

# *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](mailto:henry@moorebomben.com)

1

# *Texas Auto Policies*

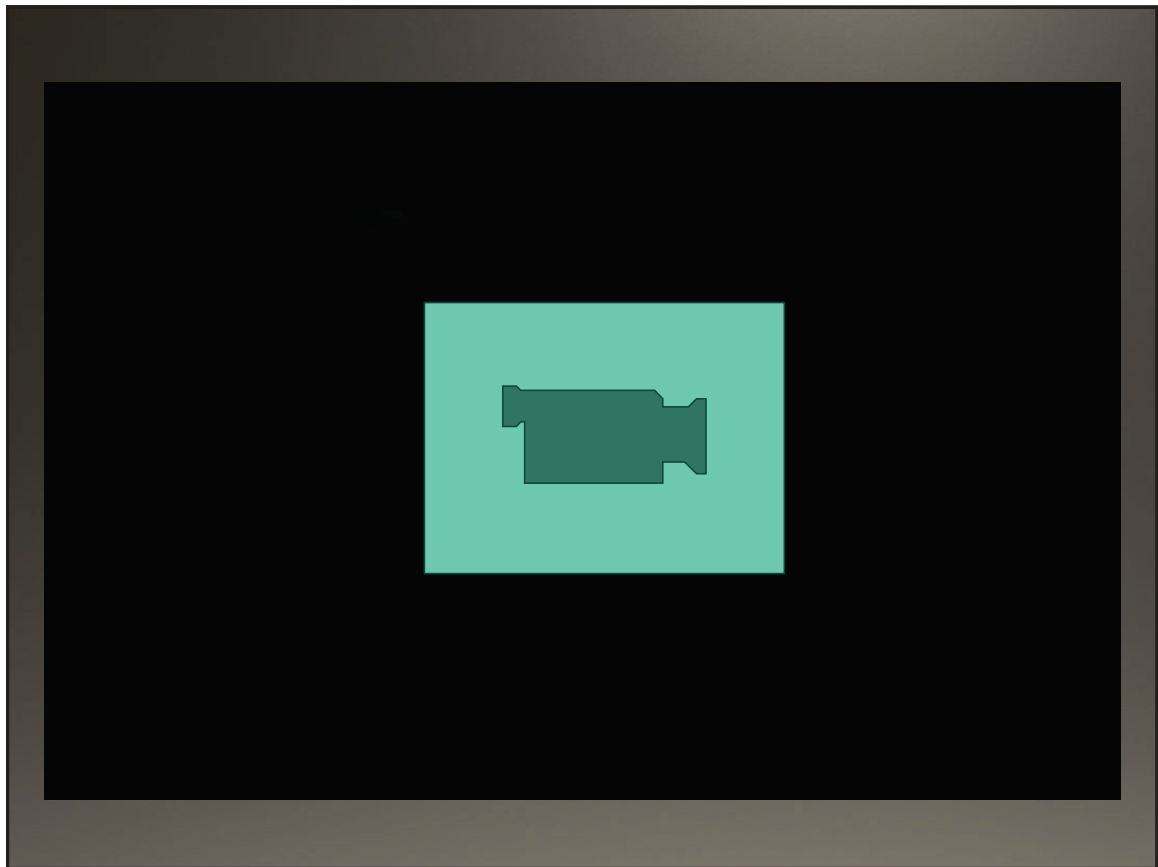
Personal Auto Policies

Commercial Auto Policies

Stowers

Odds and Ends

2



3

(Personal Auto)	
<b>TEXAS PERSONAL AUTO POLICY</b>	
<div style="border: 1px solid black; padding: 5px; display: inline-block;">[BLANK INSURANCE COMPANY] [STREET MAILING ADDRESS] [ANY CITY, U.S.A.]<sup>7</sup></div>	
<b>YOUR TEXAS PERSONAL AUTO POLICY - QUICK REFERENCE</b>	
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 Supplementary Payments Exclusions Limit of Liability Out of State Coverage Financial Responsibility Required Other Insurance	PART E Duties After an Accident or Loss ..... [ 10 ] <sup>1</sup>
PART B1 Medical Payments Coverage ..... [ 5 ] <sup>1</sup>	General Duties Additional Duties for Uninsured/Underinsured Motorists Coverage Additional Duties for Coverage for Damage to Your Auto
Insuring Agreement Exclusions Limit of Liability Other Insurance Assignment of Benefits	PART F General Provisions ..... [ 10 ] <sup>1</sup>
PART B2 Personal Injury Protection Coverage ... [ 6 ] <sup>1</sup>	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
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	

First Reprinting March 1, 1992 Page 1

## STANDARD POLICY

PART A Liability Coverage

PART B1 Medical Payments Coverage

PART B2 Personal Injury Protection Coverage

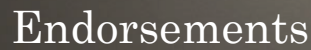
PART C Uninsured/Underinsured Motorists

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 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



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

First appeared as part of the conference materials for the  
2023 The Car Crash Seminar session  
"Texas Auto Policies"