



# Road Traffic Act 1988

## 1988 CHAPTER 52

### PART VI

#### THIRD-PARTY LIABILITIES

##### *Compulsory insurance or security against third-party risks*

#### **144 Exceptions from requirement of third-party insurance or security.**

- (1) Section 143 of this Act does not apply to a vehicle owned by a person who has deposited and keeps deposited with the Accountant General of the [<sup>F1</sup>Senior Courts] the sum of [<sup>F2</sup>£500,000], at a time when the vehicle is being driven under the owner's control.

[<sup>F3</sup>(1A) The Secretary of State may by order made by statutory instrument substitute a greater sum for the sum for the time being specified in subsection (1) above.

(1B) No order shall be made under subsection (1A) above unless a draft of it has been laid before and approved by resolution of each House of Parliament.]

- (2) Section 143 does not apply—

(a) to a vehicle owned—

- (i) by the council of a county or county district in England and Wales [<sup>F4</sup>the Broads Authority], the Common Council of the City of London, the council of a London borough [<sup>F5</sup>a National Park authority], the Inner London Education Authority, [<sup>F6</sup>a fire and rescue authority created by an order under section 4A of the Fire and Rescue Services Act 2004,][<sup>F7</sup>the London Fire Commissioner,]<sup>F9</sup>... [<sup>F10</sup>a joint authority <sup>F11</sup>... established by Part 4 of the Local Government Act 1985, an economic prosperity board established under section 88 of the Local Democracy, Economic Development and Construction Act 2009 or a combined authority established under section 103 of that Act,]

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- (ii) by a [<sup>F12</sup>council constituted under section 2 of the Local Government etc. (Scotland) Act 1994 in Scotland [<sup>F13</sup>or the Scottish Fire and Rescue Service] , or]
  - (iii) by a joint board or committee in England or Wales, or joint committee in Scotland, which is so constituted as to include among its members representatives of any such council,
- at a time when the vehicle is being driven under the owner's control,
- (b) to a vehicle owned by [<sup>F14</sup>a local policing body or] a police authority [<sup>F15</sup>or the Receiver for the Metropolitan Police district], at a time when it is being driven under the owner's control, or to a vehicle at a time when it is being driven for police purposes by or under the direction of a constable, [<sup>F16</sup>by a member of a police and crime commissioner's staff (within the meaning of Part 1 of the Police Reform and Social Responsibility Act 2011), by a member of the staff of the Mayor's Office for Policing and Crime (within the meaning of that Part of that Act), by a member of the civilian staff of a police force (within the meaning of that Part of that Act), by a member of the civilian staff of the metropolitan police force (within the meaning of that Part of that Act), by a person employed by the Common Council of the City of London [<sup>F17</sup>by a police volunteer designated under section 38 of the Police Reform Act 2002,]] or by a person employed by a police authority, <sup>F15</sup>..., or
  - <sup>F18</sup>(ba) .....
  - (c) to a vehicle at a time when it is being driven on a journey to or from any place undertaken for salvage purposes pursuant to Part IX of the [<sup>F19</sup>Merchant Shipping Act 1995],
  - <sup>F20</sup>(d) .....
  - [<sup>F21</sup>(da) to a vehicle owned by a health service body, as defined in section 60(7) of the National Health Service and Community Care Act 1990 <sup>F22</sup>...[<sup>F23</sup>or by a Local Health Board established under section 11 of the National Health Service (Wales) Act 2006], at a time when the vehicle is being driven under the owner's control.
  - (db) to an ambulance owned by a National Health Service trust established under [<sup>F24</sup>section 25 of the National Health Service Act 2006, section 18 of the National Health Service (Wales) Act 2006] or the National Health Service (Scotland) Act 1978, at a time when a vehicle is being driven under the owner's control]
  - [<sup>F25</sup>(dc) to an ambulance owned by an NHS foundation trust, at a time when the vehicle is being driven under the owner's control, ]
  - (e) to a vehicle which is made available by the Secretary of State [<sup>F26</sup>or the Welsh Ministers] to any person, body or local authority in pursuance of [<sup>F27</sup>section 12 or 80 of the National Health Service Act 2006, or section 10 or 38 of the National Health Service (Wales) Act 2006,] at a time when it is being used in accordance with the terms on which it is so made available,
  - (f) to a vehicle which is made available by the Secretary of State to any local authority, education authority or voluntary organisation in Scotland in pursuance of section 15 or 16 of the <sup>M1</sup>National Health Service (Scotland) Act 1978 at a time when it is being used in accordance with the terms on which it is so made available.
  - [<sup>F28</sup>(g) to a vehicle owned by [<sup>F29</sup>the Care Quality Commission], at a time when the vehicle is being driven under the owner's control]

