

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

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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