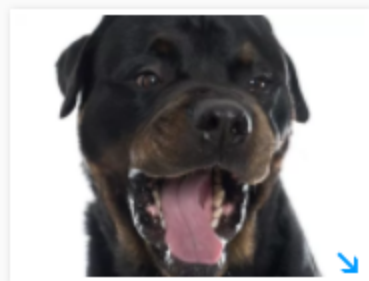


# Why your dog needs liability insurance

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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

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

