

Texas Auto Policies

The Car Crash Seminar
The University of Texas School of Law
August 9 - 10, 2018

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VIDEO CLIP

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

First Reprinting March 1, 1992

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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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First appeared as part of the conference materials for the
2018 The Car Crash Seminar session

"Texas Auto Policies"