



## Accident Liability

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- [Background](#)
- [Concept of Fault or Liability](#)
- [Automobile Accident Liability Insurance](#)
- [When Accidents Occur](#)
- [Vicarious Liability and Negligent Entrustment](#)
- [Selected State Laws](#)
- [Additional Resources](#)

### Background

All fifty states and the District of Columbia provide "drivers' licenses" for their residents, permitting them to operate motor vehicles upon public roads. Once individuals have been licensed by a state, they are presumed qualified and competent to operate a motor vehicle for the period of time covered by the license. By far, the vast majority of automobile accidents are caused by persons well qualified to drive under state criteria but who are careless and/or reckless in their operation of motor vehicles at the time of an accident. Moreover, a high number of accidents are the result of intentional misconduct, such as alcohol consumption or excessive speeding.

### Concept of Fault or Liability

The determination of fault in an automobile accident may or may not establish the person or party liable for payment of the damages or injuries. This fact is wholly the result of legislative [LOBBYING](#) over the years by automobile liability insurance carriers, who have devised and promoted various alternative strategies to the [COMMON LAW](#) concept that persons at fault pay for the damages. Under such legislative schemes, common law recovery for damages has been totally or partially abolished. In its place is a [STATUTORY](#) reapportionment of liability for payment of damages. This arrangement does not mean that there is a statutory re-defining of actual "fault" [PER SE](#). It simply means that many states have reapportioned the liability for fault, at least for purposes of automobile accident liability insurance. In all states, persons who fail to maintain liability insurance and who cause accidents may be personally sued, and their assets seized to satisfy any judgment against them.

#### ***Common Law***

In its purest form, "fault" for causing an accident is either created by [STATUTE](#) or defined by common law. Common law recognizes four basic levels of fault: [NEGLIGENCE](#), recklessness or wanton conduct, intentional misconduct, and strict liability (irrespective of fault).

Negligence generally means careless or inadvertent conduct that results in harm or damage. It is a recurring factor in an aggregate majority of automobile accidents. It encompasses both active and passive forms of fault. That is to say, failing or omitting to do something (e.g., yielding a right-of-way) may result in liability just as much as actively doing something wrong (e.g., running a red light). Reckless or wanton conduct generally

## Encyclopedia of Everyday Law: Accident Liability

refers to a willful disregard for whether harm may result and/or a disregard for the safety and welfare of others. Strict liability may be imposed, even in the absence of fault, for accidents involving certain defective products or extra hazardous activities (such as the transporting of explosive chemicals).

Under common law, individuals who have caused an automobile accident have committed a "tort," a private wrong against another, not founded in "contract," and generally not constituting a crime. Those who have committed torts are referred to as "tortfeasors" under the law. Many automobile insurance policies continue to use the word "tortfeasor" to refer to people who are at least partly "at fault" or responsible for an accident.

There is rarely a question of fault when the [TORTFEASOR](#) has engaged in intentional or reckless misconduct, such as drunk driving. But when it comes to something less than intentional misconduct, e.g., general negligence, establishing fault for an automobile accident becomes more complex. Moreover, it is often the case that more than one driver or person is negligent and/or has played a role (even inadvertently) in the resulting accident. When there are multiple tortfeasors involved in an accident, state law dictates who must pay for both damage to property and injuries to the occupants of vehicles.

### ***Motor Vehicle Statutory Violations***

Every state has passed multiple laws which dictate the manner in which drivers must operate their vehicles upon public roads. Many of these statutes are actually codified versions of the common law, while others are the result of legislative initiative.

The important point to remember is that a violation of any of these statutes generally creates a presumption of negligence as a matter of law. Thus, "fault" in an accident may be established merely by citing a statute that has been violated. A tortfeasor who is presumed to have caused an accident by virtue of a statutory violation must bear the burden, in any legal dispute, of proving that he or she was not negligent, or (in the alternative) that his or her negligence was not a proximate cause in the accident. The simplest way to apply the concept of proximate cause to an automobile accident is to ask whether it would be true that, "but for" the violation, the accident would not have occurred.

