

# Insurance Discovery Tip Sheet

## How to Address Insurance as a Barrier to Pet-Inclusive Policies

One commonly cited barrier to creating pet-inclusive rental policies (those with no breed or size restrictions) is property and liability insurance coverages with pet-related limitations. The good news? Many insurance providers don't use blanket breed or size restrictions. Instead, they focus on individual pets with a history of dangerous behavior.

### This tip sheet will help you:

- Identify your current insurance provider
- Determine whether restrictions exist
- Navigate conversations to remove unnecessary limitations

### Step 1: Identify Your Provider

If you're unsure who your insurance provider is, check with:

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

### Step 2: Ask the Right Questions

To assess your policy, ask:

#### **Does our insurance include breed or size restrictions for pets?**

If yes, request specific details—what breeds or sizes are restricted?

#### **Are these restrictions mandatory or advisory?**

Clarify whether non-compliance would affect coverage or pricing, or if they are just suggestions.

#### **What's the basis for these restrictions?**

Ask for the actuarial data that informed these decisions. If the provider cannot supply data, request the removal of restrictions.

#### **Are there specific guidelines for individual pets with a known history of dangerous behavior?**

Detailed information here can help you build a fair, risk-informed pet policy.

#### **If there are breed restrictions in the policy, is there an opportunity for an endorsement/rider?**

Inquire about amending the policy to add coverage for all dog breeds.

### Additional Measures to Consider

In addition to insurance-related improvements, consider implementing a clear, transparent pet policy at your properties. Also, require pet-owning residents to sign a Pet Agreement as an addendum to their lease. You can find a helpful example here: [Sample Pet Agreement](#).

### Next Steps

Use the answers above to reassess and refine your pet policies. Removing arbitrary restrictions can promote greater pet inclusivity across your properties. For more data, support, and success stories, visit the [Pet-Inclusive Housing Initiative](#).