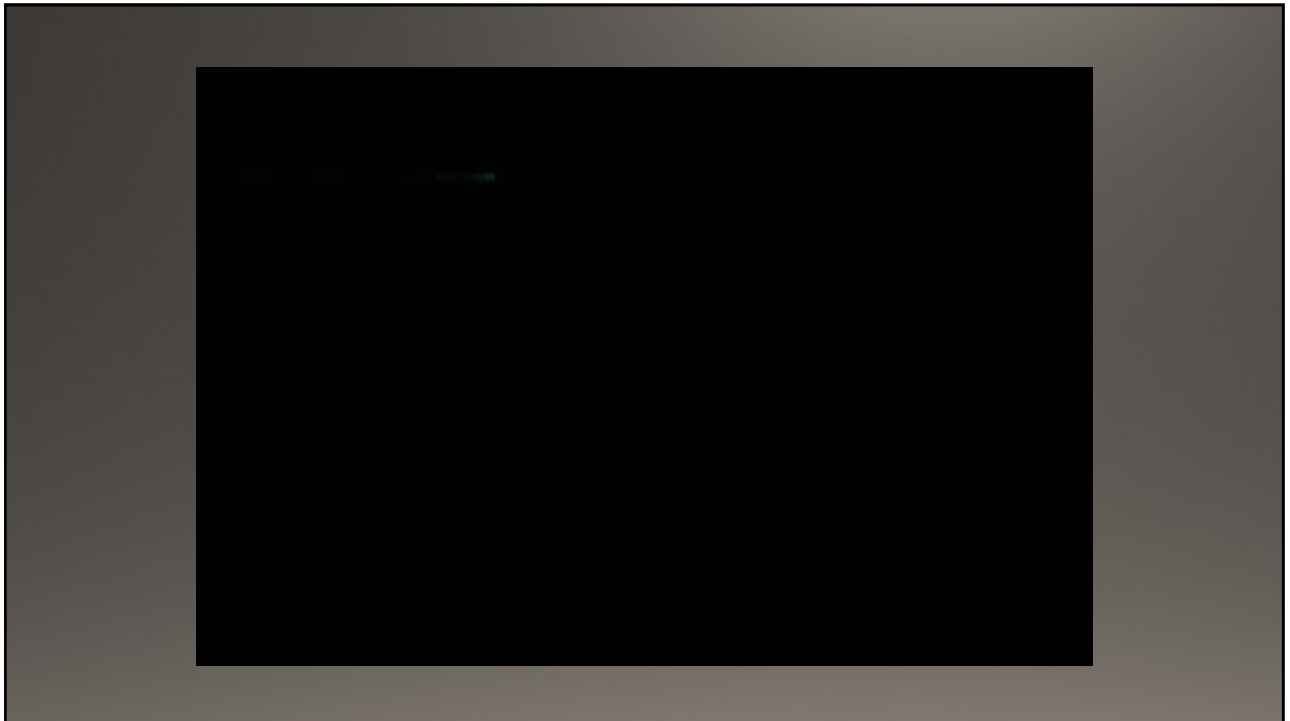


Texas Auto Policies

The Car Crash Seminar
The University of Texas School of Law
August 25-26, 2022

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(Personal Auto)

TEXAS PERSONAL AUTO POLICY

BLANK INSURANCE COMPANY⁷
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		Begins 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	[8] ¹
Insuring Agreement		Other Insurance	
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 Batee	
PART B1 Medical Payments Coverage	[5] ¹	Other Insurance	
Insuring Agreement		Appraisal	
Exclusions		PART E Duties After an Accident or Loss	[10] ¹
Limit of Liability		General Duties	
Other Insurance		Additional Duties for	
Assignment of Benefits		Uninsured/Underinsured	
PART B2 Personal Injury Protection Coverage	[6] ¹	Motorists Coverage	
Insuring Agreement		Additional Duties for Coverage	
Exclusions		for Damage to Your Auto	
Limit of Liability		PART F General Provisions	[10] ¹
Other Insurance		Bankruptcy	
Assignment of Benefits		Changes	
PART C Uninsured/Underinsured Motorists	[7] ¹	Legal Action Against Us	
Coverage		Our Right to Recover Payment	
Insuring Agreement		Policy Period and Territory	
Exclusions		Termination	
		Transfer of Your Interest in This Policy	
		Two or More Auto Policies	

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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



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2022 The Car Crash Seminar session

"Texas Auto Policies"