

The Texas Personal Auto Policy from Consumers County Mutual Insurance Company provides coverage in exchange for premium payment, as outlined in the Declarations section. The terms "you" and "your" refer to the named insured and their spouse or domestic partner residing in the same household. The policy defines a private passenger auto, pickup, or van as owned if leased under a written agreement for at least six months. Minimum liability limits required by Texas law are \$30,000 per person and \$60,000 per accident for bodily injury, and \$25,000 per accident for property damage. Key definitions include "bodily injury," "business," "newly acquired auto," and "occupying." In the event of an accident or loss, the policyholder must promptly notify the insurer, cooperate in investigations, and submit to physical exams as required. Coverage for a "newly acquired auto" begins on the date of ownership, with specific conditions for replacement and additional vehicles. The insurer must acknowledge receipt of claims within 15 days, begin investigations, and notify the claimant of the claim's status within specified timeframes. If a claim is denied, the insurer must provide reasons for the denial. The policy outlines obligations regarding the protection of covered vehicles from further loss, notification of theft, and inspection of damaged property, along with additional duties for personal injury protection and uninsured motorist coverage, including timely notification to the police and the insurer. The insurer must inform the named insured of any settlements or offers related to liability claims within designated timeframes.

Changes to the policy can only be made through endorsements, and premium adjustments may occur due to changes in vehicle use or insured operators. The policy does not cover fraudulent claims, and legal action against the insurer requires full compliance with policy terms. The insurer has the right to recover payments made under the policy if the insured can recover damages from another party, requiring the insured to assist in exercising these rights and to hold any recovered proceeds in trust. The policy is effective only for accidents occurring during the specified policy period and within the defined territory, which includes the United States, its territories, Puerto Rico, and Canada. Cancellation of the policy can occur for reasons such as nonpayment of premium or if the driver's license of the insured or any regular driver is suspended or revoked, with the insurer

providing at least 10 days' notice for cancellations due to nonpayment and 20 days for other reasons. The policy cannot be canceled solely due to the age of the insured or if they are an elected official. Nonrenewal requires a 30-day notice before the policy period ends. The insured's rights and duties under the policy are not transferable without written consent, but coverage extends to a surviving spouse or legal representative in the event of the named insured's death. If multiple policies are issued, the maximum liability is limited to the highest applicable limit under any one policy. The insurer will pay for damages related to bodily injury or property damage for which the insured is legally responsible, including defense costs, but will not cover claims not included in the policy. Exclusions include intentional harm, damage to property owned by the insured, injuries to employees during employment, and use of vehicles not covered under the policy. The policy also specifies supplementary payments for bail bonds, appeal bonds, and loss of earnings due to attendance at hearings.

Additionally, the policy defines a transportation network company as an entity that connects riders or property to drivers for prearranged rides and outlines several exclusions from coverage, including engaging in the business of selling, repairing, servicing, storing, or parking vehicles designed for public highways; using a vehicle while employed in any business not related to farming or ranching; using a vehicle without a reasonable belief of entitlement; and coverage for bodily injury or property damage related to nuclear energy liability policies. The policy specifies limits of liability, which can be split between bodily injury and property damage or presented as a single limit, with the maximum liability for each person and each accident detailed, emphasizing that no duplicate payments will be made for the same loss under different coverage sections or policies. Out-of-state coverage provisions ensure that if an accident occurs outside the principal garage state, the policy will comply with higher state-required liability limits. The policy adheres to the Texas Motor Vehicle Safety Responsibility Act and is subject to the laws governing it. In cases of other applicable liability insurance, this policy will act as excess coverage. Furthermore, the policyholder is informed of their membership in the Consumers County Mutual Insurance Company, which includes voting rights and

participation in dividends, with the assurance that the policy is nonassessable and does not carry contingent liability.