

## CHAPTER 528

(House Bill 1470)

AN ACT concerning

Liability Insurance - Coverage for Individuals Assisting  
Firefighters Fire Fighters and Rescue Companies

FOR the purpose of requiring an insurer that provides a general liability insurance policy to a fire department, fire company, or rescue department or company to offer to include in the policy coverage for volunteers and others who provide assistance; and providing for the applicability of this Act.

BY adding to

Article 48A - Insurance Code  
Section 482C  
Annotated Code of Maryland  
(1986 Replacement Volume and 1987 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:

## Article 48A - Insurance Code

482C.

AN INSURER THAT PROVIDES A GENERAL LIABILITY INSURANCE POLICY TO A FIRE DEPARTMENT, FIRE COMPANY, OR RESCUE DEPARTMENT OR COMPANY SHALL OFFER TO INCLUDE IN THE POLICY COVERAGE FOR:

(1) A VOLUNTEER FIREFIGHTER FIRE FIGHTER OR A VOLUNTEER AMBULANCE RESCUE SQUAD MEMBER WHO PROVIDES, IN RESPONSE TO AN EMERGENCY, ASSISTANCE TO THE FIRE DEPARTMENT, FIRE COMPANY, OR RESCUE DEPARTMENT OR COMPANY; AND

(2) ANY OTHER INDIVIDUAL WHO PROVIDES, IN RESPONSE TO AN EMERGENCY, ASSISTANCE AT THE REQUEST AND UNDER THE DIRECTION OF A FIRE DEPARTMENT, FIRE COMPANY, OR RESCUE DEPARTMENT OR COMPANY.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to any policy issued or renewed after the effective date of this Act.

SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 1988.