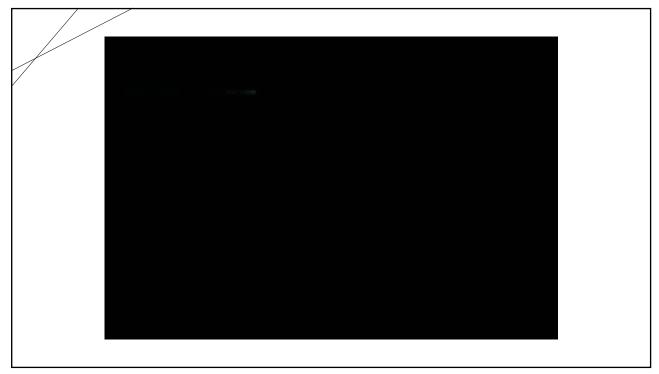
TEXAS AUTO POLICIES

The Car Crash Seminar University of Texas School of Law August 15-16, 2024



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TEXAS AUTO POLICIES

Personal Auto Policies



Commercial Auto Policies

Ethics, Odds and Ends

3



Personal Auto Policies



Insurance policies cover:

- Vehicles
- Drivers

** Vehicle & driver may have different/separate policies

4

STACKING POLICIES

- General Rule: the limits of separate policies
 CAN be stacked to the extent of damages
 *liability, UM & PIP
- Policy language to the contrary is not enforceable.

5

STACKING POLICIES

- •Texas is an "excess" state on UM
- •Liability and UIM limits can be stacked.

6



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Title search: Texas Auto Policies

First appeared as part of the conference materials for the 2024 The Car Crash Seminar session "Texas Auto Policies"