## **Automobile Accident Liability Insurance**

The federal *McCarran-Ferguson Act*, 15 USC 1011, contains the basic provisions which give states the power to regulate the insurance industry. This power particularly applies to in the automobile insurance industry, where there is very little federal interest, excepting matters involving interstate commerce in general.

State law dictates not only what form of negligence law applies to automobile accidents but also what form of liability insurance individuals must maintain in order to lawfully operate a motor vehicle. The liability insurance that they purchase generally parallels the form of negligence law found in their particular state.

In general, liability for accidents can be affected by any of the following:

### ***Contributory Negligence Standards***

**Contributory Negligence:** A minority of states have maintained the common law defense of contributory negligence. Its significance to automobile accident liability is that individuals cannot sue another for injuries or damages if they also contributed to the accident by his or their own negligence. For example, if they are making a left-hand turn in their vehicle and are struck by an oncoming vehicle that is traveling 10 mph over the speed limit, they cannot sue the motorist for damages if they failed to have their turn signal on and the

speeding motorist did not know that they were going to turn in front of them. Under such a theory, their own negligence contributed to the accident, and, therefore, bars their right to recover from the other motorist. This situation is referred to as "pure contributory negligence." Some states have maintained a version referred to as "modified contributory negligence" in which individuals may file suit against another tortfeasor only if their own negligence contributed to the accident by less than 50 percent.

### ***Comparative Negligence Standards***

**Comparative Negligence:** In states that utilize comparative negligence theories, individuals may sue another motorist whether or not their own negligence played any role in the accident. However, recovery for damages will be reduced by the percentage of fault attributable to them. This situation is often referred to as "apportionment of fault" or "allocation of fault." For example, in the above example, assume that the turning driver sues the speeding motorist for \$100,000 in damages. At trial, a jury will be asked to determine what percentage of the accident was caused by the speeding and what percentage of the accident was caused by the turning driver's failure to operate the turn signal. Assume further that the jury finds that the turning driver's own negligence contributed to the accident by 30 percent and the negligence of the other motorist contributed to the accident by 70 percent. If the jury agrees that damages are worth \$100,000 the turning driver would only be able to recover \$70,000 in damages (or \$100,000 reduced by 30 percent caused by that driver's own negligence). If, conversely, the negligence was found to have contributed 70 percent to the accident, the driver could only recover \$30,000 for the 30 percent fault for which the other tortfeasor was responsible. Again, this is true in states that apply a "pure" theory of comparative negligence. Other states have modified comparative negligence principles to permit a lawsuit only if a person is were less than 50 percent negligent.

### ***No-Fault Liability Systems***

**No-Fault Systems:** In states that have statutorily established a "no-fault" system of liability for negligence, each person's own insurance company pays for his or her injury or damage, regardless of who is at fault. No-fault insurance liability coverage does not apportion damages or fault. However, it usually does not cover damage to the automobile, and separate collision coverage is needed. In states with [NO FAULT](#) systems, individuals may file suit only if certain threshold injuries have occurred or damages exceed insurance coverages.

### ***Components of an Automobile Insurance Policy***

Depending on the state, automobile liability insurance policy may contain some or all of the following:

- **Bodily Injury Liability:** The insurer will pay damages when other persons are injured or killed in an accident for which the insured are at fault.
- **PERSONAL INJURY Protection (PIP):** The insurer will pay for the insured's injuries and other related damages to the insured and to passengers.
- **Property Damage Liability:** The insurer will pay damages when the property of other persons has been harmed or destroyed by the insured's vehicle and the insured is at fault.
- **Collision Coverage:** The insurer will pay for damages to the insured's own vehicle, when the insured is at fault. If the insured's vehicle is financed, the loaner may require the insured to maintain collision coverage on the vehicle.
- **Comprehensive Coverage:** The insurer will pay for damages to the insured's automobile caused by fire, theft, [VANDALISM](#), acts of God, riots, and certain other perils. If the insured's vehicle is financed, the loaner may require the insured to maintain comprehensive coverage on the vehicle.
- **Uninsured/Underinsured Motorist (UM/UIM) Coverage:** The insurer will pay for injury or death to the insured and the insured's passengers if caused by an uninsured or underinsured tortfeasor or a hit-and-run motorist. In some states, the insurer will also pay for damage to the insured's vehicle. An

uninsured at-fault tortfeasor may be sued and his or her personal assets attached to satisfy any judgment.

