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LOOK OUT - YOUR DOGGY BITE COULD COST YOU MUCH MORE THAN BEFORE!

Dog Insurance company helps dog owners save time and money by providing hours and hours of quality research within minutes.

NEW YORK, NY, October 14, 2008 **/24-7PressRelease/** -- No one would have imagined that man's best friend could one day become a man's worst liability. And there is absolutely no use for a dog owner trying to escape his responsibility for the dog saying that he bought the dog to safeguard his house. A deadbolt lock and home security system would prove to be more effective and also more impressive - it could earn the owner some discount on his house insurance. However, keeping a dog brings him no such perks. On the other hand, apart from the day to day routine of cleaning his dog's litter and keeping off his fleas, a dog owner now also needs to worry about the insurance liability his favorite pet brings to him.

Originally owning a dog just meant building him a dog house and establishing a fence, now more and more dog owners are getting their dogs insured for claims in case of dog bites. Bite insurance could prove to be really costly. In fact, as per statistics collected in 2007, this insurance premium could mean a one-third chunk of the total premium your household pays! A peak at the statistics from Insurance Information Institute (I.I.I.) shows a 27.9% increase in the cost of meeting claims. Whereas the average cost per claim was only \$19,162 in 2003 now it has risen to \$24,511. The only good part of the statistics is that the number of claims made for dog bites has fallen by 14.1%. Maybe this is thankfully due to the growing awareness amongst the dog owners to ward off their dogs against biting others.

"While the number of dog bite claims has remained about the same in the last three years, the average cost per claim continues to rise because of increased medical costs as well as the size of settlements, judgments and jury awards which have risen well above inflation in recent years," said Loretta Worters, vice president of the I.I.I.

Only some states allow the dog owner a concession on the dog's first bite. He is then assumed to have not known the ferocious nature of his dog. However, in general cases, the dog owner becomes automatically liable for any bites caused by his dog, whether provoked or not. The dog owner is also liable in cases where bites were caused due to utter negligence on his part. Only if a bite was caused to someone due to trespassing on the dog owner's private property, does the owner remove himself from liability.

The best precaution a dog owner can take to reduce his liability is to avoid his dog from ever biting anyone. He can follow some simple steps as prescribed by the CDC. Else he might need to pay a very huge premium to keep his dog with him. Dog bite insurance covers as much as \$3,00,000 in liability coverage. And if the dog causes damage much more than that, maybe he really does not love his owner enough to save him his money! Ultimately the owner is responsible for the behavior of his dog just as parents are held responsible by the court of law for the conduct of their kids!

About Doggy Health Insurance

DoggyHealthInsurance.com provides affordable and reliable dog health insurance.