

Dog Bite Claims Affect Home Insurance Cost & Coverage

By Basil Housewright

Pets that homeowners own and keep on their premises are of a concern to home insurance carriers. Due to the very high numbers of dog bites and resulting home insurance liability claims many home insurance carriers are specifically eliminating or limiting coverage for animal and/or dog liability. Per a recent study almost 5,000,000 people are bitten by dogs every year and the insurance liability cost associated with dog bites continues to rise annually. This same study indicated the average cost of insurance liability claims involving dog bites has more than doubled in the past 13 years. Per the study conducted by the Insurance Information Institute and State Farm Insurance Company over \$570 million was paid in the form of homeowner's insurance liability claims resulting from dog bites in 2015. The average cost per claim for these dog bite claims was over \$37,000.

The study indicated 1 out of every 5 dog bites typically requires medical attention and over a third of those bitten were young children. Most home insurance companies offer a homeowners package policy which typically provides at least \$100,000 in personal liability coverage. This personal liability coverage protects the homeowner from dog bites that can result in emergency medical care, additional medical expenses, loss of income and lawsuits. Even a very friendly family dog made bite someone when frightened or when defending their owners, their food or their puppies. Young children often unknowingly upset dogs by pushing and pulling them or making sudden moves toward them resulting in a defensive snapping back from the dog which can result in an injury.

Several breeds of dogs have historically been known to be of an aggressive nature and these particular breeds of dogs typically are the source of a large portion of the dog bites because they have a tendency to bite strangers even though they have not been provoked in any way. Most home insurance carriers have a specific list of certain breeds of aggressive type dogs which if owned by the homeowner make them ineligible for home insurance coverage with that particular carrier.

With the alarming increase in the number of dog bite liability claims and soaring cost of these claims many home insurance carriers on their base policies specifically exclude animal liability and/or dog liability but will typically offer an endorsement for a small additional fee which would provide a limited amount of animal and or dog liability coverage typically only in the limits of \$25,000 or \$50,000 of animal and/or dog liability coverage. If you have pets you should check your home insurance policy and discuss the coverage and/or limitations that your policy has with your agent. It is recommended to carry higher limits such as \$300,000 or more if you own pets.

Tips if you wish to purchase a new dog is consult with a professional veterinarian to learn about suitable breeds of dogs for your household and neighborhood. Spend time with the dog before you purchase it to assure that it has the proper attitude. Use caution when bringing a dog into a home with an infant or toddler. Never leave a child alone with a dog. Teach your children good manners around dogs which would consist of not pushing, pulling, or taunting the dog in any type of aggressive manner. Be cautious when exposing your dog to new situations in which you are unsure of its response. Make sure you have your dog on a leash when outside especially when around other people and pets. Never approach a strange dog especially if you have your dog with you and always avoid eye contact with the dog that appears threatening. Immediately seek professional advice from veterinarians or responsible breeders if your dog develops aggressive or undesirable behaviors as some dogs have even bitten and attacked their owners causing injuries. As the old saying goes dogs are man's best friend however there are exceptions to the saying. Be careful and be safe.

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