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# More auto insurers are going to the dogs

By Kathleen Gray, USA TODAY

Saikou and Kozette are as safe as dogs can be when they go for car rides. The border collie and boxer are always strapped in tight, says Lonnie Olson, 55, of St. Helen, Mich.

Still, Olson says, when she heard that the auto insurance policies offered by Progressive now include coverage for pets injured in vehicle crashes, she decided to move her business to the company.

"Any company that supported animals like that, I wanted to support," she says. "I just hope I never have to use it."

At least four U.S. auto insurers have added — at no extra cost to customers — coverage of \$500 to \$1,000 for pets injured or killed in car accidents.

With 196 million licensed drivers nationwide, according to the Federal Highway Administration, "it's very competitive," says Lori Conarton of the Insurance Institute of Michigan. "If other companies find that people want this type of coverage, they're going to want to start offering it, too."

Progressive, the third largest auto insurer in the nation with 10.4 million customers in all 50 states, was the first to offer pet accident coverage in summer 2007, says Miriam Deitcher, the company's director of marketing.

"We did it because we know how much our customers love their dogs and cats," Deitcher says. "At first we provided \$500 worth of coverage, but in March, we increased that to \$1,000, to make sure we're covering even more."

Auto-Owners Insurance, which has 4.6 million policyholders in 25 states, and Farmers Insurance, with 10 million auto customers in 20 states, also offer coverage for pets injured in vehicle crashes.

"We estimate more than 63% of our customers have pets, and caring for them after an accident can be expensive," says Brian Dwyer, a Farmers senior vice president.

People whose pets are injured in a vehicle accident can file a claim under property damage if their insurance provider does not offer specialized pet coverage, says Krissy Posey, a spokeswoman for Allstate insurance, which does not offer pet coverage. What auto insurance companies consider legitimate property damage differs from company to company and state to state, says Jeanne Salvatore of the Insurance Information Institute. In traditional policies, it wouldn't be unusual for a company to deny a claim of pet injuries based on property damage liability limits, she says.

*Gray reports for the Detroit Free Press*

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