

Canine Coverage

Should you buy dog insurance? Learn the facts about mortality, disability and liability coverage.

By Christina Chan

Tobi Kosanke's Crazy K Farm is home to chickens, ducks, goats, sheep, horses and donkeys. Kosanke had a major problem that needed to be resolved quickly: Coyotes and hawks were preying on her livestock. "We were losing a lot of animals," she says. "Once you lose an animal to a predator, the predators just keep coming back."

Since the arrival of her five livestock guardian dogs -- 5-year-old Tori, 2-year-old Spenser, 3-year-old Tania, 18-month-old Chester and 18-month-old Trouble (all Gred Pyrenees, except for Tania, who is an Anatolian Shepherd) -- Kosanke hasn't lost any of her farm animals to predators. Clearly, these dogs are valuable assets.

Kosanke is part of a small, but growing population of dog owners who have found it necessary to provide insurance for their dogs. "They're my babies," Kosanke says. "I find it sad that I've got to put a [monetary] value on my animals, but they're working dogs."

Want to read the full story? Pick up the January 2010 issue of DOG WORLD today, or [subscribe](#) to receive the best dog articles, dog news, and dog information every month!