

# The Coverage Gap in Dog Friendly Hospitality

Why standard insurance leaves dog friendly hotels exposed, and what to do about it.

Author: Guise Bule, CEO of Roch Dog

Document Reference: RDWP-LI-01

Version: 1.0

Date: 6th July 2026

Publisher: Roch Dog Inc

## Executive Summary

Most hotels that welcome dogs are carrying a liability they do not know they have.

The reason is simple and almost universal. The standard commercial policy that a hotel relies on to cover injury and damage on its premises very often excludes anything caused by an animal. The exclusion is not hidden in bad faith. It is a routine underwriting endorsement, printed on a standard form, attached to most hospitality policies as a matter of course. The result is that the moment a hotel opens its doors to a guest's dog, it may be operating a part of its business that its own insurance does not cover.

This paper is written for hotel owners and operators, and it examines one question in plain terms. When a dog is on your property and something goes wrong, who pays? To answer it, Roch Dog commissioned a structured review of the commercial insurance market for dog friendly hospitality across the three largest English speaking markets, the United States, the United Kingdom, and Canada. The review used two independent deep research engines, cross checked every material claim against a primary source, and discarded anything that could not be verified. The figures and legal facts in this paper survived that filter. The prices and product details that did not are deliberately left out.

The central finding is uncomfortable. There is no insurance product, in any of the three markets, that is built for a dog friendly hotel. Everything that exists was built for someone else. There are excellent policies for kennels and boarding businesses, for residential landlords, for short term rental hosts, and for individual dog owners. A traditional hotel that simply allows guests to bring their dogs falls into the gap between all of them. The market has not served this category because no carrier has yet built the product it needs.

That is the problem. This paper also sets out what a hotel can do about it today, because the honest answer is not to stop welcoming dogs. It is to understand the gap, close the parts of it that can be closed through your broker, and document the risk controls that make your property insurable and cheaper to insure. Roch Dog publishes this paper as a standards body, not an insurer. We sell no cover and recommend no carrier. Our interest is that hotels welcome dogs well, and welcoming dogs well now includes understanding what your policy does and does not do.

## SECTION 1

# The Assumption That Is Not True

Ask a hotel general manager whether their business is insured against a dog incident and the answer is almost always yes. The reasoning is intuitive. The hotel carries commercial general liability. That policy covers bodily injury and property damage to third parties arising from the hotel's operations. A dog on the premises is part of operations. Therefore a dog incident is covered.

The reasoning is sound. The premise is wrong.

Commercial general liability policies in all three markets are built on standard industry forms, and those forms are routinely modified by exclusionary endorsements before they are issued. One of the most common of these, in a market that has watched dog bite litigation costs climb for two decades, is an animal liability exclusion. Where it is present, it removes from the policy exactly the class of loss the manager assumed was covered. The hotel is left holding the risk without knowing it has been handed back.

This is not a rare carrier trick. It is the default posture of the mainstream insurance market toward animal risk. Underwriters view dogs as a high frequency, high severity exposure, and the cleanest way to price a risk you do not want is to exclude it. A hotel does not need to have done anything wrong to find this exclusion on its policy. It is simply the wording most carriers reach for.

The purpose of this paper is to make that exclusion visible, explain what it leaves exposed, quantify the cost, describe honestly what the market offers in response, and set out the practical steps a hotel can take now. We begin with the mechanism, because a manager cannot close a gap they cannot see.

## 1.1 A Note on Method

This paper does not rely on assertion. Every legal fact and every financial figure it prints was checked against a primary or authoritative source, an insurance regulator, a court record, a carrier's own policy document, or a national insurance information body. Where our research surfaced a specific product price or a form wording that could not be confirmed against a primary source, we left it out rather than print it. A standards body that publishes a number should be able to stand behind it. The comparative product landscape in this paper is therefore described by category rather than by brand. We name no carrier as a recommendation and endorse no product.

## SECTION 2

# How the Exclusion Works

To understand the gap you have to understand the document that creates it.

A commercial general liability policy is assembled from a base form and a stack of endorsements. In the United States the base is the standard industry general liability form, which grants broad coverage for third party bodily injury and property damage and then subtracts specific exclusions. In the United Kingdom the equivalent is the commercial combined policy, which packages property, business interruption, and public liability into one contract. In Canada the structure mirrors the United States, with a commercial general liability base modified by carrier or bureau endorsements. In all three, the base grant is generous and the endorsements are where the real coverage is decided.