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## Textual Amendments

- F1** S. 144(1): words wherever they occur in any enactment substituted (1.10.2009) by virtue of [Constitutional Reform Act 2005 \(c. 4\)](#), ss. 59, 148, [Sch. 11 para. 1\(2\)](#); S.I. 2009/1604, [art. 2](#)
- F2** Words in s. 144(1) substituted (1.7.1992) by [Road Traffic Act 1991 \(c. 40, SIF 107:1\)](#), [s. 20\(2\)](#); S.I. 1992/1286, [art. 2](#), [Sch.](#)
- F3** S. 144(1A)(1B) inserted (1.7.1992) by [Road Traffic Act 1991 \(c. 40, SIF 107:1\)](#), [s. 20\(3\)](#); S.I. 1992/1286, [art. 2](#), [Sch.](#)
- F4** Words inserted (E.W) by [Norfolk and Suffolk Broads Act 1988 \(c. 4, SIF 81:1\)](#), ss. 21, 23(2), [Sch. 6 para. 9](#) (as amended by [Road Traffic \(Consequential Provisions\) Act 1988 \(c. 54, SIF 107:1\)](#), s. 4, [Sch. 3 para. 36](#))
- F5** Words in s. 144(2)(a)(i) inserted (23.11.1995) by 1995 c. 25, S. 78, [Sch. 10](#), para.29 (with ss. 115, 117, [Sch. 8 para. 7](#)); S.I. 1995/2950, [art. 2](#)
- F6** Words in s. 144(2)(a)(i) inserted (31.1.2017 for specified purposes, 3.4.2017 in so far as not already in force) by [Policing and Crime Act 2017 \(c. 3\)](#), ss., 183(5)(e), [Sch. 1 para. 59](#); S.I. 2017/399, [reg. 2](#), [Sch. para. 38](#)
- F7** Words in s. 144(2)(a)(i) substituted (31.1.2017 for specified purposes) by [Policing and Crime Act 2017 \(c. 3\)](#), ss., 183(5)(e), [Sch. 2 para. 84](#)
- F8** Words in s. 144(2)(a)(i) inserted (3.7.2000) by 1999 c. 29, s. 328(8), [Sch. 29 Pt. I para. 54](#) (with [Sch. 12 para. 9\(1\)](#)); S.I. 2000/1094, [art. 4\(h\)](#)
- F9** Words in s. 144(2)(a)(i) omitted (26.5.2015) by virtue of [Deregulation Act 2015 \(c. 20\)](#), s. 115(7), [Sch. 13 para. 6\(23\)](#); S.I. 2015/994, [art. 6\(g\)](#)
- F10** Words in s. 144(2)(a)(i) substituted (17.12.2009) by [Local Democracy, Economic Development and Construction Act 2009 \(c. 20\)](#), ss. 119, 148, 149, [Sch. 6 para. 80](#); S.I. 2009/3318, [art. 2\(c\)](#)
- F11** Words in s. 144(2)(a) omitted (16.1.2012) by virtue of [Police Reform and Social Responsibility Act 2011 \(c. 13\)](#), s. 157(1), [Sch. 16 para. 197\(2\)](#); S.I. 2011/3019, [art. 3](#), [Sch. 1](#)
- F12** Words in s. 144(2)(a)(ii) substituted (S.) (1.4.1996) by 1994 c. 39, s. 180(1), [Sch. 13 para. 159\(8\)](#); S.I. 1996/323, [art. 4](#)
- F13** Words in s. 144(2)(a)(ii) inserted (1.4.2013) by [The Police and Fire Reform \(Scotland\) Act 2012 \(Consequential Provisions and Modifications\) Order 2013 \(S.I. 2013/602\)](#), [art. 1\(2\)](#), [Sch. 2 para. 22\(3\)](#)
- F14** Words in s. 144(2)(b) inserted (16.1.2012) by [Police Reform and Social Responsibility Act 2011 \(c. 13\)](#), s. 157(1), [Sch. 16 para. 197\(3\)\(a\)](#); S.I. 2011/3019, [art. 3](#), [Sch. 1](#)
- F15** Words in s. 144(2)(b) repealed (3.7.2000) by 1999 c. 29, ss. 325, 423, [Sch. 27 para. 61](#), [Sch. 34 Pt. VII](#) (with [Sch. 12 para. 9\(1\)](#)); S.I. 2000/1648, [art. 2](#), [Sch.](#)
- F16** Words in s. 144(2)(b) inserted (16.1.2012) by [Police Reform and Social Responsibility Act 2011 \(c. 13\)](#), s. 157(1), [Sch. 16 para. 197\(3\)\(b\)](#); S.I. 2011/3019, [art. 3](#), [Sch. 1](#)
- F17** Words in s. 144(2)(b) inserted (31.1.2017 for specified purposes) by [Policing and Crime Act 2017 \(c. 3\)](#), ss., 183(5)(e), [Sch. 12 para. 8](#)
- F18** S. 144(2)(ba) repealed (1.4.2006) by [Serious Organised Crime and Police Act 2005 \(c. 15\)](#), ss. 59, 174(2), 178, [Sch. 4 para. 54](#), [Sch. 17 Pt. 2](#); S.I. 2006/378, [art. 4\(1\)](#), [Sch. paras. 10, 13](#) (subject to [art. 4\(2\)-\(7\)](#))
- F19** Words in s. 144(2)(c) substituted (1.1.1996) by 1995 c. 21, [ss. 314\(2\), 316\(2\)](#) [Sch. 13 para. 85](#) (with s. 312(1))
- F20** S. 144(2)(d) repealed (28.3.2009 for certain purposes otherwise prosp.) by [Armed Forces Act 2006 \(c. 52\)](#), ss. 378(2), 383, [Sch. 17](#); S.I. 2009/812, [art. 3](#) (with transitional provisions in {S.I. 2009/1059})
- F21** S. 144(2)(da)(db) inserted (1.4.1991) by [National Health Service and Community Care Act 1990 \(c. 19, SIF 113:2\)](#), s. 60, [Sch. 8 Pt. I para. 4](#)
- F22** Words in s. 144(2)(da) omitted (1.4.2013) by virtue of [Health and Social Care Act 2012 \(c. 7\)](#), s. 306(4), [Sch. 5 para. 46](#); S.I. 2013/160, [art. 2\(2\)](#) (with arts. 7-9)
- F23** Words in s. 144(2)(da) substituted (1.4.2009) by [Health and Social Care Act 2008 \(c. 14\)](#), ss. 95, 170, [Sch. 5 para. 61\(a\)](#); S.I. 2009/462, [art. 2](#), [Sch. 1 para. 35\(x\)](#)

