

Texas Auto Policies

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

Henry Moore
1101 East 11th Street
Austin, TX 78702
henry@moorelegal.net



(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
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		PART E Duties After an Accident or Loss	[10] ¹
Supplementary Payments		General Duties	
Exclusions		Additional Duties for Uninsured/Underinsured Motorists Coverage	
Limit of Liability		Additional Duties for Coverage for Damage to Your Auto	
Out of State Coverage		PART F General Provisions	[10] ¹
Financial Responsibility Required		Bankruptcy	
Other Insurance		Changes	
PART B1 Medical Payments Coverage.....	[5] ¹	Legal Action Against Us	
Insuring Agreement		Our Right to Recover Payment	
Exclusions		Policy Period and Territory	
Limit of Liability		Termination	
Other Insurance		Transfer of Your Interest in this Policy	
Assignment of Benefits		Two or More Auto Policies	
PART B2 Personal Injury Protection Coverage ...	[6] ¹		
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



Find the full text of this and thousands of other resources from leading experts in dozens of legal practice areas in the [UT Law CLE eLibrary \(utcle.org/elibrary\)](http://utcle.org/elibrary)

Title search: Texas Auto Policies

Also available as part of the eCourse

[2017 The Car Crash eConference](#)

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

"Texas Auto Policies"