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Dog Ownership Take's A Bite Out Of Your Insurance

Is Your Dog an Acceptable Risk?

Dogs, as we all know the old adage are "Man's Best Friend." Many people love them. I have three dogs. But what most people don't think about when they longingly gaze at that "doggie in the window" is how dog ownership can, in some instances, adversely affect the ability to obtain and maintain a homeowner's insurance policy. Before you succumb to those puppy dog eyes and purchase your dream pet, you might want to investigate the impact the little fur ball may have on your homeowner's insurance policy and your potential liability if your dog decides to take a bite out of someone.

Most people are aware that when they purchase a home, they are required to maintain a homeowner's insurance policy. A homeowner's insurance policy usually is designed and intended to protect the mortgagor and the homeowner in the event the home is damaged or destroyed by fire, flood or some other disaster, so-called first-party insurance. Many people may not be aware, however, that standard homeowner policies also provide the owner with liability insurance. This coverage protects the owner from claims and lawsuits by third parties, thus the reference to third party insurance. The amount of such coverage varies, but typically a minimum of \$100,000.00 of personal liability insurance coverage in addition to a medical pay provision of approximately \$5,000.00 are included.

The amount of coverage any one family may need depends upon an evaluation of each person's needs in consultation with an insurance professional. The personal liability coverage provided under the homeowner's policy may cover claims by third parties against the homeowner for injuries that occur on the property including injuries resulting from animal bites or attacks. However, some policies are now excluding such coverage for animal bites and attacks. In those circumstances, some insurance companies provide the homeowner-applicant with the option to purchase Animal Liability Coverage for additional premium. You can find out what your policy covers by simply asking your insurer or your insurance agent or broker. However, the best course of action is to always read both the insurance application and the policy yourself.

While we all like to think our cuddly canine would never dare to bite a human being unless, of course, the dog is provoked, the reality is even the most docile dog can, under certain circumstances, bite. Although homeowner policies may provide coverage for dog bites or attacks, either through the personal liability provision or optional animal liability coverage provision, not all bites are covered. Homeowner's policies, as with every policy of insurance, have specified underwriting guidelines.

The underwriting guidelines typically define the types of risks an insurer is willing to accept. An application provided by a prospective insured either meets the program's requirements or it doesn't in which case the application is rejected. Several homeowner's insurance policies define as unacceptable risks certain breeds of dogs considered to be vicious by nature. For instance, I have come across insurance underwriting guidelines excluding coverage for Rottweilers, German Shepards, Pitbulls, Chows, Doberman Pinchers, Akitas and mixes containing those breeds. Everyone may not agree that these particular breeds of dogs are vicious by nature. I, myself, grew up with the most gentle and lovable German Shepards. But insurance is a game of statistical probability and statistically these breeds of dogs bite and attack more than others. Additionally, most insurers will not accept applications where there is previous dog bite history.

If you have a dog that is categorically vicious or are planning to make one part of your family take a look at your homeowner's insurance policy. Check to see if your policy excludes coverage for the breed of dog you already own or would like to acquire. If it does, you need to look at insurance programs offered by other companies. Some companies may not consider a breed of dog vicious. Likewise, other companies may consider the particular dog breed vicious but still accept the breed for a higher premium. Above all, however, do not fail to disclose the type of dog you have to your insurer on your application, at the time you acquire it or at the time of your renewal if you are asked to disclose this information. Insurers have the right to rescind their policies if an insured has failed to disclose material information on his or her insurance application. When you need your coverage, the last thing you want is to give an insurance company a reason to deny coverage for a claim made by or against you because you failed to disclose important information requested by the insurer.

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