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ADDING A PET TO THE FAMILY THIS HOLIDAY SEASON?

Trusted Choice[®] insurance agencies urge families to consider risks and liabilities before giving or receiving pets as gifts.

ALEXANDRIA, Va.— The holiday season often includes images of cute puppies under a Christmas tree or a kitten with a sparkly ribbon around its neck. But before you do your holiday shopping at the pet shop, Trusted Choice[®] independent insurance agents and brokers recommend considering the risks and liabilities you may also be bringing home.

Many families have either given or received a pet as a gift, but unfortunately, most don't think about liability or risk factors of pet ownership such as higher insurance rates or the need for specialty coverage.

"We frequently see that people don't understand or take into consideration the huge financial risk and expense they may be presenting along with that cute puppy," says Madelyn Flannagan, Big "I" vice president of agent development, education and research. "Pet owners are responsible for their pet's actions and could be held liable if, for example, their animal bites or injures someone or property."

Trusted Choice[®] independent insurance agents urge consumers to consider these points before giving someone a pet for the holidays:

- **Sick puppy?** While the concept of health insurance for pets has received a lot of attention lately, it is important for pet owners to know that this coverage is NOT suitable for everyone. These policies are non-regulated insurance products, so purchasers have no recourse through state insurance regulators if there is a complaint or problem with their coverage. In addition, many pet insurance policies exclude routine examinations, vaccinations and pre-existing conditions. This coverage may have some merit for certain pet owners, but consumers should research any pet insurance product carefully before buying it.

- **Is Fido a biter or a chewer?** As a dog owner, you can be held financially responsible if your animal attacks and injures a person or property. That bite can also have huge implications for your insurance. Most people are bitten by dogs they know, not strays. About 50% of all dog bites happen on the owner's property according to the Insurance Information Institute, and

medical costs for a severe injury can be staggering. Talk with your independent agent before you bring a new pet into your home to make sure you have adequate liability coverage and inquire about safety measures to take to protect your family and those who visit your property.

- **What kind of dog is that?** Many insurers are now routinely asking in their policy applications if homeowners or renters have dogs and if those dogs have a history of aggressive behavior. Some companies may even deny coverage to those who own certain breeds of dogs, including wolf hybrids, pit bulls and Rottweilers. Insurance companies can deny claims or limit coverage for dog owners who do not take precautions to prevent their animals from attacking. Many agents recommend at least \$500,000 in liability protection for owners of large dogs or for those who own certain breeds.

- **How much was that doggy in the window?** Pet owners must understand that no matter what they paid for their pooch (or any pet), most homeowners insurance policies exclude any damage or injury to animals. So if your pet is injured or killed in a fire or other disaster, it is not likely you will be able to claim it as a loss with your insurance company.

- **Cruisin' with canines.** Some auto insurers are now including a pet clause which allows for a certain amount of coverage for expenses relating to your dog's injuries in the event that you are involved in an accident when your dog is in the vehicle. Ask your independent agent about the availability of this special coverage.

- **Beyond cats and dogs.** Does your little princess want a pony? Or maybe your future farmer wants a baby goat? These types of gifts are not uncommon, especially with the popularity of state fairs, livestock competitions and youth agriculture programs. Families who are considering the purchase of horses, goats, calves, pigs and other farm animals may want to consider livestock or animal mortality products that cover certain losses, including drowning and electrocution. These are considered specialty products, though, and are not available through all agents.

"Independent insurance agents not only advise clients about insurance, but they're risk and liability experts," says Robert Rusbuldt, Big "I" president & CEO. "We recommend meeting with a Trusted Choice® independent insurance agent who is an expert in assessing your risks and insuring that you and your family know what you're getting into before adding a pet to your household."

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