



# Intra-Insured Exclusion: Wrongful Death Claim Denied

The [intra-insured exclusion](#) in a homeowner's insurance policy can prevent coverage for wrongful death claims if the claimant is also insured under the same policy. This was upheld in a Wisconsin appellate case where a father filed a wrongful death claim after his insured minor child accidentally shot himself. The policy excluded coverage for bodily injury to any insured, thereby barring the claim since wrongful death actions are derivative of the insured's injury. This ruling reaffirms the scope of intra-insured exclusions in insurance policies.