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New Automobile Insurance Law Is Explained

CONTINUED FROM LAST WEEK

Editor's Note: This feature on the new Motor Vehicle Safety Responsibility Law was begun last week in the Scout, listing the requirements of the law.

4. Insured driver must file both accident reports, one immediately and the other within 24 hours, but thereafter the law accepts insurance as proof of ability to meet damage claims.

5. Uninsured drivers have 60 days in which to obtain a release from liability signed by all persons involved, a final court decree of non-liability, execute an agreement providing for the payment of claims, or deposit security up to \$11,000 with the Department

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of Motor Vehicles.

Commissioner Scheidt declared pointedly that the Legislature had been moved to enact the new law not only of the alarming increase in motor vehicle accidents during the five-year period of 1948-1952 but also because only a small percent of the innocent victims of traffic accidents ever received compensation for their economic losses. In 1948, he said, North Carolina had 16, 218 reported traffic accidents in which 734 persons were

killed and 7,490 injured. In 1952, he emphasized, there were 42,941 reported accidents in which 1,115 persons were killed in 15,409 injured.

Explaining the new requirement of two accident reports, Commissioner Scheidt said the first must be made immediately to the local police if the accident occurred in a municipality or to the State Highway Patrol, sheriff or qualified rural police if it happened outside of a municipality. The second re-

port must be written and sent to the State Department of Motor Vehicles within 24 hours after the accident. A new official form must be used in this case and a supply has been deposited with State Highway Patrol stations, the Department of Motor Vehicles, and all police department, and sheriff's offices.

"Now right here," the commissioner said, "let me give you North Carolina motorists a friendly tip. Both of these reports must be made regardless of who was at fault and by the operator of every car involved. Never make the mistake of ignoring either report because you think you were not to blame. I strongly suggest that you lose no time in getting one of the official forms. Study it and keep it in your car. If you have an accident, be sure to answer all of the questions accurately."

Turning to the question of insurance, Commissioner Scheidt emphasized several times that the new law is not a compulsory insurance law. He explained that it specifically exempts insured owners and drivers from the trouble of obtaining court decrees or depositing collateral, because the possession of insurance automatically meets the purpose of the security section, which is to compel drivers to pay for damages they cause or forfeit their right to drive.

"It might also be noted in passing," he added in referring to uninsured cars and drivers, "that if another person with your per-

mission was driving your car at the time of the accident, both his driver's license and your driver's license will be suspended." Suspension becomes mandatory, he said, against any motorist who failed to

meet one of the security requirements and will remain in force until it has been met or one year has elapsed without court action for damages being filed.

(Continued on Page 4)

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