

This bill would clarify that a waiver of personal injury protection (PIP) benefits by a first named insured under a motor vehicle liability insurance policy does not preclude recovery of PIP benefits under another policy with full PIP benefits for a listed driver or a member of the first named insured's family age 16 or older who resides in the first named insured's household.

Senate Bill 612, which was passed by the General Assembly and signed by me on May 12, 1992, accomplishes the same purpose. Therefore, it is not necessary for me to sign House Bill 1131.

Sincerely,  
William Donald Schaefer  
Governor

**House Bill No. 1131**

AN ACT concerning

**Motor Vehicle Insurance – Personal Injury Protection – Waiver**

FOR the purpose of clarifying that a certain waiver by a first named insured of certain required primary coverage does not prevent certain persons from receiving certain benefits under a certain policy under certain circumstances; and generally relating to a waiver of certain benefits under certain primary coverage under a motor vehicle liability insurance policy.

BY repealing and reenacting, with amendments,  
Article 48A – Insurance Code  
Section 539  
Annotated Code of Maryland  
(1991 Replacement Volume and 1991 Supplement)

BY repealing and reenacting, without amendments,  
Article 48A – Insurance Code  
Section 543(b) and 545  
Annotated Code of Maryland  
(1991 Replacement Volume and 1991 Supplement)

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

**Article 48A – Insurance Code**

539.

(a) Unless waived by the first named insured under subsection (f) of this section, every insurer proposing to issue, sell, or deliver any motor vehicle insurance policy in this State shall provide coverage for the medical, hospital, and disability benefits set forth in this section.