## **CHAPTER 323**

(House Bill 688)

AN ACT concerning

## Motor Vehicle Liability Insurance – Maryland Automobile Insurance Fund – Uninsured Motorist Coverage – Deductibles

FOR the purpose of altering the amount of the deductible for certain claims against the Maryland Automobile Insurance Fund; requiring and against uninsured motorist coverage offered by all motor vehicle liability insurers to offer uninsured motorist coverage for property damage subject to a certain deductible; providing for the application of this Act; and generally relating to deductibles in claims against the Maryland Automobile Insurance Fund and under uninsured motorist coverage in motor vehicle liability insurance policies.

BY repealing and reenacting, with amendments,

Article 48A - Insurance Code

Section 243H(a), 243 I(b)(1), and 541(c) and 243–I(b)(1)

Annotated Code of Maryland

(1991 Replacement Volume and 1992 Supplement)

BY repealing and reenacting, without amendments,

Article 48A - Insurance Code

Section 541(c)

Annotated Code of Maryland

(1991 Replacement Volume and 1992 Supplement)

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

## Article 48A - Insurance Code

243H.

- (a) The following types of claims may be made against the Fund under this section subject to the provisions of this subtitle, and to the extent that the claim is not covered by a policy of motor vehicle liability insurance:
- (1) Claims for the death of or personal injury to a qualified person or for damage to property in excess of [\$100] \$250, arising out of the ownership, maintenance or use of a motor vehicle in this State where the identity of the motor vehicle and of the operator and owner thereof cannot be ascertained or it is established that the motor vehicle, at the time the accident occurred, was in the possession of some person other than the owner without the owner's consent and that the identity of the person cannot be ascertained; provided that: