

Are Dog Bite Cases Covered by Homeowner's Insurance in California?

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Bitten by a Dog?

Dog bites can occur at any time. You may get the occasional nip from a puppy that is teething, or you can obtain a severe bite wound due to an attack by a dog. While simple nips can produce superficial wounds such as minor scratches and cuts, a severe bite can result in puncture wounds and the possibility of infection and disease.

A puncture wound can not only be extremely dangerous due to the loss of blood but will also result in tearing through nerve endings and muscle tissue which can not only be painful but could cause permanent damage. If it is **essential to seek medical treatment after a dog bite** so that the wound can be properly cleaned and closed and you can receive antibiotics as dog's mouths can harbor large amounts of bacteria. You will also need to **make a report to the police** so the dog can be checked for rabies and you can be treated if necessary.

California accounts for some of the highest dog bites statistics with an average of over 1900 insurance claims filed for dog bites each year. If you have sustained a dog bite injury in the state of California you may be eligible to recover compensation for medical bills, lost wages, and pain and suffering from the owner's homeowner's insurance.

Our California injury lawyer at Johnson Attorneys Group can help you find a doctor even if you are without medical insurance. We can also help you recover the cost of damages and pursue financial compensation for your pain and suffering. **If we don't settle or win your case, you pay nothing** so contact us today for your **complimentary case evaluation** at **1-800-208-3538**.



California Dog Bite Laws

California's Civil Section Code 3342 states that a dog owner can be held liable for their dog biting someone if two requirements are met. First, the persons' injury must be caused by the dog bite and second, the person was either in a lawfully private place or public place when the bite occurred.

California follows strict liability which allows the owner to be found liable regardless of prior viciousness. Negligence does not have to be proven to seek compensation.

Are Dog Bites Covered By California Homeowners Insurance?

Under California homeowner's policies dog, bite claims will be covered under the comprehensive personal liability portion of the policy. Unfortunately, insurance companies have the right to ***refuse coverage for certain breeds of dogs*** that may be considered vicious. So, if the dog was on the policies excluded list, coverage would not apply in the event of a dog bite claim. Coverage amounts have a wide range from \$100,000 of damage to \$1,000,000 and if the limit of comprehensive coverage is exceeded an umbrella policy will cover additional expenses.

What Type of Compensation Are You Entitled to?

If you have been the victim of a dog bite injury, California law allows you to seek compensation for your injury. You can seek financial compensation for damages including:

- **Hospital treatment** – This can include any emergency services or trips to the emergency room.

- **Doctor's treatment** – You can seek compensation for doctor's visits while you are in the emergency room as well as follow up appointments.
- **Pain and suffering** – This compensation can be awarded to you to provide a monetary value for physical pain and suffering you may have as a result of your injury.
- **Wages** – You can seek damages for the time you had to take off work as well as future earnings if you are unable to return to work.

Contact Experienced California Injury Lawyer at Johnson Attorneys Group for Your Dog Bite

Since many dog bites are covered under homeowner's policies, you may be facing insurance companies who will utilize experts and investigators in order to protect their exposure to liability. An experienced injury attorney can negotiate with insurance companies and help you seek the maximum recovery to compensate for your dog bite injury. ***At Johnson Attorneys Group your consultation is risk-free, and you will pay no fees unless you are awarded a settlement.*** If you or a loved one has been the victim of a dog bite injury, contact us today at **1-800-208-3538**.