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- F24** Words in s. 144(2)(db) substituted (1.3.2007) by [National Health Service \(Consequential Provisions\) Act 2006 \(c. 43\), ss. 2, 5, 8\(2\), Sch. 1 para. 122\(b\)](#) (with Sch. 3 Pt. 1)
- F25** S. 144(2)(dc) inserted (E.W.) (1.4.2004) by [Health and Social Care \(Community Health and Standards\) Act 2003 \(c. 43\), ss. 34, 199, Sch. 4 para. 74; S.I. 2004/759, art. 2](#)
- F26** Words in s. 144(2)(e) inserted (1.3.2007) by [National Health Service \(Consequential Provisions\) Act 2006 \(c. 43\), ss. 2, 5, 8\(2\), Sch. 1 para. 122\(c\)\(i\)](#) (with Sch. 3 Pt. 1)
- F27** Words in s. 144(2)(e) substituted (1.3.2007) by [National Health Service \(Consequential Provisions\) Act 2006 \(c. 43\), ss. 2, 5, 8\(2\), Sch. 1 para. 122\(c\)\(ii\)](#) (with Sch. 3 Pt. 1)
- F28** S. 144(2)(g) added (11.11.2004) by [The Health and Social Care \(Community Health and Standards\) Act 2003 \(Commission for Healthcare Audit and Inspection and Commission for Social Care Inspection\) \(Consequential Provisions\) Order 2004 \(S.I. 2004/2987\), art. 2\(1\)\(f\)\(ii\)](#)
- F29** Words in s. 144(2)(g) substituted (1.4.2009) by [Health and Social Care Act 2008 \(c. 14\), ss. 95, 170, Sch. 5 para. 61\(b\); S.I. 2009/462, art. 2, Sch. 1 para. 35\(x\)](#)

