AMERICAN KENNEL CLUB®

Canine Legislation Position Statement

HOMEOWNERS' INSURANCE AND DANGEROUS DOGS

The American Kennel Club® believes that insurance companies should determine coverage of a dog-owning household based on the dog's deeds, not the dog's breed. If a dog is a well-behaved member of the household and the community, there is no reason to deny or cancel coverage. In fact, insurance companies should consider a dog an asset, a natural alarm system whose bark may deter intruders and prevent potential theft.