

Investment properties – Dog bite protocol

Dog bites can lead to large liability payouts and if the presence of an aggressive dog is known and allowed by the property owner or property manager it can break through insurance and lead to punitive damages. Allowing an aggressive dog can be construed by the courts as not protecting the public, neighbors or other tenants.

Here is a dog protocol all investment property owners and manager should consider:

Incorporate something like this in the lease or a separate addendum to the lease

You can't turn away a potential or current tenant if the dog is a legally registered service dog. It is a form of discrimination. Just because the dog has a service dog vest does not mean it is really a service dog. Require proof.

No aggressive dog breeds like American Pit Bull Terrier, Stafford Bull Terrier, Bull Terrier, Cane Corso, Rhodesian Ridgeback, Doberman, Mastiff, Boerboel, Wolf Hybrid, German Shepard, Dogo Argentino, Rottweiler, Akita and Chow.

Require all tenants with any type of dog to have a Ho-4 (renters) insurance policy with at least \$300,000 in liability and have them send proof from the agent stating there is no dog bite exclusion.

If you decide to make an exception and allow an aggressive dog breed than raise the HO-4 (renters) liability requirement to \$500,000 and require they get a certificate the dog completed the "Canine Good Citizen" program offered thru AKC.

Canine Good Citizen (CGC) – American Kennel Club (akc.org)