

# The Ultimate Guide to Home Insurance for Dog Owners

Quote Wizard

Shopping for home insurance can be a challenge if you have a dog—especially if its breed is seen as dangerous. This guide will help you get a policy and affordable rate) regardless.

Sixty-five percent of US households have a pet, according to the 2015-2016 National Pet Owners Survey conducted by the American Pet Products Association. Almost 78 million of those pets are dogs.

Impressive, right? Some might describe that figure as kind of alarming, too. After all, those pooches injure a lot of people every year.

Specifically, the Centers for Disease Control and Prevention estimates that dogs bite about four and a half million people annually. And one-fifth of those bites are serious enough to require medical attention.

That last statistic surely is what's prompted a portion of the insurance industry—home insurance providers, especially—to turn a wary eye toward “man's best friend.”

Well, that and the similarly startling stats that show Americans file tens of thousands of home insurance liability claims due to dog bites and other dog-related injuries each year. In fact, the Insurance Information Institute III) and State Farm recently revealed that US homeowners filed more than 15,000 of these claims in 2015.

Also, insurers spent approximately \$570 million as a result of those claims, and that sum equaled a third of all homeowner-liability dollars paid out that year.

Although the number of home insurance claims tied to dog-related injuries in 2015 was the lowest since 2007, their combined value and their average cost just over \$37,000) represent record highs for the

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industry.

As for what caused those spikes, Loretta Worters, III's vice president of communications, suggests they were spurred by "increased medical costs as well as the size of settlements, judgments, and jury awards given to plaintiffs, which are still on the upswing."

### **Which dog breeds worry insurance carriers the most or which dogs do insurers like the least?**

Combine the above with information that points to a handful of dog types accounting for more of those costly bites and injuries than others and it's easy to understand why some insurers restrict, refuse, or cancel home coverage if a customer owns a certain breed.

Others exclude certain breeds from a homeowner's policy, or require homeowners to sign liability waivers for any bites that occur. Or they drop coverage or raise premiums if a customer's dog attacks and injures someone.

Speaking of which, the dog breeds listed below tend to make insurance companies the most nervous.

Akita  
Alaskan Malamute  
Chow Chow  
Doberman Pinscher  
German Shepherd  
Pit Bull  
Rottweiler  
Siberian Husky  
Wolf Hybrid

Liberty Mutual actually looks for all of these breeds, plus "Canary dogs" (also known as Perro de Presa Canario), when reviewing applications for home insurance.

The company "does not refuse to provide homeowners coverage, or require the exclusion of homeowners liability coverage, solely based upon dog breed," explains Glenn Greenberg, the company's director of media relations and sponsorship PR. Still, he adds, it sometimes reviews the listed breeds "for

homeowners insurance acceptability because [they] pose increased risk of loss.”

Specifically, Liberty Mutual considers any “training the dog has received, the temperament of the dog, any prior losses, and vaccinations,” Greenberg says. Also, considerations are made if the pet in question is a service or therapy dog.

“The presence alone of a dog in the home will not result in policy denial or exclusion of liability coverage,” he adds. However, “some dog breeds will require further review. If they do not meet our acceptability guidelines, we may choose not to write the policy.”

### **Which home insurance companies don’t discriminate based on dog breed?**

Not all insurance companies operate like Liberty Mutual—as well as Farmers and Allstate—in this regard, it has to be said. In particular, the following carriers are known to insure dog breeds that some of their competitors have “blacklisted”:

Amica  
Chubb  
Fireman’s  
Nationwide  
State Farm  
USAA

These insurers usually only look at an individual dog’s bite history and history of aggressiveness, rather than its breed, when deciding to extend homeowners liability coverage to someone.

### **Why do some homeowners policies blacklist certain dog breeds? Also, isn’t that a bad idea?**

What caused State Farm to implement this policy, which has been in place for a number of years and extends to all 50 states? Dundov responds that the insurer doesn’t focus on breed because “determining the breed of a dog based on the physical appearance of the dog isn’t an accurate determination of risk, because any dog may bite out of fear. [And] that doesn’t necessarily mean the dog is aggressive or dangerous.”

