

Insurance Company Prohibited Dog List

Most insurance companies will not insure certain aggressive breeds of dogs that have a history of biting people. Ordinarily, if you own one of these breeds, you would be covered in your homeowners insurance policy for any dog bite claim. However, if the company conducts an inspection or you apply for a homeowners policy with a new company, the company may decline to offer you coverage.

Since the dogs can cause terrible injuries or even deaths, you should avoid purchasing the breeds listed below to avoid emotionally upsetting claims and the potential for a serious lawsuit filed against you by the injured party:

- Akita
- Alaskan Malamute
- American Stafforshire Terrier
- Bullmastiff
- Chow
- Dalmation
- Doberman Pinscher
- Eskimo Spitz
- German Shepherd
including one of the above
- Giant Schnauzer
- Great Dane
- Husky
- Pit Bull
- Presa Canario
- Rottweiler
- Saint Bernard
- Wolf Hybrid
- Any mixed breed dog

Also, it is very important that you disclose to an insurance company, if asked, that you own such a breed. Failure to do so can be construed as misrepresentation and result in the company denying the claim.