

In subsection (e) of this section, the former reference to void "ab initio" (i.e., "from the beginning") is deleted as unnecessary. The term "void" is commonly used by itself to describe an agreement that is void from the beginning or absolutely void. This is in contrast to the term "voidable", which is used to describe an agreement that may be declared void at the election of a party.

Defined terms: "Association member" § 20-101

"Covered vehicle" § 20-501

"Fund" § 20-101

"Insurance" § 1-101

"Person" §§ 1-101 and 20-101

"Policy" § 1-101

"Premium" § 1-101

"Producer" § 20-101

#### 20-503. CONTENTS OF POLICIES.

##### (A) IN GENERAL.

EACH POLICY ISSUED BY THE FUND SHALL CONTAIN THE MINIMUM COVERAGES REQUIRED UNDER TITLE 19, SUBTITLE 5 OF THIS ARTICLE AND MAY CONTAIN OTHER PROVISIONS DETERMINED BY THE EXECUTIVE DIRECTOR AND APPROVED BY THE BOARD OF TRUSTEES AND THE COMMISSIONER.

##### (B) REQUIRED DISCLOSURES.

AT THE TIME A POLICY OF PRIVATE PASSENGER AUTO LIABILITY INSURANCE IS ISSUED TO AN APPLICANT, THE FUND SHALL INCLUDE IN THE POLICY A WRITTEN NOTICE TO THE APPLICANT THAT CONTAINS THE FOLLOWING DISCLOSURES:

(1) THE TIME AND THE CONDITIONS UNDER WHICH THE APPLICANT IS ELIGIBLE TO SEEK INSURANCE FROM AN ASSOCIATION MEMBER;

(2) THAT IF THE APPLICANT SEEKS INSURANCE FROM AN ASSOCIATION MEMBER, THE ASSOCIATION MEMBER MAY NOT REFUSE TO UNDERWRITE THE PRIVATE PASSENGER AUTO LIABILITY INSURANCE RISK SOLELY BECAUSE THE APPLICANT OR NAMED INSURED PREVIOUSLY OBTAINED INSURANCE FROM THE FUND; AND

(3) THAT IF THE APPLICANT SEEKS INSURANCE FROM AN ASSOCIATION MEMBER AND THE ASSOCIATION MEMBER REFUSES TO UNDERWRITE THE APPLICANT SOLELY BECAUSE THE APPLICANT OR NAMED INSURED PREVIOUSLY OBTAINED INSURANCE FROM THE FUND, THE APPLICANT MAY FILE A COMPLAINT WITH THE COMMISSIONER AGAINST THAT ASSOCIATION MEMBER.

##### (C) ADDITIONAL AND EXCESS COMMERCIAL COVERAGES.

WHENEVER THE FUND ISSUES A POLICY OF COMMERCIAL AUTO LIABILITY INSURANCE UNDER THIS SUBTITLE, THE FUND: