

If you own a rental house in North Carolina, then you probably have purchased a dwelling fire insurance policy to cover risks of loss to the dwelling itself. Hopefully you have also remembered to have your [homeowners insurance policy](#) endorsed to extend liability protection for you to that rental house location as well. But there is one other endorsement that you should seriously consider that so many incidental landlords miss because they are just unaware of it. I'm talking about the personal injury endorsement.

The personal injury endorsement for the NC homeowners policy is a great fit and a good deal for small time landlords who own just a few properties and who have extended the liability protection of their homeowners policy to their rental properties. First of all, it is very inexpensive, usually costing around \$25 a year. Secondly, the protections that it offers seem tailor made for the needs of landlords. Let's take a quick look at some of the protections included in this endorsement.

Under the NC endorsement number HO3282, edition date 05/03, the definition of personal injury includes, among other things; false arrest, detention or imprisonment, malicious prosecution, wrongful eviction or wrongful entry into or invasion of the right to private occupancy by a landlord or lessor. The rules for evicting a nonpaying tenant are complex in North Carolina and this part of the endorsement alone is worth the price of admission. There are other actions included in the definition of personal injury but those above are the ones most important to landlords. The endorsement functions by amending the definition of personal liability on your homeowners policy to include these additional actions.

But having this extended coverage doesn't just mean you can act in a willy nilly fashion vis-à-vis your tenants. The exclusions section of this endorsement makes it clear that if you know that your actions will violate the rights of another and will inflict personal injury then your actions will be excluded from coverage. There are other exclusions listed on the endorsement that you should read and understand as well before you add this protection to your policy.

Landlords have plenty to worry about in this day and age with our litigious society. If you own a home that you rent to others, then you want to make sure that your agent takes the time you need to understand and explore your options for protection. At [Clinard Insurance Group, in Winston Salem, NC](#), we want all insurance consumers to be informed buyers. We insure many incidental landlords and have helped people in this position for many years. If we can help you answer your questions regarding homes you rent to others in North Carolina, please feel free to call us toll free, at

877-687-7557 or visit our web page for
[dwelling fire insurance](#)

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