



## **Support House Docket 4390 (Representative Gobi)**

**THIS BILL WOULD MAKE IT ILLEGAL FOR INSURANCE COMPANIES TO REFUSE TO SELL HOME OWNERS INSURANCE TO PEOPLE WHO OWN A PARTICULAR BREED OF DOGS**

### **IT'S THE DEED NOT THE BREED!**

Insurance companies can refuse to grant homeowners insurance coverage to families in Massachusetts just because they own a particular breed of dog, even if the dog is well trained and has never demonstrated aggression. Other families who have had coverage for years with a given company have suddenly lost their homeowners insurance just because they own a specific breed - it doesn't matter if they have ever filed a claim.

This bill will protect responsible dog owners and allows insurance companies to raise rates or refuse coverage only if a specific dog has been deemed dangerous based on nondiscriminatory dangerous dog laws or by actual individual incidents of dog attack and bites.

The following information comes from the American Kennel Club, the most knowledgeable dog organization in the US:

"Despite the fact that animal welfare and behavior experts all agree that there's no such thing as a bad breed, many insurers are adopting blacklists of dogs they refuse to cover.

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."

\* (AKC web site, legislature / insurance)

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\* (letter to Massachusetts Joint Committee on Insurance Dec 1, 2003)

CDC (US Center for Disease Control) and many other organizations also do not believe that the problem of dog bites / attacks can be resolved or reduced by using breed specific laws or policies. Responsible dog ownership is the solution.

**WHY ENACT THIS LEGISLATION? This legislation will prevent unwarranted penalties on responsible dog owners and focus the attention on those dog owners who are irresponsible. All experts, including the American Kennel Club and the US Center for Disease Control agree that education and training is a paramount element of reducing dog attacks / bites!**

#### ***For More Information:***

Massachusetts Federation of Dog Clubs and Responsible Dog Owners

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