

Laws and Insurance May Mean Bad News for 'Bad Dogs'

Local laws and insurance companies bite back.

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Posted: Thu Dec 7 00:00:00 PST 2000

"Let's go, Bandit. Wanna go for a ride?" Patrick Chambrello called to his German Shepherd Dog and opened the door of his station wagon. At the same time, he heard two neighbor dogs barking inside a fenced yard. From the corner of his eye he noticed a woman striding briskly past on her daily walk. In a split-second, Bandit started chasing her. She screamed, and Chambrello sprinted to the scene. In the scuffle, Bandit bit the woman repeatedly before Chambrello yanked him away.

In one minute, the lives of Chambrello, the woman, the dog and the town of Berlin, Conn., were altered forever.

"I was there within 10 seconds of the bite, but it all happened so fast," said Chambrello, a construction worker.

Bandit's one and only bite attack landed her five months in a cage at the Berlin Animal Control kennel: Her life spared, she must be confined inside a newly built fenced kennel at home or wear a muzzle whenever outside. Chambrello faces medical and legal costs. His homeowner's policy was cancelled after 25 years without a claim. And he is emotionally tugged between the love for his dog, which is always gentle around his seven grandchildren, to genuine concern for a neighbor who was bitten. The woman now has an unshakable fear of dogs and stopped her daily walks, according to her attorney, Lawrence Shipman. The incident, which was settled out of court, pitted neighbor against neighbor and prompted town leaders to unanimously adopt a law requiring owners of dogs deemed "vicious" for biting someone to keep the dog caged or on a six-foot leash. The owner also must buy \$100,000 worth of liability insurance.

Across small towns and metropolitan cities, headlines scream: "Family Pit Bull Kills Infant," "German Shepherd Bites 3-Year-Old" and "Three Rottweilers Attack and Kill Boy at School Bus Stop." Increasing reports of dog bites are leading to restrictive laws, costlier insurance policies and educational campaigns. Since 1986, the number of dog bites reported in the United States has escalated by 37 percent, according to the Centers for Disease Control and Prevention in Atlanta. Every day, dogs bite more than 900 people.

In 1997, State Farm paid \$80 million for more than 14,000 dog claims. That amount represents one-third of all dollars paid out for bodily injury liability. In response, laws and insurance restrictions are surfacing that sometimes target specific breeds.

"We're receiving more calls than ever from pet owners having difficulty getting homeowners insurance because their otherwise trustworthy dogs have been declared dangerous as a result of biting incidents," said Leslie Sinclair, DVM, director of veterinary issues for animal companions for the Humane Society of the United States in Washington, D.C.

The hit list typically includes Pit Bulls (a generic term covering Staffordshire Bull Terriers, American Staffordshire Terriers, American Pit Bull Terriers and Pit Bull Terriers), Rottweilers, Dobermans and, sometimes, German Shepherd Dogs. Many regard these breeds as innately prone to aggression. Restrict these breeds, even ban them from city limits, and the number of dog bites will drop dramatically, advocates say.

In New York City, Mayor Rudolph Giuliani proposed recently that all owners of so-called aggressive breeds carry liability insurance. This comes one year after the New York City Bar Association sponsored a legal program entitled, "Dangerous Dogs: Vicious or Victims?" In Cleveland, legislation bans Pit Bulls within its city limits.