

A smart-consumer tip for homeowners

from Harleysville Insurance and your Independent Agent



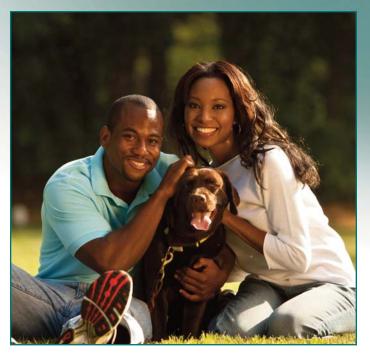
Help Prevent Dog Bites

Most dogs are friendly, loving members of the family, but even normally docile dogs may bite when they are frightened or when protecting their puppies, owners or food.

According to the Centers for Disease Control and Prevention, more than 4.7 million people are bitten by dogs annually, resulting in an estimated 800,000 injuries that require medical attention. More than 50% of dog bites occur on the dog owner's property, and they account for one-third of all homeowners insurance liability claims.

To reduce the chances of your dog biting someone, consider taking the following steps:

- Consult with a professional (e.g., veterinarian, animal behaviorist, or responsible breeder) to learn about suitable breeds of dogs for your household and neighborhood.
- Spend time with a dog before buying or adopting it. Use caution when bringing a dog into a home with an infant or toddler. A dog with a history of aggression is inappropriate in a household with children.
- Be sensitive to cues that a child is fearful of or apprehensive about a dog and, if so, delay acquiring a dog. Never leave infants or young children alone with any dog.
- Socialize your dog so it knows how to act with other people and animals.



- Discourage children from disturbing a dog that is eating or sleeping.
- Play non-aggressive games with your dog, such as "go fetch." Playing aggressive games like "tug-of-war" can encourage inappropriate behavior.
- Avoid exposing your dog to new situations in which you are unsure of its response.
- Never approach a strange dog and always avoid eye contact with a dog that appears threatening.
- Immediately seek professional advice from veterinarians, animal behaviorists, or responsible breeders if your dog develops aggressive or undesirable behaviors.



Train your dog to be a Canine Good Citizen®

Every dog owner—and particularly those with larger breeds and dogs commonly thought to be more prone to biting—should consider the American Kennel Club's (AKC) Canine Good Citizen® (CGC) Program. Started in 1989, the CGC is an entry-level training program that stresses responsible pet ownership for owners and basic good manners for dogs. For more information, visit www.akc.org and click on the "DOG OWNERS" tab.

Photo courtesy of American Kennel Club

Sources: Insurance Information Institute and Harleysville Risk Services

Questions? Contact your independent Harleysville insurance agent today.

