



## HOUSE DIRECTOR'S PETS

We are receiving an increasing number of calls asking for our risk management opinion on House Directors with pets in the chapter house. Historically, we have addressed these types of situations on a case-by-case basis, but with the recent influx in the number of questions, we decided that a position paper on the topic was in order.

Ownership of any pet is a liability exposure. In light of recent claim activity and the corresponding risk management concerns (see attached article for reference), we are now asking that any House Director with a pet secure a tenant's policy (also referred to as "renter's policy") with a minimum liability limit of \$500,000. We recommend that the House Corporation require proof of insurance with a minimum liability limit of \$500,000 from the House Director before allowing the House Director to have a pet on the premises.

We strongly discourage House Corporations from allowing the House Director to own or care for any of the following:

- Wild animals kept as pets, such as iguanas, snakes and tigers;
- Akitas, Alaskan Malamutes, American Staffordshire Terriers (or any of the variety/breed commonly known as "pit bulls"), Boxers, Chow Chows, Doberman Pinschers, Dogo Argentinos, Filas, German Shepherds, Huskies, Mastiffs, Presa Canarios, Rottweilers, Tosas and wolves/wolf mixes;
- Any dog trained as a guard or attack dog;
- Any animal/pet that needs to be restrained or confined to ensure the safety of people present in the same area;
- Any animal with a bite or other liability loss history.

The Personal Lines Department of MJ Insurance may be able to place a tenant's/renter's policy for House Directors. Please contact us for more information at 888.442.7470 or [ruth\\_akers@mjinsurance.com](mailto:ruth_akers@mjinsurance.com).

# Dog Bite Claims Snap Upwards, Survey Finds

September 14, 2009 | [Subscribe Now](#)

By **DANIEL HAYS**

NU Online News Service, Sept. 14, 12:54 p.m. EDT

The trend in jury awards and medical costs for dog bites is a mean tale for carriers, according to the Insurance Information Institute, noting that homeowners insurance liability claims for such injuries are up 28 percent since 2003.

Claims for canine bites are "sinking its teeth into homeowners insurance costs," said I.I.I., noting that they account for one-third of all homeowners insurance liability costs--totaling \$387.20 million in 2008, up 8.7 percent over 2007.

The organization said its analysis found the total clawing upward even as the average cost of dog bite claims was \$24,461 in 2008 (the most recent figures available) down slightly from \$24,511 in 2007.

The I.I.I. found the number of claims increased 8.89 percent to 15,823 in 2008 from 14,531 in 2007.

"The rise in dog bite claims over the course of the past five years can be attributable to the increased medical costs as well as the size of settlements, judgments and jury awards, which have risen well above inflation in recent years," according to Loretta Worters, vice president of the I.I.I.

The Institute noted that more than 4.5 million people in the United States are bitten by dogs annually, and nearly 900,000 of those--half of them children--require medical care, according to figures from the Centers for Disease Control and Prevention.

More than 31,000 Americans needed reconstructive surgery after dogs attacked them in 2006, CDC figures show. With more than 50 percent of bites occurring on the dog owner's property, the issue is a major source of concern for insurers, the Institute noted.

The I.I.I. mentioned that in some states, the owner is not held liable for the first bite the dog inflicts. Once an animal has demonstrated vicious behavior, such as biting or otherwise displaying a "vicious propensity," the owner can be held liable.

However, some states, I.I.I. noted, have moved away from the one-bite rule, and hold owners responsible for any injury, regardless of whether the animal has previously bitten someone.

"Although some people purchase dogs for the purpose of guarding their homes, deadbolt locks and home security systems are safe burglary deterrents and that will often earn you a discount on your insurance premium," said Ms. Worters.

According to experts knowledgeable in the field, dog bite claims generally result in big verdicts

because juries are sympathetic with the injured victims, due to the fact they are frequently children.

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