

# TEXAS AUTO POLICIES

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Henry Moore



[Henry@moorebomben.com](mailto:Henry@moorebomben.com)

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# TEXAS AUTO POLICIES

Personal Auto Policies



Commercial Auto Policies



Ethics, Odds and Ends

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Personal Auto Policies



## **Insurance policies cover:**

- Vehicles
- Drivers

\*\* Vehicle & driver may have different/separate policies

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## STACKING POLICIES

- **General Rule:** the *limits* of separate policies CAN be stacked to the extent of damages
  - \*liability, UM & PIP
- Policy language to the contrary is not enforceable.

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## STACKING POLICIES

- Texas is an “excess” state on UM
- Liability and UIM limits can be stacked.

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