

New Brunswick and Nova Scotia, if a judgment is rendered for damages against the driver or owner, the driver's licence and registration remain suspended until the judgment is satisfied and 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 judgment 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 judgment 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 Saskatchewan, British Columbia, Alberta (here off-highway vehicles used in a public place must also be insured) 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. The British Columbia compulsory insurance law requires that a person who has a driver's licence must also have a driver's insurance certificate. The insurance certificate runs from birthday to birthday, on an annual renewal basis. It costs \$10 a year for a driver with a point penalty record of less than six points. Drivers with six points or more pay surcharges according to the number of point penalties in their driving records. 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 Territory 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 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 judgment fund. All provinces and territories, except Manitoba, Saskatchewan, the Northwest Territories and the Yukon Territory, have enacted legislation providing for the establishment of a fund, frequently called an unsatisfied judgment fund (in New Brunswick, the Unsatisfied Judgment; in Ontario and Alberta, the Motor Vehicle Accident Claims Fund; and in British Columbia, the Traffic Victims' Indemnity Fund). Judgments 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 a year; in New Brunswick the fee is \$3 a year; in Ontario a fee of \$40 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 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, the Superintendent of Insurance in Ontario and the Administrator of the Motor Vehicle Accident Claims Fund in Alberta); any judgment secured against the responsible authority is paid out of the fund. The amount that can be paid out of the fund on one judgment 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