



News Release

For Immediate Release

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Who is liable for dog bites?

Raleigh, N.C. – May 30, 2018 – Dog bites can be serious, and insurance claim information indicates that they are becoming more frequent, accounting for more than one-third of all homeowners insurance liability claims, according to the Insurance Information Institute.

“Dog bites can lead to significant medical expenses and carry serious liability consequences to owners,” said Russ Dubisky, a spokesman for the Insurance Federation of North Carolina (IFNC). It’s important to understand your liability as a dog owner, and steps you can take to help prevent bites.”

Around 4.5 million Americans are bitten by dogs each year, and about 20% of bites require medical attention, according to a report by the Centers for Disease Control (CDC). Children, especially ages 5 to 9, are most at-risk of being bitten, and the majority of bites occur at home with familiar dogs.

In North Carolina, a dog’s owner is generally held liable for a bite unless the person bitten provoked the dog or trespasses on the owner’s property. Homeowners and renters insurance policies typically provide coverage for dog bite liability, but that coverage may be limited in some cases; anything over that limit, which may include legal expenses, would be the responsibility of the dog’s owner. Review your insurance policy to see how much coverage is included for animal liability.

To help prevent biting, the CDC and American Veterinary Medical Association (AVMA) recommend the following:

- Before bringing a dog into your home, consult with a professional about what breeds are best for your household. Dogs with histories of aggression are not suitable around children.
- Get acquainted with the dog before you bring it home. Use caution when bringing a dog into a home with an infant or toddler.
- Spay or neuter your dog to reduce aggressive tendencies.
- Never leave young children alone with a dog.
- Don’t play aggressive games, such as tug of war, with your dog.
- Properly socialize your dog so it feels at ease around other people and animals. Teach the dog submissive behaviors such as rolling over to expose the abdomen and giving up food without growling.

- Train the dog to obey basic commands such as “come,” “sit,” “stay” and “no.”
- Walk and exercise your dog regularly to keep it healthy and provide mental stimulation. Use a leash in public.
- Have regular checkups and have the dog vaccinated against rabies and preventable diseases.

To protect your family:

- Be cautious around strange dogs.
- Never leave a baby or small child alone with a dog.
- Teach your children to be careful around pets. They should not try to pet strange dogs or pet dogs through fences, and they should ask permission from the dog’s owner before touching a dog.
- Do not disturb a dog that is sleeping, eating or caring for puppies.
- If knocked down by a dog, roll into a ball and lie still.

If someone is bitten by a dog, the AMVA recommends:

- Wash any wounds with soap and water.
- Follow your doctor’s recommendations.
- If the dog’s owner is present, request proof of rabies vaccination. Get the owner’s name and contact information.
- Report the bite to your local health department, which may require quarantining or testing of biting animals for rabies.

Consumers can access additional homeowners insurance information and resources by visiting IFNC’s website: <https://www.insurancefederationnc.com/consumer-resources/>.

For more information from the Insurance Federation of North Carolina, or to schedule an interview, call (919)539-1375.

The Insurance Federation of North Carolina (IFNC) is a trade association established in 2004 by the leading property and casualty insurance companies doing business in North Carolina. IFNC serves as the voice for the industry on legislative and regulatory matters and promotes consumer awareness on issues of importance to the property and casualty insurance industry.

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