



HOMEOWNER TIPS

Pet Damage and Homeowners Insurance Coverage

Making the decision to adopt a pet can be exciting, but it comes with a great deal of responsibility, including making sure that your new pet doesn't cause costly damage to your home. Follow these tips to keep your pet from causing damage to your home and belongings:

- > **When choosing a pet, find a good fit for you.** It's tough to find the right pet, and things like the breed and temperament are important to consider. If you adopt a high-energy dog that demands attention but you spend very little time at home, it's likely that your pet may react in a destructive manner.
- > **Exercise your pet regularly.** It can be tough to fit in regular exercise for your pet if you have a demanding job, but it's important to engage with your pet to keep them from getting bored or anxious – and taking it out on your couch, carpet, or other belongings.
- > **Consider purchasing toys that keep your pet engaged.** If toys are available that are appropriate for your pet's size, age and activity level, it's less likely they'll resort to scratching on your leather sofa or chewing on your table legs to keep them entertained.
- > **Training is a must.** It takes a lot of time and patience, but making sure your pet is properly trained and housebroken can save you a lot of money and headaches in the long run. If you don't have time to train them yourself, consider obedience classes or consultants to help you understand and manage your pet's behavior.
- > **Take time to pet-proof your home.** If there are certain areas of your home you don't want your pet accessing when you're not home, you may want to install gates or other barriers. Look at each room from the pet's perspective, and move items like plants or breakables that you don't want them to be near. Some pet owners prefer to crate train their pets, to ensure that pets won't cause damage when the owners are away. If you are adopting a puppy or kitten, keep in mind that they may not be housetrained, and take appropriate precautions.
- > **Proper grooming is also important.** If your dog's nails aren't properly clipped, accidental scratching of hardwoods, linoleum or other flooring is much more likely.

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