

of Insurance. Any provision in any policy of motor vehicle liability insurance issued after July 1, 1975, with respect to the coverage provided for damages sustained by the insured as a result of the operation of an uninsured motor vehicle, which commands or requires the submission of any dispute between the insured and the insurer to binding arbitration, is prohibited and shall be of no legal force or effect. In no case shall the uninsured motorist coverage be less than the coverage afforded a qualified person under Article 48A, §§ 243H and 243-I. However, the insurer may exclude from coverage benefits for:

(i) The named insured or members of his family residing in the household when occupying, or struck as a pedestrian by, an uninsured motor vehicle that is owned by the named insured or a member of his immediate family residing in his household; and

(ii) The named insured, members of his family residing in the household, and all other persons having other applicable automobile insurance and occupying, or struck as a pedestrian by, the insured motor vehicle operated or used by a person excluded from coverage under § 240C-1 of this article. The coverage required under this subsection shall be primary to any right to recovery from the Maryland Automobile Insurance Fund pursuant to § 243H of this article.

(3) The limit of liability for an insurer providing uninsured motorist coverage under this subsection is the amount of that coverage less the sum of the limits under the liability insurance policies, bonds, and securities applicable to the bodily injury or death of the insured.

(d) All insurers shall offer collision coverage for damage to insured motor vehicles subject to deductibles of \$50 to \$250 in \$50 increments.

Collision coverage shall provide insurance without regard to fault against accidental property damage to the insured motor vehicle caused by physical contact of the insured motor vehicle with another motor vehicle or with another object or by upset of the insured motor vehicle, if the accident occurs within the United States of America, its territories or possessions, Canada or Mexico.

(e) The coverage required by subsection (c) of this section does not apply to a policy of liability insurance that insures a motor vehicle that is not subject to registration under § 13-402 of the Transportation Article, because it is not driven on a highway or it is exempt under § 13-402(c)(10) of the Transportation Article.

(f) Policies of insurance that have as their primary purpose to provide coverage in excess of other valid and