

Texas Auto Policies

The Car Crash Seminar
The University of Texas School of Law
August 27 – 28, 2020

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

1



VIDEO CLIP

2

(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	Limit of Liability	
DEFINITIONS	[2] ¹	Other Insurance	
PART A Liability Coverage	[3] ¹	PART D Coverage for Damage to Your Auto	[8] ¹
Insuring Agreement		Insuring Agreement	
Supplementary Payments		Transportation Expenses	
Exclusions		Exclusions	
Limit of Liability		Limit of Liability	
Out of State Coverage		Payment of Loss	
Financial Responsibility Required		No Benefit to Bailee	
Other Insurance		Other Insurance	
PART B1 Medical Payments Coverage	[5] ¹	Appraisal	
Insuring Agreement		PART E Duties After an Accident or Loss	[10] ¹
Exclusions		General Duties	
Limit of Liability		Additional Duties for	
Other Insurance		Uninsured/Underinsured	
Assignment of Benefits		Motorists Coverage	
PART B2 Personal Injury Protection Coverage	[6] ¹	Additional Duties for Coverage	
Insuring Agreement		for Damage to Your Auto	
Exclusions		PART F General Provisions	[10] ¹
Limit of Liability		Bankruptcy	
Other Insurance		Changes	
Assignment of Benefits		Legal Action Against Us	
PART C Uninsured/Underinsured Motorists		Our Right to Recover Payment	
Coverage	[7] ¹	Policy Period and Territory	
Insuring Agreement		Termination	
Exclusions		Transfer of Your Interest in this Policy	
		Two or More Auto Policies	

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

[2020 The Car Crash eConference](#)

First appeared as part of the conference materials for the
2020 Car Crash Seminar session

"Texas Auto Policies"