

# *Texas Auto Policies*

The Car Crash Seminar  
The University of Texas School of Law  
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**VIDEO CLIP**

(Personal Auto)

**TEXAS PERSONAL AUTO POLICY**

[BLANK INSURANCE COMPANY  
STREET MAILING ADDRESS  
ANY CITY, U.S.A.]<sup>7</sup>

  

YOUR TEXAS PERSONAL AUTO POLICY – QUICK REFERENCE

DECLARATIONS PAGE		
Name of Insurance Company Your Name and Address Your Auto or Trailer Policy Period Coverage and Amounts of Insurance		
	Beginning On Page	Beginning On Page
AGREEMENT .....	[ 2 ] <sup>1</sup>	Limit of Liability Other Insurance
DEFINITIONS .....	[ 2 ] <sup>1</sup>	PART D Coverage for Damage to Your Auto..... [ 8 ] <sup>1</sup>
PART A Liability Coverage..... [ 3 ] <sup>1</sup>		Insuring Agreement Transportation Expenses Exclusions Limit of Liability Payment of Loss No Benefit to Bailor Other Insurance Appraisal
Insuring Agreement		PART E Duties After an Accident or Loss..... [ 10 ] <sup>1</sup>
Supplementary Payments		General Duties
Exclusions		Additional Duties for Uninsured/Underinsured
Limit of Liability		Motorists Coverage
Out of State Coverage		Additional Duties for Coverage for Damage to Your Auto
Financial Responsibility Required		PART F General Provisions..... [ 10 ] <sup>1</sup>
Other Insurance		Bankruptcy
PART B1 Medical Payments Coverage..... [ 5 ] <sup>1</sup>		Changes
Insuring Agreement		Legal Action Against Us
Exclusions		Our Right to Recover Payment
Limit of Liability		Policy Period and Territory
Other Insurance		Termination
Assignment of Benefits		Transfer of Your Interest in this Policy
PART B2 Personal Injury Protection Coverage... [ 6 ] <sup>1</sup>		Two or More Auto Policies
Insuring Agreement		
Exclusions		
Limit of Liability		
Other Insurance		
Assignment of Benefits		
PART C Uninsured/Underinsured Motorists Coverage..... [ 7 ] <sup>1</sup>		
Insuring Agreement		
Exclusions		

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STANDARD  
POLICY

PART A    Liability Coverage

PART B1   Medical Payments Coverage

PART B2   Personal Injury Protection Coverage

PART C    Uninsured/Underinsured Motorists

PART D    Coverage for Damage to Your Auto

PART E    Duties After an Accident or Loss

PART F    General Provisions

Liability – Who’s Covered?  
Named Insureds

- “YOU”
  - You, spouse



# Liability – Who's Covered? Named Insureds



- “FAMILY MEMBERS”

- Related by marriage, blood, or adoption AND living in house
- Spouse covered when divorce pending (Ins. Code)
- Variations in definition of family member in policies; not defined in transp. code or ins. code



# Liability – Who's Covered? Additional Insureds



- PERMISSIVE USERS OF INSURED AUTO

- another person who reasonably believes they have permission



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"Texas Auto Policies"