



# Texas Personal Automobile Insurance Policy 2016

*Janet K Colaneri*

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Whether you practice personal injury litigation or insurance-defense, you'll find our 2015 Texas Personal Automobile Insurance Policy, Annotated an indispensable and vital resource for your business. Our updated, briefcase-size edition includes the following: Updates on cases involving psychological damages and the "use" or "maintenance" of a vehicle; Detailed case summaries dealing with uninsured and underinsured motorists; The latest on coverage for damage to your automobile; New addition to the section on Policy and Extracontractual Issues concerning the "Eight Corners Rule;" Current case law on the right to independent counsel for the insured, including an examination of when the termination of the duty to defend occurs; Recent case discussion on severance and abatement issues, along with post-Brainard litigation. Up-to-date case law on the subject of Standing. NEW for 2015! Expanded coverage of Uninsured/Underinsured Motorist (UM/UIM) Coverage; New coverage of the Deceptive Trade Practices Act (DTPA); Clarification by the Houston Court of Appeals in *Patterson v. Hom State County Mutual Ins. Co.* of what qualifies as a proper Stowers demand; New car seat regulations for infants and toddlers and seatbelt rules for teenagers.

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