## **When Accidents Occur**

The following points may assist individuals in the event that they are involved in a motor vehicle accident:

### ***In a Rental or Leased Vehicle***

**In a Rental or Leased Vehicle:** In most states, individuals' own insurance policy will protect them for any automobile that they are driving. There is no need to purchase additional insurance from the automobile rental or leasing company unless they wish to increase their coverage, e.g., add collision coverage.

### ***When a Pedestrian or Bicyclist is Hit***

**When a Pedestrian or Bicyclist is Hit:** In some states, there is a presumption of fault if drivers strike a pedestrian or bicyclist, for want of care and defensive driving on the driver's part. However, the presumption can be overturned by [EVIDENCE](#) of fault or statutory violation on the part of the bicyclist or pedestrian, e.g., bicycling at night without a headlight, jaywalking, etc. In no-fault states, injured pedestrians are often covered by their own automobile policies, even though they were pedestrians at the time, and even if the driver was were at fault.

### ***When an Animal is Hit***

**When an Animal is Hit:** When a domesticated animal is injured and/or damage occurs to the driver, there may be a presumption of fault on the part of the animal's owner for allowing the animal to run at large. If the accident was caused by driver negligence, the animal owner may file suit against the driver. Most states limit damages to the value of the animal or its medical care, and do not permit non-economic damages such as emotional damages associated with the loss of a pet. However, this is a rapidly developing area of law. Injury or damage to the driver's vehicle caused by collision with wild animals (e.g., deer) is generally covered without assignment of fault. The driver should render assistance to the animal only if the driver will not further endanger himself or other motorists.

### ***In One Vehicle Accidents***

**In One Vehicle Accidents:** The insurance policy will generally cover injuries and damages, but the driver may still be found "at fault," which could affect the driver's insurance premiums.

### ***In Another State or Country***

**In Another State or Country:** Generally, the laws of the state in which the accident occurs will govern the allocation of fault and liability.

### ***When One Causes Accident***

**When One Causes an Accident:** Individuals should never leave the scene of the accident. They should avoid statements of apology or admissions of fault: there may be other factors involved that they are not aware of. They need to render assistance to any injured persons, but not to attempt to move them. They should not move their vehicle unless the accident is minor. They should attempt to secure the names and telephone numbers of

## Encyclopedia of Everyday Law: Accident Liability

witnesses, even though they believe they are at fault. They must always be truthful to their insurance company. Misrepresentations may result in cancellation of a policy for insurance and expose them to even more liability. Some states require that a police officer always be called to the scene; other states require police involvement only in circumstances of declared injury. Generally, a police officer cannot issue a [CITATION](#) if he or she did not witness the accident, unless it is clear that the accident could only have been caused by one driver. Notwithstanding, others drivers may have contributed to the accident, even if they did not receive citations.

### ***When One is Injured in an Accident***

When One is Injured in an Accident: People should never assume that they are not injured. They should remain in the vehicle and take a few moments to assess their physical condition and the situation. Some injuries, such as spinal vertebral displacements (e.g., narrowing of intervertebral disc spaces) do not manifest immediately. If you they are physically able, they should attempt to secure contact information of witnesses. If they are taken to a medical facility, their personal health care insurance provider may originally be billed, or the medical facility may request contact information for their automobile insurance provider. (Each state has its own law regarding the "priority" of insurers responsible for payment.) Individuals should remember that if they do not have either healthcare or automobile insurance, they are still entitled to emergency medical treatment until their condition is stabilized. This entitlement stands is true regardless of their ability to pay, and regardless of who caused the accident.

