

# Insurance Discovery Tip Sheet

How to take action when property insurance is perceived as a barrier to pet inclusiveness

One of the oft-mentioned barriers to creating more pet-inclusive renter policies (policies with no breed and size limitations) is insurance coverage containing pet restrictions.

Fortunately for both pet owners and property owners, there are property insurance companies that do not include restrictive language relative to breed or size; focusing more appropriately on individual dogs that have demonstrated a track record of dangerous behavior, and restricting accordingly.

This tip sheet will help you identify your company's provider, determine if restrictions exist or not, and navigate a dialogue with your provider if restrictions do exist.

## Who is my provider?

If you don't know who your provider is, likely one of the below individuals or departments in your company will:

- General Counsel / Legal Department
- Risk Mitigation Team
- Compliance Team
- COO / Operations Executive

## What should I ask about our coverage?

Getting to the specifics of your coverage will include asking:

- Does our policy include breed restrictions for pets living on property?
- If so, what are the specific details of those restrictions? (list of breeds and/or size restrictions)
- Why are these restrictions in place? Are they actual restrictions that will limit coverage or add expense should we not comply, or are they simply recommendations?
  - Your provider should be able to give you an answer based on actuarial data; if they don't have data readily available, we recommend you ask for the data upon which the decision to restrict was made.
  - If your provider is unable to provide data, we recommend you ask them to remove these restrictions.
  - If the 'restrictions' are actually 'guidelines,' they do not present a barrier to moving forward with easing or lifting restrictions.
- Does our policy include restrictions and definitions regarding individual pets who have been deemed dangerous? (Again, specifics here are important to help establish your property policy.)

Based on your findings, you will have the necessary information upon which to reevaluate your pet policies and move toward greater inclusivity. For additional resources and data, or for support in your conversations, be sure to visit the [Pet-Inclusive Housing Initiative](https://petsandhousing.org).