

Texas Auto Policies

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

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(Personal Auto)

TEXAS PERSONAL AUTO POLICY

[BLANK INSURANCE COMPANY
STREET MAILING ADDRESS
ANY CITY, U.S.A.]⁷

YOUR TEXAS PERSONAL AUTO POLICY – QUICK REFERENCE

		Beginning On Page	Beginning On Page
DECLARATIONS PAGE			
Name of Insurance Company			
Your Name and Address			
Your Auto or Trailer			
Policy Period			
Coverage and Amounts of Insurance			
AGREEMENT	[2] ¹		
DEFINITIONS	[2] ¹		
PART A Liability Coverage	[3] ¹		
Insuring Agreement			Limit of Liability
Supplementary Payments			Other Insurance
Exclusions			PART D Coverage for Damage to Your Auto
Limit of Liability			[8] ¹
Out of State Coverage			Insuring Agreement
Financial Responsibility Required			Transportation Expenses
Other Insurance			Exclusions
PART B1 Medical Payments Coverage			Limit of Liability
[5] ¹			Payment of Loss
Insuring Agreement			No Benefit to Bailee
Exclusions			Other Insurance
Limit of Liability			Appraisal
Other Insurance			PART E Duties After an Accident or Loss
Assignment of Benefits			[10] ¹
PART B2 Personal Injury Protection Coverage ...			General Duties
[6] ¹			Additional Duties for
Insuring Agreement			Uninsured/Underinsured
Exclusions			Motorists Coverage
Limit of Liability			Additional Duties for Coverage
Other Insurance			for Damage to Your Auto
Other Provisions			PART F General Provisions
Assignment of Benefits			[10] ¹
PART C Uninsured/Underinsured Motorists			Bankruptcy
Coverage			Changes
[7] ¹			Legal Action Against Us
Insuring Agreement			Our Right to Recover Payment
Exclusions			Policy Period and Territory
			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

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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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