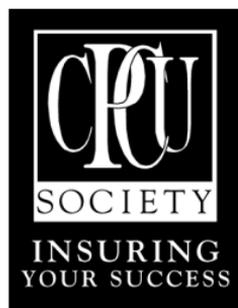


PETS & PEOPLE

Can You Be Compensated For The Loss Of Your Pet?

(NAPSA)—Americans love their pets, so pet owners are naturally concerned about what would happen if an animal companion were injured or killed—especially when that loss is caused by someone else's negligence. In many cases, when animals have been injured, their owners are dismayed to discover that they have no insurance covering that loss.



“Animals are usually viewed by the law as a form of personal property, like your car or a table lamp,” says George M. Wallace, CPCU, J.D., an attorney with the Pasadena, Calif., firm of Wallace & Schwartz and a member of the CPCU Society. “But unlike a car or lamp, most insurance policies do not extend coverage for loss or damage to an animal.”

While some automobile insurers are beginning to include coverage for animals injured when traveling in their owner's car, most homeowner's insurance policies specifically exclude animals, birds and fish from their lists of covered property. Animal owners who are concerned about potential coverage should review their policies and talk to their insurance agent or broker to find out whether coverage for their animals might be added to the policy by an appropriate endorsement.

For many people, the emotional bond with an animal is as strong

as they have with the human members of their family. In most states, however, the law does not permit recovery of damages for emotional loss, even if the pet is lost by the negligence of another.

Animal owners who are concerned about potential coverage should review their policies and talk to their insurance agent or broker to find out whether coverage for their animals might be added to the policy. 

Attorney Wallace, who specializes in representing veterinarians as defendants in liability cases, says that the limitation on damages stems from the long-established status of animals as a form of property. “Courts in a small minority of states—among them are Florida, Hawaii, Idaho, possibly Vermont and to some extent Alaska—recognize expansive measures of damages for negligent loss of animals, but the majority rule is clearly to the contrary. Typically, the only recoverable damages are for the cost of treatment of an injured animal or the animal's market value, whichever is less.” He adds that even when pets are insured on the owner's own policy, the emotional component of losing a pet will not likely be covered.

You can learn more about property and casualty insurance availability by contacting a CPCU Society agent or by visiting www.cpcu-society.org and accessing the Agent & Broker Locator.