

WILLIAM DONALD SCHAEFER, Governor

(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, SELL, OR DELIVER ANY MOTOR VEHICLE INSURANCE POLICY IN THIS STATE SHALL PROVIDE COVERAGE FOR THE MEDICAL, HOSPITAL, AND DISABILITY BENEFITS SET FORTH IN THIS SECTION.

(B) THE MEDICAL, HOSPITAL, AND DISABILITY BENEFITS SHALL COVER:

(1) EXCEPT FOR PERSONS SPECIFICALLY EXCLUDED UNDER § 240C-1 OF THIS ARTICLE:

(I) THE FIRST NAMED INSURED AND MEMBERS OF THE FIRST NAMED INSURED'S FAMILY RESIDING IN THE FIRST NAMED INSURED'S HOUSEHOLD WHO ARE INJURED IN ANY MOTOR VEHICLE ACCIDENT, INCLUDING:

1. AN ACCIDENT INVOLVING AN UNINSURED MOTOR VEHICLE; OR
2. A MOTOR VEHICLE THE IDENTITY OF WHICH CANNOT BE ASCERTAINED; AND

(II) OTHER PERSONS INJURED WHILE USING THE INSURED MOTOR VEHICLE WITH THE EXPRESS OR IMPLIED PERMISSION OF THE NAMED INSURED;

(2) OTHER PERSONS INJURED WHILE OCCUPYING THE INSURED MOTOR VEHICLE AS A GUEST OR A PASSENGER;