



**POLICY TITLE: PETS AND INSURANCE**

Reviewed by: AWMG

Date: October 13, 2016

Approved by: Management Team

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Approved by: Board of Directors

Date: October 18, 2016

Massachusetts does not permit cities or towns to regulate ownership and residence of dogs by breed nor does state law permit the determination of a dangerous /nuisance dog based solely upon breed.

However, insurance companies, private companies, and publically-owned and subsidized housing authorities can refuse to offer insurance coverage, renew insurance policies, and can impose restrictions as a requisite to obtain housing which may require an owner to surrender a pet. These restrictions severely limit the options of pet owners seeking housing and oftentimes result in an owner having to move, re-home, or surrender an animal, even if they have lived with the pet for some time without incident.

Insurance company restrictions can affect the landlord and/or property owner as well as the pet owner. Neither the landlord/owner nor pet owner may be able to obtain or retain insurance if the insuring company imposes breed restrictions and if they do not abide by those conditions. The landlord facing a loss of coverage due to breed restrictions may have very little recourse but to impose the restrictions. Those restrictions, in turn, may mean, for example, that a tenant may lose housing upon renewal of the lease and may, in turn, be forced to give up the pet in question. Loss of housing remains the single most common reason for surrender of animals.

Currently, there is no law or regulation in Massachusetts, which prohibit an insurance company from imposing breed restrictions as a requisite to obtaining or renewing insurance coverage. As a result, many companies do, in fact, impose restrictions or, may add an additional premium, thereby effectively pricing the landlord or the pet owner out of the market.

Just as with the issue of breed specific legislation [See BSL position statement], the Animal Rescue League of Boston believes that insurance restrictions based solely upon a breed determination are ineffective and unfair. The Animal Rescue League is aware that State Farm, which does not currently operate in Massachusetts, is the largest home insurer in the United States. It follows the policy of "it's not the breed, it's the bite." The policy is grounded in the belief that, depending on circumstances, any dog might bite. Insurance is not based on the breed of the dog, rather, every dog and situation is evaluated individually and the primary focus is on the importance of responsible pet ownership. An insurance

company following this model in Massachusetts would likely expand pet friendly housing.

**Therefore, the Animal Rescue League will:**

1. Support legislation which prohibits insurance companies from refusing to issue or renew, cancel, or charge an increased premium rate of any insurance policy based upon the breed of dog to reside in the property;
2. Oppose continued use of breed identification by any insurance company as the basis for denial, cancellation, failure to renew and increased premiums for insurance coverage based upon breed identification;
3. Encourage education of insurers related to unreliability of breed identification and ineffectiveness of breed as predictor of behavior;
4. Promote responsible pet ownership for tenants and other individuals seeking insurance coverage.