The Massachusetts Society for the Prevention of Cruelty to Animals-Angell Animal Medical Center (MSPCA-Angell) is similarly opposed to insurance companies and policies that target specific dog breeds.

Why? One reason is that new research documents how difficult it is to identify the breed of a dog based on looks, says Kara Holmquist, MSPCA-Angell's director of advocacy. As such, "focusing on breed is not an effective way to evaluate risk or prevent dog bites," she adds, mirroring Dundov's concerns.

In addition, the Boston-based organization frowns upon these policies because:

- They discriminate against responsible dog owners who properly train and socialize their pets. In addition, they mistakenly focus on the animal and do not consider the owner's behavior and responsibility
- It's likely they cause some people to avoid adopting certain dog breeds because they're worried they'll then be unable to obtain home insurance
- It's often difficult to determine whether a dog is a mixed-breed and, if so, the percentage of the mix represented by each breed
- Some statistics on dog bites may not take into account the popularity of a breed, making it appear that certain breeds bite more often

"Insurers that blacklist breeds are out of step with contemporary research and expert opinion about dog behavior and bite prevention," adds Donna Reynolds, director of Oakland, California-based BADRAP.

"It's far more practical for insurers to look to the behavior of their clients when writing new policies rather than incorrectly assume that a dog's behavior is going to be predicted by its appearance," Reynolds says. "For example, those who have dogs who have been protection trained, used to guard, or who have a bite history represent a potential risk compared to low-risk dogs who are well socialized, smartly managed, and treated as family members."

As for what home insurance companies should do instead, MSPCA-Angell suggests they should "focus on preventing all dog bites regardless of breed."

Dundov adds that insurers should work on "educating people about responsible pet ownership and how to safely interact with any dog." Reynolds agrees. "Insurance companies have a unique opportunity to educate the public about bite prevention and elevate our understanding of dog-owner responsibilities. By doing so, they can serve as an important partner as well as a resource for their clients and communities."

That tactic combined with stronger animal-control laws could help insurance providers “achieve [their] goal of reducing the number of dog-bite claims they face,” according to MSPCA-Angell.

## **More Frequently Asked Questions About Home Insurance and Dog Ownership**

Here are a few more questions that are sure to pop into the heads of anyone who has a dog or is thinking of adopting one) and either is considering buying a house or already owns one and is looking to switch homeowners insurers.

### **Is it legal for an insurance company to deny or cancel my homeowners policy or increase my premium because I own a certain type of dog?**

Yes, it is—unless you live in Michigan or Pennsylvania. Both of those states have passed laws that forbid insurance companies from denying or canceling coverage to homeowners because they have a certain breed of dog. Other states have tried to pass similar laws or have pending legislation that would address the same thing, but at the moment only Michigan or Pennsylvania restrict this kind of “breed profiling.”

If you live anywhere else in the US, though, your insurance company can discriminate against what it considers to be vicious or dangerous dog breeds if it chooses to do so.

Take Washington. That state’s Office of the Insurance Commissioner “does not regulate this underwriting issue,” says Kara Klotz, public affairs and social media manager. “Insurers are free to underwrite how they want. If a consumer is interested in owning a specific breed of dog and is concerned about their homeowners or renters insurance, we advise them to talk to their insurance agent or broker.”

Adds Amy Bach, executive director of San Francisco-based non-profit United Policyholders : “as long as they’re not using unfair or illegal rating factors, an insurer is free to decide who they want to insure and who they don’t. So if an insurer chooses not to underwrite or assume the risk of selling a policy to a consumer who chooses to own dogs with a bite history or history of aggressive behavior, that is their right in our current system.”