Two mechanisms matter for dogs.

The first is the animal liability exclusion. This is a scheduled endorsement that removes coverage for bodily injury or property damage caused by an animal. Some versions exclude all animals outright. Others operate through a breed schedule, listing specific dog breeds, and any dog with a documented bite history, for which coverage is withdrawn. The breeds named on these schedules are the predictable ones, and the practical effect is that a policy can appear to cover dogs generally while quietly excluding a long list of common breeds and any dog that has ever bitten.

The second is the care custody or control exclusion. This is not specific to animals. It is a standard feature of general liability policies everywhere, and it removes coverage for damage to personal property that is in the insured's care, custody, or control. It matters for dogs because the law in all three markets classifies an animal as personal property. The instant a hotel takes control of a guest's dog, the dog becomes property in the hotel's care, and any harm that comes to it falls into a coverage hole that the base policy was never going to fill.

These two mechanisms, working together, are the reason a dog friendly hotel can hold a full commercial policy and still be uninsured for the two things most likely to go wrong. A dog hurts a person, and the animal liability exclusion applies. A dog in the hotel's charge is hurt, and the care custody or control exclusion applies. The next section makes those scenarios concrete.

## SECTION 3

# The Four Exposures the Gap Leaves Open

When the exclusions described above are present, a hotel is exposed in four distinct ways. Each is a real claim scenario, and each falls outside a standard policy that has not been specifically extended.

### 3.1 A Guest's Dog Injures a Person

A guest's dog bites another guest in the lobby, nips a member of staff, or knocks over and injures a passer by in the corridor. This is third party bodily injury, the exact loss a general liability policy exists to cover, and where an animal liability exclusion is attached, the carrier has no duty to defend the hotel or to pay the claim. The hotel funds its own legal defence and any settlement or judgment from its own account. In a market where the cost of a single dog bite claim now runs well into five figures on average, and far higher when litigated, this is not a trivial exposure.

### 3.2 A Guest's Dog Damages Property

A guest's dog attacks and injures another guest's dog, or destroys another guest's property. These are third party property damage claims, and they meet the same exclusion. The hotel that facilitated the stay is the natural defendant, and the policy it assumed would respond does not.

### 3.3 The Care Custody or Control Trap

This is the exposure hotels understand least and trigger most easily. The moment a member of staff takes physical control of a guest's dog, the animal becomes property in the hotel's care, and if the dog is then injured, falls ill, escapes, or dies, the care custody or control exclusion denies the claim. A hotel does not need to run a kennel to fall into this. A concierge who walks a guest's dog, a front desk that holds a leash while the owner completes a task, an in room boarding arrangement while the guest dines, each is a moment when custody may pass to the hotel.

The law draws a fine line here, and hotels should understand where it sits. The leading Canadian authority on this exclusion, the Supreme Court of Canada's decision in *3091-5177 Québec inc. (Éconolodge Aéroport) v. Lombard General Insurance Co. of Canada*, drew that line directly. A motel that required its guests to hand over their car keys so it could clear snow from its lot was found not to have taken legal custody of the vehicles when two of them were stolen, because holding something physically is not, in law, the same as having custody of it. The distinction is narrow, it is fact specific, and it is decided after the loss. A front desk agent who briefly holds a leash while a guest signs a form may fall on the safe side of it. A

hotel that takes a dog into a back of house area to mind it for the afternoon almost certainly does not. That is precisely why a hotel offering any hands on dog service should not leave the question to be answered by a court. It should carry cover written for it.

### 3.4 The Hotel Is Liable Even When It Does Not Own the Dog

The most counterintuitive exposure is the one that does not depend on the hotel touching the dog at all. A hotel is the occupier of its premises, and an occupier owes a duty to keep those premises reasonably safe for everyone lawfully on them. That duty is independent of who owns the dog that causes harm.

