(2.) It shall be unlawful for any person to operate a motoromnibus unless it complies with the regulations for the time being in force under the Motor-vehicles Act, 1924, and unless the interior of such motor-omnibus is properly lighted during the period from half an hour after sunset to half an hour before sunrise.

(3.) Suitable lockers, not more than two in number, containing two efficient jacks and other appliances necessary, in the opinion of the Minister, for cases of emergency shall be provided in each motor-omnibus, and the owner of such motor-omnibus shall provide for the efficient tuition of the driver and conductor (if any) in the

use of such jacks and appliances.

(4.) No person shall operate a motor-omnibus, and no owner shall permit a motor-omnibus to be operated, unless the words "Licensed under the Motor-omnibus Regulations to carry passengers" (stating the maximum number of passengers to be carried according to the terms of the license) be legibly painted or affixed in some permanent manner in a conspicuous part of the interior of the vehicle.

(5.) This regulation shall apply to public owners.

9. Insurance.

(1.) In order to ensure the safety of the public, the owner of every licensed motor-omnibus shall procure and deposit with the licensing authority a policy or policies of insurance insuring the liability of the owner at law for compensation or damages (including the legal costs of any claimant recoverable against the owner) in respect of the death of or bodily injury to any person, and damage to the property of any person, arising out of the operation of such motor-omnibus.

(2.) Every such policy shall be effected with some insurance office carrying on business in New Zealand and approved in writing by the Minister, and shall be in a form approved in writing

by the Minister.

(3.) The liability of the insurer under any such policy may be limited to £2,000 in respect of any claim or claims arising out of the death of or injury to a single person and damage to the property of that person.

(4.) The total liability of the insurer under any such policy may be limited in respect of all claims arising out of the same accident

or other act or happening giving rise to such claims-

(a.) In the case of a motor-omnibus licensed to carry a maximum number of seven passengers, to the sum of £3,500;

(b.) In the case of a motor-omnibus licensed to carry a maximum number of passengers exceeding seven, to a sum of £3,500
increased by the sum of £500 for every passenger over seven included in such maximum number.

(5.) The liability of the insurer under any such policy may be limited in respect of goods carried in the motor-omnibus to claims under which the owner is liable otherwise than solely as a common

carrier of goods.

(6.) Every such policy shall provide that, notwithstanding the terms and effect thereof as between insurer and insured, any claimant shall be entitled in his own name to recover directly from the insurer any amount for which he shall have obtained judgment against the owner in respect of the liability insured against, or any amount for which the owner with the written consent of the insurer shall have admitted liability: subject always to any limitation of liability existing as provided by clauses (3), (4), and (5) of this regulation.

(7.) If, by reason of any such limitation of total liability as provided by clause (4) of this regulation, the total amount for which the insurer is liable shall be insufficient to satisfy all claims arising out of the same accident or other act or happening giving rise to such claims, then such total amount shall be divided rateably among claimants who have obtained judgment against such owner within such time as a Court of competent jurisdiction may deem reasonable, in proportion to the amounts for which they have so obtained judgment.

(8.) No such policy shall be capable of being charged or affected with any rights in priority to the rights of claimants arising as

aforesaid.

(9.) Every such policy shall provide that the same shall not be cancelled or determined by the insurer until after at least seven days' notice in that behalf shall have been sent by registered post by the insurer to the licensing authority, and no attempted cancellation or determination in breach of this provision shall have any force or effect.

(10.) In the event of any accident or other act or happening which may give rise to any claim under a policy, the owner shall