



Breed Specific Homeowner's Insurance

Association of Professional Dog Trainers Position Statement

The following statements reflect the opinion of the Association of Professional Dog Trainers.

The Association of Professional Dog Trainers (APDT) supports the adoption of a program of homeowner's insurance risk assessment of potentially dangerous or vicious dogs that is fair, non-discriminatory and addresses dogs that are shown to be dangerous by their actions.

The APDT opposes any risk assessment or premium differential that deems any dog as dangerous, vicious, or an additional liability based on appearance, breed or phenotype. Canine temperaments are widely varied, and behavior cannot be predicted by physical features such as head shape, coat length, muscle to bone ratio, etc. The only predictor of behavior is behavior.

As an organization comprised of dog trainers, behaviorists and other animal professionals, the APDT is fully aware that any dog can bite, any dog can maim, and any dog can kill. A dangerous or vicious dog is a product of a combination of individual genetics, upbringing, socialization, and lack of proper training. The solution to preventing dog bites is education of owners, breeders, and the general public about aggression prevention, not by forcing homeowners of certain breeds to choose between their home and their pet.

Singling out and publicly demonizing certain breeds as dangerous is unfair, discriminatory, and does an immense disservice to those breeds and the people who care about them. Even more chilling, a breed specific insurance program encourages the faulty public perception of other breeds as being inherently safe. This can lead misguided individuals to engage in unsafe conduct with other breeds that can result in injury or death by individual representatives of those breeds mistakenly perceived as safe. Also, designating certain breeds as inherently dangerous implies to the public that behavior is not effectively influenced, positively or negatively, by training. This misconception will likely produce a growing number of dangerous dogs as misinformed, complacent dog owners fail to practice responsible aggression-prevention measures, thereby increasing insurance claims.

Approved 2001

Breed Specific Homeowner's Insurance Position Statement FAQ

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What is Breed specific Homeowner's Insurance?

Some insurance companies have decided that certain breeds of dogs are inherently dangerous, and have written exclusions into their homeowner's policies. What that means is that if you own one of those breeds, you cannot obtain homeowner's insurance from that company. If you already have homeowner's insurance, you can lose your coverage if you own one of those breeds.

Breed specific Homeowner's Insurance only affects dangerous dogs, right?

Breed specific homeowner's policies do not take into account the behavior of the individual dog itself. The sole criterion is the dog's appearance. Affected dogs may have no history of biting, growling, or even barking at anyone. They may be a breed champions, have obedience titles, or Canine Good Citizen or APDT C.L.A.S.S. certificates, or do therapy work in local nursing homes. The temperament or personality of the dog does not matter, only the dog's appearance. There does not have to be a claim filed against your dog for you to lose your homeowner's insurance.

You may not even know that your dog's breed is on your insurance company's list of dangerous breeds. In a recent case, a family built an addition onto their home. Their insurance agent visited to appraise the addition to adjust the policy and met the family Rottweiler. Ten days later the family received a cancellation notice in the mail because of the breed of their dog.

Which breeds are affected?

Breeds, and mixes of those breeds, commonly affected by discriminatory insurance policies include but are not limited to:

- 1) Akita
- 2) American Bulldog
- 3) American Pit Bull Terrier
- 4) American Staffordshire Terrier
- 5) Bull Terrier
- 6) Chow Chow
- 7) Doberman Pinscher
- 8) German Shepherd
- 9) Mastiff type
- 10) Olde English Bulldog
- 11) Presa Canario
- 12) Rottweiler
- 13) Shar-Pei
- 14) Staffordshire Bull Terrier

What if I cannot find a company that will insure me?

If you cannot find a company that will insure your home because of the breed of dog you have, you may be forced to choose between homeowner's insurance and your pet. If your home is mortgaged and insurance is mandatory, you then must choose between your home and your pet.

Why should a trainer's organization be involved in insurance issues?

Dog trainers also carry homeowner's insurance. Dog trainers are likely to have more than one dog and many trainers have breeds that are on insurance companies' dangerous dog lists. Depending on the individual policy, clients' dogs may be included. For example, you may have to limit which breeds of dogs you work with or keep in your house or kennel on a board and train basis.

Where does this fit in with the educational purpose of the APDT?

Breed Specific homeowner's insurance policies are born out of lack of knowledge regarding dog behavior. The more we teach the public how to responsibly raise their dogs, the less insurance companies will feel compelled to create new "high risk" breed designations and will instead rate risk assessment on the behavior of the individual dogs themselves.

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