

Insuring Pit Bull Dogs

(Ohio Revised Code Section 955.22E)

Owners of dogs that are a "breed of dog commonly known as a Pit Bull" must maintain at least \$100,000 of liability insurance coverage on these animals. The maximum penalty for a violation of this section is a \$1,000 fine and up to six months imprisonment.

Stand Alone & Full Coverage Policies

Some companies offer stand-alone policies which cover only the dog itself. These policies can be used in conjunction with/addition to standard homeowner or rental coverage. Full coverage policies will insure a pit bull as part of rental or homeowner insurance needs. Be advised that owning a pit bull, even if it is covered by another stand-alone policy, may jeopardize your full coverage policy if the company providing that coverage does not permit pit bulls.

At the time of printing, the agencies below offered stand-alone, full coverage, or a combination of both policies for pit bull owners. The information provided is intended for informational purposes only and does not reflect endorsement by the Capital Area Humane Society.

Lester Kalmanson Agency

Web: kalmanson.com

(Online quote tool)

Phone: (407) 645-5000

Fax: (407) 645.2810

Address: 235 S. Maitland Avenue, Maitland, FL 32794

Ohio Insurance Exchange

Online: oapslo.org

Email: oi9997@sbcglobal.net

Phone: (740) 681-9945

Fax: (740) 681-9997

Address: 112 E Main St, Ste. 102, Lancaster, OH 43130

Contacts: Eva Reed, Tracy Imboden, Kirk Reed

Isner Insurance Associates, Inc.

Phone: (614) 236-8691

Address: 221 S. Hamilton Rd., Columbus, OH 43213

Contacts: Tom or Don

Westfield Insurance Group

Web: westfieldgrp.com

(American Bulldog friendly, but NOT pit bull friendly)

Eagle Insurance/Homesite Insurance

Web: homesite.com

Phone: (740) 965-3056

Address: 206 ½ N. Columbus St, Sunbury, OH 43074

Rick Lee Agency

Phone: (614) 527-4980

Address: 5123 Norwich St Ste 240, Hilliard, OH 43026

Contact: Rick Lee

Shelli Davis Insurance Agency

Phone: (614) 878-3053

Address: 5378 W. Broad Street
New Rome, OH 43228

Matt, All Seasons Insurance

Phone: (740) 369-3369

*Toll free 1-877 GO BUCKS

Fax: (740) 369-3359

Address: 2325 Klondike Road
Delaware, OH 43015

Angel Kerns, FARMERS Insurance

Associate Agent

Email: angel1301@ameritech.net

Address: 1301 S High Street
Columbus Ohio 43206

Phone: (614) 443-5000—ask for Angel

Fax: (614) 443-6435

If you are insured with the following companies, please speak with your agent personally, as you may be at risk of cancellation if a pit bull lives on your property.

- Nationwide Insurance
- Allstate Insurance
- Traveler's Insurance
- Chubb Group
- Fireman's Fund
- Liberty Mutual

For more information on insurance policies and companies, you can view dogbitelaw.com/pages/insurance.htm

Do Your Homework!

Even if your personal agent confirms that your pit bull will be covered, it is a good idea to contact other representatives within the company, such as an underwriter, to clarify any questions or concerns that you may have. It is important to make a very informed decision on your coverage, as it may affect your family (dog included) down the road.

Compliance with the Ohio's insurance requirement is serious and will become a problem if you are underinsured or not insured at all. Consider others in your neighborhood that may not approve of your breed of choice or unannounced business representatives making a visit to your home (such as a gas meter reader). Remember that a representative from your insurance company may need to visit your home for an unrelated reason such as checking hail damage on your siding. These same situations have been responsible for an underinsured or non-insured owner of a bully breed to have to relinquish their dog and even face legal consequences.

In Franklin County, a "pit bull" is defined in the following way:

- An American Pit Bull Terrier
- A Staffordshire Bull Terrier
- An American Staffordshire Terrier
- An American Bulldog
- Any other pure bred or mixed breed dog whose appearance and physical characteristics is predominately those of any of the dogs listed above, or is a combination of any of the dogs listed above.

Source: Franklin County Department of Animal Care & Control (http://www.franklincountyohio.gov/commissioners/ancl/programs/enforce_pitbull.cfm)