

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for animal shelters, rescues, humane societies, and SPCAs. Priorities reflect typical exposure for this class; confirm against your actual programs, contracts, and volunteer base.

CORE

PREVALENT

SITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Commercial General Liability (Animal Bites Included)	Covers bites and injuries to visitors, adopters, and transporters — confirm no animal or breed exclusion.	CORE
☐ Animal Care, Custody & Control	Covers animals in your care, including owned animals impounded or boarded — GL excludes property in your care.	CORE
☐ Directors & Officers	Covers board decisions, donor disputes, and suits over euthanasia or adoption policies.	CORE
☐ Workers' Compensation	Required for paid staff; bites, scratches, lifting, and zoonotic illness are common.	CORE
☐ Volunteer Accident	Pays medical bills for volunteers and fosters injured while helping — they are not covered by workers' comp.	PREVALENT
☐ Commercial Auto / Hired & Non-Owned Auto	Covers transport vans and volunteers driving animals in their own cars.	PREVALENT
☐ Veterinary Professional Liability	Needed if you run a clinic or employ veterinarians.	PREVALENT
☐ Umbrella / Excess Liability	Adds limits above GL and auto; city contracts often require it.	PREVALENT
☐ Abuse & Molestation	Needed when youth volunteers or programs involve minors.	SITUATIONAL
☐ Property & Business Income	Covers the shelter, kennels, and equipment, plus extra expense to house animals after a loss.	SITUATIONAL
☐ Special Events Liability	Covers off-site adoption events and fundraisers.	SITUATIONAL
☐ Employment Practices Liability	Covers claims by staff, including wrongful termination and harassment.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by shelters and rescues is the people around the animals who aren't employees. Volunteers, fosters, and transporters are bitten or injured far more often than the public, aren't covered by workers' comp, and may sue the organization — one transporter won \$5.4 million after a bite from a dog with a documented history. Foster homes add a second gap: a foster's homeowners policy may exclude the rescue's dog. Confirm your GL covers bites without breed exclusions, add volunteer accident coverage, and disclose bite history in writing every time.

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 Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, 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.