

ACTS AND RESOLVES

AS PASSED BY THE

Ninety-sixth Legislature

OF THE

STATE OF MAINE

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PUBLIC LAWS

OF THE

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1953

INSURANCE COVERAGE REQUIRED

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'F. In notes with a pledge as collateral of insurance policies on the life of the borrower, issued by any life insurance company licensed to do business in the state of Maine, having a present cash or loan value in excess of the amount of the loan.'

Effective August 8, 1953

Chapter 96

AN ACT Relating to Insurance Coverage Required Under the Financial Responsibility Law.

Be it enacted by the People of the State of Maine, as follows:

Sec. 1. R. S., c. 19, § 64, sub-§ I, $\|\|$ G and H. Paragraphs G and H of subsection I of section 64 of chapter 19 of the revised statutes are hereby amended to read as follows:

'G. "Motor Vehicle Liability Policy," a policy of liability insurance which provides indemnity for or protection to the insured and any person responsible to him for the operation of the insured's motor vehicle, trailer or semi-trailer who has obtained possession or control thereof with his express or implied consent, against loss by reason of the liability to pay damages to others for damage to property, except property of others in charge of the insured or his employees, or bodily injuries, including death at any time resulting therefrom, accidentally sustained during the term of said policy by any person other than the insured, or employees of the insured actually operating the motor vehicle or of such other person responsible as aforesaid who are entitled to payments or benefits under the provisions of any workmen's compensation act, arising out of the ownership, operation, maintenance, control or use within the limits of the United States of America or the Dominion of Canada of such motor vehicle, trailer or semi-trailer, to the amount or limit of at least \$5,000 \$10,000 on account of injury to or death of any one person, and subject to such limits as respects injury to or death of I person, of at least \$10,000 \$20,000 on account of any one accident resulting in injury to or death of more than I person, and of at least \$1,000 \$5,000 for damage to property of others, as herein provided, or a binder pending the issue of such a policy, or an indorsement to an existing policy, as defined in subsections I, II, and IV of section 69.

H. "Motor Vehicle Liability Bond," a bond conforming to the provisions of subsection III of section 69 and conditioned that the obligor

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shall within 30 days after the rendition thereof satisfy all judgments rendered against him or against any person responsible to him for the operation of the obligor's motor vehicle, trailer or semi-trailer who has obtained possession or control thereof with his express or implied consent, in actions to recover damages for damage to property of others or bodily injuries, including death at any time resulting therefrom, accidentally sustained during the term of said bond by any person other than the insured employees of the obligor actually operating the motor vehicle or of such other person responsible as aforesaid who are entitled to payments or benefits under the provisions of any workmen's compensation act, arising out of the ownership, operation, maintenance, control or use within the limits of the United States of America or the Dominion of Canada of such motor vehicle, trailer or semi-trailer, to the amount or limit of at least \$1,000 \$5,000 on account of damage to property and at least \$5,000 \$10,000 on account of injury to or death of any one person, and subject to such limits as respects injury to or death of one person, at least \$10,000 \$20,000 on account of any one accident resulting in injury to or death of more than one person.'

Sec. 2. R. S., c. 19, § 67, sub-§§ I, II and III, amended. Subsections I, II and III of section 67 of chapter 19 of the revised statutes are hereby amended to read as follows:

'I. When 5,000 IIO,000 has been credited upon any judgment or judgments rendered in excess of that amount because of bodily injury to or death of I person as the result of any one accident; or

II. When, subject to such limit of \$5,000 \$10,000 because of bodily injury to or death of 1 person, the sum of \$10,000 \$20,000 has been credited upon any judgment or judgments rendered in excess of that amount because of bodily injury to or death of two or more persons as the result of any one accident; or

III. When \$7,000 \$5,000 has been credited upon any judgment or judgments rendered in excess of that amount because of injury to or destruction of property of others as a result of any one accident.'

Sec. 3. R. S., c. 19, § 70, sub-§ I, amended. Subsection I of section 70 of chapter 19 of the revised statutes is hereby amended to read as follows:

'I. Amount of proof required. Proof of financial responsibility shall mean proof of ability to respond in damages for any liability thereafter incurred, arising out of the ownership, maintenance, control or use of a motor vehicle, trailer or semi-trailer in the amount of $\$_{5,000}$ \$10,000 be-

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cause of bodily injury or death to any one person, and subject to said limit respecting I person, in the amount of \$i0,000 \$20,000 because of bodily injury to or death to two or more persons in any one accident, and in the amount of \$i,000 \$5,000 because of injury to and destruction of property in any one accident. Whenever required under the provisions of sections 64 to 71, inclusive, such proof in such amounts shall be furnished for each motor vehicle, trailer or semi-trailer registered by such person.'

Effective August 8, 1953

Chapter 97

AN ACT to Authorize the Issuance of Deductible Fire Insurance Policies.

Be it enacted by the People of the State of Maine, as follows:

R. S., c. 56, § 96, sub-§ III, amended. Subsection III of section 96 of chapter 56 of the revised statutes, as renumbered by section 1 of chapter 170 of the public laws of 1947, is hereby amended by adding at the end thereof a new sentence to read as follows:

'The commissioner may authorize the issuance of deductible policies, i.e., policies under which the insured agrees to bear the loss up to an amount specified in the policy, and under which he contracts for indemnity against a loss in excess of that amount.'

Effective August 8, 1953

Chapter 98

AN ACT Relating to Liability for Wilfully Injuring or Killing Dogs.

Be it enacted by the People of the State of Maine, as follows:

R. S., c. 88, § 21, amended. Section 21 of chapter 88 of the revised statutes is hereby amended to read as follows:

'Sec. 21. Stealing or killing registered dog. Whoever steals injures or confines and secretes any registered dog, or wilfully or negligently injures or wilfully or negligently kills any such dog, except as provided in