Are pets covered by home insurance?
By Ava Lynch, April 21, 2020 (Posted on TheZebra.com)

Depending on the situation, your pets may be covered by your home insurance. For example, if your dog bites someone not listed on your insurance policy, your homeowners liability coverage would cover any medical or legal bills. However, if your dog or cat destroys your carpet or personal belongings, your home insurance usually will not cover the damage. Let’s explore the ins-and-outs of pets and home insurance.

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Are pets covered under home insurance?

Pets are family. As such, damages they inflict on others' person or property may be covered under home insurance policies via liability coverage — the part of your insurance policy that applies if you're held liable for property or bodily injury damage suffered by someone else. Unless your policy comes with pet-specific endorsements, most insurance companies will deny any coverage for damages inflicted by pets on your property or those covered by your policy. Learn more [here](https://www.thezebra.com/homeowners-insurance/coverage/does-homeowners-insurance-cover-pets/#excluded-pets).

One common scenario in which pets and homeowners insurance collide is an instance in which your pet injures someone or damages their property.

Below are some common examples of covered pet claims:

* Your Golden Retriever bites a neighbor, resulting in hospitalization
* Your Husky injures the neighbor’s cat\*
* Your cat destroys an expensive rose garden belonging to a neighbor

\*Here, the cat is considered the personal property of your neighbor. In this case, if you’re found liable for the damage, i.e., veterinary bills, your home insurance policy may step in to cover the cost. Generally, most insurance companies define a “pet” as a dog or cat. If you have an exotic pet, you might not enjoy the same coverage. See [here](https://www.thezebra.com/homeowners-insurance/coverage/does-homeowners-insurance-cover-pets/#exotic-pet) for more details.

While you’re shopping for home insurance, an insurer might ask whether you have a dog and inquire about the dog’s breed. In the eyes of an insurance company, certain dog breeds pose more risk than others. Which brings us to the next section — which pets are excluded from a home insurance policy?

Can pets be excluded from homeowners insurance?

The main reason pets are excluded from insurance is because of the risk profile they present. Certain dog breeds and types of animals — usually exotic pets — may be eligible only for limited liability or no liability. If your dog has a history of bite incidents or aggressive behavior, it may be ineligible for home insurance coverage.

Which dog breeds are excluded from homeowners insurance?

Insurance companies use historical data to categorize certain dogs as “risky” or “dangerous breeds.” It’s generally not reflective of the individual dog’s temperament or the American Kennel Club’s description of the dog. Even so, historical data tells insurance companies these dogs are more likely to be involved in liability claims — most commonly, dog bite claims.

Dog breeds often ineligible for home insurance\*:

* German Shepherd
* Akita
* Alaskan Malamute
* Cane Corso
* Chow Chow
* Doberman Pinscher
* Great Dane\*
* Rhodesian Ridgeback\*
* Mastiff
* Pit Bull Terrier
* Presa Canario
* Rottweiler
* Siberian Husky
* Wolf hybrid

*\*Insurance eligibility may vary.*

Not every insurer will deny coverage because the breed is deemed "dangerous." Some insurance companies don't factor in the breed of your dog when they calculate your premium, while some companies may exclude the dog specifically from liability coverage. In this scenario, if your dog were to bite someone, you would have no coverage in the case of a lawsuit.

These dog breeds can also lead to higher homeowners insurance premiums. If your alternative is paying more for your pet to be covered by liability insurance, do so. This is much less risky than voiding coverage.

How do aggressive dog breeds affect home insurance rates?

As mentioned previously, you may end up with a higher premium if your dog's breed is classified as "aggressive" or "restricted." Some insurance companies are more dog-friendly than others and are more concerned about dogs with bite histories than specific breeds. Some states — like Michigan and Pennsylvania — do not permit insurers to exclude dogs from liability coverage; in addition, they cannot deny coverage altogether because of dog breed.

Our data suggest that there's not a huge difference in premium for dog owners with aggressive dog breeds — the difference in premium across the US is about 1%, on average.

