

What Happens If Your Dog Bites Someone?

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Sept. 29, 2010 - [PRLog](#) -- If you own dog, which many of us do, we become legally responsible for their actions. So what happens if our dog bites or attacks someone? Tennessee Home Insurance and Renter's Insurance typically provides coverage for our legal liability (lawsuits) if our dog bites someone else (a non family member living at your residence).

Today, most insurance companies will insure homeowners with dogs (unless they are classified as a vicious breed) Homeowners/Renters policies usually provide up to \$100,000 to \$300,000 in liability coverage if your dog causes injury or property damage. If a claim exceeds these amounts the dog owner is personally responsible for all damages above those amounts including legal fees.

Many dog owners usually think dog bites are minor in nature and most feel their dog would never bite someone unless provoked. However, more than 4.7 million people in the U.S. are bitten each year with approximately 900,000 requiring medical care (½ of the 900,000 are children). Approximately 16 people each year die as result of dog attacks.

The leading homeowners insurer in the U.S. paid out over \$ 90 million in dog bite claims in 2009 with the average claim being around \$25,000 per occurrence. So, hopefully you can understand why your insurance carrier is concerned when your dog bites someone.

Once your dog has bitten someone, you're usually faced with several options... (1) Your insurance carrier can ask you to get rid of the dog (if you refuse they will probably non-renew your coverage) (2) You can keep the dog but you will have to sign a waiver excluding coverage for any future bites (3) You can pay a substantially higher premium and retain coverage.

A homeowner/renter can protect themselves in several ways... First of all, be responsible in the breed you buy. Make sure it is known for its gentle personality especially around children. Also, never leave a baby or small child alone with a dog. Always be aware of potentially dangerous situations. And, teach children, including toddlers, to be careful around pets and to never approach a strange dog and to ask the owner's permission before petting any dog.

As a dog owner you must realize you have a greater chance to be sued just like the homeowners who has a trampoline in their back yard. A good insurance professional should ask you about these things when you first insure your home or apartment. They should recommend increased liability coverage to protect you from these additional exposures.

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