

Texas Auto Policies

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

Henry Moore
2901 Bee Cave Rd. Ste. C
Austin, TX 78746
henry@moorebomben.com

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Texas Auto Policies

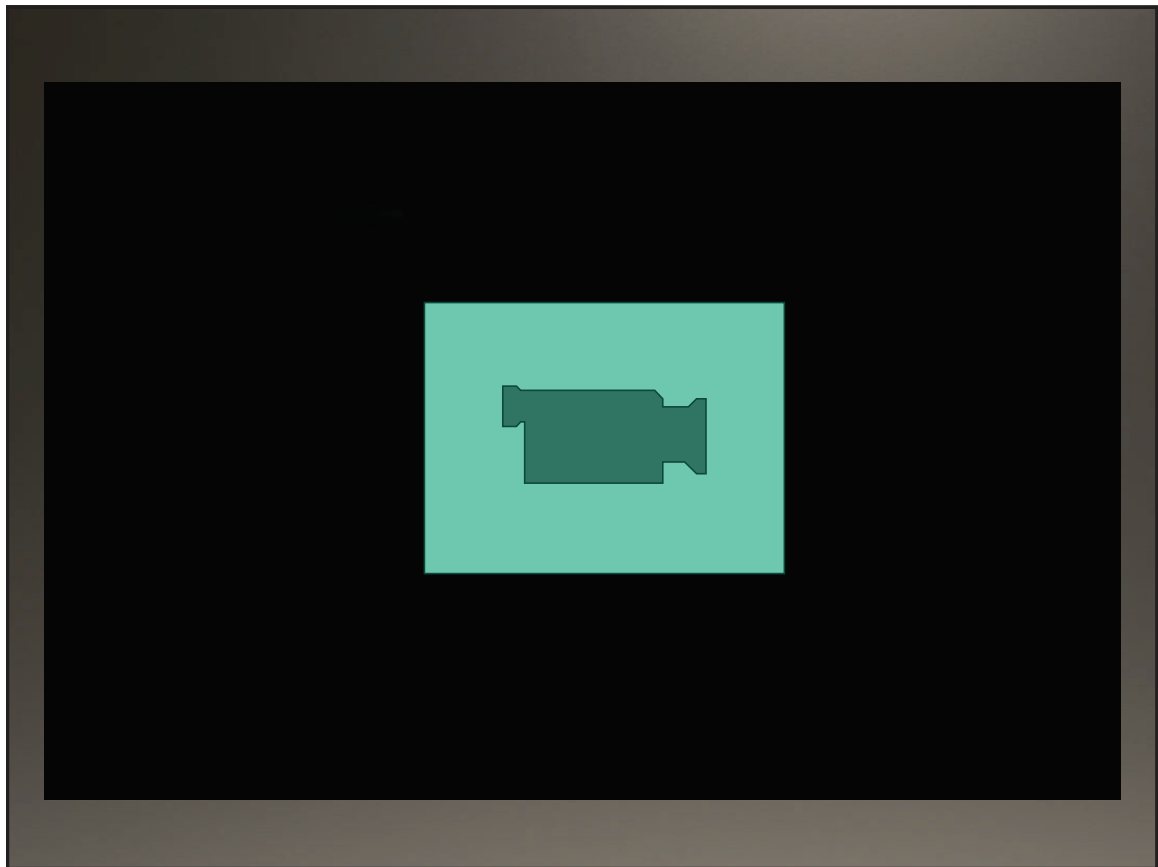
Personal Auto Policies

Commercial Auto Policies

Stowers

Odds and Ends

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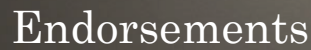
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YOUR TEXAS PERSONAL AUTO POLICY - QUICK REFERENCE <table border="1"><thead><tr><th></th><th>Beginning On Page</th><th>Beginning On Page</th></tr></thead><tbody><tr><td>DECLARATIONS PAGE</td><td></td><td></td></tr><tr><td>Name of Insurance Company</td><td></td><td></td></tr><tr><td>Your Name and Address</td><td></td><td></td></tr><tr><td>Your Auto or Trailer</td><td></td><td></td></tr><tr><td>Policy Period</td><td></td><td></td></tr><tr><td>Coverage and Amounts of Insurance</td><td></td><td></td></tr><tr><td>AGREEMENT</td><td>[2]¹</td><td>Limit of Liability</td></tr><tr><td>DEFINITIONS</td><td>[2]¹</td><td>Other Insurance</td></tr><tr><td>PART A Liability Coverage</td><td>[3]¹</td><td>PART D Coverage for Damage to Your Auto</td><td>[8]¹</td></tr><tr><td> Insuring Agreement</td><td></td><td> Insuring Agreement</td><td></td></tr><tr><td> Supplementary Payments</td><td></td><td> Transportation Expenses</td><td></td></tr><tr><td> Exclusions</td><td></td><td> Exclusions</td><td></td></tr><tr><td> Limit of Liability</td><td></td><td> Limit of Liability</td><td></td></tr><tr><td> Out of State Coverage</td><td></td><td> Payment of Loss</td><td></td></tr><tr><td> Financial Responsibility Required</td><td></td><td> No Benefit to Bailee</td><td></td></tr><tr><td> Other Insurance</td><td></td><td> Other Insurance</td><td></td></tr><tr><td>PART B1 Medical Payments Coverage</td><td>[5]¹</td><td> Appraisal</td><td></td></tr><tr><td> Insuring Agreement</td><td></td><td>PART E Duties After an Accident or Loss</td><td>[10]¹</td></tr><tr><td> Exclusions</td><td></td><td> General Duties</td><td></td></tr><tr><td> Limit of