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# All dogs are good dogs (But some are restricted breeds)

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For some people, a house just isn't a home until they have a dog curled up by their feet. Unfortunately, their doggos may make it harder to get home insurance. Many providers have restricted breed lists, and getting coverage can be difficult if your dog is on it.

Before you get pupset, please note that we would give every dog a 14/10 and a boop on the nose. But insurance companies aren't about boops. They're about covering your risk while protecting their assets. Let's take a look at why so many [home insurance policies](#) have dog breed restrictions and how that may impact you.

## What are restricted dog breeds?

Restricted dog breeds are types of dogs that some homeowners insurance companies will not provide coverage for. If you have a restricted breed, you may find that there are limits to your [liability coverage](#) if you are even able to get insurance at all.

For many insurance companies, these breeds are considered restricted dog breeds:

- Akita
- Alaskan malamute
- American Staffordshire terrier
- Bullmastiff
- Chow chow
- Doberman pinscher
- German shepherd
- Great Dane
- Pit bull
- Presa canario (canary dog)
- Rottweiler
- Siberian husky
- Staffordshire bull terrier
- Any wolf hybrids

Getting home insurance when you have one of these pawsome puppies can be difficult, but it's not impossible. In fact, some states no longer allow insurance companies to restrict breeds. Plus, you may be able to find [animal liability insurance](#) even if your dog is a restricted breed.

## Other prohibited animals for home insurance

Certain breeds of dogs aren't the only animals that can make it difficult for you to get home insurance. Other prohibited animals may include:

- Animals that have previously bitten someone.
- Animals that are trained to attack.
- Animals that have been deemed vicious, dangerous, or potentially dangerous under the law.
- Exotic animals, hooved animals, farm animals, saddle animals, or livestock.

Basically, having one of these prohibited animals increases the risk of injury or property damage, and that may make home insurance companies wary of offering you coverage.

## Why homeowners insurance has dog breed restrictions

Dog bites may be more common than you think. According to the American Veterinary Medical Association (AVMA), more than [4.5 million people](#) suffer dog bites every year, and 80,000 need medical attention.

Not all of those dog bites rise to the level of an [insurance claim](#), but when they do they can be costly. Dog bites cost the insurance industry [\\$882 million dollars](#) in 2021. The average cost per claim? \$49,025.

That's a lot of money going out the door for insurance providers. They had to find a way to minimize the problem, and restricted breeds were their answer because these are the dogs perceived as the most likely to bite. Is it a perfect solution? Hardly. As the AVMA argues, any dog can bite and many factors beyond breed need to be considered.

## How to get insurance when you have a restricted breed

You want to be upfront with your insurer if your dog is on the restricted breed list. There may be consequences, but it's better to know there's an issue than to think you're covered when you're not. Plus, you may be able to work something out with the provider.

Here are a few ways you may still be able to get homeowners insurance when your pup is considered a risky breed:

- **Ask about exceptions.** Some insurers make exceptions for service dogs or dogs who have earned a Canine Good Citizen certificate from the American Kennel Club.
- **Get dog liability insurance.** A quick internet search shows a number of insurance companies sell coverage specifically for dogs on restricted breed lists.
- **Do a DNA breed test.** Is your bullmastiff actually a pug? Probably not. But looks can be deceiving and a DNA test may show your dog shouldn't be on the restricted breed list.
- **Look for another home insurance provider.** Different insurers have different restrictions, so you may be able to find one that covers your dog liability. Do some research online to see what companies offer.

Without insurance, you may end up paying someone's medical bills after a dog bite. Talk to your agent to come up with a solution.

## Preventing dog liability claims

Once you have home insurance that covers dog liability, you still want to minimize the chance of making a claim to help [keep your premium](#)

[low](#). While you can't completely eliminate the risk, you can:

- **Keep an eye on your dog's body language.** Tense, distressed, and excited dogs are more likely to bite, so watch your dog for signs, like a rigid body, fur standing up, or wagging. When you see these or other signs, remove your dog from the situation.
- **Socialize your dog.** Expose your dog to new people and animals. This may help them get used to novelty and reduce the chance they'll bite.
- **Train your dog.** Even if it can't get Sparky off the restricted breed list, an obedience class is a good idea for most dogs and their owners.
- **Keep your dog safe.** Bites aren't the only way your dog may hurt someone. Your dog can also cause accidents and property damage if they're roaming free, so know where your dog is at all times.

Dog breed restrictions for home insurance are a reality for now. Work with your agent to find appropriate coverage so you can enjoy your home with your pupper.

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Home insurance

Kin's editorial team of home insurance experts have been featured in The New York Times, The Wall Street Journal, CNN, USA Today, and elsewhere.

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