

in Alberta, proof of financial responsibility for the future is filed. In Saskatchewan and the Northwest Territories 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 \$200. Under the Quebec Code of Civil Procedure, before judgement the plaintiff may seize the motor vehicle which has caused him damage, whatever the amount of property damage, whether covered for third-party insurance or not. In British Columbia, if a judgement is rendered against a driver and not satisfied, the driver's licence may be suspended until reinstated at the discretion of the Superintendent of Motor Vehicles. In the Yukon Territory an inadequately insured vehicle may be impounded if it is involved in an accident, regardless of the property damage.

In Ontario, Manitoba, Alberta and British Columbia the non-resident motorist is not required to carry or produce any form of proof of insurance. In Ontario, the only persons required to file a Certificate of Insurance are those indebted to the Motor Vehicles Accident Claims Fund. If asked by police, registered owners in Nova Scotia must show proof of financial responsibility or face possible prosecution. Conviction results in suspension of both driver's licence and registration until proof of financial responsibility is filed. In British Columbia, Alberta and Manitoba, a compulsory insurance plan is in effect for residents, and drivers may at any time be required to show proof of financial responsibility on demand of a peace officer. In the Northwest Territories proof of insurance must be supplied before vehicle licence is issued, and when the insurance expires or is cancelled vehicle licence plates must be returned to the Registrar of Motor Vehicles. In both the Yukon and the Northwest Territories, certain areas may be exempted from the insurance requirement on order of the Commissioner. In the Northwest Territories, public liability and property damage insurance is compulsory for all vehicles operating on the highways of the Territories regardless of where the vehicle is registered. In Quebec snowmobiles are required to carry insurance in the amount of \$35,000 to cover liability deriving from the use of such vehicle.

**Unsatisfied judgement fund.** All provinces and territories, except Manitoba, Saskatchewan and the Yukon Territory, have enacted legislation providing for the establishment of a fund, frequently called an unsatisfied judgement fund (in New Brunswick, the Unsatisfied Judgement; in Ontario and Alberta, the Motor Vehicle Accident Claims Fund; and in British Columbia, the Traffic Victims' Indemnity Fund). Judgements awarded for damages arising out of motor vehicle accidents which cannot be collected by the ordinary process of law are paid out of this fund. 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 and Manitoba where insurance is compulsory, the funds are obtained by collecting an annual fee from the registered owner of every motor vehicle or from every person to whom a driver's licence is issued. The fee usually does not exceed \$1 per annum; in New Brunswick the fee is \$3 per year; in Ontario a fee of \$25 is paid by the uninsured motorist (in the absence of the fee being paid, the uninsured, if apprehended, is liable to a fine) and, in addition, the fund is subsidized by a \$1 annual charge from each licensed driver.

Some provincial legislation covers payment of judgements 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 Vehicle Accident Claims Fund in Alberta); any judgement secured against the responsible authority is paid out of the fund. The amount that can be paid out of the fund on one judgement is limited. 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 \$50,000 for any one accident with the provision that not more than \$5,000 may be paid on a property damage claim until injury claims up to \$45,000 have been satisfied; the \$50,000 limit exists for hit-and-run accidents but does not apply to payments for property damage. In Alberta, the limit is \$35,000 for death or personal injury to one or more persons and