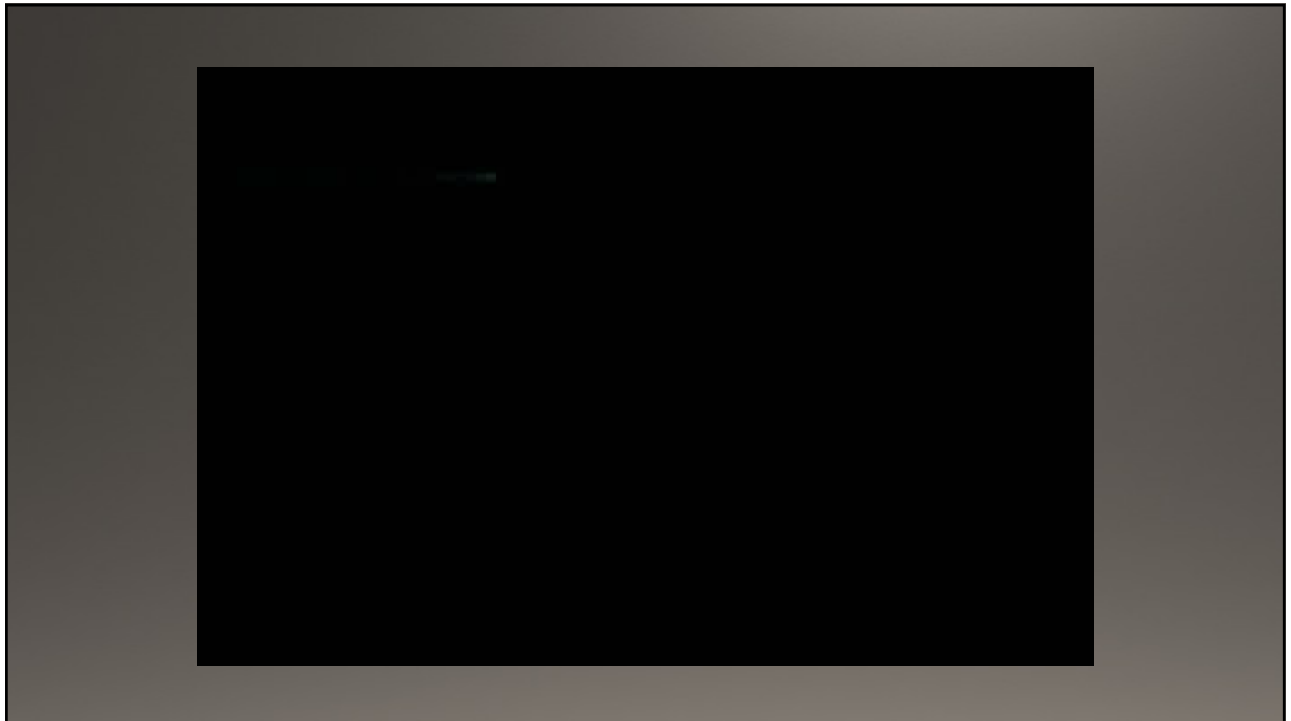


# *Texas Auto Policies*

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

Henry Moore  
2901 Bee Cave Rd. Ste. C  
Austin, TX 78746  
[henry@moorebomben.com](mailto:henry@moorebomben.com)

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

First Reprinting March 1, 1993
Page 1

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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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First appeared as part of the conference materials for the  
2022 The Car Crash Seminar session

"Texas Auto Policies"