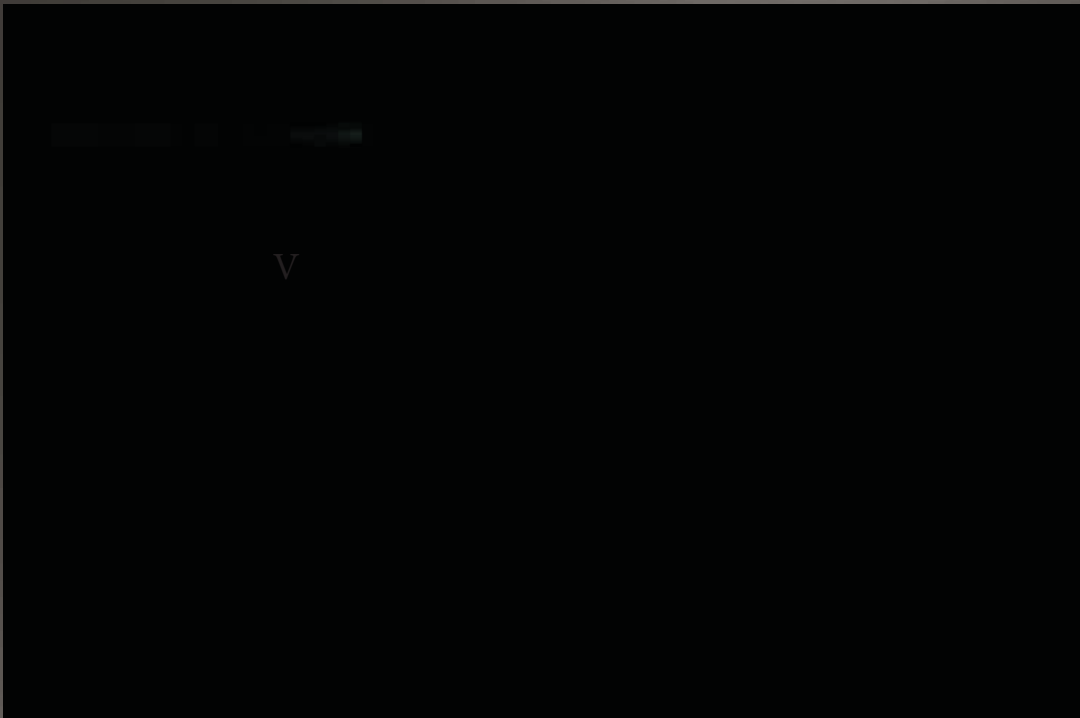


Texas Auto Policies

The Car Crash Seminar
The University of Texas School of Law
August 17-18, 2017

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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

DECLARATIONS PAGE			
		Beginning On Page	Beginning On Page
Name of Insurance Company Your Name and Address Your Auto or Trailer Policy Period Coverage and Amounts of Insurance			
AGREEMENT	[2] ¹	Limit of Liability Other Insurance	
DEFINITIONS	[2] ¹	PART D Coverage for Damage to Your Auto	[8] ¹
PART A Liability Coverage	[3] ¹	Insuring Agreement Transportation Expenses Exclusions Limit of Liability Payment of Loss No Benefit to Bailee Other Insurance Appraisal	
Insuring Agreement Supplementary Payments Exclusions Limit of Liability Out of State Coverage Financial Responsibility Required Other Insurance		PART E Duties After an Accident or Loss	[10] ¹
PART B1 Medical Payments Coverage	[5] ¹	General Duties Additional Duties for Uninsured/Underinsured Motorists Coverage Additional Duties for Coverage for Damage to Your Auto	
Insuring Agreement Exclusions Limit of Liability Other Insurance Assignment of Benefits		PART F General Provisions	[10] ¹
PART B2 Personal Injury Protection Coverage ...	[6] 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	
Insuring Agreement Exclusions Limit of Liability Other Insurance Other Provisions Assignment of Benefits			
PART C Uninsured/Underinsured Motorists Coverage	[7] ¹		
Insuring Agreement Exclusions			

First Reprinting March 1, 1992 Page 2

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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First appeared as part of the conference materials for the
2017 The Car Crash Seminar session

"Texas Auto Policies"