

BOLHOUSE, BAAR & LEFERE, P.C.
ATTORNEYS AT LAW

BUSTING DOG BITE MYTHS

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Many dog bite victims believe that there isn't any reimbursement or compensation available for their injuries. However, in the vast majority of dog bite cases, there is an insurance company that is responsible to reimburse for medical expenses and other damages. Below are five commonly-held myths that this article hopefully busts:

If the dog didn't have a history of biting or being dangerous, there would be no liability.

There is no "one bite rule" which requires that the dog has to have previously bitten somebody else to put the dog owner on notice that his animal is dangerous. Unless the victim provoked the dog or was trespassing on the dog owner's private property, the appropriate insurance company is responsible for reimbursement and compensation.

The dog has to bite the victim in order for reimbursement/compensation to be available.

Reimbursement is available for injuries caused by a dog even if there was not a bite. If a large dog causes injuries to a person by jumping on them or knocking them down, the appropriate insurance company is responsible to pay medical bills and other forms of compensation.

You can't pursue a claim against a family member. Unless the dog was provoked, the appropriate insurance company is still responsible. There is no exception simply because there is a blood relation between the dog owner and the dog bite victim.

A dog bite victim has to file a lawsuit in order to recover his/her damages. The vast majority of dog bite claims are settled without a lawsuit ever having to be filed. Most insurance companies recognize that there is strict liability for injuries caused by a dog bite and typically settle the claim.

One shouldn't pursue a claim against a friend or family member. An individual who is seeking reimbursement for medical bills or compensation related to a dog bite injury isn't typically pursuing compensation directly from the friend or family member, rather from the appropriate insurance company. When a dog owner's pet causes injuries to a friend or family member, the owner would most likely prefer to have their insurance company step forward and take care of the medical bills and other damages. This is why we all pay our insurance premiums.

While most dogs are not dangerous or prone to biting, even the most docile animal can bite or otherwise cause injuries to an individual. Treatment necessitated by a dog bite can include not just the immediate first aid (i.e., stitches and antibiotics), but also plastic surgery to revise scarring and possible counseling related to psychological trauma caused by the dog bite. Without presenting a claim to the appropriate insurance company, it may not be possible to obtain reimbursement for expenses related to addressing scarring or other disfigurement or counseling.

If you have questions regarding a dog bite or dog-related injury, we'd be happy to provide you with a no-charge consultation or phone conference to answer your questions.