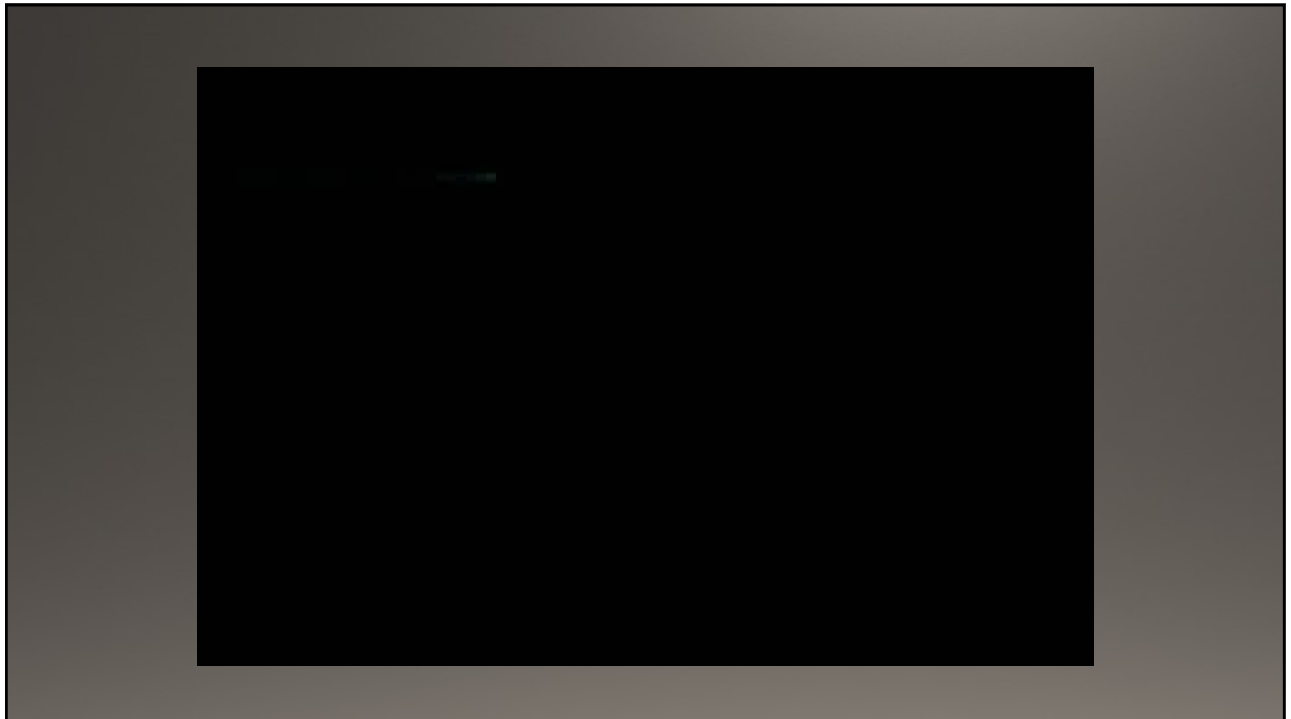


Texas Auto Policies

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 COMPANY⁷
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] ¹	Limit of Liability Other Insurance
DEFINITIONS.....	[2] ¹	PART D Coverage for Damage to Your Auto..... [8] ¹
PART A Liability Coverage.....	[3] ¹	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] ¹
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] ¹
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] 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		

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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