



TEXAS AUTOMOBILE POLICY WRITTEN DISCLOSURE

The following is a list of differences between the American Access Casualty Company (American Access) Texas Automobile Policy and the standard Texas Automobile Policy. The nature of the coverage is stated in more detail in the applicable policy.

- American Access allows you 10 days to report a newly acquired vehicle in order for Coverage for Damage to Your Auto to apply. The standard Texas policy allows for 30 days.
- If the vehicle you acquire is in addition to any shown in the Declaration, it will have liability coverage only. The standard Texas policy applies the broadest coverage on the policy to the newly acquired vehicle.
- American Access definition of a **covered person** says “any person using your vehicle with express or implied permissions.” The standard Texas policy does not include the verbiage “with express or implied permissions.”
- American Access does not provide liability coverage for any person for **bodily injury** or **property damage** assumed by or imposed on a covered person under any agreement, contract or bailment. The standard Texas policy does not include this exclusion.
- American Access policy states that if the vehicle is used by an unlisted person, the limit of liability will be limited to the minimum limits of liability allowed in the state of Texas. Such provision is not included in the standard Texas policy.
- American Access policy excludes **other than collision** and **collision** coverage for **your covered auto** when being operated by any unlisted driver who is a resident relative, or any other person residing in the household that has access to the vehicle, or any non resident where the vehicle is furnished for their regular use. The standard Texas policy does not contain this exclusion.

If you have any questions regarding this insurance policy, contact:

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