

# UNINSURED & UNDERINSURED MOTORIST CLAIMS: THE ULTIMATE TRAFFIC JAM

THOMAS A. HERALD



## RECENT DEVELOPMENTS

Item 1

***VEHICLES FURNISHED FOR  
THE REGULAR USE***

Item 2

***UIM REJECTIONS***

Item 3

***SEVERANCE AND ABATEMENT***

Item 4

***VENUE***



## RECENT DEVELOPMENTS

Item 5

***STATUTES OF LIMITATIONS ON  
UM/UIM AND BAD FAITH CLAIMS***

Item 6

***DEPOSING THE ADJUSTER AND THE  
CORPORATE REPRESENTATIVE***

Item 7

***BAD FAITH DISCOVERY:  
DISCOVERY ABOUT THE ADJUSTER***

Item 8

***THE CORPORATE REPRESENTATIVE  
AS A TRIAL WITNESS***



## RECENT DEVELOPMENTS

Item 9

***ATTORNEY'S FEES***

Item  
10

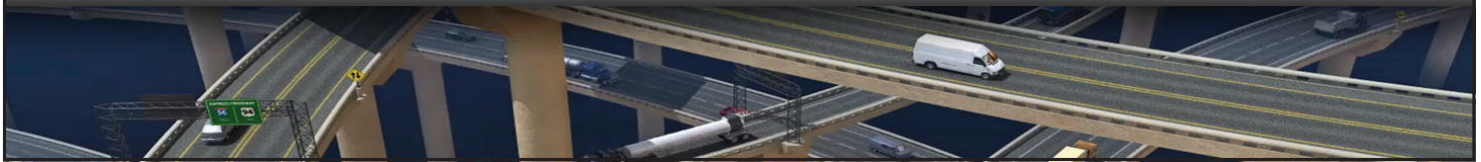
***SCOPE OF DISCOVERY –  
The Expedited Case Process***

Item  
11

***WORKER'S COMP LIENS***



## VEHICLES FURNISHED FOR THE REGULAR USE



## VEHICLES FURNISHED FOR THE REGULAR USE

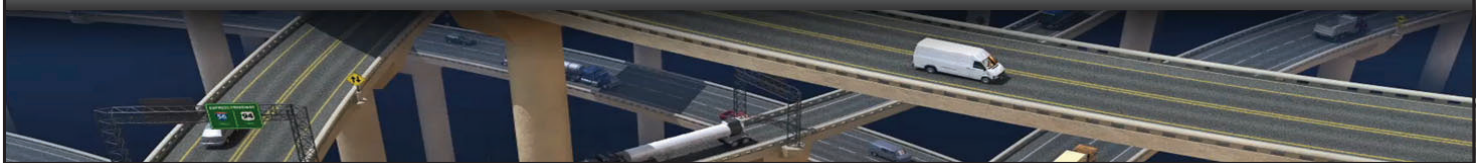
Progressive County Mut. Ins. Co. v. Emenike, 2018 WL 4087718, not reported in – SW3d --, (Tex.App.—Austin 2018).

### REGULAR USE EXCLUSION UNDER UM/UIM COVERAGE:

However, 'uninsured motor vehicle' does not include any vehicle or equipment:

1. Owned by or furnished or available for the regular use of you or any family member.

The purpose of the exclusion of “vehicles furnished for the regular use” is to protect the insurer against the loss of premiums and against the increases and uncompensated hazard resulting from an insured’s use of vehicles not covered under the policy.



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## Title search: Uninsured and Underinsured Motorist Claims: The Ultimate Traffic Jam

Also available as part of the eCourse

[Car Crash Updates: Texas Auto Policies and Uninsured Motorists](#)

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"Uninsured and Underinsured Motorist Claims: The Ultimate Traffic Jam"