Texas Auto Policies

The Car Crash Seminar
The University of Texas School of Law
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VIDEO CLIP

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 <u>AND</u> 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 *reasona[bly] believes they have permission*

Title search: Texas Auto Policies

Also available as part of the eCourse
[2018 The Car Crash eConference](#)

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