## **Vicarious Liability and Negligent Entrustment**

In most states, individuals may be liable for accidents caused by other persons who are driving their vehicle, with their direct or implied permission. In many states, both the owner and the driver of a vehicle may be named in a lawsuit under a theory of "vicarious liability." Even in the absence of "owner's liability" statutes, the common law theory of "negligent entrustment" of their vehicle to another person may result in liability exposure.

Likewise, under general negligence theories of vicarious liability and "respondeat superior" ("let the master answer"), employers may be liable (in addition to their employees) for accidents caused by their employees while operating company vehicles. Such vicarious liability is generally limited to automobile accidents caused during the course of employment and does not apply if the employee was using the vehicle beyond the scope of his or her authority.

In a roundabout way, the law permits two other circumstances for vicarious or remote liability. One involves an accident caused by a defective vehicle, in which a "product liability" lawsuit against the manufacturer may result in payment of damages. In the other, several state laws permit suits against state highway officers and departments in connection with the negligent construction or repair of highways, streets, bridges, and overpasses, that may have proximately caused an accident.

## **Selected State Laws**

ALABAMA: See Title 32 of the Alabama Code of 1975, (Motor Vehicles and Traffic), Chapter 7, Motor Vehicle Safety Responsibility Act. Available at <http://www.legislature.state.al.us/CodeofAlabama/1975/coato...> .

## Encyclopedia of Everyday Law: Accident Liability

ALASKA: See Title 28 (Motor Vehicles) of the Alaska Statute, Chapter 28.20, "Motor Vehicle Safety Responsibility Act." Available at <http://www.legis.state.ak.us/folhome.htm>.

ARIZONA: See Title 28 (Transportation) of the Arizona Revised Statutes, Chapter 9, (Vehicle Insurance and Financial Responsibility). Available at <http://www.azleg.state.az.us/ars/ars.htm#Listing>.

ARKANSAS: See Title 23 (PUBLIC UTILITIES and Regulated Industries), Subtitle 3 (Insurance), Chapter 89 (CASUALTY Insurance), Subchapter 2 (Automobile Liability Insurance Generally) of the Arizona Revised Statutes, Chapter 9, "Vehicle Insurance and Financial Responsibility." Also see Title 27 (Transportation), Subtitle 2 (Motor Vehicle Registration and Licensing), Chapter 19, "Motor Vehicle Safety Responsibility Act," and Chapter 22, Motor Vehicle Liability Insurance. Available at <http://www.azleg.state.az.us/ars/ars.htm#Listing>.

CALIFORNIA: See California Insurance Code and California Vehicle Code, Division 7 (Financial Responsibility Laws), Chapter 3 (Proof of Financial Responsibility) Available at <http://www.azleg.state.az.us/ars/ars.htm#Listing>.

COLORADO: See Title 10, Chapter 40701 et seq., "Colorado Auto Accident Preparations Act," and Title 42, Chapter 7, "Motor Vehicle Financial Responsibility Act." Available at <http://www.azleg.state.az.us/ars/ars.htm#Listing>.

CONNECTICUT: See Title 38a (Insurance), Chapter 700, (Property and Casualty Insurance). Available at <http://www.azleg.state.az.us/ars/ars.htm#Listing>.

DELAWARE: See Title 21 (Motor Vehicles), part II (Registration, Titles, and Licenses), Chapter 21 (Registration of Vehicles), Subchapter 1, Section 2118. Also see Chapter 29, Motor Vehicle Safety-Responsibility. Available at <http://www.azleg.state.az.us/ars/ars.htm#Listing>.

DISTRICT OF COLUMBIA: See DC Code, Title 35 (Insurance), Chapter 21 (Compulsory/No-Fault Motor Vehicle Insurance) and Title 40 (Motor Vehicles and Traffic), Chapter 4 (Motor Vehicle Safety Responsibility). Available at <http://www.azleg.state.az.us/ars/ars.htm#Listing>.

