

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 walkers, pet sitters, and in-home boarding. Priorities reflect typical exposure for this class; confirm against the business's actual services and staffing.

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
☐ Animal Bailee (Care, Custody & Control)	Covers a client's pet that is injured, becomes ill, is lost, or dies in your care. General liability excludes it.	CORE
☐ Commercial General Liability	Covers bites or injuries to people and other dogs, and damage to client property.	CORE
☐ Dishonesty Bond / Crime	Covers theft by you or your staff from client homes — clients often ask for it.	PREVALENT
☐ Lost Key Coverage	Pays to rekey a client's home if a key or code is lost.	PREVALENT
☐ Commercial / Hired & Non-Owned Auto	Covers pet transport and driving between visits. Personal auto policies may exclude business use.	PREVALENT
☐ Home-Based Business Coverage	Needed if pets are boarded in your home — homeowners and renters policies usually exclude business activity.	SITUATIONAL
☐ Workers' Compensation	Required in most states with employees; bites, falls, and leash injuries are common.	SITUATIONAL
☐ Employment Practices Liability (EPLI)	Relevant if walkers are contractors who could later be treated as employees.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed coverage for this class is animal bailee. Pets are personal property under the law, and general liability excludes property in your care, custody, or control — so if a dog slips its harness and is hit by a car, the basic policy won't respond. The second exposure is dog bites: when a dog you are walking bites someone, the owner's homeowners insurer commonly pays and then pursues the walker. Walkers who rely on an app platform's protection program should confirm in writing what it actually covers.

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.