



Consumer Alert

Contact:

Kenton Brine, President
Sandi Henke, Communications Director
NW Insurance Council
Phone: (800) 664-4942

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kenton.brine@nwinsurance.org
sandi.henke@nwinsurance.org
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Dog Bite Prevention Week

Dog bites resulted in \$1.8 million in insurance claims paid in Idaho in 2016; costs higher in 2017

BOISE, April 9, 2018 – In more than 60 million U.S. households, dogs are “part of the family.” But dogs in your care can also be a source of liability for pet owners if they injure people or other pets – and the cost of treating injuries and settling liability claims is rising. April 8-14 is [Dog Bite Prevention Week](#) and insurers are encouraging dog owners to train and care for their pets properly to avoid tragic injuries and costly dog bite claims.

In 2016, home insurers in Idaho paid \$1.8 million to settle 67 dog bite claims. And the latest analysis from the [Insurance Information Institute](#) (I.I.I.) shows that dog-related injuries increased to more than \$700 million in 2017 – a 2.2 percent rise from 2016 – and a figure that represents one-third of all Homeowners insurance liability claims for the year. The national average cost of a single dog bite claim also rose last year - from \$33,230 in 2016 to \$37,051 in 2017.

Each year, more than 4.5 million people in the United States are bitten by dogs, resulting in an estimated 800,000 injuries that need medical attention, according to the [American Veterinary Medical Association](#) (AVMA). Children are the most common victims of dog bites, followed by senior citizens.

“For so many of us, our dogs are family, and millions of times each day, people and dogs interact happily, without any negative consequences,” said Kenton Brine, president of the NW Insurance Council. “And most of the time, dog bites can be prevented through education and responsible dog ownership.”

[Homeowners](#) and [Renters insurance](#) policies typically cover dog bite liability, which means that if a pet you own injures someone and they suffer an injury and/or seek damages, your insurance helps pay the cost of your defense and pay damages up to the limits of the policy. Most policies provide \$100,000 to \$300,000 in liability coverage. If the claim exceeds the limit of a policy, the dog owner is responsible for any damages above that amount, including legal expenses.

It’s also important to contact your insurance agent to find out if your company insures your dog’s breed.

Most – but not all - insurance companies insure homeowners and renters who own dogs. Some companies exclude certain breeds from coverage, while many focus on the individual dog’s behavior. That means, if your dog bites someone or attacks a pet from outside your household, most insurance companies are likely to recognize your dog as an increased risk. Your insurance company then may charge a higher premium, non-renew your Homeowners or Renters insurance policy or exclude your dog from liability coverage.

“Every insurance company has its own underwriting guidelines,” Brine said. “But a dog with a history of biting could be harder to insure or, at minimum, could increase your cost for Homeowners insurance.”

Dogs that are normally docile and friendly may bite if they become frightened or startled, or if they are defending their toys, food or puppies. [NW Insurance Council](#) offers these tips to help reduce the risk of your dog biting someone:

- [Dog bite liability laws](#) and breed specific statutes vary by state and municipalities. As a dog owner, it's important to know your local and [state laws](#) as well as your insurance coverage. Just last month city officials in Yakima, WA voted to keep a ban on pit bulls in place, which means it is unlawful to own a pit bull within city limits.
- Spay or neuter your dog. Studies show that dogs are three times less likely to bite if they have been neutered.
- Socialize your dog so that it becomes more comfortable around people and other animals. Also, always leash your dog in public so you are better able to maintain control.
- Discourage children from disturbing a dog that is eating or sleeping, and always supervise children when they are around dogs.
- Play non-aggressive games such as fetch. Playing aggressive games like tug-of-war can encourage inappropriate behavior.
- Always ask an owner for permission before petting their dog, and make sure your children do the same before petting an unfamiliar dog.
- Do not approach a strange dog and avoid eye contact with a dog that appears threatening.

For more information on dog bites and insurance, visit [NW Insurance Council](#) or call (800) 664-4942.

NW Insurance Council is a nonprofit, public-education organization funded by member insurance companies serving Idaho, Oregon and Washington.

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