

Texas Auto Policies

The Car Crash Seminar
The University of Texas School of Law
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TEXAS PERSONAL AUTO POLICY

BLANK INSURANCE COMPANY
STREET MAILING ADDRESS
ANY CITY, U.S.A.

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 On Page	Beginning 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.....
Insuring Agreement		[8] ¹
Supplementary Payments		Insuring Agreement
Exclusions		Transportation Expenses
Limit of Liability		Exclusions
Out of State Coverage		Limit of Liability
Financial Responsibility Required		Payment of Loss
Other Insurance		No Benefit to Bailor
PART B1 Medical Payments Coverage.....	[5] ¹	Other Insurance
Insuring Agreement		Appraisal
Exclusions		PART E Duties After an Accident or Loss
Limit of Liability		[10] ¹
Other Insurance		General Duties
Assignment of Benefits		Additional Duties for
PART B2 Personal Injury Protection Coverage ...	[6] ¹	Uninsured/Underinsured
Insuring Agreement		Motorists Coverage
Exclusions		Additional Duties for Coverage
Limit of Liability		for Damage to Your Auto
Other Insurance		PART F General Provisions
Other Provisions		[10] ¹
Assignment of Benefits		Bankruptcy
PART C Uninsured/Underinsured Motorists		Changes
Coverage	[7] ¹	Legal Action Against Us
Insuring Agreement		Our Right to Recover Payment
Exclusions		Policy Period and Territory
		Termination
		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

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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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