Liability</td><td></td><td> Additional Duties for</td><td></td></tr><tr><td> Other Insurance</td><td></td><td> Uninsured/Underinsured</td><td></td></tr><tr><td> Assignment of Benefits</td><td></td><td> Motorists Coverage</td><td></td></tr><tr><td>PART B2 Personal Injury Protection Coverage</td><td>[6]¹</td><td> Additional Duties for Coverage</td><td></td></tr><tr><td> Insuring Agreement</td><td></td><td> for Damage to Your Auto</td><td></td></tr><tr><td> Exclusions</td><td></td><td>PART F General Provisions</td><td>[10]¹</td></tr><tr><td> Limit of Liability</td><td></td><td> Bankruptcy</td><td></td></tr><tr><td> Other Insurance</td><td></td><td> Changes</td><td></td></tr><tr><td> Other Provisions</td><td></td><td> Legal Action Against Us</td><td></td></tr><tr><td> Assignment of Benefits</td><td></td><td> Our Right to Recover Payment</td><td></td></tr><tr><td>PART C Uninsured/Underinsured Motorists</td><td></td><td> Policy Period and Territory</td><td></td></tr><tr><td> Coverage</td><td>[7]¹</td><td> Termination</td><td></td></tr><tr><td> Insuring Agreement</td><td></td><td> Transfer of Your Interest in this Policy</td><td></td></tr><tr><td> Exclusions</td><td></td><td> Two or More Auto Policies</td><td></td></tr></tbody></table>			Beginning On Page	Beginning On Page	DECLARATIONS 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 Bailee		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		Other Provisions		Legal Action Against Us		Assignment of Benefits		Our Right to Recover Payment		PART C Uninsured/Underinsured Motorists		Policy Period and Territory		Coverage	[7] ¹	Termination		Insuring Agreement		Transfer of Your Interest in this Policy		Exclusions		Two or More Auto Policies	
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Dec Sheet

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 O is payable as interest may appear to the named insured and

U 2 LOAN STAR BANK PO BOX A HOUNTON TX 77975-0016
T 3 RP ACCEPTANCE CORP PO BOX 2069 HOCHSEX AL 36042-2069
O

PREMIUM NOTICE

Liability – Who's Covered?

Named Insureds

- "YOU"
 - You, spouse



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