Texas Auto Policies

The Car Crash Seminar

The University of Texas School of Law

August 9 - 10, 2018

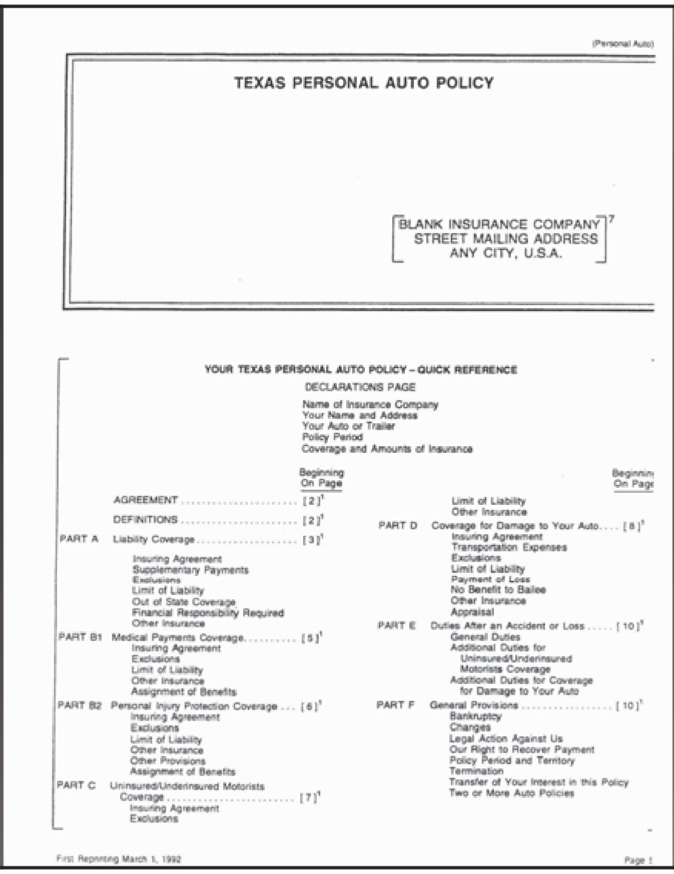
Henry Moore

1101 East 11th Street

Austin, TX 78702

henry@moorelegal.net

VIDEO CLIP



(Personal Auto)

TEXAS PERSONAL AUTO POLICY

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

YOUR TEXAS PERSONAL AUTO POLICY – QUICK REFERENCE

DECLARATIONS PAGE

Name of Insurance Company
Your Name and Address
Your Auto or Trailer
Policy Period
Coverage and Amounts of Insurance

First Reprinting March 1, 1992

Page 1

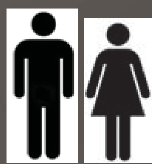
STANDARD POLICY

- 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

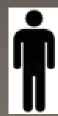
- "YOU"
  - You, spouse



Liability – <u>Who's Covered?</u>

Named Insureds

- **"FAMILY MEMBERS"**
  - Related by marriage, blood, or adoption <u>AND</u> 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 – <u>Who's Covered?</u>

Additional Insureds

- **PERMISSIVE USERS OF INSURED AUTO**
  - another person who *<u>reasona</u>* *<u>believes they have permission</u>*

Title search: Texas Auto Policies

Also available as part of the eCourse
Hooked on CLE: May 2019

First appeared as part of the conference materials for the
2018 The Car Crash Seminar session
"Texas Auto Policies"