

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, the plaintiff may seize, before judgment, 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, a driver's licence may be suspended for failure to satisfy judgments for damages occasioned by a motor vehicle where such damages are not paid by the province's Motor Vehicle Accident Claims Fund.

Newfoundland, the Northwest Territories and Prince Edward Island require proof of insurance before vehicle registration, and on its termination the vehicle permit and licence plates must be surrendered. In Ontario, Manitoba and Alberta a non-resident motorist need not carry proof of insurance. Registered owners in Nova Scotia must prove financial responsibility on police request; failure may result in suspension of driver's licence and registration. In Saskatchewan, British Columbia, Manitoba and Alberta a compulsory insurance plan is in effect. In the Manitoba plan, a driver's insurance certificate must be held as well as a licence. In the Northwest Territories and Newfoundland public liability and property damage insurance is compulsory regardless of location of vehicle registration. In Quebec and Ontario snowmobiles must carry insurance in the amounts of \$35,000 and \$50,000 respectively to cover possible liability.

Unsatisfied judgment fund. All provinces and territories, except Manitoba, Saskatchewan, British Columbia, the Northwest Territories and Yukon Territory, have enacted legislation providing for the establishment of a fund, frequently called an unsatisfied judgment fund (in Ontario and Alberta, the Motor Vehicle Accident Claims 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 and Quebec the fund is maintained by insurance companies. In all the other provinces, except Saskatchewan, Manitoba and British Columbia 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. (In Manitoba, a person having a claim against an uninsured motorist may have it paid by MPIC upon obtaining a judgment.) The fee usually does not exceed \$1 a year; in New Brunswick the fee is \$3 a year; in Ontario a fee of \$100 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 so paid 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 the limit is \$35,000 in respect of any one accident and in New Brunswick, \$50,000. 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 Alberta the limit is \$50,000 for death or personal injury to one or more persons