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**Modifications etc. (not altering text)**

- C1** S. 144 excluded (23.6.1999) by [S.I. 1999/1736, art. 8\(1\)\(b\)\(2\)\(b\)](#)
- C2** S. 144(2)(a) extended by [Local Government Act 1985 \(c. 51, SIF 81:1\) s. 57\(7\), Sch. 13 para. 20](#) (as amended by [Road Traffic \(Consequential Provisions\) Act 1988 \(c. 54, SIF 107:1\), s. 4, Sch. 3 para. 30](#))  
 S. 144(2)(a) amended (1.4.1995) by [S.I. 1995/401, art. 18, Sch. para. 6](#)
- C3** S. 144(2)(b) applied (with modifications) (8.5.2017) by [The Greater Manchester Combined Authority \(Transfer of Police and Crime Commissioner Functions to the Mayor\) Order 2017 \(S.I. 2017/470\), art. 1\(2\), Sch. 1 para. 8\(2\)](#)

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**Marginal Citations**

- M1** 1978 c. 29.

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### Changes and effects yet to be applied to :

- s. 144(2)(ba) added by 1997 c. 50 Sch. 9 para. 59
- s. 144(2)(db) words omitted by 2012 c. 7 Sch. 14 para. 54

### Changes and effects yet to be applied to the whole Act associated Parts and Chapters:

Whole provisions yet to be inserted into this Act (including any effects on those provisions):

- s. 34A inserted by 2000 c. 37 Sch. 7 para. 6 (This amendment not applied to legislation.gov.uk. The amending provision has been repealed)
- s. 41(2)(m) inserted by 2006 c. 49 s. 18(1)(a)
- s. 41(2)(ba) inserted by 2006 c. 49 s. 56(3)
- s. 49(3A) inserted by 2006 c. 49 s. 48(1)
- s. 55(1A)-(1C) inserted (temp.) by S.I. 2019/648 reg. 2(2)(a) (This amendment is temp. and expires at the end of a period of 2 years beginning with exit day)
- s. 55(2A) inserted (temp.) by S.I. 2019/648 reg. 2(2)(c) (This amendment is temp. and expires at the end of a period of 2 years beginning with exit day)
- s. 55(9) inserted (temp.) by S.I. 2019/648 reg. 2(2)(e) (This amendment is temp. and expires at the end of a period of 2 years beginning with exit day)
- s. 57(1ZA)(1ZB) inserted (temp.) by S.I. 2019/648 reg. 2(3)(a) (This amendment is temp. and expires at the end of a period of 2 years beginning with exit day)
- s. 58(8) inserted (temp.) by S.I. 2019/648 reg. 2(4)(c) (This amendment is temp. and expires at the end of a period of 2 years beginning with exit day)
- s. 66(7A) inserted by 2006 c. 49 s. 56(5)
- s. 85(1) words inserted (temp.) by S.I. 2019/648 reg. 2(5)(b) (This amendment is temp. and expires at the end of a period of 2 years beginning with exit day)
- s. 85(1) words inserted (temp.) by S.I. 2019/648 reg. 2(5)(c) (This amendment is temp. and expires at the end of a period of 2 years beginning with exit day)
- s. 85(1) words omitted (temp.) by S.I. 2019/648 reg. 2(5)(a) (This amendment is temp. and expires at the end of a period of 2 years beginning with exit day)
- s. 85(1) words omitted (temp.) by S.I. 2019/648 reg. 2(5)(d) (This amendment is temp. and expires at the end of a period of 2 years beginning with exit day)
- s. 85(2) added by 1988 c. 54 Sch. 2 para. 17(c)
- s. 97(1)(c)(ia) words repealed by 2006 c. 49 Sch. 3 para. 6(2)(b) Sch. 7(4)
- s. 97(1)(d)(ii) words omitted by S.I. 2018/1251 reg. 2(4)
- s. 97(1ZA) inserted by 2006 c. 49 s. 38(2)
- s. 108(1BA) inserted by S.I. 2018/1251 reg. 2(5)(c)
- s. 123 substituted for s. 123 by 2006 c. 49 Sch. 6 para. 2
- s. 123A(3) words inserted by 2009 c. 17 s. 1(3)
- s. 124(3)-(5) inserted by 2009 c. 17 s. 3
- s. 124(6) inserted by 2015 c. 20 Sch. 2 para. 2(b) (This amendment is to Part 5 of the Road Traffic Act 1988 as amended by Schedule 6 to the Road Safety Act 2006. Those amendments have not yet come into force)
- s. 125(3A)-(3D) inserted by 2015 c. 20 Sch. 2 para. 3(2) (This amendment is to Part 5 of the Road Traffic Act 1988 as amended by Schedule 6 to the Road Safety Act 2006. Those amendments have not yet come into force)
- s. 125(5A) inserted by 2015 c. 20 Sch. 2 para. 3(3) (This amendment is to Part 5 of the Road Traffic Act 1988 as amended by Schedule 6 to the Road Safety Act 2006. Those amendments have not yet come into force)
- s. 125A(5)-(7E) substituted for s. 125A(5)-(7) by 2006 c. 49 Sch. 6 para. 6(3)