Canadian law illustrates the point with unusual clarity. Ontario's Dog Owners' Liability Act makes a dog's owner strictly liable for a bite or attack, and it directs that claims against the owner be decided under that Act rather than under occupiers' liability law. A hotel might read that and assume it is shielded, since it is not the owner. In 2024 the Court of Appeal for Ontario closed that assumption. It confirmed that the Act removes an occupiers' liability claim only against the dog's owner, and that a property occupier who does not own the dog, a landlord or a hotel, remains fully exposed to an occupiers' liability or negligence claim for an attack on its premises.

The practical meaning for a hotel is direct. If staff saw a guest's dog behaving aggressively in a public area and did nothing, if leash rules went unenforced, if a known risk was ignored, the hotel can be found negligent and liable in its own right, regardless of the dog's owner. The provinces and states divide on exactly how owner liability is framed, some applying strict liability and others a negligence or prior knowledge test, but the occupier's separate duty runs underneath all of them. The hotel is never merely a bystander to a dog incident on its floor.

## SECTION 4

# What It Costs

The exposure would matter less if dog incidents were cheap or rare. They are neither, and the trend is the wrong way.

In the United States, where the data is most complete, insurers paid approximately 1.57 billion dollars in dog related injury claims in 2024. That figure came from 22,658 claims, and it represented an increase of close to 19 percent over the previous year. The average cost of a single claim reached 69,272 dollars, up from 58,545 dollars a year earlier. These numbers describe dog related injury across all settings, not hospitality alone, because hospitality specific data does not exist publicly. No carrier has built the product that would generate it, which is itself the subject of this paper. But the severity they describe is the severity a hotel faces when a bite happens on its premises, and it is climbing.

Two features of these numbers should hold a hotel operator's attention. The first is the average. An average claim near 70,000 dollars is not a nuisance cost to be absorbed. It is a number that shows up in an annual result. The second is the direction. Both the frequency and the average severity rose year over year, and the litigation environment that drives the severity, in which a single bite can produce a demand in the millions before it is defended down, is not softening.

For a hotel operating behind an animal liability exclusion, each of these claims is a cost the business carries alone. The fee it charges a dog owning guest, whatever it is, was never scaled to absorb a 70,000 dollar loss. The gap between the fee and the exposure is the risk the hotel is silently running.

## SECTION 5

# The Honest Product Map

The natural response to everything above is to go and buy the right policy. This is where the market delivers its hardest truth.

Roch Dog's review searched the United States, the United Kingdom, and Canada for an insurance product built for a dog friendly hotel, a policy designed for a traditional lodging business that welcomes guests travelling with their dogs. We did not find one. What we found instead was a set of excellent products, each built for an adjacent business that is not a hotel, and each leaving the hotel in the space between them.

There is strong cover for animal care businesses. Kennels, catteries, boarding facilities, dog walkers, and pet sitters can all buy dedicated liability policies that include care custody and control for the animals in their charge. These are real, mature products. They fit a business whose core activity is looking after animals. They do not fit, and are not sold to, a hotel whose core activity is lodging people and which happens to allow their dogs.

There is cover for residential landlords. A standalone canine liability product entered the United States market for landlords and property managers, priced per unit and embedded into property management systems. It is a genuine dog liability product. It is written for the residential rental relationship, not the transient hotel stay.

There is cover for short term rental hosts. A well regarded specialty programme, underwritten in the London market, provides full commercial liability for short term rental hosts with no breed restriction and coverage that follows the guest and the pet. It is the closest thing in the market to what a hotel needs. It is sold to short term rental operators, not to traditional hotels.

There is cover for the dog owner. Homeowners and renters policies commonly include personal liability that can respond to a dog bite, typically in a band from 100,000 to 300,000 dollars, and comprehensive pet insurance in some markets bundles third party liability. This is owner side cover. It belongs to the guest, not the hotel, and it is subject to breed exclusions and to the argument that a commercial stay is not covered.

And there is embedded cover at the point of booking. Technology platforms now attach per stay protection to a hotel or rental booking. The important limitation, verified across the market, is that these products are overwhelmingly property damage cover. They pay for a clawed door or a stained carpet. They are not third party liability, and they do not respond to a dog bite. A hotel that assumes the small charge added at booking has solved its liability problem has misread the product.