### **Haven’t some cities and states passed breed-specific laws or legislation that target certain dog types?**

Yes, they have. In fact, more than 700 US cities, counties, and states have passed legislation targeting specific dog breeds, according to dogsbite.org. In addition, most states, as well as Washington, D.C.,

currently impose “statutory strict liability” for dog bites and attacks, which means a dog’s owner is legally liable to any victims.

The rest—or at least the bulk of them—have what are called “one bite” statutes in place. Dog owners in those states are “protected from liability as to the first injury caused by [their pets], unless liability can be based upon other grounds,” shares [dogbitelaw.com](http://dogbitelaw.com). In other words, victims have to prove the owner knew their dog had the potential to be dangerous.)

A few other states have “mixed” statutes that add some degree of strict liability to the one-bite rule described above.

### **What can I do if an insurance company denies or cancels my homeowners coverage because of my dog?**

For starters, talk with your agent or someone else at the company, suggests MSPCA-Angell. He or she may be able to point you to another insurer that will cover you and your home.

If that doesn’t help, shop around on your own. Contact a number of home insurance providers, compare quotes, and see which ones offer you the best rate for the amount of coverage you need—no matter what kind of dog lives with you.

Something else to keep in mind here: many insurance companies don’t automatically turn down homeowners who have certain breeds. Instead, they’ll ask you to show them letters from veterinarians or certificates from obedience schools. Or they’ll have an agent visit your home and actually meet your dog before making a final decision.

Also, some insurers will sell you home coverage but exclude your dog from the policy. If that happens to you, you should be able to buy a separate liability policy for your pup. A number of companies and organizations currently offer this kind of add-on coverage that protects homeowners whose canine family members injure someone.

“Being a responsible dog owner goes hand in hand with buying homeowner or renters policies that cover our dogs while complying with local animal control regulations,” says BADRAP’s Reynolds. “Those people whose dogs have demonstrated a history of unsafe behavior are obligated to invest in the added expense of special insurance, but even more so, they’re obligated to invest in the time, resources and energy needed to house and manage their dog responsibly.”

### **How can I find affordable homeowners insurance even if I have a blacklisted dog breed?**

Our answer to this question is similar to the advice shared above: shop around. Don't take our word for it. Comparing insurance companies and quotes also is Bach's main piece of advice for consumers in this situation. "Different insurers sell different policies," she says. "Some exclude certain dog breeds, [but] not all exclude the same breeds."

In addition, Bach suggests that you "ask good questions." That means asking whether specific breeds of animal are excluded from coverage, of course, but it also means asking "whether you can buy a rider or add-on that would fill the gap caused by the exclusion."

And if you have a hard time finding an insurance company that will sell you a homeowners policy because of your dog, contact your state insurance commissioner's office. Someone there may be able to point you in the direction of an insurer that will cover you and your pet.

### **What kind of homeowners coverage do I need if I have a dog? And how much coverage should I get as a dog owner?**

According to the III, most home and renters insurance policies cover some amount of liability legal costs related to dog bites and attacks. Typically, they cover up to \$100,000 or even \$300,000 of damages. Dog owners are responsible for any amount that goes above that limit. Given that, it's often a good idea for homeowners and renters with dogs to either increase their liability coverage or buy an umbrella policy. Another option is to look for supplemental or specialized liability insurance specifically aimed at dog owners.

### **Who is covered by my home insurance policy?**

A standard homeowners policy covers spouses, relatives, and dependents who are under 21 years of age. Although all of those folks will be protected from any losses tied to a dog bite or injury, they won't be able to file a claim if they're the victim of an attack. Most homeowners policies also cover unpaid dog sitters or dog walkers if your pooch injures or bites someone while in their care.

### **Do I need to tell my insurance provider if I adopt a dog? Or what happens if I don't tell my home insurer about my dog?**

Yes, you should tell your insurance company if you have a dog. That's especially true if yours tends to show up on lists of vicious or dangerous dog breeds.