- s. 125ZA inserted by [2006 c. 49 Sch. 6 para. 5](#)
- s. 125ZA(2)(b) word omitted by [2015 c. 20 Sch. 2 para. 4\(2\)\(a\)](#) (This amendment is to Part 5 of the Road Traffic Act 1988 as amended by Schedule 6 to the Road Safety Act 2006. Those amendments have not yet come into force)
- s. 125ZA(2)(d) and word inserted by [2015 c. 20 Sch. 2 para. 4\(2\)\(b\)](#) (This amendment is to Part 5 of the Road Traffic Act 1988 as amended by Schedule 6 to the Road Safety Act 2006. Those amendments have not yet come into force)
- s. 125ZA(4)(c) word omitted by [2015 c. 20 Sch. 2 para. 4\(3\)\(c\)](#) (This amendment is to Part 5 of the Road Traffic Act 1988 as amended by Schedule 6 to the Road Safety Act 2006. Those amendments have not yet come into force)
- s. 125ZA(4)(c) words substituted by [2015 c. 20 Sch. 2 para. 4\(3\)\(b\)](#) (This amendment is to Part 5 of the Road Traffic Act 1988 as amended by Schedule 6 to the Road Safety Act 2006. Those amendments have not yet come into force)
- s. 125ZA(4)(ba)(bb) inserted by [2015 c. 20 Sch. 2 para. 4\(3\)\(a\)](#) (This amendment is to Part 5 of the Road Traffic Act 1988 as amended by Schedule 6 to the Road Safety Act 2006. Those amendments have not yet come into force)
- s. 125ZA(4)(ca) inserted by [2015 c. 20 Sch. 2 para. 4\(3\)\(d\)](#) (This amendment is to Part 5 of the Road Traffic Act 1988 as amended by Schedule 6 to the Road Safety Act 2006. Those amendments have not yet come into force)
- s. 126(5) omitted by [2015 c. 20 Sch. 2 para. 6](#) (This amendment is to Part 5 of the Road Traffic Act 1988 as amended by Schedule 6 to the Road Safety Act 2006. Those amendments have not yet come into force)
- s. 126A inserted by [2016 c. 16 s. 1\(3\)](#)
- s. 126A omitted (cond.) by 2006 c. 49 Sch. 6 para. 8A (as inserted) by [2016 c. 16 s. 3\(3\)](#)
- s. 126A heading words inserted by [S.I. 2016/1089 reg. 3\(2\)](#)
- s. 126A(1) words inserted by [S.I. 2016/1089 reg. 3\(3\)\(a\)](#)
- s. 126A(1) words inserted by [S.I. 2016/1089 reg. 3\(3\)\(b\)](#)
- s. 128A inserted by [2006 c. 49 Sch. 6 para. 11](#)
- s. 128A(4) inserted by 2006 c. 49 Sch. 6 para. 11 (as inserted) by [2016 c. 16 s. 4\(4\)](#)
- s. 128B inserted by [2015 c. 20 Sch. 2 para. 9](#) (This amendment is to Part 5 of the Road Traffic Act 1988 as amended by Schedule 6 to the Road Safety Act 2006. Those amendments have not yet come into force)
- s. 128ZA inserted by [2009 c. 17 s. 1\(1\)](#)
- s. 128ZB inserted by [2009 c. 17 s. 2](#)
- s. 128AZA128AZB inserted by [2016 c. 16 s. 2\(2\)](#)
- s. 128AZA128AZB inserted (cond.) by 2006 c. 49 Sch. 6 para. 10A (as inserted) by [2016 c. 16 s. 4\(2\)](#)
- s. 128AZA128AZB substituted (cond.) by 2006 c. 49 Sch. 6 para. 10A (as inserted) by [2016 c. 16 s. 4\(2\)](#)
- s. 128AZA heading words inserted by [S.I. 2016/1089 reg. 4\(2\)\(a\)](#)
- s. 128AZA(1) words inserted by [S.I. 2016/1089 reg. 4\(2\)\(b\)](#)
- s. 128AZA(4) words inserted by [S.I. 2016/1089 reg. 4\(2\)\(c\)](#)
- s. 128AZB heading words inserted by [S.I. 2016/1089 reg. 4\(3\)\(a\)](#)
- s. 128AZB(1) words inserted by [S.I. 2016/1089 reg. 4\(3\)\(b\)\(i\)](#)
- s. 128AZB(1) words inserted by [S.I. 2016/1089 reg. 4\(3\)\(b\)\(ii\)](#)
- s. 131(3)(b)(c) substituted for s. 131(3)(b) and word by [2006 c. 49 Sch. 6 para. 13\(4\)](#)
- s. 131(6) inserted by [2016 c. 16 s. 2\(4\)](#)
- s. 131(6) inserted by 2006 c. 49 Sch. 6 para. 13(9) (as inserted) by [2016 c. 16 s. 4\(5\)](#)
- s. 131(6) substituted by 2006 c. 49 Sch. 6 para. 13(9) (as inserted) by [2016 c. 16 s. 4\(5\)](#)
- s. 132-133ZA and cross-heading substituted for ss. 132, 133 and cross-heading by [2006 c. 49 Sch. 6 para. 14](#)
- s. 133(2)(a) words omitted by [2015 c. 20 Sch. 2 para. 10\(a\)](#) (This amendment is to Part 5 of the Road Traffic Act 1988 as amended by Schedule 6 to the Road Safety Act 2006. Those amendments have not yet come into force)

