

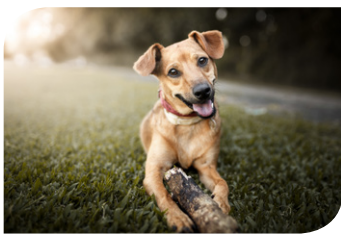


INSURING FIDO

With nearly 90 million dogs in U.S. homes, insurers understand that dogs are a routine liability exposure. Some companies do not consider pet ownership in their homeowner's underwriting process, but others will. If an insurer has concerns about a particular breed, they may request information about the dog's training and socialization, and any history of behavior problems or biting. They may also want to know about preventive measures that you have taken, such as obedience classes or fence installation.

A few carriers will decline homeowner coverage when a dog is on their "dangerous breed" list. Akitas, Pit Bulls, Alaskan Malamutes, Chow Chows, Dobermans, German Shepherds, Huskies, and Rottweilers are the most common breeds on insurers' blacklists.

If you have rental properties, the underwriter may ask about your tenants' pets and any pet limitations in your rental agreements. As a property owner you could be held legally liable for injuries caused by a tenant's dog on premises that you own.



Unless specifically excluded by an endorsement, your homeowner's insurance will respond for liability claims resulting from a dog bite or attack, but your best protection is prevention.

Once you have a dog-bite claim, it will be more difficult to obtain homeowner coverage with dogs in the home.

There are a number of simple steps you can take to lessen the chances that your dog will bite or attack:

- Choose a breed and size that is appropriate to your lifestyle and training abilities. Consult with a professional, such as a vet or dog trainer, when making your decision.

- Commit to training and socializing a new dog. Consider enrolling in a certified program, such as the Canine Good Citizen (CGC) sponsored by the American Kennel Club. The course teaches good manners to dogs and responsible ownership to new owners. It is open to all dogs, both mixed and pure breeds, and a certificate is awarded upon successful completion of the program.
- Spay or neuter your dog.
- Never leave your dog alone with children, even for a moment. Some of the most serious bite claims involve children, including family members within the home.
- Control your dog's access to the public. Install fencing and keep it in good repair. Use a leash in public and never let your dog run loose, except in designated dog parks.
- Play non-aggressive games. A dog of any breed can be taught to be aggressive, even unintentionally, through rough play.
- Seek advice and help if your dog displays aggressive, problem behavior. This can be a warning sign of serious bites or attacks in the future.
- Treat your dog kindly and responsibly with proper attention, nutrition, exercise, shelter, medical care, and affection.

When you take steps to socialize your dog and prevent aggressive behavior, your efforts will result in good outcomes all around. Your dog will enjoy her life more fully, your family and community will be safer, and your insurability will be uncompromised.