The pattern is consistent across all three countries. Every serious dog liability product in the market is addressed to a business the hotel is not. The category that a dog friendly hotel occupies has been left unserved. This is not a gap in this paper's research. It is a

gap in the market, and naming it plainly is the most useful thing a standards body can do for the operators who live inside it.

## SECTION 6

# What a Hotel Can Do Today

The absence of a purpose built product does not leave a hotel powerless. It leaves it with assembly work. A dog friendly hotel can close much of the gap today by combining coverages that do exist, through its broker, into a layered position. The building blocks differ by market, and the paragraphs below describe them. None of this is insurance advice. Every step below is a conversation to have with your own broker, who can read your actual policy and your actual exposure.

## 6.1 In the United States

The first move is to read your general liability policy for an animal liability exclusion, and if it is present, to ask your broker about buying it back. Buy back endorsements that restore animal liability are generally available, most often through the surplus lines market rather than a standard carrier, and they are priced individually against the property's size and exposure. They frequently keep a breed schedule or a higher deductible for scheduled breeds even once the exclusion is bought back, so the restored cover should be read as carefully as the exclusion was.

If your staff handle guests' dogs in any way, walking, holding, or minding them, you need care custody and control cover, sometimes called animal bailee cover. This is the same building block that protects kennels, and it can be added to address the exposure described in section 3.3.

For a more complete solution, the specialty hospitality programmes written for the short term lodging economy replace a standard property and liability policy with one that includes breed neutral animal liability covering both guest caused damage and third party injury. A boutique or independent property should ask whether it qualifies for a programme of this kind, since it is the nearest the market comes to comprehensive cover.

Finally, any embedded per stay product should be understood for what it is, a property damage cushion, and not relied on for bodily injury. Umbrella and excess policies raise your limits but follow the form of the policy beneath them, so an umbrella will not fill an animal gap unless the underlying policy covers animals first.

## 6.2 In the United Kingdom

The United Kingdom market is more conservative, and buying animal liability back onto a standard commercial combined or shop policy is harder. Where a mainstream insurer will not extend the cover, the specialist end of the market, including London market syndicates, writes bespoke public liability extensions, and a broker who works with those markets is the route to them.

As in the United States, a hotel whose staff physically handle, walk, or board dogs needs a dedicated care custody and control section, which specialist commercial brokers write as part of daycare and boarding programmes. There is at present no widely available United Kingdom equivalent of the breed neutral specialty hospitality policy found in the United States, which means a British hotel is more dependent on bespoke underwriting and on the guest side and operational measures described below.

The United Kingdom also carries a specific, time sensitive complication. The membership scheme that for years was the main affordable route for owners of legally exempted breeds to hold the third party liability their exemption requires withdrew that liability cover on the first of July 2026. Those owners must now find cover on the open market, where it is scarce and expensive. A British hotel that admits an exempted breed should understand that its guest may struggle to be insured at all, which raises the hotel's own occupier exposure correspondingly.

### 6.3 In Canada

The Canadian admitted market, the large domestic carriers, rarely writes animal liability buy backs for hospitality risks. The route to specialty cover runs through managing general agents, intermediaries with delegated authority to structure the packages that standard carriers decline. A Canadian hotel that wants animal liability, a care custody and control extension, or a specialty lodging package will most often reach it through a broker who places business with these agents rather than directly with a domestic insurer.

Canadian hotels should also read their policies specifically for a dangerous breeds exclusion, which appears on standard schedules attached to commercial liability policies and operates exactly as the breed schedules described earlier. As in the other markets, umbrella and excess layers follow the form of the primary policy, so animal cover has to be secured at the primary level first.

### 6.4 The Step That Works Everywhere

One measure is available in all three markets and is too often overlooked. A hotel can make its booking terms conditional on the guest holding valid personal liability insurance, and can require that the guest represents they carry cover adequate to meet damage or injury caused by their dog. Standard homeowners and renters policies commonly carry personal liability in the hundreds of thousands, and much of it extends while the owner travels.

This is not a complete answer, and a hotel should not treat it as one. The guest's cover may exclude their breed, may not respond to what the insurer deems a commercial context, and cannot be verified at the front desk with certainty. But written into the booking terms as a condition and a representation, it shifts a meaningful share of risk toward the party who owns the dog and who is best placed to insure it. It is a low cost measure that belongs in every dog friendly hotel's terms.

