

(b) ~~“Motor vehicle” means automobile and any other vehicle, including a trailer, operated or designed for operation upon a public road by any power other than animal or muscular power but does not include a vehicle as defined in §§ 11-105 and 11-165 of the Transportation Article of the Annotated Code of Maryland.~~

(c) ~~“Named insured” means the person denominated in the declarations in a policy of motor vehicle liability insurance.~~

(d) ~~“Income” means wages, salary, tips, commissions, professional fees, and other earnings from work or employment, including earnings from businesses or farms owned individually or jointly or in partnership with others. To the extent that any such earnings are paid or payable in property or services other than cash, “income” means the reasonable value of such property or services.~~

(e) ~~“Income producer” means a person who at the time of an accident was in an occupational status where he was earning or producing income.~~

(f) ~~“SOFT TISSUE INJURY” MEANS AN INJURY, SUCH AS A SPRAIN OR STRAIN, TO TISSUE, OTHER THAN BONE OR CARTILAGE, WHICH IS PART OF THE SUPPORTING STRUCTURES OF THE MUSCULOSKELETAL SYSTEM.~~

539.

(a) ~~{Unless waived by the first named insured under subsection (f) of this section, every} EVERY insurer proposing to issue, sell, or deliver any motor vehicle insurance policy in this State shall {provide} OFFER 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;

(3) Pedestrians injured in an accident in which the insured motor vehicle is involved; and

(4) Individuals injured in, on, or alighting from any other vehicle operated by animal or muscular power in an accident in which the insured vehicle is involved.