

Texas Auto Policies

The Car Crash Seminar
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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 | | Beginning |
| | On Page | | On Page |
| AGREEMENT | [2] ¹ | Limit of Liability | |
| DEFINITIONS | [2] ¹ | Other Insurance | |
| PART A Liability Coverage | [3] ¹ | PART D Coverage for Damage to Your Auto | [8] ¹ |
| 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] ¹ | Appraisal | |
| Insuring Agreement | | PART E Duties After an Accident or Loss | [10] ¹ |
| 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] ¹ | Additional Duties for Coverage | |
| Insuring Agreement | | for Damage to Your Auto | |
| Exclusions | | PART F General Provisions | [10] ¹ |
| Limit of Liability | | Bankruptcy | |
| Other Insurance | | Changes | |
| Assignment of Benefits | | Legal Action Against Us | |
| PART C Uninsured/Underinsured Motorists | | Our Right to Recover Payment | |
| Coverage | [7] ¹ | Policy Period and Territory | |
| Insuring Agreement | | Termination | |
| Exclusions | | 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



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Liability – Who's Covered?

Additional Insureds



- PERMISSIVE USERS OF INSURED AUTO

- another person who reasonably believes they have permission



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