



Consumer Alert

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Dog bite insurance claims topped \$11 million in Washington in 2018

SEATTLE, April 25, 2019– In U.S. households, almost 90 million dogs are owned as pets and, in most cases, considered to be “part of the family.” But dogs in your care can also be a source of liability if they injure people or other pets, which is why insurers encourage dog owners to train and care for their pets properly to avoid tragic injuries and costly dog bite claims.

Home insurers in [Washington](#) paid \$11 million to settle 317 dog bite claims in 2018, according to the [Insurance Information Institute](#) (I.I.I.) Nationwide, insurers paid \$675 million in claims related to dog bites, and the average cost paid for dog bite claims went from \$37,051 in 2017 to \$39,017 in 2018, a 5.3 percent increase.

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 will help pay the cost of your defense and pay damages up to the limits of the policy. Most Homeowners policies provide \$100,000 to \$300,000 in liability coverage, but that figure is much lower for Renters insurance. 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 state](#) and local laws as well as your insurance coverage.
- 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 about insurance, contact [NW Insurance Council](#) at (800) 664-4942.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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