

Personal Injury

Unlike accidental events that result in a person suffering a serious injury (called Bodily Injury) or property that is damaged or destroyed (called Property Damage); Personal Injury usually involves one person's alleged interference with another person's legal rights. It also applies to incidents that damages another person's reputation. Personal Injury commonly includes the following acts:

False arrest, detention or imprisonment

Example: A homeowner suspects that her teen daughter's friend has stolen jewelry while visiting her home. She locks the teen in her bedroom for an hour until the police arrive and it turns out the teen did nothing wrong.

Malicious prosecution

Example: A gentleman accuses his neighbor of stealing a laptop from his home and files charges with the police

Wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy

Example: A boarder comes home from work and finds his room's door padlocked. The homeowner/landlord did it after the boarder, for the third night in a row, plays his stereo loudly;

Oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services

Example: A homeowner is the president of her parent and school organization. She also publishes articles for the organization on her Website. After an argument with another organization officer, the president recounts the incident on her site and includes some insults and false items about that person

Oral or written publication of material that violates a person's right of privacy

Example: A woman is visiting a friend. During the visit, she overhears her friend's conversation with her doctor. The next day, the person reveals to others that the friend, a young, single female, is having medical problems due to an unexpected pregnancy.

All such acts are examples of incidents that could result in lawsuits. However, they are also the sort of events that are excluded from coverage by the typical homeowners policy. The major reason for their exclusion is that they are deliberate acts rather than being accidental. One way to secure coverage for personal injury losses is to purchase personal umbrella coverage. It may be worthwhile to discuss your possible need for personal injury coverage with an insurance professional.

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