## SECTION 7

# What Insurers Reward

Everything in the previous section becomes easier, cheaper, and in some cases only possible when a hotel can show an underwriter a disciplined risk control programme. Insurers do not price animal risk in the abstract. They price the property in front of them, and a documented programme is the lever that moves the price. It is also, not coincidentally, the set of practices that makes a dog incident less likely in the first place.

The foundation is a written pet policy, agreed and signed by the guest at or before check in. A policy that underwriters respect defines where dogs may and may not go, keeping them out of food and beverage areas, pools, spas, and fitness spaces, and it sets the rules of control, leashing in shared areas and never leaving a dog unattended and unsecured in a room. A written, signed policy converts a vague permission into an enforceable standard, and an enforceable standard is what an underwriter is buying.

The screening standard has moved, and modern underwriting rewards the move. Arbitrary weight limits do not correlate with bite risk, and they exclude precisely the well mannered family breeds that pose the least danger while doing nothing about a poorly behaved small dog. The defensible approach is behaviour based and breed neutral, excluding any dog with a known history of aggression regardless of type, and acting decisively, on a clear internal rule, when a specific dog shows a problem during a stay.

Underwriters also look for verification and for discipline after an incident. Requiring proof of current vaccination at check in is a basic control. A documented incident procedure, containing the animal, aiding the injured party, recording time, place, witnesses, and photographs, and reporting promptly to the carrier, protects both the guest and the hotel's own position, and late notification is itself a way to lose a claim that would otherwise have been paid.

Staff training closes the loop. Housekeeping and maintenance need clear rules for entering a room where a dog may be present. Front line staff need to know the narrow, lawful questions they may ask to identify a genuine service animal, and to understand that an assistance animal is not a pet to be charged or restricted. And the financial controls, a clear waiver, a proportionate pet fee set against real cost rather than as a penalty, and a documented inspection at checkout, complete the picture an underwriter wants to see.

None of this is exotic. It is the operating posture of a hotel that takes dogs seriously as guests rather than tolerating them as an exception. That posture is what earns the cover.

## SECTION 8

# What Genuinely Cannot Be Covered

A standards body that only described solutions would not be telling the truth. Some of this gap cannot be closed today at any price, and hotels should plan around these residual exposures rather than assume a policy exists to remove them.

There is no mainstream admitted carrier, in the United States or Canada, that will automatically include unlimited, breed neutral guest animal liability inside a standard off the shelf hotel policy. Comprehensive cover exists only through the surplus lines and specialty routes described earlier, at specialty prices. A hotel that wants full protection must go and assemble it. It will not arrive by default.

In the United Kingdom, the withdrawal of affordable third party liability for legally exempted breeds has created a genuine market failure. For those breeds, where liability cover is a legal condition of exemption, there is currently no affordable, widely available option, and bespoke policies where they exist are expensive. A British hotel admitting such a dog is very likely hosting an underinsured or uninsured guest, and no product the hotel can buy fixes that.

Two narrower gaps deserve a mention. Animals in transit, in a hotel shuttle or on an airport pickup, are commonly excluded by both standard motor policies and many animal bailee policies, so a hotel that moves dogs in vehicles has an exposure that requires specific, and often expensive, extension. And the embedded per stay products, useful as they are for property damage, generally sublimit or exclude bodily injury, so they do not close the bite exposure that matters most.

Naming these limits is not defeatism. It is the information a hotel needs to decide, honestly, which risks it is transferring and which it is retaining. A business that knows it is retaining a risk can manage it. A business that wrongly believes it has transferred that risk cannot.

## SECTION 9

# Where Standards Close the Loop

The through line of this paper is that insurability follows from discipline. The exclusions are standard, the products are misaligned, and the single most powerful thing a hotel can do to improve its position is to run a documented, credible dog programme, because that programme is what makes the property insurable, lowers what it pays, and reduces the chance of the incident in the first place.

That is precisely what a certification standard produces. The Roch Dog Friendly Standard assesses a property against a structured set of criteria that overlap substantially with what an underwriter looks for, a clear written pet policy, defined access rules, behaviour based rather than arbitrary screening, staff readiness, and documented process. A certified property is not merely a marketed property. It is a property that has assembled, and can evidence, the operating controls that a serious risk conversation depends on.

