

the accident, payments [of benefits must be] made in reimbursement of necessary and reasonable expenses incurred for essential services ordinarily performed by the injured person for THE care and maintenance of the family or family household.

(D) The insurer providing loss of income benefits may require, as a condition of receiving such benefits that the injured person furnish the insurer reasonable medical proof of his injury causing loss of income.

[(b)] (E) The provisions of this section do not apply to policies issued, sold or delivered in this State to insure vehicles as defined in §§ 11-105 and 11-165 of the Transportation Article of the Annotated Code of Maryland.

(F) (1) (I) IF THE FIRST NAMED INSURED DOES NOT WISH TO OBTAIN THE BENEFITS DESCRIBED UNDER THIS SECTION, THE FIRST NAMED INSURED SHALL MAKE AN AFFIRMATIVE WRITTEN WAIVER OF THOSE BENEFITS.

(II) AS TO A POLICY OF PRIVATE PASSENGER MOTOR VEHICLE LIABILITY INSURANCE, A WAIVER MADE UNDER THIS SUBSECTION SHALL CONSTITUTE A WAIVER OF ALL THE BENEFITS DESCRIBED UNDER THIS SECTION, WHETHER PROVIDED UNDER THE FIRST NAMED INSURED'S POLICY OR ANY OTHER PRIVATE PASSENGER MOTOR VEHICLE LIABILITY INSURANCE POLICY ISSUED IN THIS STATE.

(III) A WAIVER MADE UNDER THIS SUBSECTION SHALL BE BINDING ON ~~ALL-NAMED-INSUREDS-AND-OTHER-INSUREDS~~ THE FOLLOWING PERSONS COVERED BY THE POLICY:

1. ALL NAMED INSUREDS;

2. ALL LISTED DRIVERS; AND

3. ALL MEMBERS OF THE FIRST NAMED INSURED'S FAMILY RESIDING IN THE FIRST NAMED INSURED'S HOUSEHOLD WHO ARE 16 YEARS OF AGE OR OLDER.

(2) (I) BEFORE A FIRST NAMED INSURED MAKES A WAIVER UNDER THIS SUBSECTION, THE FIRST NAMED INSURED MUST BE INFORMED IN WRITING OF THE NATURE AND EXTENT OF THE COVERAGE AND BENEFITS DESCRIBED UNDER THIS SECTION.

(II) A WAIVER MADE UNDER THIS SUBSECTION SHALL BE MADE ON A FORM REQUIRED BY THE COMMISSIONER.

(III) THE FORM MAY BE PART OF THE CONTRACT OF INSURANCE.

(IV) THE FORM SHALL CLEARLY AND CONCISELY EXPLAIN IN 10 POINT BOLDFACE TYPE: