

surplusage since absent a limitation there is no need to describe the manner of soliciting, procuring, or negotiating.

- Defined terms: "Agent" § 1-101
- "Insurance contract" § 1-101
- "Insurer" § 1-101
- "Person" § 1-101

(J) BURIAL INSURANCE.

"BURIAL INSURANCE" INCLUDES ANY KIND OF AGREEMENT, CERTIFICATE, POLICY, CONTRACT, BOND, ASSURANCE GUARANTEE, OR OTHER ARRANGEMENT, BY BYLAW, REGULATION, OR OTHERWISE, IN OR BY WHICH THE PARTY THAT ISSUES THE CERTIFICATE, POLICY, CONTRACT, BOND, ASSURANCE GUARANTEE, OR OTHER ARRANGEMENT AGREES TO:

- (1) PROVIDE FOR THE BURIAL OF A NAMED OR DESIGNATED DECEASED INDIVIDUAL;
- (2) SAVE HARMLESS ANYONE FOR ALL OR PART OF THE COSTS OF THE BURIAL OF A NAMED OR DESIGNATED DECEASED INDIVIDUAL; OR
- (3) PAY ALL OR PART OF THE INCIDENTS OF THE BURIAL OF A NAMED OR DESIGNATED DECEASED INDIVIDUAL.

REVISOR'S NOTE: This subsection is new language derived without substantive change from the first sentence of former Art. 48A, § 488.

In items (1), (2), and (3) of this subsection, the references to a "deceased individual" are substituted for the former references to a "person" and the "body ... of a person" because only a deceased individual would be buried.

Defined term: "Policy" § 1-101

(K) CASUALTY INSURANCE.

- (1) "CASUALTY INSURANCE" MEANS:

(I) INSURANCE AGAINST LEGAL, CONTRACTUAL, OR ASSUMED LIABILITY FOR DEATH, INJURY, OR DISABILITY OF A HUMAN BEING, OR FOR DAMAGE TO PROPERTY;

(II) IF ISSUED AS AN INCIDENTAL COVERAGE WITH OR SUPPLEMENTAL TO LIABILITY INSURANCE AND REGARDLESS OF LEGAL LIABILITY OF THE INSURED, INSURANCE THAT PROVIDES MEDICAL, HOSPITAL, OR SURGICAL DISABILITY BENEFITS TO INJURED INDIVIDUALS AND FUNERAL AND DEATH BENEFITS TO DEPENDENTS, BENEFICIARIES, OR PERSONAL REPRESENTATIVES OF INDIVIDUALS KILLED; OR

(III) UNLESS DISAPPROVED BY THE COMMISSIONER AS CONTRARY TO LAW OR PUBLIC POLICY, INSURANCE AGAINST ANY OTHER KIND OF LOSS, DAMAGE, OR LIABILITY THAT IS PROPERLY A SUBJECT OF INSURANCE AND NOT WITHIN ANY OTHER KIND OF INSURANCE DESCRIBED IN THIS SUBSECTION.