

## PERSONAL INJURY COVERAGE

For an included additional premium, under Coverage C (Personal Liability), the definition of **bodily injury** is amended to include personal injury.

“Personal injury” means injury arising out of one or more of the following offenses:

1. false arrest, malicious prosecution, or willful detention or imprisonment.
2. libel, slander or defamation of character.
3. invasion of privacy, wrongful eviction or wrongful entry.

Personal injury coverage does not apply to:

1. liability assumed by an **insured** under any contract or agreement.

2. injury caused by the willful violation of a penal statute or ordinance committed by or with the knowledge or consent of an **insured**.
- \*3. injury caused by an **insured** and sustained by any person who is an employee of the **insured** at the time of the offense causing the injury.
4. civic or public activities performed by an insured for which the insured receives remuneration.
5. injury arising out of any advertising, broadcasting, or television activities by or for an **insured**.

\*This exclusion may be eliminated by increasing the premium 50%.

## FORM HO-201 (07 92)

Prescribed by the State Board of Insurance.

Texas Homeowners Policy

