

Texas Auto Policies

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

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(Personal Auto)

TEXAS PERSONAL AUTO POLICY

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

YOUR TEXAS PERSONAL AUTO POLICY – QUICK REFERENCE

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

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Liability – Who's Covered?

Named Insureds

- "YOU"
- You, spouse






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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



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Liability – Who's Covered?

Additional Insureds



- PERMISSIVE USERS OF INSURED AUTO

- another person who reasonably believes they have permission



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