

Alderman wants pet owners to be insured

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Reacting after an 8-year-old girl was mauled by two pit bulls, a Waukegan alderman said Tuesday he's pushing for a local law requiring all pet owners to carry insurance to cover medical costs incurred by a dog-bite victim.

Alderman Sam Cunningham said he wants the insurance requirement because a dog-attack victim shouldn't be stuck with medical bills or forced to take a pet owner to court in an effort to get the tab paid.

Cunningham said someone might think twice about having a dog perceived as aggressive if it must be included in a homeowner's or renter's insurance policy. He said he'd want the city to impose a stiff fine on residents without insurance.

"It brings awareness," Cunningham said of his proposed law. "Do I really want to own this pet?"

Waukegan police said Sierra Riley was attacked by two 60- to 70-pound pit bulls in a park Sunday after the dogs escaped from their owner's basement. The girl received 50 stitches to her face and suffered other injuries.

Joseph Hernandez, 35, of the 600 block of George Street in Waukegan, was charged with misdemeanor reckless conduct and cited for city ordinance violations. Police said Hernandez's pit bulls forced open a basement window and ran to the nearby park without his knowledge.

At least nine towns in Illinois ban or restrict pit bull ownership, including Buffalo Grove, Wheeling and Addison. Pit bulls also received much attention from suburban governments after a trio of the dogs went on a rampage and attacked two children near Cary last November.

Cunningham said he wants to target negligent pet owners — not a specific dog breed — in his insurance proposal.

"It could be a pit bull today," said Cunningham, who represents the south side area of Waukegan where Sierra was attacked. "It could be a German shepherd tomorrow. It could be a cocker spaniel."

Homeowner's and renter's insurance options vary when it comes to including dogs, according to an industry organization.

Some companies charge higher premiums for breeds, such as pit bulls and Rottweilers, according to the Insurance Information Institute. American Family Insurance Group has gone as far as to list five breeds it refuses to cover.

Canines are not an issue for State Farm Insurance Cos. unless a biting incident occurs, spokesman Jeff McCollum said. He said State Farm typically drops a policyholder if a claim is made over a dog bite.

"It puts the onus on the dog owner and the homeowner," McCollum said.

Cunningham said a Waukegan pet owner would have to show proof of insurance if police are called to a dog-bite incident, under his proposal. He said he intends to push for a \$500 fine for violators.

If a Waukegan city council majority supports his idea, Cunningham said, something good would materialize from the attack on Sierra. He said the attack hit him particularly hard because his young daughters play with Sierra.