FLORIDA: See Florida Statutes Annotated, Title 37 (Insurance), Part 11 (Motor Vehicle and Casualty Insurance), and Title 23 (Motor Vehicles), Chapter 324 (Financial Responsibility) Available at <http://www.azleg.state.az.us/ars/ars.htm#Listing>.

GEORGIA: See Georgia Code, Section 40-9-1, "Motor Vehicle Safety Responsibility Act." Available at <http://www.azleg.state.az.us/ars/ars.htm#Listing>.

HAWAII: See Title 17 (Motor and Other Vehicles), Chapter 287, "Motor Vehicle Safety Responsibility Act." Available at <http://www.azleg.state.az.us/ars/ars.htm#Listing>.

IDAHO: See Titles 49 (Motor Vehicles), Chapter 12 (Motor Vehicle Financial Responsibility), Section 12-1229 (Required Motor Vehicle Insurance) Available at <http://www.azleg.state.az.us/ars/ars.htm#Listing>.

ILLINOIS: See Chapter 625 (Vehicles), 625 ILCS5/ (Illinois Vehicle Code), Chapter 7 (Illinois Safety and Family Financial Responsibility Law, Article II (Security Following Accident). Available at <http://www.azleg.state.az.us/ars/ars.htm#Listing>.

INDIANA: See Title 7 (Motor Vehicles), Article 25 (Financial Responsibility), Chapter 4 (Financial Responsibility). Available at <http://www.azleg.state.az.us/ars/ars.htm#Listing>.

## Encyclopedia of Everyday Law: Accident Liability

IOWA: See Iowa Code, Chapter 321A (Motor Vehicle Financial Responsibility) Available at <http://www.azleg.state.az.us/ars/ars.htm#Listing>.

KANSAS: See Kansas Statutes, Title 40 (Insurance), Article 31, "Kansas Automobile Injury Reparations Act." Available at <http://www.azleg.state.az.us/ars/ars.htm#Listing>.

KENTUCKY: See KRS Title XXV (Business and Financial Institutions) Chapter 304, Subtitle 39 (Motor Vehicle Reparations Act). Available at <http://www.azleg.state.az.us/ars/ars.htm#Listing>.

LOUISIANA: See Louisiana Statutes Title 32, Sections 861 and 900. Available at <http://www.azleg.state.az.us/ars/ars.htm#Listing>.

MAINE: See Title 29A (Motor Vehicles), Ch. 13 (Financial Responsibility and Insurance), Subchapter II (General Financial Responsibility) Section 1605. Available at <http://www.azleg.state.az.us/ars/ars.htm#Listing>.

MARYLAND: See Statute Sections under Insurance (19-509) and Transportation (17-103). Available at <http://www.azleg.state.az.us/ars/ars.htm#Listing>.

MICHIGAN: See Chapter 500 (Insurance Code of 1956), Act 218, and MCL Chapter 31 (Motor Vehicle Personal and Property Protection). Available at <http://michiganlegislature.org/law/ChapterIndex.asp>.

MINNESOTA: See Minnesota Statutes Annotated, Chapter 65B (Automobile Insurance). Available at <http://www.revisor.leg.state.mn.us/stats/>.

MISSISSIPPI: See Title 63 (Motor Vehicles and Traffic Regulations), Chapter 15 (Motor Vehicle Safety-Responsibility). Available at [http://www.lexislawpublishing.com/sdCGI-IN/om\\_isapi.dll?cli...](http://www.lexislawpublishing.com/sdCGI-IN/om_isapi.dll?cli...) .

MISSOURI: See Missouri Revised Statutes, Title XIX (Motor Vehicles, Watercraft and Aviation), Chapter 303 (Motor Vehicle Financial Responsibility). Available at <http://www.moga.state.mo.us/STATUTES/STATUTES.HTM>.

