

damage of \$100 or more must be reported to a police officer (in Quebec to the Motor Vehicle Bureau) and a driver involved must not leave the scene of an accident until he has rendered all possible aid and disclosed his name to the injured party.

**Driver Licensing Controls.**—All provinces impose penalties for infractions of driving regulations, ranging from fines for minor infractions to suspension of the operator's driving permit, impounding of the car, or imprisonment for more serious infractions. In most provinces penalties have been linked to a driver-improvement program, the aim of which is to correct faulty driving habits, not to take drivers off the road. The most common driver-improvement program includes the demerit-point-system.

**Safety Responsibility Legislation.**—Each province has enacted legislation under this heading (sometimes referred to as financial responsibility legislation). In general, these laws provide for the automatic suspension of the driver's licence and motor vehicle permit of a person convicted of a serious offence (impaired driving, driving under suspension, etc.) or a person involved directly or indirectly in an accident who is not covered for third-party insurance at the time of the accident. The suspension remains effective until any penalty or judgment has been satisfied and proof of financial responsibility for the future is filed. In Quebec, Manitoba, Saskatchewan, Alberta, British Columbia and the Yukon Territory, uninsured motor vehicles may be impounded following an accident of any consequence, i.e., an accident resulting in personal injury or death, or property damage in excess of \$100 (\$200 in Saskatchewan and \$250 in British Columbia).

Although safety responsibility legislation has not been enacted in the Northwest Territories, the Motor Vehicle Ordinance requires the owner of a motor vehicle to submit evidence of stipulated insurance coverage on such vehicle before he can obtain registration. In the Yukon Territory, proof of insurance must be supplied before vehicle licence is issued. When the insurance expires or is cancelled, vehicle licence plates must be returned to the Registrar of Motor Vehicles.

**Unsatisfied Judgment Fund.**—Legislation has been enacted in all provinces except Saskatchewan and in the Territories, usually in the form of an amendment to the motor vehicle laws of the province, providing for the establishment of an Unsatisfied Judgment Fund out of which are paid judgments awarded for damages arising out of motor vehicle accidents in the province which cannot be collected in the ordinary process of law. The Fund is created by the collection annually of an Unsatisfied Judgment Fund fee from the registered owner of every motor vehicle or from every person to whom a driver's licence is issued, except in Newfoundland, Nova Scotia, Quebec and British Columbia where the Fund is maintained by insurance companies. This fee does not exceed \$1 per annum except that Ontario collects \$20 from each uninsured owner of a motor vehicle at the time of registration or transfer. A feature of this legislation which is contained in some provincial statutes provides for the payment of judgments in the so-called 'hit-and-run' accidents. When these occur, if neither the owner nor the driver can be identified, action may be taken against the Registrar of Motor Vehicles; any judgment secured against the Registrar is paid out of the Fund. All of these laws contain a provision limiting the amount that can be paid out of the Fund on one judgment. In Nova Scotia, Ontario and Alberta, the limits are \$10,000 for one person and \$20,000 for two or more persons injured in one accident. Ontario and Alberta provide for claims up to \$2,000 for property damage and Nova Scotia up to \$5,000. In Manitoba the legal limits are \$10,000, \$20,000 and \$1,000, respectively. In British Columbia, commencing Jan. 1, 1962, the limit is based on the single amount of \$25,000 for any one accident for claims for injury or property damage, with the proviso that not more than \$5,000 may be paid on a property damage claim until injury claims up to \$20,000 have been satisfied; the \$25,000 limit exists in British Columbia for hit-and-run accidents but does not apply to payments for property damage. In the other provinces lower limits of \$5,000, \$10,000 and \$1,000 are retained. For hit-and-run accidents, payments are made for personal injuries or death only.