

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 dog trainers and obedience schools, including board-and-train and behavior work. Priorities reflect typical exposure for this class; confirm against the trainer's actual services.

COREPREVALENTSITUATIONAL

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

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Animal Bailee (Care, Custody & Control)	Covers injury to, death of, or loss of a client's dog while in the trainer's care — general liability usually does not, because pets are legally property.	CORE
☐ Commercial General Liability	Covers bites and injuries a client's dog causes to people or other dogs during classes, and premises injuries. Confirm there is no dog-bite or breed exclusion.	CORE
☐ Professional Liability	Covers claims that training methods or advice harmed a dog or failed to fix a behavior problem.	PREVALENT
☐ Workers' Compensation	Trainers are bitten, knocked down, and pulled by dogs; required in most states with employees.	PREVALENT
☐ Commercial Auto / Hired & Non-Owned	Needed when trainers transport client dogs or drive to in-home sessions.	PREVALENT
☐ Commercial Property	Covers the training facility, kennels, agility equipment, and fencing.	PREVALENT
☐ Umbrella / Excess Liability	Extends limits above GL — useful for trainers working with aggressive dogs or protection training.	SITUATIONAL
☐ Cyber / Privacy Liability	Covers client records and online booking data.	SITUATIONAL
☐ Employment Practices Liability	Covers claims by trainers and kennel staff.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap that catches dog trainers most often is the care, custody, and control problem. General liability covers a client's dog biting someone, but it usually does not cover injury to or death of the client's own dog while the trainer has it — which is exactly what happens in board-and-train programs. Dogs have died in trainers' care in several reported cases, leading to lawsuits and criminal charges. Confirm animal bailee coverage is in place with a per-animal limit high enough for the dogs trained, and check its exclusions for neglect and unexplained disappearance.

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.