

How Much Is That Doggie In The Lawsuit?

While dogs make great companions, playmates, and protectors, they also continue to be a problem for insurers. Nearly two million people are bitten by dogs each year with around 800,000 persons requiring professional medical treatment for their wounds. Each of these incidents is a potential lawsuit.

Have Teeth, Will Bite

Tens of millions of U.S. households own dogs and biting incidents keep climbing. A key factor that contributes to these incidents is the failure of dog owners to supervise and train their pets. Another problem is that many persons, especially children, do not know how to behave around dogs. Bites may occur when:

- a person stares at a dog, which the animal perceives as a threat or challenge
- people attempt to handle dogs during sensitive moments (while a dog is trying to eat or while nursing puppies)
- trespassers or house guests invade a dog's territory
- "rough-housing" with a dog escalates beyond playing.

An Issue Of Control

Insurance is still designed to handle accidents, and companies are at a severe disadvantage when policies are asked to respond to losses that are easily avoided. Dog bite claims involve the insured having control over areas such as:

- choosing to own a dog
- choosing the particular breed of dog
- raising the dog in a certain manner
- housing the dog in a certain manner
- exposing the animal to various social situations
- being knowledgeable about a dog's temperament and inclination to bite or attack.

All of the above elements can contribute to lawsuits and to action from an insurer.

The "Policy" On Dogs

If you have homeowners insurance and you own a pet, the liability portion of your policy provides protection for losses arising from pet ownership. Not only are you and your household protected, but coverage even extends to persons who have custody of your pet. However, your policy won't cover businesses that may have custody of your pet, such as kennels, obedience schools, groomers and professional sitters or walking services (they should carry their own coverage). Further, coverage could become problematic if dogs in a home are related with unreported, in-home business activity. Losses involving persons who are bitten while in a home for business reasons may not be covered.

Minimizing The Problem

Owners have a responsibility to raise and handle their dogs in a manner that reduces the chance for a loss. Steps to take include becoming knowledgeable about their breed of dog and about general principles of ownership and care. They should make certain that family members, social visitors, neighbors and strangers are protected from the owner's pets. Owners should also take advantage of resources to help them, such as tips from animal shelters, dog ownership clubs, the AKC and a plethora of Internet sources.

It may not be the fairest set of circumstances, but more insurers are choosing not to give dogs the benefit of the doubt. It is becoming more common for companies to refuse to write coverage for persons who own certain breeds of dogs. Therefore, owners must fight this trend by not taking their pet ownership lightly....because insurers aren't.

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