A policy with teeth to cover dog teeth

How many times have you watched a movie or a TV show and seen a dog attack the mailman? It’s a classic scenario. The cranky old mailman comes up to deliver the mail and the family dog is there ready to stop him. It’s usually played for laughs, but have you ever paused to consider the real-life consequences?

In real life, the number of dog-bite claims have increased 18 percent from 2015 to 2016, accounting for more than 18,000 claims. According to the Insurance Information Institute, dog bites and other dog-related injuries accounted for more than one-third of all homeowners liability-claim dollars, costing more than $600 million.

These statistics may feel grim, but our agency can help. If you own, or are considering owning, a dog, know homeowners and renters insurance policies typically cover dog bite liability as part of the standard policy’s liability coverage. A personal excess or umbrella liability policy also is available to provide you with additional coverage.

However, some breeds are more difficult to insure. Moreover, if Fido already has had an incident, future coverage may be denied.

If you own a dog, it is important to take the necessary steps before an incident occurs. If you have any concerns regarding your canine companion, it is best to seek out obedience training and professional advice from veterinarians and animal behaviorists. In the event the worst happens, give our agency a call. We can talk through your options and provide you with an insurance policy that best suits your needs.