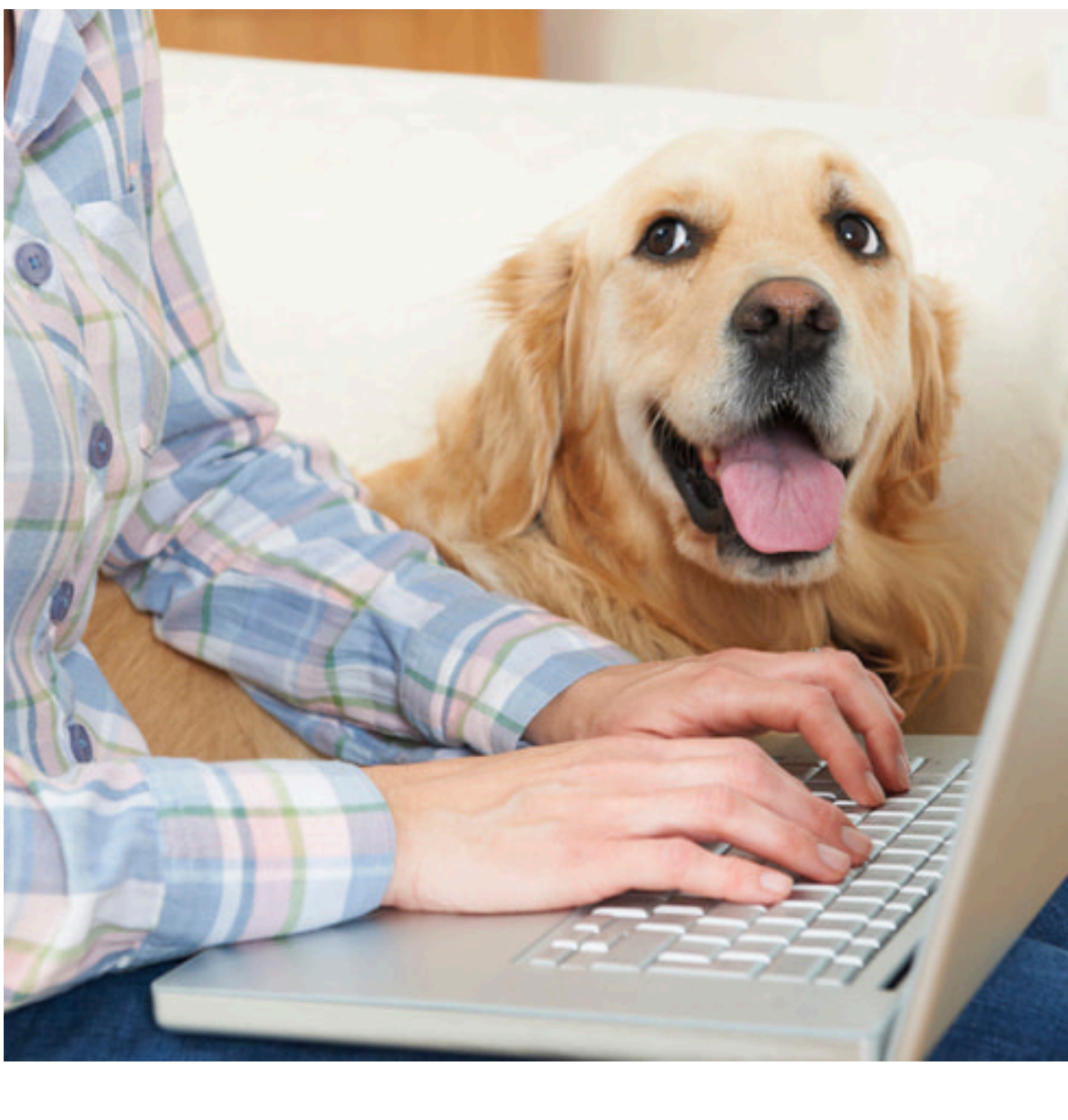


< Back



NO PLACE LIKE HOME 3 MIN READ

How Does Dog Breed Affect Your Home Insurance?

Will your dog be an impediment to getting coverage? Read to find out this, and more.

By Team Onlia – Apr 22, 2021



Table of Contents

Will home insurance cover a dog bite? ▾

Why will a home insurance company ask you if you have a dog? Isn't that what pet insurance is for?

No. But it's fair to be confused.

Pet insurance provides you with the money to cover the cost of medical attention for your dog. It doesn't cover damage your dog may inflict on people or their property.

