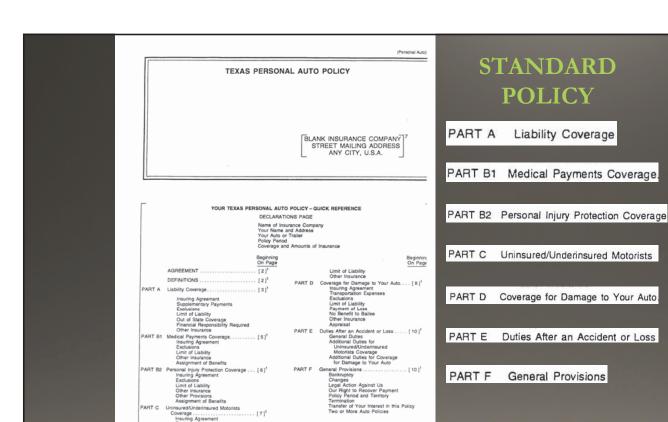
Texas Auto Policies

The Car Crash Seminar
The University of Texas School of Law
August 1 - 2, 2019

Henry Moore 1101 East 11th Street Austin, TX 78702 <u>henry@moorelegal.net</u>

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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 <u>reasonably</u> <u>believes they have permission</u>







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First appeared as part of the conference materials for the 2019 Car Crash Seminar session
"Texas Auto Policies"