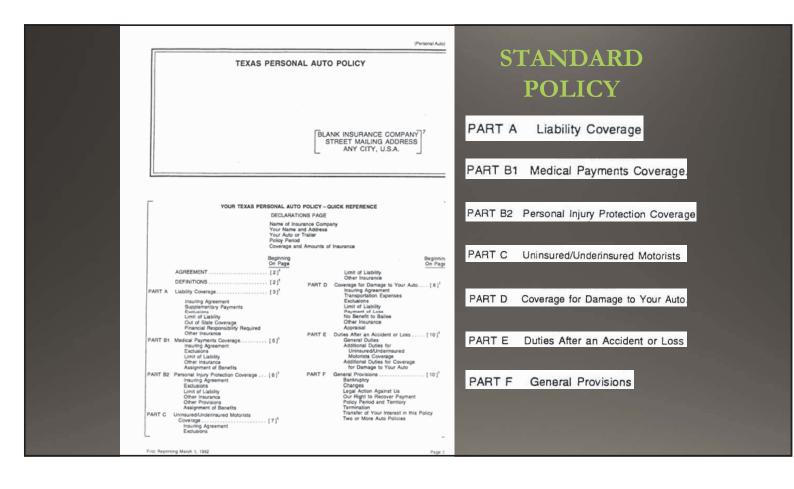
# Texas Auto Policies

The Car Crash Seminar The University of Texas School of Law August 9 - 10, 2018

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### Liability – Who's Covered? Named Insureds



#### • "FAMILY MEMBERS"

- Related by marriage, blood, or adoption <u>AND</u> 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 <u>reasona</u> <u>believes they have permission</u>



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