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SANTA ANA, Calif. (KABC) -- Lillian Jabin of Whittier has scars on her arm and face, and mental scars that run deeper from being bitten by a dog owned by a family friend.

The 9-year-old girl had just come out of the water at the beach when the dog jumped up and bit her face. Her injuries required nearly 50 stitches and a few days in the hospital.

Although she has a small dog of her own now and loves animals, Jabin still has nightmares of the attack. Her family is considering a lawsuit against their former friends.

"This was a huge, huge traumatic experience. This has left an impression on her," said Jabin's mother, Rachel Jabin.

Santa Ana attorneys Saar Swartzon and Jason Cohn say dog owners are often not aware or don't think of the liabilities they face if their dog bites someone or even another pet.

In California, it's called the Strict Liability statute, "which means you may not even know the dangerous propensities of your dog. But if your dog bites someone on private property or on public property, you're essentially automatically liable for the injuries caused by that dog bite," Cohn said.

Legal experts say dog owners should have [insurance](#) that will cover dog bites. Homeowner's insurance may not be enough.

"You cannot assume that just because you have homeowner's coverage," Swartzon said. "In fact, a lot of homeowner policies exclude coverage for dog bites or certain breeds of dogs."

[Insurance companies](#) do offer something called an umbrella policy that may help provide enough coverage in the event of a substantial lawsuit against you.

"What I would really recommend is that you make sure that you talk to your agent, and that you review your policy, and that you make sure your policy actually does have coverage, and coverage for the type of breed that you actually have," Swartzon said.

With or without insurance, dog owners should be responsible.

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