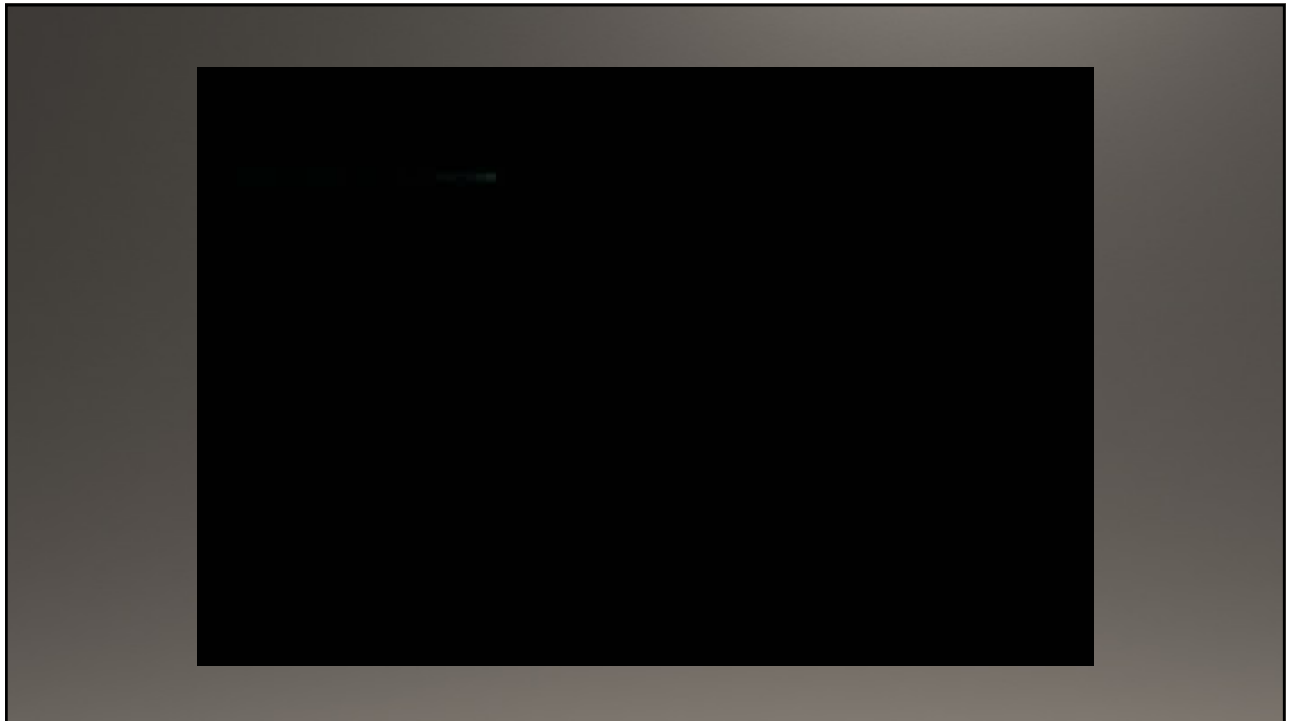


# *Texas Auto Policies*

The Car Crash Seminar  
The University of Texas School of Law  
August 25-26, 2022

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(Personal Auto)

**TEXAS PERSONAL AUTO POLICY**

BLANK INSURANCE COMPANY<sup>7</sup>  
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		Begins On Page
AGREEMENT .....	[ 2 ] <sup>1</sup>	Limit of Liability Other Insurance	
DEFINITIONS .....	[ 2 ] <sup>1</sup>	Other Insurance	
PART A Liability Coverage .....	[ 3 ] <sup>1</sup>	PART D Coverage for Damage to Your Auto .....	[ 8 ] <sup>1</sup>
Insuring Agreement		Other Insurance	
Supplementary Payments		Insuring Agreement	
Exclusions		Transportation Expenses	
Limit of Liability		Exclusions	
Out of State Coverage		Limit of Liability	
Financial Responsibility Required		Payment of Loss	
Other Insurance		No Benefit to Batee	
		Other Insurance	
PART B1 Medical Payments Coverage .....	[ 5 ] <sup>1</sup>	Appraisal	
Insuring Agreement		PART E Duties After an Accident or Loss .....	[ 10 ] <sup>1</sup>
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 ] <sup>1</sup>	Additional Duties for Coverage	
Insuring Agreement		for Damage to Your Auto	
Exclusions		PART F General Provisions .....	[ 10 ] <sup>1</sup>
Limit of Liability		Bankruptcy	
Other Insurance		Changes	
Assignment of Benefits		Legal Action Against Us	
PART C Uninsured/Underinsured Motorists		Our Right to Recover Payment	
Coverage .....	[ 7 ] <sup>1</sup>	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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Title search: Texas Auto Policies

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2022 The Car Crash Seminar session

"Texas Auto Policies"