

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

1

Texas Auto Policies

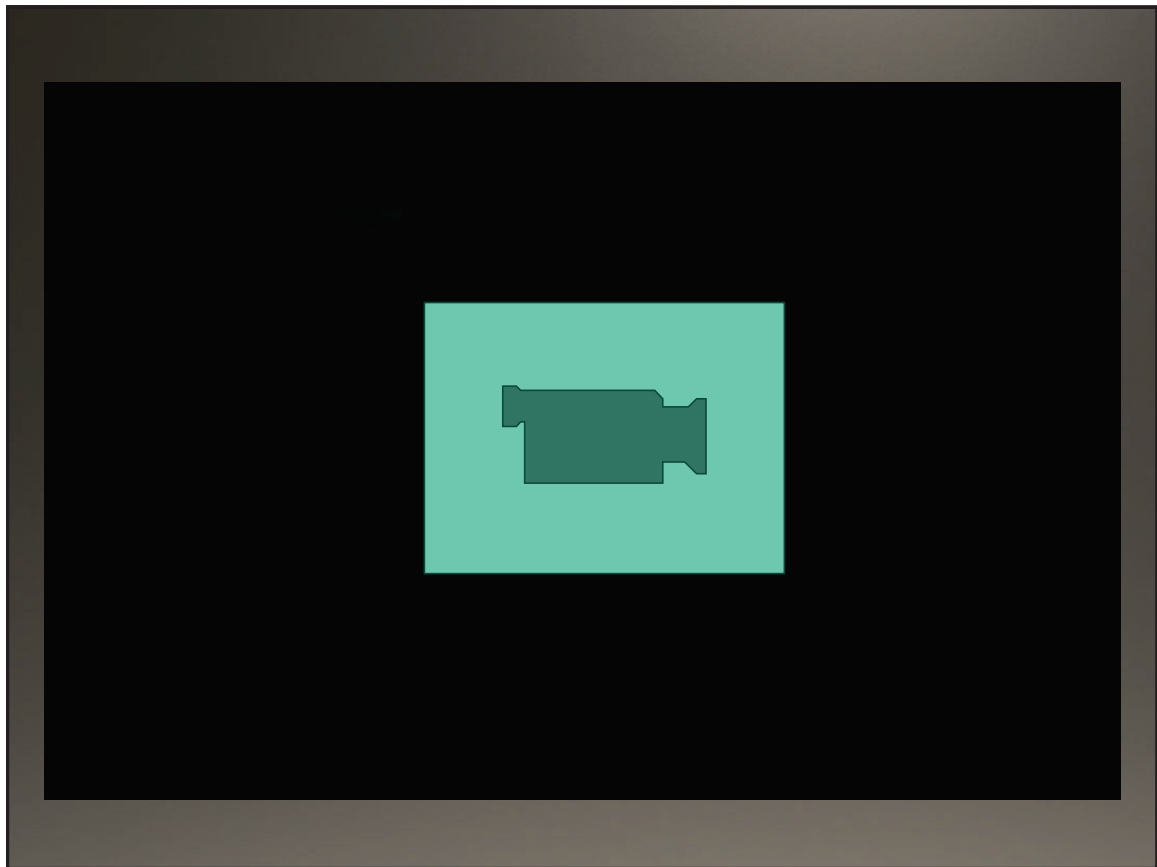
Personal Auto Policies

Commercial Auto Policies

Stowers

Odds and Ends

2



3

(Personal Auto)	
TEXAS PERSONAL AUTO POLICY	
<div style="border: 1px solid black; padding: 5px; display: inline-block;">[BLANK INSURANCE COMPANY] [STREET MAILING ADDRESS] [ANY CITY, U.S.A.]⁷</div>	
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
AGREEMENT	[2] ¹
DEFINITIONS	[2] ¹
PART A Liability Coverage	[3] ¹
Insuring Agreement Supplementary Payments Exclusions Limit of Liability Out of State Coverage Financial Responsibility Required Other Insurance	
PART B1 Medical Payments Coverage	[5] ¹
Insuring Agreement Exclusions Limit of Liability Other Insurance Assignment of Benefits	
PART B2 Personal Injury Protection Coverage ...	[6] ¹
Insuring Agreement Exclusions Limit of Liability Other Insurance Other Provisions Assignment of Benefits	
PART C Uninsured/Underinsured Motorists Coverage	[7] ¹
Insuring Agreement Exclusions	
PART D Coverage for Damage to Your Auto	[8] ¹
Limit of Liability Other Insurance Insuring Agreement Transportation Expenses Exclusions Limit of Liability Payment of Loss No Benefit to Bailee Other Insurance Appraisal	
PART E Duties After an Accident or Loss	[10] ¹
General Duties Additional Duties for Uninsured/Underinsured Motorists Coverage Additional Duties for Coverage for Damage to Your Auto	
PART F General Provisions	[10] ¹
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	

First Reprinting March 1, 1992Page 1

STANDARD POLICY

PART A Liability Coverage

PART B1 Medical Payments Coverage

PART B2 Personal Injury Protection Coverage

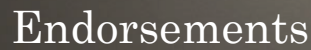
PART C Uninsured/Underinsured Motorists

PART D Coverage for Damage to Your Auto

PART E Duties After an Accident or Loss

PART F General Provisions

4



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 4 HOULTON TX 77975-0016
 T 3 100 ACCEPTANCE ROAD PO BOX 2069 HOUGHTON TX 80042-2099
 O

PREMIUM NOTICE

Liability – Who's Covered?

Named Insureds

- "YOU"
 - You, spouse



Find the full text of this and thousands of other resources from leading experts in dozens of legal practice areas in the [UT Law CLE eLibrary \(utcle.org/elibrary\)](https://utcle.org/elibrary)

Title search: Texas Auto Policies

Also available as part of the eCourse

[2023 The Car Crash eConference](#)

First appeared as part of the conference materials for the
2023 The Car Crash Seminar session

"Texas Auto Policies"