

Yesterday, near the end of a one hour bike ride workout, I was finishing a long, steady hill climb when out of the corner of my eye I noticed some motion and heard a guttural growling. I turned my head to see a large, tan colored dog bearing down on me with two of his cohorts in close pursuit behind him. I was in a low, hill climb gear but had enough time to gear up to a higher gear, stand up on my pedals and let adrenaline do the rest. Fortunately I was able to outrun these mongrels but believe me, my heart was pounding. Later the emotion of fear was replaced by one of anger. If I had been bitten, I'm sure I would have reacted negatively and forcefully against the dog owners that let them run loose in their yard, free to attack anyone using the road. How ironic that this week is National Dog Bite Prevention Week.

Dog bites claims are on the rise all across the nation and the payouts for these claims is rising quickly as well. From 2010 to 2011, the number of dog bite claims rose 16% and they have increased by a total of 48% since 2003! The Insurance Information Institute says that in 2011 dog bite claims totaled \$479 million in the US with a total of 16,292 claims filed. We all joke a bit about the Postal Service and dog bites but the numbers don't lie. The Postal Service reports that nationwide there were more than 5500 postal workers attacked in 1400 cities last year. These attacks cost the US Postal Service close to \$1.2 million last year. And what do you suppose is the last thing most postal workers heard just before they were attacked? The answer: don't worry my dog won't bite.

The Postal Service has created a list of the top 25 cities in the US for dog bite claims. Topping the list is Los Angeles, followed by San Diego. North Carolina only has one city on that list, Charlotte, which came in at number 24, tied with Orlando.

With medical costs climbing, the cost of paying for your dog's attack on someone else has skyrocketed over the past few years. So will you have any insurance protection if your dog bites someone? Well, if you have a standard NC homeowners policy, then you will have protection under the liability section of your policy. Your medical payments coverage, also a part of your NC homeowners insurance policy will also be available to pay the medical costs of the bite up to the limit of coverage. Of course, with the NC homeowners insurance market in such current disarray, the last thing you want to have to do is file a claim against your home insurance for a dog bite claim. That could lead to a cancellation or a dramatic rate increase for you.

So what are some of the tips for preventing a dog bite claim from one of your much loved pets? First of all, understand that any dog has the potential to bite someone. You don't want to be

one more person advising your mail carrier that your dog doesn't bite, just before he attacks. You should work to socialize your dog so that it knows how to act with other people and other dogs. It is best to do this while the dog is young. Discourage children from disturbing a dog that is eating or sleeping. Don't expose your dog to new situations if you are unsure of your dog's response to that situation. Never approach a strange dog and always avoid eye contact with a dog that appears threatening.

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