

penalty or judgment has been satisfied and proof of financial responsibility for the future is filed. In Quebec, Saskatchewan 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). In Ontario, the non-resident motorist is not required to carry or produce any form of proof of insurance.

Although safety responsibility legislation has not been enacted in the Northwest Territories, under present requirements the owner of a motor vehicle resident in the MacKenzie Highway region must 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 in Saskatchewan and in the Yukon and Northwest Territories, usually in the form of an amendment to the motor vehicle laws of the province or territory, providing for the establishment of a fund, frequently called 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. In Newfoundland, Prince Edward Island, Nova Scotia, Quebec and British Columbia the fund is maintained by insurance companies. In all the other provinces, except Saskatchewan where insurance is compulsory, the funds are obtained by the annual collection of a fee from the registered owner of every motor vehicle or from every person to whom a driver's licence is issued. The fee does not exceed \$1 per annum except that Ontario and Alberta collect \$20 from each uninsured owner of a motor vehicle at the time of registration or transfer and Manitoba collects an additional \$25 from each uninsured owner at the time of registration. A feature of this legislation, which is contained in some provincial statutes, is the provision for the payment of judgments in '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 (the Minister of Finance in Newfoundland and the Administrator of the Motor Vehicles Accident Claim Fund in Alberta); any judgment secured against the responsible authority 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 Newfoundland and Nova Scotia, the limits are \$10,000 for one person, \$20,000 for two or more persons injured in one accident and \$5,000 for property damage. In Nova Scotia and New Brunswick the limit is \$35,000 in respect of any one accident. In Prince Edward Island and Quebec the limit is \$35,000 for all damages in the same accident, subject to a deduction of \$200 from all damage to the property of others; damages resulting in bodily injury or death are, up to \$30,000, payable by priority over damages to property and the latter are, up to \$5,000, payable by priority over the former out of the amount of any insurance or other guarantee of indemnity. In British Columbia, the limit is based on the single amount of \$35,000 for any one accident with the proviso that not more than \$5,000 may be paid on a property damage claim until injury claims up to \$30,000 have been satisfied; the \$35,000 limit exists for hit-and-run accidents but does not apply to payments for property damage. In Ontario and Alberta, the limits are \$35,000 for death or personal injury to one or more persons and \$5,000 for damage to property, subject to a limit of \$35,000 in any one accident. In Manitoba, the limit based on one accident is \$35,000 for claims for injury or property damage with the stipulation that not more than \$5,000 may be allocated to property damage until injury claims up to \$30,000 have been satisfied. In 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 only.

Sources of information on provincial motor vehicle and traffic regulations:—

#### **Newfoundland**

*Administration.*—The Minister of Finance, St. John's.

*Legislation.*—The Highway Traffic Act, 1962.