



Know Your Insurance

Home

Courtesy of Connor & Gallagher OneSource

Dog Bites and Liability Risks

Sharing your home with dogs can be a delightful and rewarding experience, often providing you and your family with company and comfort while encouraging you to enjoy the outdoors. However, while these furry friends can be beloved additions to your family and household, they may also come with potential risks. After all, regardless of how well trained or docile they may be, these animals may still exhibit unpredictable behavior that could even become violent.

Dog owners should take time to understand how their pet biting someone, such as a guest, neighbor or passerby, could potentially incur significant financial consequences. Much like how a child injuring someone or a teenage driver causing an accident might lead to costly losses that affect everyone on the policy, you may be considered at fault for incidents involving your dog. Fortunately, understanding and optimizing your insurance coverage may help you enjoy financial security and peace of mind following these situations.

Why Should My Insurance Account for Dog Bites?

Some dog owners may make the mistake of thinking their adorable pets cannot inflict significant harm; however, this misconception could prove costly. According to the Insurance Information Institute (Triple-I), nearly 4.5 million Americans (many of whom are children) are bitten by dogs annually; the number of claims against homeowners insurance for dog-related injuries and the average cost per claim has risen in recent years. Furthermore, according to Triple-I and State Farm, liability claims arising from bites and other dog-related injuries resulted in nearly \$1.2 billion in costs for homeowners insurance carriers in 2023 alone. Even a small and usually well-behaved dog can inflict significant harm on a person, and resulting medical bills and other financial losses could lead to catastrophic costs.

Understanding the Law

In 29 states, you are legally responsible for injuries inflicted by your dogs, although exceptions may apply. Seventeen other states and the District of Columbia do not automatically consider dog owners to be liable for the actions of their pets, but attacks can be considered misdemeanors or even felonies in some cases, according to Triple-I. In some cases, insurance companies may adjust rates or deny coverage altogether for homeowners who own certain breeds, although they may be prohibited from doing so in some states.

Generally, three types of laws may apply if your dog injures someone:

- Dog-bite statutes may automatically consider you liable for unprovoked bodily injuries or property damage caused by your pet.

- A one-bite rule may hold you responsible for injuries caused by your dog if the victim can prove that you were aware of the dangers your pet presented.
- Negligence laws may consider you at fault if an incident occurred due to your carelessness, negligence or failure to control your pet.

(Triple-I)

Dog attacks can lead to significant fines and legal ramifications for you and your family. For example, there have been cases where individuals were convicted of charges, including murder and involuntary manslaughter, after their dogs attacked someone. Dog owners should research and understand their states' laws regarding dog-bite liability and then take measures to reduce the risk of bites.

Insurance Solutions for Dog Bites

Given the financial and legal ramifications that could arise from an incident where your dog bites someone, it's critical for you to have adequate insurance coverage. Fortunately, standard homeowners insurance policies typically include personal liability coverage, which can extend to your spouse, children and pets. If your dog bites someone or otherwise causes injuries, such as if they knock someone down inadvertently while playing, your insurance may help cover the affected party's medical bills and financial losses. Similarly, your personal liability coverage may assist with repair or replacement costs should your dog damage someone's property, such as digging up a neighbor's garden.

Still, you should be aware of any restrictions or exclusions in your homeowners insurance. While many policies may include dogs under their personal liability coverage, some insurance companies may exempt certain breeds, such as rottweilers and pit bulls. In some cases, insurers may evaluate your dog before deciding on coverage. You should also be aware that personal liability coverage does not extend to incidents where you or other members of your household are injured. For financial protection after your dog bites you or your children, you will require alternate coverage.

Considering the expensive consequences of dog bites, you may wish to retain additional coverage beyond the capabilities of your homeowners insurance. In these situations, personal umbrella insurance emerges as a valuable investment. These policies establish a secondary layer of liability coverage, meaning that if your homeowners insurance coverage limits are exhausted, you can receive additional aid.

Tips for Preventing Dog Bites

While having suitable insurance can help limit the financial consequences of your dog biting someone, keeping an incident from occurring in the first place is ideal. Consider the following strategies to minimize the chance of your dog harming someone:

1. Invest in training classes for your dog and compound these teachings with your own efforts at home, particularly in regard to stopping aggressive behavior.
 2. Have your dog spayed or neutered to reduce unpredictability, adventurousness and aggression.
 3. Introduce your dog to a variety of people and environments to help your pet be more comfortable in unfamiliar situations.
 4. Avoid environments where you cannot predict how your dog will react. This may include confining them to a room or kennel while having company over.
 5. Be aware of your dog's breed and behavioral tendencies, and understand any potential triggers.
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6. Obey leash laws and ensure yard fencing is sufficient to contain the dog, as applicable.
7. Be especially cautious with your dog around young children, who are the most frequently bitten.
8. Maintain your dog's health, as dogs who are sick or in pain may be more likely to lash out.
9. Recognize your dog's behavior, including knowing when they are agitated or stressed. Be ready to de-escalate a situation if this occurs when others are around.

Ultimately, you know your dog better than anyone. Consider talking with a veterinarian about potential causes and remediation if your dog is acting strangely or showing signs of aggression.

For More Information

Dogs can be beloved additions to your family and household, but these animals still possess sharp teeth and claws that could inflict significant injuries. As a responsible dog owner, you should be diligent and dedicated to minimizing the risk of your pet harming someone else or otherwise causing damage. Furthermore, adequate insurance coverage should be a top priority to ensure you can manage the financial fallout of such incidents.

We're here to help. At Connor & Gallagher OneSource we can help you understand coverage options related to your dog and limit potential losses. Contact us today for more resources.
