

Pull out your current general liability and umbrella policies and check the box next to each feature you can confirm they include — anything unchecked is worth a quick conversation with your advisor.

STANDARD **OFTEN LIMITED** **IF NEEDED** — Standard: should be included · Often limited: frequently sublimited, excluded, or optional · If needed: depends on your operations

POLICY FEATURE	WHAT TO CONFIRM	PRIORITY
☐ Affirmative Animal Coverage	Confirm the policy covers animal injuries rather than excluding them.	STANDARD
☐ Animals You Don't Own	Some exclusions reach any animal on the premises, including tenant and guest pets.	STANDARD
☐ Breed Exclusions	Some policies exclude specific breeds; compare the list to animals on site.	OFTEN LIMITED
☐ Animals in Your Care	Care, custody, or control wording may exclude customers' animals you board or groom.	OFTEN LIMITED
☐ Limit Adequacy	Animal coverage is often sublimited; bite claims averaged about \$69,000 in 2024.	OFTEN LIMITED
☐ Umbrella Follows Form	An umbrella usually won't cover bites the primary policy excludes.	OFTEN LIMITED
☐ Injury to Other Animals	Confirm dog-on-dog attacks and injury to customers' pets are covered.	IF NEEDED
☐ Off-Premises Activities	Confirm walks, events, and therapy visits away from the premises are covered.	IF NEEDED
☐ Exotic or Wild Animals	Many forms exclude exotic animals entirely; they usually need a specialty policy.	IF NEEDED

COMMON GAP IN THIS COVERAGE

The most commonly missed gap in this coverage is animals the business does not own. Many general liability animal exclusions apply to any animal on the premises, so a tenant's or guest's dog biting a visitor can be excluded; a federal court upheld that reading against an apartment owner. Read the exclusion wording, confirm third-party pets are covered, and check that the umbrella does not exclude animals too.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Standard / Often Limited / If Needed labels describe general market patterns for this coverage — not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.