MONTANA: See Montana Code, Title 16 (Motor Vehicles), Chapter 6 (Responsibility of Vehicle Users and Owners), Part 1 (Financial Responsibility), Section 61-6-103, et seq. Available at [http://statedocs.msl.state.mt.us/cgi-bin/om\\_isapi.dll?clien...](http://statedocs.msl.state.mt.us/cgi-bin/om_isapi.dll?clien...) .

NEBRASKA: See Chapter 60 (Motor Vehicles), Section 501 et seq. (Motor Vehicle Safety Responsibility Act). Available at <http://statutes.unicam.state.ne.us/>

NEVADA: See Chapter 485 (Motor Vehicles: Insurance and Financial Responsibility Act). Available at <http://www.leg.state.nv.us/NRS/SEARCH/NRSQuery.htm>.

NEW HAMPSHIRE: See Title 21 (Motor Vehicles), Chapter 264 (Accidents and Financial Responsibility), Section 264.16 et seq. Available at <http://199.92.250.14/rsa/>.

NEW JERSEY: See Title 39 (Motor Vehicle and Traffic Regulation), Section 39:6A-1 (Maintenance of Motor Vehicle Liability Insurance Coverage). Available at <http://www.njleg.state.nj.us/>

NEW MEXICO: See Chapter 66 (Motor Vehicles), Article 5, Part 3 (Financial Responsibility), Mandatory Financial Responsibility Act, Section 66-5-201 to 239.

## Encyclopedia of Everyday Law: Accident Liability

NEW YORK: See New York State Consolidated Laws, Chapter 28 (Insurance Law), Article 51 (Comprehensive Motor Vehicle Insurance Reparations). Available at <http://www.findlaw.com/11statgov/ny/mycl.html>.

NORTH CAROLINA: See Chapters 20 (Insurance) of the North Carolina General Statutes, Article 9A (Motor Vehicle Safety an Financial Responsibility Act of 1953), Section 20-279.1 et seq. Available at <http://www.ncga.state.nc.us/Statutes/toc-1.html>.

NORTH DAKOTA: See Title 26.1 (Insurance), Chapter 26.1-41 (Auto Accidents Reparations Act). Available at <http://www.state.nd.us/lr/index.htm>.

OHIO: See Title 29 (Insurance), Chapter 3937 (Casualty Insurance, Motor Vehicle Insurance), Section 3937.18 et seq; also Title 45 (Motor Vehicles-Aeronautics-Watercraft), Chapter 4509 (Financial Responsibility), Section 4509.20. Available at <http://orc.avv.com/home.htm>.

OKLAHOMA: See Section 47-7-101 et seq. Available at <http://oklegal.onenet.net/statutes.basic.html>.

OREGON: See Title 56 (Insurance), Chapters 731-752, including 742 (Insurance Policies Generally). Title 59 (Oregon Vehicle Code), Chapter 806 contains the Financial Responsibility Act. Available at <http://www.leg.state.or.us/ors/>.

PENNSYLVANIA: See Pennsylvania Statutes Annotated, Title 67 (Transportation), Part I (Department of Transportation), Subpart A (Vehicle Code Provisions), Article XIII (Administration and Enforcement), Chapter 219 (Proof of Financial Responsibility); Chapter 221 (Obligations of Insurers and Vehicle Owners); and Chapter 223 (Self-Insurance). Available at <http://www.pacode.com/cgi-bin/pacode/ssecure/infosearch.pl>

RHODE ISLAND: See Title 31 (Motor and Other Vehicles), Chapter 31-30 and 31-31 (Safety Responsibility Administration), and Chapter 31-47 (Motor Vehicle Reparations Act). Available at <http://www.riiln.state.ri.us/Statutes/Statutes/html>.

SOUTH CAROLINA: See Title 56 (Motor Vehicles), Chapter 9 (Motor Vehicle Financial Responsibility Act), Section 56-9-19 et seq. Available at <http://www.lptr.state.sc.us/code/statmast.htm>.

