

Texas Auto Policies

The Car Crash Seminar
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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

DECLARATIONS PAGE			
		Beginning On Page	Beginning On Page
AGREEMENT		[2] ¹	Limit of Liability Other Insurance
DEFINITIONS		[2] ¹	PART D Coverage for Damage to Your Auto..... [8] ¹
PART A Liability Coverage.....		[3] ¹	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] ¹
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] ¹
Financial Responsibility Required			Bankruptcy
Other Insurance			Changes
PART B1 Medical Payments Coverage..... [5] ¹			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] ¹			
Insuring Agreement			
Exclusions			
Limit of Liability			
Other Insurance			
Other Provisions			
Assignment of Benefits			
PART C Uninsured/Underinsured Motorists Coverage..... [7] ¹			
Insuring Agreement			
Exclusions			

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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

Liability – Who's Covered?

Named Insureds

- "YOU"
- You, spouse



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



Liability – Who's Covered?

Additional Insureds



- PERMISSIVE USERS OF INSURED AUTO

- another person who reasonably believes they have permission



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