

# *Texas Auto Policies*

The Car Crash Seminar  
The University of Texas School of Law  
August 17 - 18, 2023

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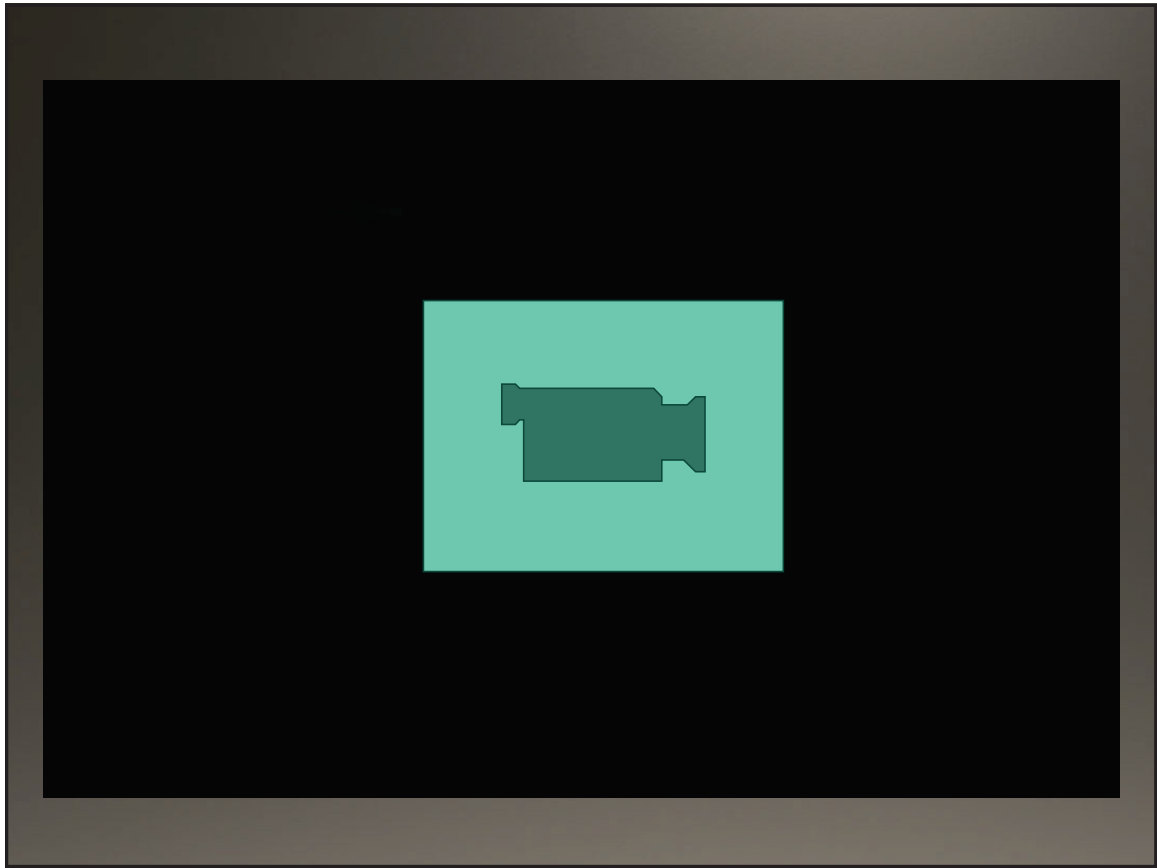
Personal Auto Policies

Commercial Auto Policies

Stowers

Odds and Ends

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(Personal Auto)

**TEXAS PERSONAL AUTO POLICY**

[BLANK INSURANCE COMPANY]  
STREET MAILING ADDRESS  
ANY CITY, U.S.A.]<sup>7</sup>

YOUR TEXAS PERSONAL AUTO POLICY – QUICK REFERENCE

	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	
Exclusions		Additional Duties for Uninsured/Underinsured Motorists Coverage	
Limit of Liability		Additional Duties for Coverage for Damage to Your Auto	
Out of State Coverage		PART F General Provisions .....	[ 10 ] <sup>1</sup>
Financial Responsibility Required		Bankruptcy	
Other Insurance		Changes	
PART B1 Medical Payments Coverage .....	[ 5 ] <sup>1</sup>	Legal Action Against Us	
Insuring Agreement		Our Right to Recover Payment	
Exclusions		Policy Period and Territory	
Limit of Liability		Termination	
Other Insurance		Transfer of Your Interest in this Policy	
Assignment of Benefits		Two or More Auto Policies	
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

