

# What Makes Homeowner Insurance Companies Different?

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## Understanding Home Insurance: Protection for You and Your Assets

***At Insurish, in Northville, MI, we understand that a myriad of factors can affect your home insurance premiums. These variables can range from your home's size, age, and construction materials to the number of rooms, the existence of a fireplace or pool, and even your credit rating. Among these, a surprising factor influencing your homeowner's insurance coverage and rates is owning a pet, particularly a dog.***

## How Does Having a Dog Impact Your Homeowner's Insurance Coverage?

Your precious pet, which is part of your family, can significantly affect how much you pay for home insurance. The reason lies in liability coverage. As a component of home insurance, liability coverage protects you in case someone sustains an injury while on your property. This can range from friends, relatives, and neighbors to delivery people.

Common injuries that result in injury claims include tripping over a defective walkway or slipping down the stairs. Dog bites, too, can lead to injury claims. We understand it's hard to imagine Toto hurting anyone, but insurance companies have to account for possible risks. Some even have specific provisions for breeds that are perceived as more aggressive.

Additionally, it's also important to remember that your dog doesn't have to bite someone for a potential accident injury claim to occur. An excitable dog that startles a visitor into tripping or falling could, too, lead to a claim.

The good news is that your homeowner's insurance policy could cover such a claim, and in certain cases, it can even help with associated legal costs. However, it's critical that your insurance provider is aware you have a dog and that it's included in your policy coverage.

## Navigating Your Homeowner Insurance Policy: Reach out to Insurish

To comprehend the effects of owning a dog on your homeowner insurance and to make sure you're appropriately covered, consult us at Insurish. Our team of experienced agents is here to clarify your questions and offer an obligation-free quote. Connect with us today to ensure you have the right home coverage.

***Insurish, LLC, headquartered in Northville, MI, offers a wide variety of homeowner insurance policies. [Get a free quote today!](#)***