

# *Texas Auto Policies*

The Car Crash Seminar  
The University of Texas School of Law  
August 9 - 10, 2018

Henry Moore  
1101 East 11<sup>th</sup> Street  
Austin, TX 78702  
[henry@moorelegal.net](mailto:henry@moorelegal.net)

**VIDEO CLIP**

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		Name of Insurance Company	
		Your Name and Address	
		Your Auto or Trailer	
		Policy Period	
		Coverage and Amounts of Insurance	
	Beginning On Page		Beginning On Page
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 Bailor	
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>
Limit of Liability		General Duties	
Other Insurance		Additional Duties for	
Assignment of Benefits		Uninsured/Underinsured	
PART B2 Personal Injury Protection Coverage .....	[ 6 ] <sup>1</sup>	Motorists Coverage	
Insuring Agreement		Additional Duties for Coverage	
Exclusions		for Damage to Your Auto	
Limit of Liability		PART F General Provisions .....	[ 10 ] <sup>1</sup>
Other Insurance		Bankruptcy	
Assignment of Benefits		Changes	
PART C Uninsured/Underinsured Motorists		Legal Action Against Us	
Coverage .....	[ 7 ] <sup>1</sup>	Our Right to Recover Payment	
Insuring Agreement		Policy Period and Territory	
Exclusions		Termination	
		Transfer of Your Interest in this Policy	
		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

## 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

[2018 The Car Crash eConference](#)

First appeared as part of the conference materials for the  
2018 The Car Crash Seminar session

"Texas Auto Policies"