

DOG vs. HOMEOWNERS INSURANCE

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Senate Bill
291

Legislation request by:

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Presently insurance companies, doing business in the State of Connecticut can deny Home Owners Insurance coverage for a home that has a dog that has bitten. Connecticut should not allow insurance companies to have the right to make a carte blanche refusal to provide insurance coverage to a homeowner, if they have a dog that has bitten.

I am requesting a "Committee Bill" for legislation that would require Insurance companies to provide insurance for these homes under the following conditions:

1. Insurance companies should be permitted to require the owner of the dog to purchase a rider for a dog based on the dog's history and/or or risk
2. An industry wide schedule should be developed to determine rates based on risk, otherwise the companies would charge exuberant rate to dissuade people from purchasing the insurance.
3. Insurance companies should have the right to exclude coverage for a dog, if the dog has a history of biting, but they must over a homeowner's insurance policy. As condition of accepting the insurance, the homeowner to must agree to sign an agreement acknowledging that they understand the insurance company has no liability coverage for the dog. This acknowledgement could also include a "Hold Harmless Agreement" for a dog or dogs not covered.
4. This regulation could be similar to R.C.S.A. § 38a-824-1 to § 38a-824-3, "Regulations Governing the Availability of Insurance on Real Property regardless of Location"

Motivation for request:

We were denied home insurance by two insurers, because we have a dog that has "bitten".

It was explained to the insurance companies that the dog has only bitten direct family members who were restricting his movements when examining him for ticks, burrs, injuries, etc.

In general, our dog is friendly and has not bitten anybody outside of our family. His breed is Lhasa-Apso, has a very small mouth, and cannot maul a person, unlike a Pit-bull, Rottweiler or German Shepard.

Previous Bill:

House Bill No. 6543 did not address the real issue of dogs that attack and/or bit people; it was breed specific. Even an aggressive breed as a Pit Bull can be people friendly. Our neighbor had a Pit Bull that played with the children in the neighborhood and to the best of my knowledge never bit anyone.

The legislation I have requested would require an insurance company to offer a policy, but would allow them to exclude a dog that has bitten from the policy.

A dog does not have to be aggressive to bite; dogs bit for various reasons:

1. sometimes, a dog will bit if you startle it when it is sleeping "Let sleeping dogs lie",
2. a dog with an injury or sore may bit if you make contact with the painful area,
3. some dogs will bit when you go near their food, when they are eating.

In our case, when our dog was younger, he was terrified of being turned on his side or back. When we were bitten we were checking him for ticks, flees, or trying to give him pills, etc. He bit us out of fear not aggression. The only people he bit were family members who were doing the tasks I mentioned.

Our dog Rusty is very friendly and when we have had company he has never been a problem.

The insurance companies make no allowances for the circumstances involving a dog that had bitten.

The question the insurance companies ask is simple.

"Do you have a dog that has bitten?"

They never ask what the circumstances were.

They never ask why the dog bit.

They never ask how many times the dog has bitten.

They never ask whether or no the dog bite draw blood.

They never ask whether professional medical care required.

They never ask whether there was a lawsuit.

There are not options.

This requested legislation is NOT another attempt by owners of aggressive dogs to avoid taking responsibility and properly managing their animals.

All I a looking is for people to be able to get a homeowners policy and auto policy from the same company to obtain the discounts that are available.

Submitted by,

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