

# ATTENTION MOTORISTS!

## THIS LAW IS NOW IN EFFECT...

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### MOTOR VEHICLE RESPONSIBILITY LAW

Michigan's new Motor Vehicle Financial Responsibility Act is now in effect. It is designed to prevent the recurrence of accidents and serious violations of the motor vehicle laws. It works adversely toward individuals who once prove their inability to pay for the personal injuries or property damage which they may cause.

#### Judgments Must Be Met

After the effective date of the law, the owner or operator of a motor vehicle in Michigan who causes any personal injury or damage to property in the amount of \$300.00 or more must, if he wishes to continue to drive, do the following:

- Pay within 30 days any final judgment up to the amount of \$5,000.00 for the injury or death of one person.
- Pay within 30 days any final judgment up to \$10,000.00 for the injury or death of two or more persons.
- Pay within 30 days any final judgment up to \$1,000.00 for damage to the property of others.
- In addition, for a period of three (3) years, give proof of his ability to respond in damages to the extent outlined above.

In the discretion of the court, the judgment debtor may arrange to pay any judgments as above in installments.

The Financial Responsibility Law also requires that car owners or operators must give proof of financial responsibility for a period of three years if they are to continue the operation of motor vehicles in case of conviction for violation of any of the following sections of the Michigan Motor Vehicle Laws:

- Manslaughter with a motor vehicle.
- Driving under the influence of drugs or liquor.
- Perjury or false affidavit under the laws for registration and regulation of motor vehicles.
- Any crime punishable as a felony under the Motor Vehicle Laws or other felony in which a motor vehicle is used.
- Conviction of, or forfeiture of bail upon, three charges of reckless driving in twelve months.
- Failure to stop and render assistance, etc., after an accident in which someone has been injured.

#### Law Defines "Proof Of Financial Responsibility"

Whenever "proof of financial responsibility" shall be required, either as a result of accident or after conviction for violation of the Michigan Motor Vehicle Laws, such proof may consist of one of the following:

- A policy of insurance for claims arising out of any one accident in amounts of:
  - \$5,000 for one person injured or killed.
  - \$10,000.00 for two or more persons injured (with limit of \$5,000.00 for any one person).
  - \$1,000.00 for property damage.
- The bond of a surety company in the amount of \$11,000.00.
- The bond of an individual surety owning real estate in Michigan in the same amount.
- A deposit of cash or securities with the State Treasurer in the same amount.

Each person required to give proof of financial responsibility must give such proof in the specified amounts for each vehicle owned or registered by such person. If the operator of a motor vehicle was at the time of the offense which gave rise to the conviction in the employ of the owner, or a member of his immediate family or household, with no motor vehicle registered in his own name, and the owner gives proof of financial responsibility, such operator may be relieved of the necessity of giving proof in his own behalf.

#### Penalties Under The Financial Responsibility Law

After an accident involving injury or damage to property as specified by the law, the failure to pay or satisfy final judgment or judgments will result in the revocation of the privilege of operating a motor vehicle upon the highways of this state by the judgment debtor. Under the Act, an offender must thereupon surrender his operator's license, chauffeur's license and all registration certificates and license plates on all cars owned by him. It is to be noted that this provision does not take effect until a judgment has become final, either after affirmance on appeal, or if no appeal has been taken, after the time prescribed for appeal has expired.

Revocation of operator's license and registration of those convicted of Motor Vehicle Law violations is also mandatory unless proof of financial responsibility is given.

#### General Provisions

When accidents occur outside the state or offenses are committed outside the state which, if committed in Michigan, would require revocation of operator's license and registration, the provisions of the Financial Responsibility Law apply. Non-residents also come under the provisions of the Law. Revocation of registration for all vehicles owned by an individual who fails to comply with the Law is mandatory upon the Secretary of State.

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