

# *Texas Auto Policies*

The Car Crash Seminar  
The University of Texas School of Law  
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(Personal Auto)

**TEXAS PERSONAL AUTO POLICY**

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

YOUR TEXAS PERSONAL AUTO POLICY – QUICK REFERENCE

DECLARATIONS 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 ] <sup>1</sup>	Limit of Liability	
DEFINITIONS .....	[ 2 ] <sup>1</sup>	Other Insurance	
PART A Liability Coverage .....	[ 3 ] <sup>1</sup>	PART D Coverage for Damage to Your Auto .....	[ 8 ] <sup>1</sup>
Insuring Agreement		Insuring Agreement	
Supplementary Payments		Transportation Expenses	
Exclusions		Exclusions	
Limit of Liability		Limit of Liability	
Out of State Coverage		Payment of Loss	
Financial Responsibility Required		No Benefit to Bailee	
Other Insurance		Other Insurance	
PART B1 Medical Payments Coverage .....	[ 5 ] <sup>1</sup>	Appraisal	
Insuring Agreement		PART E Duties After an Accident or Loss .....	[ 10 ] <sup>1</sup>
Exclusions		General Duties	
Limit of Liability		Additional Duties for	
Other Insurance		Uninsured/Underinsured	
Assignment of Benefits		Motorists Coverage	
PART B2 Personal Injury Protection Coverage ...	[ 6 ] <sup>1</sup>	Additional Duties for Coverage	
Insuring Agreement		for Damage to Your Auto	
Exclusions		PART F General Provisions .....	[ 10 ] <sup>1</sup>
Limit of Liability		Bankruptcy	
Other Insurance		Changes	
Other Provisions		Legal Action Against Us	
Assignment of Benefits		Our Right to Recover Payment	
PART C Uninsured/Underinsured Motorists		Policy Period and Territory	
Coverage .....	[ 7 ] <sup>1</sup>	Termination	
Insuring Agreement		Transfer of Your Interest in this Policy	
Exclusions		Two or More Auto Policies	

## 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



## 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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"Texas Auto Policies"