

AUTO INSURANCE

HOME INSURANCE

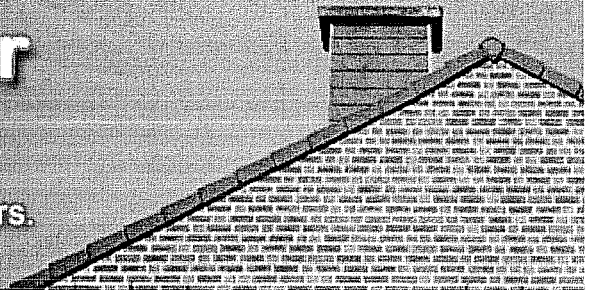
RENTER/CONDO INSURANCE

HEALTH INSURANCE

LIFE INSURANCE

Save up to 40% a Year on Home Insurance

Compare insurance rates from today's top providers.



HOME INSURANCE BASICS

Home Insurance Basics

Actual Cash Value vs. Replacement Cost

Taking a Home Inventory

How to Strengthen Your Home Security

Frequently Asked Questions

MONEY SAVING TIPS

6 Ways to Save Money on Home Insurance

When to Review Your Home Insurance Policy

Dog Breeds and Insurance Rates

INSURANCE TOPICS

Identity Theft Insurance

Roommates and Home or Renters Insurance

Special Riders for Valuable Items

When Insurance Companies go Bankrupt

RENTERS INSURANCE

Renters Insurance Basics

Tenant Landlord Law and Renters Insurance

Dog Breeds and Insurance Rates

Because over \$350 million is spent annually on dog bite settlements, home insurance is more expensive for dog owners.

Insurance companies will generally insure homeowners with dogs, but with certain limitations. If you own a breed that has been historically violent or unpredictable, you may have to pay an increased premium even if your dog has never shown a propensity toward biting. Some companies will lower this fee if the dog has passed an accredited obedience school.



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The Cost of Dog Bites

Dog-bite related accidents cost insurance companies over \$350 million a year, and, according to the Insurance Information Institute, dog bites are now the single largest cause of home insurance claims. It's no surprise that insurance companies often balk at being on the hook for the costly litigation.

A study by the Journal of the American Veterinary Medical Association (JAVMA) found that over a 20-year period, the following ten breeds were responsible for over 230 deaths.

Numbers of Deaths per Breed (1979 - 1998)

Dog Breed	Deaths	Dog Breed	Deaths
Pit Bull	76	Wolf-dog hybrid	14
Rottweiler	44	Chow Chow	11
German Shepherd	27	Doberman	10
Husky	21	Saint Bernard	8
Malamute	15	Great Dane	7

Source: JAVMA, Vol 217, No. 6, September 15, 2000

If you're already an owner or considering getting any of those ten breeds, you can expect difficulty finding home insurance coverage. Obviously, as you work your way down the list, it will become easier to find an insurer that's willing to assume the added liability of a potentially dangerous dog.

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