

Texas Auto Policies

The Car Crash Seminar
The University of Texas School of Law
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(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

		Beginning On Page	Beginning On Page
DECLARATIONS PAGE			
Name of Insurance Company Your Name and Address Your Auto or Trailer Policy Period Coverage and Amounts of Insurance			
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			Limit of Liability Other Insurance Coverage for Damage to Your Auto
PART B1 Medical Payments Coverage		[5] ¹	[8] ¹
Insuring Agreement Exclusions Limit of Liability Other Insurance Assignment of Benefits			Insuring Agreement Transportation Expenses Exclusions Limit of Liability Payment of Loss No Benefit to Bailee Other Insurance Appraisal
PART B2 Personal Injury Protection Coverage		[6] ¹	
Insuring Agreement Exclusions Limit of Liability Other Insurance Assignment of Benefits			PART E Duties After an Accident or Loss
PART C Uninsured/Underinsured Motorists Coverage		[7] ¹	[10] ¹
Coverage Insuring Agreement Exclusions			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

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Liability – Who's Covered? Named Insureds

- "YOU"
- You, spouse



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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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