

Take Steps To Prevent Dog Bites

Did you know that dog bites cause about 800,000 injuries requiring immediate medical care in the United States each year? This statistic is based on research conducted by the [Centers for Disease Control and Prevention \(CDC\)](#). If your dog bites someone, you can be held legally liable. Fortunately, this loss is usually covered by the homeowners policy, with some exceptions. In fact, about one-third of all liability insurance claims paid by homeowners policies are for dog bites! Even if your insurance covers the claim (and possibly the lawsuit), however, imagine the personal grief you and your family would feel for the injured friend, not to mention the time and trouble you would incur in cooperating with your insurer in defending against the claim, following a tragic event involving your pet.

Therefore, preventing such an unfortunate occurrence should be your primary objective, and there are steps you can take to reduce or prevent dog bites. Here are some suggestions from the professionals.

- Carefully consider dog breeds prior to selecting a pet. Some breeds have worse reputations than others, and a veterinarian can help you decide which breeds might best fit your lifestyle.
- Spay or neuter the animal as this often decreases the aggressiveness of dogs.
- Seek a veterinarian's advice quickly if your dog becomes aggressive.
- Socialize your dog from an early age to encourage appropriate behavior.
- Never leave dogs alone with small children.
- Avoid aggressive games with puppies and dogs, such as tug-of-war.
- Do not place your dog in situations where he or she can be teased or feel threatened.
- Train your dog to obey commands.
- If your dog does bite someone, a board-certified plastic surgeon should treat this person to minimize scarring and potential disfigurement.

There is one other loss exposure concerning dogs you should consider. You may face liability claims if your dog gets out into the road and causes or contributes to an auto accident. You can be sued for violation of leash ordinances by allowing your dog to "run at large." Use a well-maintained and sturdy fence or other safeguards to reduce this exposure.

And, if your dog does injure someone despite all your efforts to avoid it, report it to your insurance company immediately to assure your coverage is not jeopardized for late reporting.

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