

John Smith Insurance Discusses the Risks for Dog Owners with Home Insurance in Colorado Springs

Dog owners are a higher risk for agencies that provide home insurance in Colorado Springs.

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/EINPresswire.com/ -- Dog owners are a higher risk for agencies that provide [house insurance in Colorado Springs](#).

They may bite a person even if they are not known to be dangerous or a guard dog. You need to understand these risks and be prepared if you plan to get a four-legged friend to add to your family. John Smith Insurance discusses those risks to help homeowners understand what they need to do.



John Smith
Insurance Agency

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John Smith works for John Smith Insurance Agency which provides car insurance in Colorado Springs. Affordable rates and superior service for all home, auto and business/commercial insurance needs.

John Smith Insurance recommends doing plenty of research before getting a dog. Compare breeds and know what kind of behavior to expect. If the person chooses to get a dog from the pound or a rescue, they need to ask a veterinarian or another expert about breeding to ensure the animal fits their needs. They should also pay attention to behavior signals for signs of aggression. It is also a good idea to visit the dog a few times and see how it reacts to children and other animals. For those who prefer to get a pup, they can attend obedience classes to teach the dog how to listen to commands. If they get an older dog, they will need to give it time to adjust to a new home and routine. It may be best to limit contact with visitors until the dog feels safe.

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The dog owner will need to carry enough [home insurance](#) to protect them from a claim if the dog should bite someone. Even the best behaved dogs can cause an

accident if they are afraid or feel challenged. The owner should always have them on a leash when they go for a walk. They should shorten the leash when they meet or pass someone, especially if the other person has a dog as well. The property should have a fence or a kennel to keep the dog away from visitors, including mail carriers, utility workers and delivery drivers.

When considering the amount of liability insurance a homeowner should carry, it is important to understand the costs involved with this type of incident. A minor dog bite might only require some antibiotics for infection and possibly stitches. A major attack can include emergency treatment, multiple surgeries, therapy and reconstruction. This can run into thousands of dollars. Once the home insurance limits have been reached, the other expenses are the

responsibility of the homeowner.

“We always advise people to think about worst case scenario in a claim,” says John Smith. “When buying [home insurance in Colorado Springs](#), think about how much one incident can cost. You don’t want to end up selling your home or liquidating your retirement fund to pay for the medical bills.” Smith recommends purchasing a policy with enough coverage to pay for a major incident. If a person has quite a few assets, they may even need an umbrella policy to cover extra expenses or a lawsuit. Owning a dog can be fun and rewarding, but a person must be prepared for injuries that can result.

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