



## The Definition of “Personal Injury” and Why You Need to Know It

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 harm another person's reputation.

Personal Injury commonly includes acts such as the following:

### ***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. After investigating the matter, the police discover that the laptop owner had sold the property and made the accusation because the neighbors had been feuding over an unrelated matter.

### ***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, played his CD system too loudly. The boarder is forced to leave the premises that same night.

### ***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 a parent and school organization. She also publishes articles for the organization on her social media page, which is widely followed by members in the parent and school organization. After an argument with

another organization officer, the president recounts the incident on her page and includes some crude 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 a typical homeowners policy. The major reason for their exclusion is that they are **deliberate** acts rather than accidental. The good news is that some carriers offer this coverage as an endorsement. You may also be able to secure coverage for personal injury losses by purchasing a personal umbrella. It may be worthwhile to discuss your possible need for personal injury coverage with an insurance professional.