

## Dog Bite Claims Can Take A Bite Out of Homeowners' Wallets

UTICA, Mich., March 20<sup>th</sup> 2015 – While most dogs bring their owners great joy, some can present a source of trouble, with more than 4.5 million people bitten each year, according to the American Veterinary Medical Association. The Insurance Information Institute found that dog bite claims accounted for more than one-third of all homeowners insurance liability claim dollars in 2013.

With this in mind, [Action Advantage Group](#) of Utica and its insurance carrier partner, [The Hanover](#), are sharing tips to help prevent dog bites, and the aggravation that accompanies aggressive canine behavior.

Tim Hays, account executive at Action, and The Hanover recommend the following tips:

### Before you buy or adopt

- **Consult a professional.** A veterinarian, animal behaviorist or responsible breeder can identify suitable breeds for your household and lifestyle. A dog with a history of aggression will not work in a household with children.
- **Be sensitive to behavioral cues.** If a child seems fearful or apprehensive about having a dog in the home, it is best to delay it. Never leave infants or young children alone with any dog, even a familiar one.
- **Educate children in advance.** Teach children basic practices, such as avoid disturbing a dog that is eating or sleeping.

### Once the dog is home

- **Socialize your dog.** Make sure it can behave properly with people and other animals. Especially pay attention when children are around the dog. Approach new situations cautiously and carefully monitor your dog's behavior. Be ready to respond if your dog reacts aggressively.
- **Play non-aggressive games.** Games like "fetch" are not as likely to encourage aggressive behavior, whereas games like "tug-of-war" may elicit an unwanted response.
- **Working with your vet, get your dog spayed or neutered.** Studies show dogs are three times more likely to bite if they aren't spayed or neutered.
- **If your dog develops aggressive or undesirable behaviors, immediately seek professional advice from veterinarians, animal behaviorists or responsible breeders.**

### How insurance works

In many cases, a dog owner's homeowners or renters insurance policy may cover a portion of canine-inflicted injuries and any legal damages. While prevention is the focus, having coverage for medical claims that may result from an attack is an important financial protection. Check your policy for coverage provided.

Beyond the medical injuries, there may be a resulting lawsuit filed against the owner of the dog, which could seek considerable amounts. Many homeowners policies may cover the cost of legal defense and legal damages, if there were to be an award of such.

However, before adopting, rescuing or buying a dog, Hays recommends checking with your independent insurance agent to see if the breed you are planning to add to your household can be covered. Some breeds pose a higher risk of inflicting injuries and insurers may exclude them from coverage in some states.

Hays recommends dog owners consider obtaining an umbrella policy for added liability coverage. Dog bites and attacks can cause serious damage and can result in very expensive jury awards and court settlements. Umbrella policies not only provide an extra level of protection, but they are also relatively affordable. For example, increasing coverage with a \$1 million personal umbrella policy can cost as little as \$100 to \$300 per year.

### **Preparation and protection are key**

Owning a dog is a very rewarding experience for millions of families. However, even the most docile dog may bite if it is frightened or protecting something. Take precautions to prevent aggressive actions and consult an independent agent to ensure you have the right coverages to help provide peace of mind, while you continue to enjoy your pet for years to come.

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Sources: American Veterinary Medical Association, Insurance Information Institute