SOUTH DAKOTA: See Title 58 (Insurance), Chapter 23 (Liability Insurance), and Title 32 (Motor Vehicles), Chapter 32-35 (Financial Responsibility of Vehicle Owners and Operators). Available at [http://www.lixislawpublishing.com/sdCGI-IN/om\\_isapi.dll?cli...](http://www.lixislawpublishing.com/sdCGI-IN/om_isapi.dll?cli...) .

TENNESSEE: See Tennessee Code, Title 56 (Insurance), Chapter 7 (Policies and Policyholders), Part 11 (General Provisions-Automobile Insurance) and Part 12 (Underinsured Motor Vehicle Coverage). Available at [http://www.lixislawpublishing.com/sdCGIBIN/om\\_isapi.dll?cli...](http://www.lixislawpublishing.com/sdCGIBIN/om_isapi.dll?cli...) .

TEXAS: See Insurance Code, Chapter 5, Part I, Subchapter A, Article 5.06-3 (Personal Injury Protection Coverage); Transportation Code, Title 7 (Vehicles and Traffic), Subtitle D (Motor Vehicle Safety Responsibility), Chapter 601 (Motor Vehicle Safety Responsibility Act), Subchapter C (Financial Responsibility). Available at <http://www.findlaw.com/11statgove/tx/txst.html>

UTAH: See Title 41A (Motor Vehicles), Chapter 12a (Financial Responsibility of Motor Vehicle Owners and Operators Act). Available at <http://www.le.satate.ut.us/-code/code.htm>

VERMONT: See Title 23 (Motor Vehicles), Chapter 11 (Financial Responsibility and Insurance), Subchapter V (Insurance Against Uninsured, Underinsured or Unknown Motorists). Available at

## Encyclopedia of Everyday Law: Accident Liability

<http://www.le.senate.ut.us/-code/code.htm>.

VIRGINIA: See Title 38.2 (Insurance), Chapter 22 (Liability Insurance Policies), Title 46.2 (Motor Vehicles), Chapter 3 (Licensure of Drivers), Article 15 (Proof of Financial Responsibility). Available at <http://www.le.senate.ut.us/-code/code.htm>.

WASHINGTON: See RWC Title 46 (Motor Vehicles), Chapter 46.30 (Mandatory Liability Insurance). Available at <http://search.leg.wa.gov/pub/textsearch/default.asp>.

WEST VIRGINIA: See Chapter 17D (Motor Vehicle Safety Responsibility Act). Available at <http://www.legis.state.wv.us/Code/toc.html>.

WISCONSIN: See Chapter 632 (Insurance Contracts in Specific), Section 632.32 (Provisions of Motor Vehicle Insurance Policies) and Chapter 344 (Vehicles Financial Responsibility). Availability at <http://www.legis.state.wi.us/rsb/stats.html>.

WYOMING: See Title 31 (Motor Vehicles), Chapter 9 (Motor Vehicle Safety Responsibility), Article 4 (Proof of Financial Responsibility). Available at <http://legisweb.state.wy.us/titles/statutes.htm>.

### Additional Resources

*Guide to Consumer Law* American Bar Association. Random House, 1997.

"Introduction to Automobile Accident Liability." Available at <http://www.claimrep.com/autoLiabRP1.asp>.

*Law for Dummies*. Ventura, John, IDG Books Worldwide, Inc., 1996.

"The 6 Parts of an Auto Insurance Policy." Available at <http://www.cwinsurance.com/auto/the6parts.xml?FromSource=isl>.

*Websites for Motor Vehicle Laws of the 50 States.* Available at [http://www.cousineaulaw.com/cma\\_links2.htm](http://www.cousineaulaw.com/cma_links2.htm).

*"Who is Liable? Who Pays for Accident Injuries?"* Available at [http://www.thenewway.com/personal-injury-guide/who\\_liable\\_w...](http://www.thenewway.com/personal-injury-guide/who_liable_w...)

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