereof for necessary medical, surgical, x-ray and dental services, including prosthetic devices, and necessary ambulance, hospital, professional nursing and funeral services, up to a maximum limit of \$2,000 per person. Hospital room and board benefits may be limited to the regular daily semi-private room rates customarily charged by the institution in which the recipient of benefits is confined.

(b) In the case of an income producer, payment of benefits equal to 85% of loss of income as the result of the accident, up to a maximum limit of \$1,000. The insurer providing such INCLUDE UP TO AN AMOUNT OF \$2,500, FOR PAYMENT OF ALL REASONABLE EXPENSES ARISING FROM THE ACCIDENT AND INCURRED WITHIN THREE YEARS FROM THE DATE THEREOF FOR NECESSARY MEDICAL, SURGICAL, X-RAY AND DENTAL SERVICES, INCLUDING PROSTHETIC DEVICES, AND NECESSARY AMBULANCE, HOSPITAL, PROFESSIONAL NURSING AND FUNERAL SERVICES; AND IN THE CASE OF AN INCOME PRODUCER, PAYMENT OF BENEFITS FOR LOSS OF INCOME AS THE RESULT OF THE ACCIDENT; AND WHERE THE PERSON INJURED IN THE ACCIDENT WAS NOT AN INCOME OR WAGE PRODUCER AT THE TIME OF THE ACCIDENT, PAYMENTS OF BENEFITS MUST BE MADE IN REIMBURSEMENT OF NECESSARY AND REASONABLE EXPENSES INCURRED FOR ESSENTIAL SERV-