

UNINSURED & UNDERINSURED MOTORIST CLAIMS: THE ULTIMATE TRAFFIC JAM

THOMAS A. HERALD



RECENT DEVELOPMENTS

Item 1

***VEHICLES FURNISHED FOR
THE REGULAR USE***

Item 2

UIM REJECTIONS

Item 3

SEVERANCE AND ABATEMENT

Item 4

VENUE



RECENT DEVELOPMENTS

Item 5

***STATUTES OF LIMITATIONS ON
UM/UIM AND BAD FAITH CLAIMS***

Item 6

***DEPOSING THE ADJUSTER AND THE
CORPORATE REPRESENTATIVE***

Item 7

***BAD FAITH DISCOVERY:
DISCOVERY ABOUT THE ADJUSTER***

Item 8

***THE CORPORATE REPRESENTATIVE
AS A TRIAL WITNESS***



RECENT DEVELOPMENTS

Item 9

ATTORNEY'S FEES

Item
10

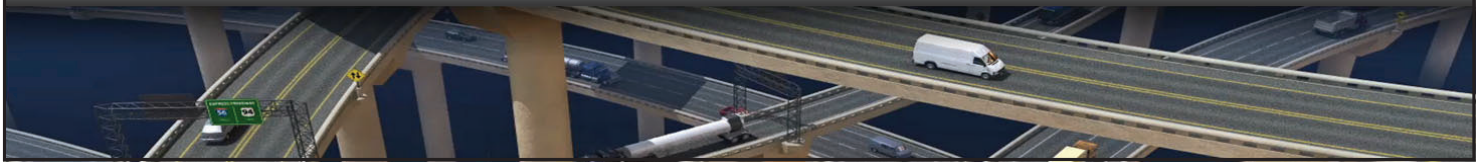
***SCOPE OF DISCOVERY –
The Expedited Case Process***

Item
11

WORKER'S COMP LIENS



VEHICLES FURNISHED FOR THE REGULAR USE



VEHICLES FURNISHED FOR THE REGULAR USE

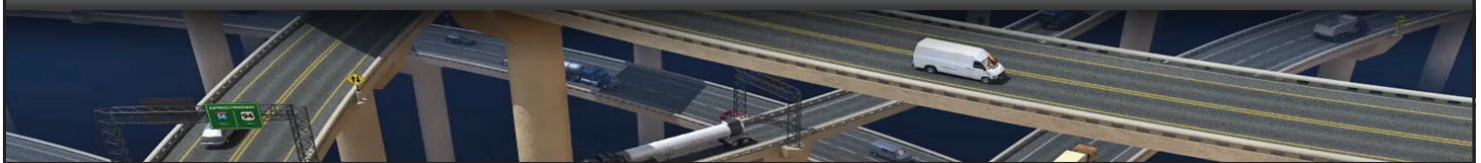
Progressive County Mut. Ins. Co. v. Emenike, 2018 WL 4087718, not reported in – SW3d --, (Tex.App.—Austin 2018).

REGULAR USE EXCLUSION UNDER UM/UIM COVERAGE:

However, 'uninsured motor vehicle' does not include any vehicle or equipment:

1. Owned by or furnished or available for the regular use of you or any family member.

The purpose of the exclusion of “vehicles furnished for the regular use” is to protect the insurer against the loss of premiums and against the increases and uncompensated hazard resulting from an insured’s use of vehicles not covered under the policy.



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