

The Relationship Between Dog Bites And Homeowners Insurance



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All dog owners like to think that their little ball of fur and love is nothing but. Unfortunately, that is not always the case and any dog owner who is also a homeowner would be wise to make sure they have enough [liability coverage](#) on their policy as well as coverage for any or all dogs they own specifically listed in their policy.

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According to an article recently published on InsuranceAgents.com, [dog bites](#) account for 30 percent of all liability claims on homeowners insurance policies. Although listing dogs with aggressive reputations can raise homeowners insurance premiums, not listing these dogs could result in financial disaster if the dog bites someone. Lawsuits and medical bills are bound to pile up and that is why adequate liability coverage is necessary.

"The last thing any dog owner, or homeowner, wants is to have to file a homeowners insurance claim as a result of a dog bite," according to the article, 'Dog Bites and Homeowners Insurance Claims.' "Be careful and use common sense if you have a dog and have company over. If the dog is prone to aggressive behavior then isolate him or her from your guests. Accidents happen, yes, but can be avoided if you take the right precautions."

Still not convinced that dog bites are a very real and serious problem, no matter the breed? Here are some statistics on the subject:

- A third of all liability claims in 2008 were from dog bites
- Insurance companies spent \$387.2 million in 2008 on dog bite claims, an 8.7 percent increase from 2007
- More than 4.5 million Americans are bitten by dogs each year with 900,000 needing medical attention after the fact.

Homeowners shouldn't expect to be covered for a dog bite claim if their dog is not specifically listed in their policy. They should talk to a home insurance agent at InsuranceAgents.com today to learn more about dog bites and ways to lower their [home insurance quotes](#).

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