

# *Texas Auto Policies*

The Car Crash Seminar  
The University of Texas School of Law  
August 17 - 18, 2023

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1

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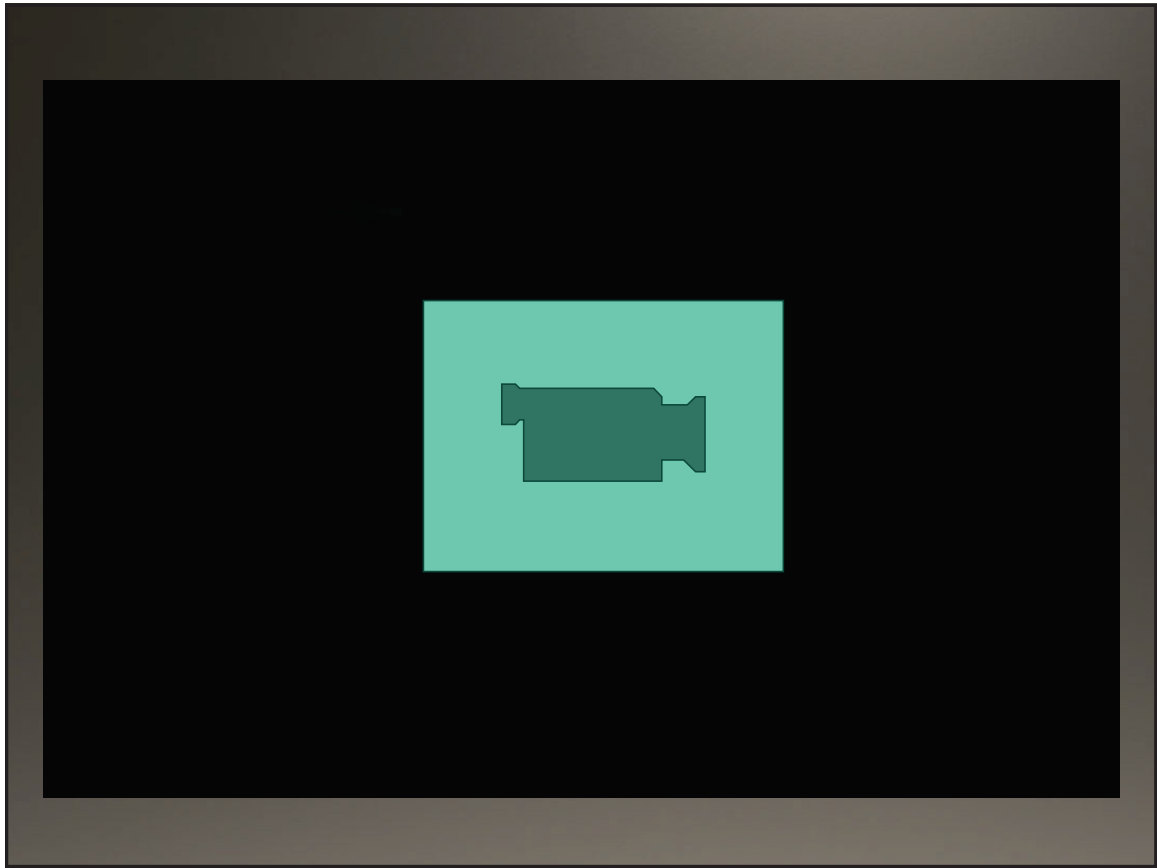
Personal Auto Policies

Commercial Auto Policies

Stowers

Odds and Ends

2



3

(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
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 Bailee 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			
Other Provisions			
Assignment of Benefits			
PART C Uninsured/Underinsured Motorists Coverage .....	[ 7 ] <sup>1</sup>		
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

First Reprinting March 1, 1992 Page 1

4

# Endorsements



**FARM BUREAU CASUALTY TEXAS**

ATTACH TO FORM 20001 TO COMPLETE POLICY  
 TEXAS FARM BUREAU CASUALTY INSURANCE COMPANY  
 420 FISH POND RD • WACO, TX 76710-1010  
 MAILING ADDRESS: PO BOX 2699 • WACO, TX 76702-2699  
 TEXAS PERSONAL AUTO POLICY

DECLARATIONS  
 The Declarations of this policy indicated herein are subject to all other terms and conditions of the policy and replace all previously issued Declarations and should be attached to and become a permanent part of your policy.  
 Policy Period: From: 04-30-2007 To: 01-24-2010 12:01 A.M. Standard Time at the address of the named insured as stated here.  
**YOUR POLICY IS HEREBY AMENDED TO READ**

Named Insured and Mailing Address  
 CALL YOUR AGENT AC 512 388 2427  
 FOR AUTO-FIRE-LIFE-HEALTH INSURANCE

The Auto(s) or Trailer(s) described in this policy is primarily garaged at the above address unless otherwise stated.

Description of auto or trailer:

Year of Model	Trade Name	Body Type	Identification Number	Terr	HO	Class & Rating	HO	HO END	CTY	DISCOUNTS
2000	ISUZU	PICKUP	4A8982847187222	64	0	1A	00	12	1	028 1,2,7,8
2006	CHEV	WAGON	8A0PVC884719151	62	0	1A	00	12	1	028 1,2,5,7,8

VEHICLE ELIMINATED EFFECTIVE 06-02-2009

COVERAGE	Auto 1 PREMIUMS	Auto 2 PREMIUMS	Auto 3 PREMIUMS	Auto 4 PREMIUMS
<b>BODILY INJURY LIABILITY</b>	XXXX	XXXX	XXXX	
<b>PROPERTY DAMAGE LIABILITY</b>	XXXX	XXXX	XXXX	
<b>PERSONAL INJURY PROTECTION COVERAGE</b>	XXXX	XXXX	XXXX	

Sub Total

Dec Sheet

Form numbers of endorsements attached to policy at date of issue  
**A 1 551, 573A**  
**U 2 551, 573A, 528A**  
**T 3 551, 573A, 528A**  
**O**

U 2 551, 573A, 528A  
 T 3 551, 573A, 528A  
 O

Person or Person(s) named for Endorsement 565, Auto Death Indemnity and Total Disability Coverages

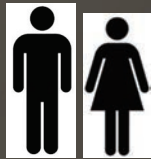
Any loss under Part D is payable as interest may appear to the named insured and

A U 2 LOAN STAR BANK PO BOX A HOULTON TX 77975-0010  
 T 3 NP APPTSTAMP COOP 40 BOX 9667 HOULEWIX AZ 86042-3999  
 D

PREMIUM NOTICE

## Liability – Who's Covered? Named Insureds

- "YOU"
- You, spouse



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

[2023 Car Crash Updates: Texas Auto Policies and Uninsured Motorists](#)

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"Texas Auto Policies"