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# Endorsements

**FARM BUREAU CASUALTY TEXAS**

ATTACH TO FORM 20001 TO COMPLETE POLICY  
 TEXAS FARM BUREAU CASUALTY INSURANCE COMPANY  
 420 FISH POND RD • WACO, TX 76710-1010  
 MAILING ADDRESS: PO BOX 2009 • WACO, TX 76702-2009  
 TEXAS PERSONAL AUTO POLICY

POLICY NUMBER: 21389571  
 ACCOUNT NO: 15  
 33 028 27692

The Declarations of this policy indicated herein are subject to all other terms and conditions of the policy and replace all previously issued Declarations and should be attached to and become a permanent part of your policy.  
 Policy Period: From: 04-30-2007 To: 01-24-2010 12:01 A.M. Standard Time at the address of the named insured as stated here.  
**YOUR POLICY IS HEREBY AMENDED TO READ**

Named Insured and Mailing Address: \_\_\_\_\_  
 CALL YOUR AGENT AC 512 388 2427 FOR AUTO-FIRE-LIFE-HEALTH INSURANCE

|||||

The Auto(s) or Trailer(s) described in this policy is primarily garaged at the above address unless otherwise stated.

Discounts: 1=Multi-Car 2=Driver's Training 3=Defensive Driving Course  
 4=Passive Restraint 5=Anti-Theft 6=Academic Achievement  
 7=Age 50-64 8=Claims Free 9=Companion Policy

Year of Model	Trade Name	Body Type	Identification Number	Terr	HO	Class & Rating		HO	HO	END	CTY	DISCOUNTS
						Code	Rate					
A 1	2000	TRUCK	1H1111111111111111	64	0	1A	00	12	1	028	1,2,7,8	
T 3	2006	CAR	WAGAX2	62	5	1A	00	11	1	028	1,2,5,7,8	

VEHICLE ELIMINATED EFFECTIVE 06-02-2009

COVERAGE IS PROVIDED WHERE A PREMIUM OR XXXX AND A LIMIT OF LIABILITY ARE SHOWN FOR THE COVERAGE

COVERAGE	Auto 1 PREMIUMS	Auto 2 PREMIUMS	Auto 3 PREMIUMS	Auto 4 PREMIUMS
100 BODILY INJURY LIABILITY EACH PERSON \$50,000 / EACH ACCIDENT \$100,000	XXXX	XXXX	XXXX	XXXX
101 PROPERTY DAMAGE LIABILITY EACH ACCIDENT \$50,000	XXXX	XXXX	XXXX	XXXX
102 MEDICAL PAYMENTS COVERAGE	XXXX	XXXX	XXXX	XXXX
103 PERSONAL INJURY PROTECTION COVERAGE EACH PERSON \$5,000	XXXX	XXXX	XXXX	XXXX

Dec Sheet

## Form numbers of endorsements attached to policy at date of issue

A 1 551, 573A  
 U 2 551, 573A, 528A  
 T 3 551, 573A, 528A  
 O

U 2 551, 573A, 528A  
 T 3 551, 573A, 528A  
 O

Person or Person(s) named for Endorsement 565, Auto Death Indemnity and Total Disability Coverages

Any loss under Part D is payable as interest may appear to the named insured and

A U 2 LOAN STAR BANK PO BOX A HOULTON TX 77975-0010  
 T 3 R.R. APPETAMIC COOP PO BOX 9667 HOULEWEX AZ 86043-2997  
 D

PREMIUM NOTICE

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## Liability – Who's Covered? Named Insureds

- "YOU"  
 - You, spouse



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Title search: Texas Auto Policies

Also available as part of the eCourse

[2023 The Car Crash eConference](#)

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2023 The Car Crash Seminar session

"Texas Auto Policies"