homeless or indigent individuals is not liable, for any amount in excess of any applicable limit of insurance coverage, in any suit for civil damages for any act or omission resulting from the rendering of such services unless the act or omission constitutes:

- (i) Willful or wanton misconduct;
- (ii) Gross negligence; or
- (iii) Intentionally tortious conduct.
- [(3) The immunity from liability in a suit for civil damages provided to a volunteer who is a health care provider or physician under paragraphs (1) and (2) of this subsection applies only if:
- (i) Insurance covering the act or omission of the volunteer which is the subject matter of the suit is maintained by the volunteer claiming the immunity or by the charitable organization on behalf of which the volunteer rendered health care services; and
 - (ii) The insurance has:
- 1. A. A limit of coverage of not less than \$200,000 per individual claim, and \$500,000 per total claims that arise from the same occurrence; or
- B. A limit of coverage of not less than \$750,000 per policy year, and \$500,000 per total claims that arise from the same occurrence; and
- 2. A. If the insurance has a deductible, a deductible amount not greater than \$10,000 per occurrence; or
- B. If there is coinsurance, a rate of coinsurance not greater than 20 percent.]

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 1995.

Approved May 25, 1995.

CHAPTER 555

(House Bill 579)

AN ACT concerning

Estate Taxes - Apportionment - Adjusted Taxable Gifts

FOR the purpose of confirming that apportionment of a decedent's federal and Maryland taxes is not to be made to interests not included in the decedent's taxable estate for federal estate purposes notwithstanding a certain case holding; confirming that an apportionment of a decedent's federal or Maryland estate taxes may not be made to gifts not included in the decedent's federal taxable estate; providing for the applicability of this Act; and generally relating to apportionment of responsibility