

It's amazing just how many people in this world are landlords of some type. And most of them are not really in the business of being landlords, they just happened on to it through inheritance, divorce or maybe even a chance investment.

But very few occasional landlords have taken the time to cover a hidden liability exposure that comes along with the territory.

And the saddest part of all is that the fix is so easy and affordable.

Part of the reason that the small time landlord leaves off this protection is that adding liability coverage for rental dwellings is deceptively easy. All you need to do is call you agent and tell them to add the liability coverage for your rental property to

[your home insurance policy](#)

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And this fix takes care of 95% of the risk.

But the other 5% could ruin you.

What needs to be done is to add the personal injury endorsement to your [homeowners policy](#) .

Many agents will forget this tidbit of knowledge, but the personal injury endorsement adds protection for some intentional or even unintentional acts that can get a landlord in trouble.

The most likely of these is wrongful eviction, wrongful entry into or the invasion of the right of private occupancy of a room or dwelling occupied by a lessor.

The standard homeowners policy does not include coverage for wrongful eviction and invasion of privacy and even if you extend the liability coverage of your homeowners policy to the location of your rental property, without this endorsement, you won't have protection for these acts.

The good news is that you can add the personal injury endorsement to your policy by simply calling your agent. And the cost of this protection is rarely more than \$25 per year in North Carolina. So if you are a landlord, by all means, call your agent and take care of this coverage gap today.

## If You Are A Landlord You Need To Make This Change To Your Home Insurance Policy

Monday, 21 December 2009 16:19

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