

Dog breeds can affect home insurance rates

Be aware of the connection

While shopping around for [home insurance quotes](#), you might be surprised at one of the first questions that you are asked: Do you own a dog?



About [4.5 million people suffer dog bites every year](#), according to the Centers for Disease Control and Prevention. Of that number, about 885,000 need medical care.

The Insurance Information Institute calculates that [insurance companies lost \\$356.2 million in 2007](#) due to liability claims resulting from dog bites. So it's no surprise that insurers want to protect their own interests from a known risk.

Where does that leave the homeowner? If your dog is on the A-list ("A" for aggressive), you may have to pay higher premiums, sign an exclusion for animal liability, or even give up having a dog, unless you can find a new insurance company, as some companies will refuse to carry your insurance. If your dog bites someone and it results in a liability or medical payment claim, your insurer will probably cancel your policy.

Your difficulty to find home insurance as the owner of a "vicious" dog (real or assumed) depends, in part, on the following:

Your dog's history

Most insurance companies don't want to stick their necks out in writing insurance for dog biters, no matter what the circumstances. If your dog has a record of even one bite, obtaining home insurance will be much more challenging.

Your dog's breed

Some dogs have been bred for hunting, guarding, and loyalty, which sometimes transforms into viciousness toward strangers. It is ironic that guard dogs, which help deter thieves, should be on the insurance companies' blacklist. Lists vary from company to company. The breed that is most often included is the Pit Bull. Here is a more comprehensive list:

- Akita
- Doberman Pinscher
- German Shepherd
- Pit Bull
- Chow
- Rottweiler

- Siberian Husky
- Alaskan Malamute
- American Bull Terrier
- American Staffordshire Terrier
- English Bull Terrier
- Korean Jindo
- Presa Canario
- Staffordshire Bull Terrier
- Hybrid and Purebred Wolves-
- Coyotes and wild dogs
- Any mixture of the above breeds

Your state's laws.

Michigan and Pennsylvania passed laws that prohibit insurers from discriminating against dog owners based only on breed. Other states have similar laws pending. You should also check your county and municipality laws.

It's important to note that although some insurance companies make blanket rules about dangerous dog breeds, the more important factor is your dog's disposition and the care that you give him. If you already own a "notorious" dog, or you really want to raise a dog on the above list, you may improve your chances to obtain and keep home insurance by showing proof that you are a responsible owner:

- Have your pet neutered or spayed. Some dogs show reduced aggression after neutering, especially males.
- Give your dog sufficient attention and room for exercise.
- License your dog(s).
- Give your dog obedience training classes that offer a certificate upon completion.
- Fence your property and ensure your dog cannot escape.
- Very Important: Keep your dog leashed or indoors when the insurance inspector is scheduled to inspect your home. Unless the inspection is also for the interior of the home, the inspector will not call ahead to say he is coming. Most dogs will defend their fenced-in backyard when a stranger (inspector) enters, and your dog may be unfairly tagged as "aggressive."

If you own an aggressive dog, be ready to do some digging for an insurer who will take the risk. If you can't find a company, your only choices of obtaining [home insurance](#) may be to either give the dog away, or settle for insurance that excludes liability coverage for your dog's actions.

Get animal liability if you can, even in a separate policy. It's better to pay a premium for coverage than to suffer financial ruin after an unfortunate set of circumstances. Take responsibility early for your dog, and you may avoid serious problems later.