



## TONRY TOPICS

### The Dog-Eat-Dog World of Dog Bite Liability Coverage

Whether you are considering adopting a new dog, or your family is one of the estimated 65.1 million<sup>i</sup> US households who already own one, it is a good idea to review your homeowners or renters insurance for dog bite liability coverage.

Few homeowners consider the impact of a dog's breed on their insurance policy when choosing to bring one into the family, and many are surprised when they learn that they have little to no coverage because of their choice.

Many professionals have shifted to working from home during the coronavirus pandemic and that has led to an increase in adoption of pets. According to the Insurance.com study<sup>ii</sup>, more than half of the homeowners who acquired a dog after their policy began did not inform their insurer of their canine addition to the household. Depending on the company, if an incident were to occur involving the dog thereafter, the homeowner might find the dog's bite liability excluded from coverage.

The American Veterinary Medical Association reports that about 4.5 million people are bitten in the US each year, most of them children<sup>iii</sup>. In Massachusetts the dog owner is strictly liable for personal injuries caused by a dog attack, with limited exceptions<sup>iv</sup>.

While relatively rare, some of the bites are serious and require treatment, and the related medical and liability costs are increasing. According to the Insurance Information Institute analysis of homeowners insurance claims, in 2022 there were 17,597 dog-related injury claims in the US<sup>v</sup>. The

average cost per claim increased 31.7% from \$49,025 in 2021 to \$64,555 in 2022. The average cost per claim nationally has risen 131.7% since 2013 due to increased medical costs as well as the size of settlements, judgments and jury awards given to plaintiffs, which are trending upwards<sup>vi</sup>.

There are many coverage options available for dog owners, but it is important to review them with your insurance agent before getting a new dog to avoid potential coverage gaps. Homeowners and renters policies typically cover liability expenses between \$100,000 and \$300,000, however some companies may have additional conditions or exclusions e.g. liability waivers for dog bites, additional premium for specific breeds, or a requirement that the dog completes training.

If a serious dog bite injury occurs and the owner is not familiar with their insurance company's requirements or exclusions, the owner may be responsible for paying the related medical and other bills.

#### The im-paw-tant takeaways:

- In Massachusetts the dog owner is legally liable for injuries their dog caused to others
- Most insurance carriers cover homeowner's liability but may have exclusions for dog bite injuries based on breed or type of the dog
- It is extremely important to notify your insurance carrier of any changes such as acquiring a new dog to prevent losing coverage options

At Tonry Insurance Group, we love dogs, and many of our office visitors may have met Willow and some of our other canine family members. We are here to help you review your insurance options and make sure you and your new pet have the coverage you need! Call us today! (617) 773-9200.



<sup>i</sup> [Pet Industry Market Size, Trends & Ownership Statistics \(americanpetproducts.org\)](https://americanpetproducts.org)

<sup>ii</sup> [950+ Homeowners Survey 2018: Turn's Out Many Are Unaware \(insurance.com\)](https://insurance.com)

<sup>iii</sup> [National Dog Bite Prevention Week | American Veterinary Medical Association \(avma.org\)](https://avma.org)

<sup>iv</sup> [General Law - Part I, Title XX, Chapter 140, Section 155 \(malegislature.gov\)](https://malegislature.gov)

<sup>v</sup> [Spotlight on: Dog bite liability | III](#)

<sup>vi</sup> [Dog-Related Injuries Cost Insurers More Than \\$1 Billion in 2022 \(insurancejournal.com\)](https://insurancejournal.com)

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