

DAMAGE Control!

Does your insurance policy cover bird bites, theft, property damage and more? Find out here!

By Susan Chamberlain

Have you ever thought about your liability if your bird took a bite of a houseguest's arm? What about the chewed window frames in your rented apartment? Is there such a thing as pet life insurance? Do you assume that your bird is insured against theft under your homeowner's policy? Navigating the insurance maze can be tricky, but if you know where to look and read the fine print, you'll come out with some answers and solutions.

Homeowner's Insurance

According to Richard Decker of the Manjarrez-Decker Allstate Agency in Farmingville, New York, homeowners' and renters' insurance policies typically do not cover damage to property caused by pets. This includes damage to rental units. "There are specific exclusions that say damage from animals is not covered," explained Decker.

****For the full article, pick up the October 2007 issue of BIRD TALK****

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