

Pet Injury Coverage Protects Dogs in Cars

Insurance companies allow drivers to add companion animals to policies.

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Protecting the family while riding in a car also means looking out for Buddy and Fluffy, and starting Aug. 1, Farmers Insurance Group has the pets covered.

Farmers is the latest insurance company to allow customers to add household pets to their auto policies. By company estimates, more than 63 percent of their policyholders have pets, said spokesman Jerry Davies.

"Wow, this is something then that we should offer," he said of the company's response to customer feedback. "If your pet is in your automobile and you are involved in an accident and if your pet is injured or, unfortunately, is killed, the coverage pays up to \$600."

Coverage includes all "legitimate" household pets, Davies said, and excludes an animal commonly kept for food or profit. There is no extra fee for adding on a pet.

The new coverage will be available in 16 states, including Arizona, Iowa, Oregon, Utah and Montana. Davies said 13 more states will be added, including California, by February 2009.