

Will Homeowners Insurance Cover a Personal Injury?

Homeowner insurance policies cover so much more than just physical damage to your home. Many people don't realize that homeowners insurance can even cover a personal injury on your premises. Even with the best intentions, there is always the potential for an accident to occur on your property. Unfortunately, accidents happen, and when they do, it's best to be prepared.

In instances like these, your homeowner insurance policy can provide coverage to pay for the injuries and damages of the injured parties. Yet, there are difficult types of coverage that may apply in these instances, and some may involve litigation. Therefore, when a personal injury occurs on your premises, it is wise to seek help from a personal injury attorney with experience in this area, like the professionals at [Feller & Wendt](#).

Types of Personal Injury Protection Provided By Homeowners Insurance

No-fault medical coverage is commonly included in most homeowners insurance policies. This coverage is reserved for individuals who are not a member of the household or family member. As built-in coverage outlined by the policy language in most homeowner insurance policies, no-fault medical coverage will pick up the hospital bills of individuals injured on a policyholder's premises.

Other times, a liability claim may be necessary. Liability coverage can be offered with a per occurrence and a general aggregate limit, known as split limits, or as a combined single limit. When injuries extend beyond the medical payment coverage offered by a homeowner's insurance policy, a liability claim may be required to cover damages. Homeowner policies cover the cost of hiring an attorney, court costs, and time off work to attend hearings.

Some of these types of coverages are in addition to the liability limit, while others are included in the per-occurrence limit. If you have any reservations about whether your liability limit is high enough, contact your insurance agent or homeowner insurance company to explore your options. Once your limit is reached, the insurance company's duty to defend you ceases, as well.

How a Personal Injury Attorney Can Help You

Navigating a liability claim for personal injury through your homeowner's insurance is a complex labyrinth of confusing terms, jargon, and limitations. A personal injury attorney can assist with a myriad of concerns and practices related to personal injury cases. Aside from preparation for court, a personal injury attorney will:

- Gather and document witness testimonies.
- Take photos of the area where the injury occurred.
- Request and evaluate police reports.

- Request and review claimant hospital bills and health insurance payments.
- Negotiate on the policyholder's behalf.

To build a case for defense against liability claims, a personal injury lawyer will gather resources to determine who is at fault, if any preventable hazards were present, and discover necessary information for subrogation, if possible.

Speak With an Experienced Utah Personal Injury Lawyer Today

Unfortunately, personal injuries on a homeowner's premises are more common than you might expect. Of course, it's better to be prepared before the unexpected occurs, but even if that isn't the case, [Feller & Wendt](#) may be able to help.

Attorney Matthew Feller has gained recognition as Super Lawyers Rising Star for two consecutive years, and his expertise is invaluable in a personal injury lawsuit. If you'd like a free initial consultation, be sure to [contact us today](#) at (801) 499-5060.

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