

Texas Auto Policies

The Car Crash Seminar
The University of Texas School of Law
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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	
	Beginning On Page		Beginning On Page
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	[10] ¹
Exclusions		General Duties	
Limit of Liability		Additional Duties for	
Other Insurance		Uninsured/Underinsured	
Assignment of Benefits		Motorists Coverage	
PART B2 Personal Injury Protection Coverage	[6] ¹	Additional Duties for Coverage	
Insuring Agreement		for Damage to Your Auto	
Exclusions		PART F General Provisions	[10] ¹
Limit of Liability		Bankruptcy	
Other Insurance		Changes	
Assignment of Benefits		Legal Action Against Us	
PART C Uninsured/Underinsured Motorists	[7] ¹	Our Right to Recover Payment	
Coverage		Policy Period and Territory	
Insuring Agreement		Termination	
Exclusions		Transfer of Your Interest in this Policy	
		Two or More Auto Policies	

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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