If you don't, you could be due for a rude awakening. For starters, any claim you file could be denied if

your dog bites or injures someone and your insurer didn't previously know about your pet. Your insurer may even cancel your policy because of your dishonesty.

"Don't lie on the application and say you don't have a dog if you really do," Bach recommends. "Because if you do, and something happens that necessitates filing a claim, the insurer may be able to void or rescind the policy based on your misrepresentation and you'll be without coverage."

It may not even wait for you to file a claim. There are plenty of examples out there of insurance companies canceling a homeowner's coverage after it found out they had a dog of a blacklisted breed and didn't report it. Given that, if you already have a homeowners policy, read it over if you're thinking of getting a dog. If it's not clear, contact your agent or someone else at your insurance company.

### **Does it matter what kind of dog I have if I'm a renter?**

Do you currently have renters insurance? If so, it may protect you if your dog bites or injures anyone.

That's not true of all renters insurance policies, though, so check with your agent or someone else at your insurer) if you're not sure about the extent of your coverage.

Renters insurance can help dog owners in other ways, too. Say you're looking for a new place to live. If you have a canine that some consider dangerous, a renters policy may help convince a potential landlord to accept you and your dog as tenants, according to MSPCA-Angell.

### **What can I do to combat home insurance policies that discriminate against certain dog breeds?**

The best and most effective thing you can do to fight these policies and prevent new ones from being introduced is to set a positive example. Put your dog through obedience school if you haven't already. This will help you show that properly trained dogs don't bite or injure people, no matter their breed. Another option, of course, is to contact insurance companies. Share research and information with them that explains why policies that single out entire dog breeds are discriminatory and wrong. Or you can support organizations that do the same kind of advocacy work but have more clout than an individual citizen.

### **Why do dogs bite?**

According to MSPCA-Angell, a dog's tendency to bite is the product of a number of factors. They include:

- Genetic predisposition to be aggressive
- Early socialization
- Training for obedience or fighting
- Quality of care and supervision

As a result, the organization warns that “an inherently aggressive dog may present little or no risk of biting if the dog is well trained and responsibly supervised. A seemingly friendly dog with little genetic tendency to bite may become dangerous if it lacks socialization or supervision, or if it is mistreated or provoked.” In other words, pretty much any dog can bite or injure someone if they’re subject to certain situations.

The Ill agrees, adding that “even normally docile dogs may bite when they are frightened or when defending their puppies, owners, or food.”

Two other factors that often affect a dog’s tendency to bite, by the way: its gender and whether it is spayed or neutered. In fact, research suggests male dogs are over six times more likely to bite than female dogs, while dogs that haven’t been spayed or neutered are nearly three times more likely to bite than ones that have been spayed or neutered dogs.

### **What can I do to keep my dog from biting someone?**

MSPCA-Angell’s Holmquist and State Farm’s Dundov suggest you do the following to prevent dog bites:

- Walk and exercise your dog regularly to keep it healthy and provide mental stimulation
- Socialize your dog so it knows how to behave with other animals and with people
- Don’t put your dog in a position where it feels threatened or teased
- Put it through obedience training
- Make sure your pet receives preventive health care (vaccinations, parasite control, etc.), as well as care for any illnesses or injuries. This is important because how your dog feels affects how it behaves
- Mark your property so people are aware of your dog’s presence
- Obey all local ordinances, including licensing, leash requirements, and noise control
- Use a leash in public so you can control your dog and so you can show others you’re in control of your dog
- If you have a fenced yard, ensure the gates and fence are secure
- Don’t allow your pet to stray

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-Avoid tethering your dog for long periods of time, as doing so can increase the likelihood of a bite

“Responsible pet ownership builds a solid foundation for dog-bite prevention,” Dundov says.

“Your dog is part of your family and wants to be part of family life,” she adds. “But sometimes it’s difficult for us to fully understand how a dog sees the world, and providing your dog with a secure resting space and supervision in risky situations is the best way to plan for success.”