CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-PETSIT-CHK Rev. 09-2026

DOG WALKING & PET SITTING — COVERAGE CHECKLIST

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