- s. 133(2)(b) words omitted by [2015 c. 20 Sch. 2 para. 10\(b\)](#) (This amendment is to Part 5 of the Road Traffic Act 1988 as amended by Schedule 6 to the Road Safety Act 2006. Those amendments have not yet come into force)
- s. 133D(1A) inserted by [2015 c. 20 Sch. 2 para. 14\(2\)](#) (This amendment is to Part 5 of the Road Traffic Act 1988 as amended by Schedule 6 to the Road Safety Act 2006. Those amendments have not yet come into force)
- s. 140(1)(2) inserted by [2006 c. 49 Sch. 6 para. 23\(2\)](#)
- s. 140(3) s. 140 renumbered as s. 140(3) by [2006 c. 49 Sch. 6 para. 23\(1\)](#)
- s. 141A(5) words repealed by [2006 c. 49 Sch. 3 para. 24](#)[Sch. 7\(4\)](#)
- s. 173(2)(g)-(gb) substituted for s. 173(2)(g) by [2006 c. 49 Sch. 6 para. 27](#)
- s. 173(2)(n) and word inserted by [2006 c. 49 s. 37\(8\)](#)
- s. 174(1)(da) inserted by [2006 c. 49 Sch. 6 para. 28](#)
- s. 183(6A) inserted by [2006 c. 49 Sch. 6 para. 29](#)