

the benefits were considered to be required security; specifying the requirements of the waiver form; altering a certain benefit; providing for a certain penalty; and generally relating to the waiver by an insured of certain medical, hospital, and disability benefits provided in motor vehicle insurance policies.

BY repealing and reenacting, with amendments,

Article 48A - Insurance Code
Section 539, 540, 543, 544, and 545
Annotated Code of Maryland
(1986 Replacement Volume and 1988 Supplement)

BY repealing and reenacting, with amendments,

Article - Transportation
Section 17-103(b)(3)
Annotated Code of Maryland
(1987 Replacement Volume and 1988 Supplement)

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

Article 48A - Insurance Code

539.

(a) [No policy of motor vehicle liability insurance shall be issued, sold or delivered in this State after January 1, 1973, unless the policy 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 nonprofit health service plan or by an authorized insurer with the policy in each case subject to approval by the Commissioner. The 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 § 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 § 240C-1 of this article), and pedestrians injured in an accident in which the insured motor vehicle is involved or individuals injured in, on, or alighting from any other vehicle operated by animal or muscular power in an accident in which an insured vehicle is involved. The] UNLESS WAIVED BY THE FIRST NAMED INSURED UNDER SUBSECTION (F) OF THIS SECTION, EVERY INSURER PROPOSING TO ISSUE,