



Consumer Alert

Contact:

Kenton Brine, President
Sandi Henke, Deputy Director
NW Insurance Council
Phone: (503) 465-6800 / (800) 664-4942

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kenton.brine@nwinsurance.org
sandi.henke@nwinsurance.org
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Another problem to blame on COVID-19: More children suffer dog bites, report shows

What to Know

- *Dog bites nearly tripled this spring, a Colorado children’s hospital reported.*
- *Dog bites send millions of injured people – often children – to emergency rooms each year.*
- *Liability insurance claims for dog bite-related injuries topped \$6.89 million in Oregon in 2019.*

PORTLAND, August 19, 2020– As the COVID-19 pandemic unfolds, families with children and dogs are spending more time together in close quarters because of “stay-at-home” measures. Unfortunately, this has produced an unexpected result: more children being sent to the hospital due to of dog bites.

In U.S. households, almost 90 million dogs are owned as pets and, in most cases, they’re “part of the family.” Even so, each year, more than 4.5 million people in the United States are bitten by dogs – children being the most common victims – resulting in an estimated 800,000 injuries that need medical attention, according to the [American Veterinary Medical Association](#) (AVMA).

Now, according to the [Journal of Pediatrics](#), dog bite rates have jumped even higher since “stay-at-home” orders were put in place in states across the country. The Children’s Hospital Colorado reported that dog bites [nearly tripled this spring](#) at the onset of COVID-19 compared to the same time last year.

For so many of us, our dogs are beloved members of the family, and the risk of injury from a dog bite can be reduced greatly with education for dog owners, training for dogs and responsible ownership,” said Kenton Brine, president of the NW Insurance Council. “It’s also good to know that if your dog causes injury to someone outside your family, liability coverage in your homeowners or renters insurance policy can help.”

Dogs in your care can 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 [Oregon](#) paid \$6.89 million to settle 185 dog bite claims in 2019 compared to \$5.1 million and 184 claims in 2018, according to the [Insurance Information Institute](#) (I.I.I.) Nationwide, insurers paid \$797 million in claims related to dog bites in 2019. The average cost for a dog bite claim was \$44,760.

[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 or Renters insurance.”

The stress that comes from changes in your household routine, brought on by lifestyle changes made necessary by COVID-19 could affect your pets. Families and children are in close quarters for longer periods right now., so it's important to keep in mind that even docile and friendly dogs may bite if they become frightened, stressed or startled.

[NW Insurance Council](#) and the [AVMA](#) offer these tips to help prevent dog bites:

- [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 and train your dog. 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. And never reach your hand out to pet a dog through or over a fence.
- 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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