

Automobile insurance policies may include coverage for reasonable expenses incurred for medical or funeral expenses incurred because of bodily injury sustained by the insured. Although medical payments coverage is logically first-party coverage for expenses incurred directly by the insured, rather than by a third party, it is classified as a type of “liability insurance” by the Insurance Code. (See [Insurance Code §108\(b\)\(1\)](#))

Medical expenses are covered “irrespective of the legal liability of the insured.” ([Insurance Code §108\(b\)\(1\)](#)) Thus, indemnity is available even for injuries resulting from the insured's wilful misconduct in operating the vehicle.