

# *Texas Auto Policies*

The Car Crash Seminar  
The University of Texas School of Law  
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**VIDEO CLIP**

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