

<https://www.valuepenguin.com/does-renters-insurance-cover-dog-bites#breeds-excluded>

Dog breeds excluded from renters insurance coverage

Most dog breeds are covered by renters insurance personal liability protection. But several dog breeds are excluded by insurers, meaning they will not cover the cost of injuries or damages caused by that dog. Renters insurance companies will exclude these dog breeds listed below because their risk of resulting in a claim is too high to insure.

Breeds commonly excluded from liability coverage

Akitas	Great Danes	American Bulldogs
Alaskan Malamutes	Pit Bulls	Beaucerons
Chow Chows	Presa Canarios	Keeshonds
Doberman Pinschers	Rottweilers	Mastiffs
German Shepherds	Siberian Huskies	Belgian Malinois
Staffordshire Terriers	Wolf-Hybrids	Rhodesian Ridgebacks

*Dog breeds are listed in no particular order.

Most of the dogs listed above tend to be medium or large breeds, as well as "confident" and "loyal" in nature, according to their American Kennel Club profiles. While some might be feared or considered more aggressive than others, this is not the case for many, such as the Siberian Husky. Regardless of a dog breed's temperament, their size and strength undoubtedly impacts the harm they could do — even accidentally. In turn, that likely affects the frequency and severity of claims when it comes to renters insurance.

All renters should find out definitively whether their dog, or a dog they are considering getting, is covered by their insurer. Some renters insurance companies won't even offer coverage to renters who own certain dog breeds. Other insurance companies don't ask the breed of a policyholder's dog, but they do ask whether the dog has previously bitten or attacked anyone. If a dog has, that might prevent the renter from getting a policy.

Nevada, Michigan, New York and Pennsylvania restrict insurers from denying coverage because of a particular dog breed.

Do not lie about or neglect to notify your renters insurance company if you purchase an excluded dog breed, or if your dog (regardless of breed) bites or attacks someone. If Fido causes injuries or damages, that failure as a policyholder could be grounds for denying a claim. An insurance company might even choose not to renew or cancel your policy.

Renters insurance on average is relatively cheap but a cancellation might be especially damaging because it is tracked in a database and other insurance companies would be aware of that in the future, potentially resulting in higher rates. To avoid that situation, simply shop for a comparably priced policy that doesn't exclude your dog breed — you should not go without renters insurance.