

Texas Auto Policies

The Car Crash Seminar
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Finding Coverage

Where to Look



Liability Coverage

- Driver
- Owner
- Employer (scope and course of employment)

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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