So, if your dog rips up your neighbour's newly laid grass or, god forbid, bites your neighbour, you're the one left holding the bag, as it were. This is where your [home insurance](#) comes in handy.

Will home insurance cover a dog bite?

Yes – if your policy has personal liability coverage. This section of your policy ensures you the money to cover the costs of paying for or litigating damage, and/or injuries caused by you or your family members. Like you, insurance companies see dogs as family members.

As an insured part of your family, if your dog does get into trouble, your policy can help you pay for any medical bills, property damage or lawsuits that may arise. Also, coverage extends to any location, like if you're at the dog park, on the subway or in a neighbour's backyard.

Are some dog breeds not covered under home insurance?

Home insurance providers are within [their rights](#) to discriminate against specific breeds and/or deny home insurance altogether.

How this right is exercised will vary by home insurance providers, but you'll find commonalities on each provider's "high-risk" list. This doesn't mean you won't be insured, but it may require more information about your dog and their history, or it may mean you'll have to pay higher premiums.

Which dogs are not covered by home insurance?

Larger, stronger and traditionally more aggressive breeds (for insurance purposes, a breed is considered aggressive if it's involved in a high volume of bites or attacks) are [most often considered riskier](#) to insure. These include:

- Akitas
- Alaskan Malamutes
- Chow Chows
- Doberman Pinschers
- English Mastiffs
- German Shepherds
- Great Danes
- Rottweilers
- Siberian Huskies
- Wolf Hybrids

You may have noticed the obvious omission of "pit bull" from this list. They are indeed considered high risk as well, but the trouble is, ["pit bull" isn't a breed](#). The types of dog most commonly referred to as pit bulls are:

- American Bulldogs
- American Bullies
- American Pit Bull Terriers
- American Staffordshire Terriers
- Staffordshire Bull Terriers

Subscribe & get more from Onlia

Sign up for our newsletter and get our best stories delivered to your inbox.

[SIGN UP NOW!](#)

Due to the constant conversation around pit bulls, similar-looking breeds are often [put in this group](#) as well, including:

- Bullmastiffs
- Cane Corsos
- Dogo Argentinos
- English Bull Terriers
- Presa Canarios

So, if you don't want your dog to be excluded simply because they resemble another breed, having proof of breed is a good idea.

And if you're having trouble securing home insurance because of your dog, you can shop around to find one that will, or you can ask your provider about add-on extended pet liability insurance.

** If your dog does attack, bite or injure a person or pet, it will probably be placed on a [dangerous dog](#) list. Once this happens, you're unlikely to find an insurance company to cover you and may face more provincial restrictions.

Do I need to insure a small or docile dog?

Home insurance coverage for your dog is small regardless of its size, temperament or how impossible it may seem to you that your dog would ever attack anyone.

Interestingly, many small dogs can actually be more aggressive than ones on the exclusion list, but they squeak through because the perception is that they won't cause much harm if they attack. This is fallacious because it doesn't account for property damage. Small dogs can create damage in a hurry and insurance will prevent you from paying out of pocket.

No matter the size of your dog, you'll want to have pet insurance. Vet bills can add up quickly, and everyone wants to be able to get the best care for their dog. Fortunately, pet insurance policies can be pretty affordable, and provide you with peace of mind. Compare quotes to find the best price for you and your furry friend with [Insurdinary](#).

Three more important notes about home insurance:

- You won't be covered if you order your dog to attack someone.
- You won't be sued by someone who actively provoked your dog and got bitten.
- Liability follows charged care. If your dog inflicts damage while with your dog walker, they'll be held accountable.

If you have a dog, and you're looking for home insurance, [get a quote from Onlia](#) today.

Choose Onlia to start saving on auto & home insurance

Getting coverage has never been easier.

[GET A QUOTE](#)

Discover more about car & home insurance



ON THE ROAD 4 MIN READ

How does motorcycle insurance in Ontario work?



NO PLACE LIKE HOME 5 MIN READ

What Happens When Your Landlord Decides to Renovate?



ON THE ROAD 4 MIN READ

How Much is Motorcycle Insurance?



INSURANCE

- Car
- Home
- Tenant
- Condo
- Second Home
- Group

SUPPORT

- FAQ
- Claims
- Feedback

LEARN MORE

- About
- Newsletter
- Magazine
- Press Room

LEGAL & ACCESSIBILITY

- Terms Of Use
- Privacy
- Report Fraud
- Payments
- Accessibility
- Sitemap
- Surfly

