

## Article 48A – Insurance Code

541.

(a) Nothing in this subtitle affects or limits the provisions of Title 17 of the Transportation Article, and every policy of motor vehicle liability insurance issued, sold, or delivered in this State shall provide the minimum liability coverage specified therein.

(b) (1) Nothing in this subtitle or in Title 17 of the Transportation Article prevents an insurer from issuing, selling, or delivering a policy of motor vehicle liability insurance providing liability coverage in excess of the requirements of the Maryland Vehicle Law.

(2) Nothing in this subtitle shall be construed to prohibit an insurer from providing Christian Science care and treatment, and such Christian Science care and treatment shall constitute economic loss.

(c) (1) In this subsection “uninsured motor vehicle” means a motor vehicle whose ownership, maintenance, or use has resulted in the bodily injury or death of an insured, and for which the sum of the limits of liability under all valid and collectible liability insurance policies, bonds, and securities applicable to the bodily injury or death is less than the amount of coverage provided under this subsection.

(2) (†) In addition to any other coverage required by this subtitle, every policy of motor vehicle liability insurance issued, sold, or delivered in this State after July 1, 1975 shall contain coverage in at least the amounts required under Title 17 of the Transportation Article, for damages, subject to the policy limits, which:

1. (I) The insured is entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injuries sustained in an accident arising out of the ownership, maintenance, or use of such uninsured motor vehicle; and

2. (II) The surviving relatives, as defined in § 3-904 of the Courts Article, of the insured are entitled to recover from the owner or operator of an uninsured motor vehicle because of the death of the insured as the result of an accident arising out of the ownership, maintenance, or use of the uninsured motor vehicle.

(††) [There shall be offered in writing to the insured the opportunity to contract for higher amounts than those provided under Title 17 of the Transportation Article if these amounts do not exceed the amounts of the motor vehicle liability coverage provided by the policy.]

~~1. UNLESS AN INSURED NOTIFIES THE INSURER ABOUT A REDUCTION IN COVERAGE UNDER SUB-SUBPARAGRAPH 2 OF THIS SUBPARAGRAPH, THE AMOUNT OF UNINSURED MOTORIST COVERAGE UNDER THIS SUBSECTION SHALL BE EQUAL TO THE AMOUNT OF MOTOR VEHICLE LIABILITY COVERAGE PROVIDED BY THE POLICY OF MOTOR VEHICLE LIABILITY INSURANCE.~~