

(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.

(c) The minimum medical, hospital and disability benefits shall include up to an amount of \$2,500, for payment of all reasonable expenses arising from the accident and incurred within 3 years from the date of the accident for:

(1) Necessary medical, surgical, x-ray and dental services, including prosthetic devices;

(2) Necessary ambulance, hospital, professional nursing and funeral services; and

(3) (i) In the case of an income producer, payment of benefits for 85 percent of income lost as the result of the accident; and

(ii) In the case where the person injured in the accident was not an income or wage producer at the time of the accident, payments made in reimbursement of necessary and reasonable expenses incurred for essential services ordinarily performed by the injured person for the care and maintenance of the family or family household.

(d) The insurer providing loss of income benefits may require, as a condition of receiving such benefits that the injured person furnish the insurer reasonable medical proof of his injury causing loss of income.

(e) The provisions of this section do not apply to policies issued, sold or delivered in this State to insure vehicles as defined in §§ 11-105 and 11-165 of the Transportation Article of the Annotated Code of Maryland.