

Texas Auto Policies

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

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

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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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[Car Crash Updates: Texas Auto Policies and Uninsured Motorists](#)

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"Texas Auto Policies"