

# *Texas Auto Policies*

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

Henry Moore  
1101 East 11<sup>th</sup> Street  
Austin, TX 78702  
[henry@moorelegal.net](mailto:henry@moorelegal.net)

1



2

(Personal Auto)

**TEXAS PERSONAL AUTO POLICY**

[BLANK INSURANCE COMPANY]  
STREET MAILING ADDRESS  
ANY CITY, U.S.A.]<sup>7</sup>

**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] <sup>1</sup>	Limit of Liability Other Insurance	
DEFINITIONS .....	[2] <sup>1</sup>	PART D Coverage for Damage to Your Auto.....	[8] <sup>1</sup>
PART A Liability Coverage.....	[3] <sup>1</sup>	Insuring Agreement Transportation Expenses Exclusions Limit of Liability Payment of Loss No Benefit to Bailee Other Insurance Appraisal	
Insuring Agreement Supplementary Payments Exclusions Limit of Liability Out of State Coverage Financial Responsibility Required Other Insurance		PART E Duties After an Accident or Loss.....	[10] <sup>1</sup>
PART B1 Medical Payments Coverage.....	[5] <sup>1</sup>	General Duties Additional Duties for Uninsured/Underinsured Motorists Coverage Additional Duties for Coverage for Damage to Your Auto	
Insuring Agreement Exclusions Limit of Liability Other Insurance Assignment of Benefits		PART F General Provisions.....	[10] <sup>1</sup>
PART B2 Personal Injury Protection Coverage.....	[6] <sup>1</sup>	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	
Insuring Agreement Exclusions Limit of Liability Other Insurance Assignment of Benefits			
PART C Uninsured/Underinsured Motorists Coverage .....	[7] <sup>1</sup>		
Insuring Agreement Exclusions			

First Reprinting March 1, 1992

Page 1

## 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**

3

## Liability – Who's Covered? Named Insureds

- "YOU"
- You, spouse



4

## 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



5

## Liability – Who's Covered?

# Additional Insureds



- PERMISSIVE USERS OF INSURED AUTO

- another person who reasonably believes they have permission



6

Find the full text of this and thousands of other resources from leading experts in dozens of legal practice areas in the [UT Law CLE eLibrary \(utcle.org/elibrary\)](https://utcle.org/elibrary)

Title search: Texas Auto Policies

Also available as part of the eCourse

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

First appeared as part of the conference materials for the  
2019 Car Crash Seminar session

"Texas Auto Policies"