

# *Texas Auto Policies*

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

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

1



VIDEO CLIP

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

[2020 Car Crash Updates: Texas Auto Policies and Uninsured Motorists](#)

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

"Texas Auto Policies"