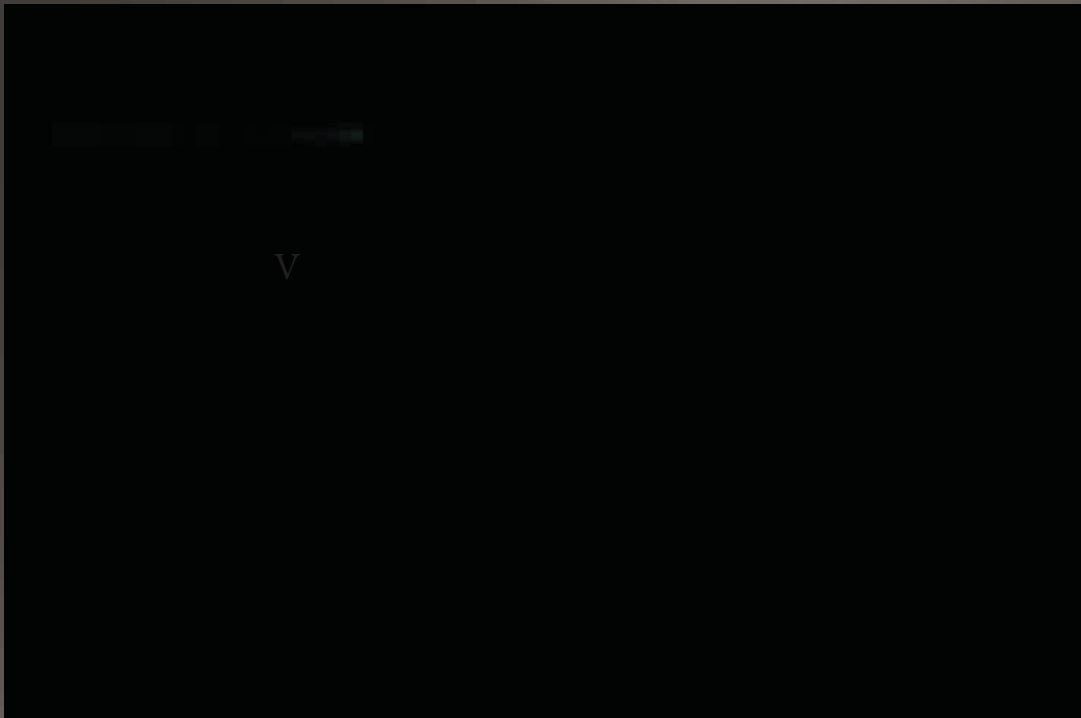


# *Texas Auto Policies*

The Car Crash Seminar  
The University of Texas School of Law  
August 17-18, 2017

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(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

DECLARATIONS PAGE		Beginning On Page	Beginning On Page
Name of Insurance Company			
Your Name and Address			
Your Auto or Trailer			
Policy Period			
Coverage and Amounts of Insurance			
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
Insuring Agreement		Exclusions	Limit of Liability
Supplementary Payments		Payment of Loss	No Benefit to Bailor
Exclusions		Other Insurance	Appraisal
Limit of Liability		PART E Duties After an Accident or Loss .....	[ 10 ] <sup>1</sup>
Out of State Coverage		General Duties	Additional Duties for
Financial Responsibility Required		Additional Duties for	Uninsured/Underinsured
Other Insurance		Motorists Coverage	Additional Duties for Coverage
PART B1 Medical Payments Coverage .....	[ 5 ] <sup>1</sup>	for Damage to Your Auto	PART F General Provisions .....
Insuring Agreement		Appraisal	[ 10 ] <sup>1</sup>
Exclusions		Bankruptcy	Changes
Limit of Liability		Legal Action Against Us	Our Right to Recover Payment
Other Insurance		Policy Period and Territory	Termination
Assignment of Benefits		Transfer of Your Interest in this Policy	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

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# 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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## Title search: Texas Auto Policies

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