What is the cheapest insurance company for homeowners with restricted or aggressive dog breeds?

We surveyed popular insurers from across the United States to look for the cheapest companies for homeowners with dogs classified as "aggressive" breeds.

AVERAGE HOME INSURANCE PREMIUM WITH AGGRESSIVE BREED

| Insurance Company | Average Annual Premium |
| --- | --- |
| AAA | $1,174 |
| Allstate | $1,394 |
| American Family  | $1,730 |
| [Amica](https://www.thezebra.com/insurance-companies/amica-reviews-coverage-options-and-ratings/) | $1,986 |
| Farmers | $1,862 |
| Liberty Mutual | $1,414 |
| Nationwide | $1,428 |
| Progressive | $1,738 |
| State Farm | $1,464 |
| Travelers | $1,498 |
| USAA | $1,526 |

We found that homeowners insurance with AAA was the most affordable for dog-owning homeowners with restricted breeds, with Allstate coming in second. Keep in mind that the homeowner profile we used might not match yours exactly. See our methodology [here](https://www.thezebra.com/about/methodology/), and use this data as a starting point when shopping around for quotes.

Getting homeowners insurance for a dog with a bite history

If your dog has a bite history, regardless of its breed, finding home insurance will be tricky. Usually, an insurer will ask you during your quote process if your dog has a bite history. From there, the insurance company can either exclude the animal from coverage, deny coverage altogether, or quote an expensive premium.

If they deny homeowners coverage, consider supplementary animal liability coverage. These policies can be difficult to find and expensive.

Does homeowners insurance cover dog bites?

Many pet owners might be wondering if their homeowners policy contains dog bite insurance — sometimes called dog bite liability. In many cases, your home or renters insurance policy's liability coverage will indeed cover you should your dog bite someone. Your liability policy will likely go toward paying for the injured party's medical bills and possibly legal fees or other incurred expenses, though this can vary depending on your state and your insurance company.

First off, how blame is assigned for the incident may vary depending on where you live. Like most matters related to insurance, laws differ from state to state. Some states consider the owner liable only if they knew that the animal was dangerous (such as if they had a bite history). Others, however, consider the dog owner liable regardless of whether or not the dog had a record of biting. Second, as we discussed above, some insurance companies may prohibit certain breeds to be covered under your homeowners policy, even going so far as to make you sign a waiver of coverage for such animals that they consider to be dangerous.

Dog-related injuries are a steadily rising source of insurance claims. According to the Insurance Information Institute (III), the dollar value of claims paid out for dog bites in 2019 was nearly $797 million. As such, pet owners with a dog who poses a potential risk should make sure to ask an insurance agent if your homeowners policy will cover dog bites.

If you have [significant assets](https://www.thezebra.com/homeowners-insurance/policies/high-value-insurance/) — or fear that the dog liability insurance typically included in your homeowners policy may not go far enough — you may consider adding an [umbrella policy](https://www.thezebra.com/auto-insurance/insurance-guide/umbrella-insurance/) to increase your protection.

Home insurance for exotic animals

Exotic pets may be excluded entirely by home insurance companies. The value of these pets and their unique risk profiles make them less insurable. These animals include, but are not limited to:

* Large cats
* Certain snakes
* Certain reptiles
* Monkeys/apes
* Amphibians

Bundling options: home and pet insurance

Most insurance companies will provide coverage for your cat or dog (depending on breed). If you’re looking for pet insurance plans, specifically to cover any medical payments, many of the top insurance providers offer coverage.

Below are some popular home insurance companies offering coverage for pets.

* State Farm
* Farmers
* Allstate
* Nationwide
* Liberty Mutual

Rates vary based on the plan you choose, the age of your pet, and any pre-existing conditions your pet has.

To summarize, most home insurance companies will cover damage your pet incurs to another’s property or person. If your cat destroys your couch, you will not receive coverage. If your dog bites your husband, you will also have no coverage. Pet home insurance extends only to people or property *not listed* on your policy.