We make this point carefully, because a standards body should not oversell its own instrument. Certification is not insurance and does not replace it. What certification does is create the evidence trail that a broker and an underwriter need, and align a hotel's daily operation with the controls that reduce real risk. In a category the insurance market has not yet built a product for, that evidence and that alignment are among the most useful assets a hotel can hold.

## What To Do Next

This paper is long because the subject is real, but the first actions are short. A hotel that welcomes dogs can take five steps this week, none of which requires a new policy to begin.

Read your commercial policy and look specifically for an animal liability exclusion and for any breed schedule. If you cannot find the language or are not sure what you are reading, that uncertainty is itself the finding, and it is the question to put to your broker.

Ask your broker, in writing, one direct question. If a guest's dog injures another guest on our premises tomorrow, does this policy respond, and if not, what will make it respond. The answer, in writing, tells you where you stand.

If your staff handle guests' dogs in any way, treat care custody and control cover as a separate and necessary item, not an afterthought, because that exposure is triggered more easily than any other.

Put a written pet policy in place, have guests sign it, and add to your booking terms a condition that dog owning guests carry their own personal liability cover. This is the fastest, cheapest risk reduction available to you.

And build, or certify, the operating discipline that both lowers your risk and earns your cover. The controls that make an underwriter comfortable are the same controls that make a dog friendly hotel genuinely good at welcoming dogs.

The gap in this market is not the hotel's fault. It was created by standard exclusions and an insurance market that has not yet caught up to a category that now spans thousands of properties. But the gap is the hotel's responsibility to manage, and it is manageable. The first step is simply to know it is there.

---

## SOURCES

1. Insurance Information Institute, Spotlight on Dog Bite Liability
2. Insurance Information Institute and State Farm, US Dog Related Injury Claim Payouts Hit 1.57 Billion in 2024
3. Insurance Journal, Dog Bite Claims Analysis 2024
4. NAPPS Pet Sitter Insurance, Care Custody or Control Coverage Review
5. SES Insurance Services, Animal Liability Exclusion Endorsement
6. Ontario Dog Owners' Liability Act, R.S.O. 1990 c. D.16
7. Rogers Partners, Liability of Landlords for Dog Bites Occurring on Their Premises (Walpole v. Crisol)
8. Weilers LLP, A Dog Does Not Get One Bite
9. Dogs Trust Companion Club, Changes to Membership
10. Premier Group, Standard Schedule of Exclusions Form PET001
11. Global News, Owning Certain Pets May Impact Your Home Insurance Coverage
12. Cliverton, Dog Walkers and Pet Business Insurance
13. Proper Insurance, Pet and Animal Liability Coverage
14. NW Insurance Council, Dog Bite Liability and Homeowners Insurance
15. BringFido, Pet Damage Protection and Pet Travel Insurance
16. 3091-5177 Québec inc. (Éconolodge Aéroport) v. Lombard General Insurance Co. of Canada, 2018 SCC 43



## Published by Roch Dog

Roch Dog is the dog friendly standards and certification body. We define what dog friendly means, then assess, certify and rank hotels, workplaces, and residences against the Roch Dog Friendly Standard.

### ONLINE

[Directory](#) | [Standards](#) | [Certification](#) | [Society](#)

### CONTACT

E: [research@rochdog.com](mailto:research@rochdog.com)

US: 626 88 44 007

UK: +44 1992 364 007

### FOLLOW

[LinkedIn](#) · [Facebook](#) · [Instagram](#) · [X \(Twitter\)](#)

Roch Dog is an independent certification body. We assess, certify, and verify hotels against the Roch Dog Friendly Standard (RDFS-02). The standard, framework, and supporting reference documents are published at [rochstandard.com](https://rochstandard.com).

© 2026 Roch Dog Inc. All rights reserved.

Licensed under CC BY 4.0. You are free to share and adapt this material for any purpose, including commercial use, provided appropriate credit is given to Roch Dog. Attribution must include: "Source: Roch Dog Standards" with a link to the original publication. Implying endorsement or certification by Roch Dog requires explicit written consent. If changes are made, they must be clearly indicated. Version 3.0, March 2026.