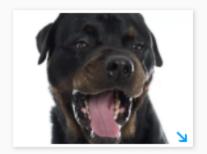
Why your dog needs liability insurance

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(Photo: Getty Images/iStockphoto)













Your sweet dog would never do anything to hurt anyone - right? But if it harms somebody else, and you don't have the right kind of insurance, you could feel a big financial bite.

Liability insurance pays for other people's injuries and damages, up to the policy's limit, when you or

your dog are responsible. You could be on the hook for some or all of their medical bills if you don't have enough — or any — liability coverage.

The average liability claim for a dog-related injury in 2014 was \$32,072, according to the Insurance Information Institute and State Farm. Dog-related injury claims accounted for more than one-third of the money that homeowners insurance companies paid out on liability claims that year.

Homeowners and renters insurance policies include liability protection, and many still cover dogs. But some insurers have gotten skittish. Some charge more to insure certain breeds, such as pit bulls, or ask customers to sign liability waivers for dog bites, the institute says. Some lower the liability limit for dogs or exclude dogs altogether.

How to get you furry friend covered

As you may or not be aware, most homeowners companies are now excluding animal liability from their policies, and many of your customers may be without this important coverage to provide protection for their dogs. Now you can quickly and easily provide this coverage for them and their faithful companions!

FEATURES OF THE NEW PROGRAM INCLUDE:

- Lloyds of London, A-XV carrier
- Minimum premiums start as low as \$50 for many breeds, as low as \$85 for traditionally aggressive breeds
- Premiums can be financed
- No limitation on breeds- even the traditional aggressive breeds can be written!
- Charge for additional dogs as low as \$50 (higher for additional traditional aggressive breeds)
- Additional insured's are available
- Bodily Injury limits offered as low as \$10,000 up to \$300,000 (property damage limits capped at \$1,000 occurrence / \$2,000 aggregate)
- Coverage is available for off premises, if desired (leash normally required)
- A waiver for requirement to keep dog on leash when off premises is available and may be purchased for some dogs
- Animals with history of attack or aggressive behavior can be reviewed on a submit basis
- Annual policy term applies, written on occurrence basis

St James Insurance Group CANINE LIABILITY CANINE OWNERS LIABILITY APPLICATION PO Box 690759 Orlando, Florida 32869-32869 (Occurence form) LIABILITY COVERAGE WILL BE RESTRICTED TO THE DIRECT BODILY **St James Insurance Group** INJURY / PROPERTY DAMAGE CAUSED BY THE OWNED SCHEDULED 6675 Westwood Blvd ANIMAL(S) / CANINE(S) ONLY). NOTE: PREMISES LIABILITY COVERAGE IS NOT AUTOMATICALLY INCLUDED. Suite 360 Orlando, FL 32821 **COVERAGE IS NOT BOUND UNTIL CONFIRMED BY COMPANY** Agency Contact Name: Phone: Carrier: Lloyds of London License #: Fax: **Policy Number:** E-mail: Status: **Applicant Name: Home** Mailing Address: Phone Number -Work phone: --Cell Phone --E-mail address: Type of Insured: **Requested Effective Date: Requested Expiration Date:** REQUESTED LIMITS OF LIABILITY: **Bodily Injury per occurrence Bodily Injury per aggregate** Bodily Injury per claim deductible Property damage limits: \$1,000 Each Occurence / \$2,000 General Aggregate, subject to a \$250 deductible per claim TOTAL NUMBER OF CANINE(S) TO BE INSURED FOR LIABILITY?: PHYSICAL ADDRESS(ES) WHERE ANIMAL(S) ARE HOUSED/KENNELED: Location 1: Describe Location type (ex house, apartment, business, etc): SCHEDULE OF COVERED ANIMAL(S) TO BE INCLUDED ON THIS POLICY Animal 1: NAME USE **DESCRIBE USE IF OTHER AGE SEX** IS OFF PREMISES COVERAGE DESIRED FOR THIS ANIMAL? **BREED WEIGHT COLOR** TAG# MICROCHIP# LOC# Has this dog been neutered or spayed? Is this dog kept on chain when kept at home? **REMARKS (IF ANY):**

ADDITIONAL QUESTIONS	
Named Insured:	
Animal:	
1> ANY LOSSES OR CLAIMS (BITES / INCIDENTS) IN LAST FIVE YEARS FROM THE SCHEDULED CANINE(S) AS STATED ABOVE OR ATTACHED HERETO?	
EXPLAIN ANY LOSS DETAILS	
2> HAVE ANY OF THE SCHEDULED CANINE (S) TO BE INSURED SHOWN ANY AGGRESSIVE BEHAVIOR OR HAVE BEEN INVOLVED IN ANY INCIDENTS WITH THE PUBLIC?	
3> HOW MANY BITING INCIDENTS HAS THIS DOG BEEN INVOLVED?	
3> HOW MANY BITING INCIDENTS HAS THIS DOG BEEN INVOLVED?	
Named Insured: LIABILITY COVERAGE IS AFFORDED FOR OWNED / SCHEDULED DOG(S) / CANINE(S) ONLY.	
x	
Applicant's signature Date	
NO LIABILITY COVERAGE AFFORDED FOR ANY COMMERCIAL OPERATION &/OR ACTIVITIES UNLESS SPECIFIC ENDORSED HERETO AND AN ADDITIONAL PREMIUM CHARGE IS MADE AND PAID BY THE ASSURED.	CALLY
ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORM IS GUILTY OF A FELONY OF THE THIRD DEGREE.	A MATION
I UNDERSTAND AND AGREE THAT ANY MISSTATEMENT OF WARRANTY OF FACT ON THIS APPLICATION SHAIL CONSIDERED A VIOLATION OF COVERAGE AFFORDED UNDER ANY POLICY ISSUED ON THE BASIS OF THIS APPLICATION. (THIS APPLICATION WILL BECOME PART OF ANY POLICY ISSUED AS A RESULT OF ITS SUBMIS	
POLICY IS 25% MINIMUM EARNED AT INCEPTION, UNLESS OTHERWISE STATED)

Date

Applicant's signature